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# Software Requirements Specification

for

# E-Governance Project

**“Vitta Samadhan”**

Version 1.0



**Madhya Pradesh Financial Corporation, Indore**

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## Revision History

Name	Date	Reason For Changes	Version

# Software Requirements Specification & Deliverables Report for E-Governance Project “Vitta Samadhan” of MPFC

## 1. Introduction

Madhya Pradesh Financial Corporation is a State Level Financial Institution which is in the business of providing financial assistance to micro, small and medium size industries, service sector units and commercial real estate project etc. The financial assistance can be for a new unit or expansion of existing unit or modernization / technological up-gradation which is to be executed within a definite time frame and has a future stream of financial returns.

1.1. **Purpose** : The purpose of this document is to present a detailed description of the E-Governance Project of Madhya Pradesh Financial Corporation named “Vitta-Samadhan”. It will explain the purpose and features of the system, the interfaces of the system, what the system will do, the constraints under which it must operate and how the system will react to external stimuli. This document is intended for both the operational departments and the developers of the system and will be proposed to the development monitoring committee, the Managing Director and the Board of Directors for their approval.

The purpose of the E-Governance project may be summed as to improve functionality and performance while avoiding duplication of efforts and information by integrating various functions and information seamlessly across departments, which in turn should enhance services standard to the customers and general public et al.

1.2. **Document Conventions** : The document is suitably indented so as to distinguishingly represent major points and sub-points along with indent number with indexing option of numerals and sub-decimal numerals. All major items requiring attention of the user of this document are suitably highlighted. Special terms which are peculiar for the organization are typed in italics and bold italics where such major terms are used.

1.3. **Intended audience and reading suggestions** : The documents is meant for use by both developers of the proposed e-Governance System and domain experts or key-persons of various departments like Loans, Appraisal, Accounts, Technical Managers, Recovery & Follow-up etc. For System study group a deep study of the overall entity relationship of

various operational areas is recommended along with the ‘*expectations*’. Coding programmers need to focus more on ‘*deliverables*’ and report structures / format of reports or vouchers etc which are appended as subsets not forming part of this document and contains various entry proforma, report samples and user description of expectations and deliverables not in technically detailed forms.

1.4. **Project scope** mainly dealing with how’s like how various ratios are calculated in financial appraisal, how projected cash flow of the project is prepared, how credit rating is done, how interest is calculated on quarterly basis, rebate is passed, penalty is calculated etc are standard procedures in the Corporation and are not being dealt in this document as this document mainly focuses on deliverables and expectations and is not a comprehensive work manual or algorithms document.

1.5. **Product Scope & Features** : It characterizes the features and functions that characterize a product, service, or result. Expected key features of this product are

- 1.5.1 User friendly, menu driven operations
- 1.5.2 Use of existing terminology adopted in the Corporation
- 1.5.3 Mirroring of existing data entry screens and output report formats
- 1.5.4 Seamless integration of various modules like loan accounting, financial accounting, application receipt monitoring etc.
- 1.5.5 User level authentication based operations access of modules and rights to view, add, modify and delete information therein.
- 1.5.6 Web based application independent of platform and operating system.
- 1.5.7 Secured access of information and multiple level of user authentication.
- 1.5.8 Paper-less online real-time data generation / updation and availability.
- 1.5.9 Avoidance of duplication of data input at different locations and modules.
- 1.5.10 Auto generation of demand notes / progress reports / follow-up reports / reschedulement / settlement memo data / internal audit proforma information apart from loan and financial reports and ledgers etc with hot-link and instantaneous updation from voucher level till Balance Sheet & Profit & Loss Statement.
- 1.5.11 Creation and access to data bank / knowledge bank of technical / financial / historical data of assisted units.

- 1.5.12 Profit-Centre concept for branches where performance of any branch can be viewed online at any time as a profit-centre.
  - 1.5.13 SMS services integration for important messages to the borrowers like demand notices, other debits like other charges, penal interest and weekly default reminder etc and credit advice on SMS.
  - 1.5.14 Payment option from borrowers using on-line payment gateways like RTGS / NEFT, credit card, online banking payment etc.
  - 1.5.15 Auto-email generation facility for all branch in-charges intimating them about the monthly overdue and collectibles and cases where age of default is on borderline to make the category of the account slip below current category.
  - 1.5.16 Borrowers access to the on-line system to enable viewing of their loan ledgers, submit proposals and requests.
  - 1.5.17 Online availability of details of various schemes of finance and loan application forms and online submission of application forms alongwith application fee payment facility online as well as by cheque etc entry module.
  - 1.5.18 Online availability of all orders, circulars, minutes of meetings, interest rate structure.
- 1.6 **Reference:** System Study reports, Entity relationship document, ISSR and Data flow diagrams alongwith user discussion, expectations and deliverables documents compiled earlier are available separately for use by the developer on request.

## 2 Overall Description

**2.1 Product Perspective :** Context of the product : this is a follow-on on number of isolated non-integrated stand-alone products family that were developed as prototype systems on X-base platform and some of the modules developed and used for small duration of time and presently discontinued which were on Sybase NLM- Paradox Front-end based. This itself will constitute an overall larger system engulfing all major activities of the Corporation and is not a self contained isolated system. Modules forming and interfacing part of the system therein will serve to various class of users and departments / functions of the Corporation and in-totality will provide a common interface to the various level of users and departments also a web-based interface to the borrowers / clients of the corporations enabling various e-options for them. This shall replace the present stand-alone

isolated system of separate functional modules which is not web-enabled and is on redundant platform.

**2.2 Product Features:** Seamless integration of modules with data storage at various levels of work-flow movement and comprehensive query and reporting structures to enable fetching from various data tables with a complex hierarchy of elements. Open ended solution for future expansion in content and reach through alternative modes of emergent technology. The software should enable compatibility & integration with major technologies available. The Software should be capable of migrating to future technologies. The application should be a four-tier and web based application with user-friendly interface for population, viewing and retrieving data. On-line due amounts payment facility to registered customers through RTGS/NEFT/ Credit, Debit Cards, net-banking channels. Work flow through mail boxes assigned to various operating levels users where job assignments are forwarded to inbox and tracking of jobs in pendency and execution are reported to reporting officer and the management. SMS and mail services integration for reporting of major debit or credit entries in party accounts to the borrowers. Audit trail of all transactions for control and monitoring of the audit staff that reports grouped activities trail with user-id and date-time stamping for all add / modify / delete / view and reporting actions.

**2.3 User Classes and Characteristics :** Various user classes that are anticipated to use this product can be differentiated based on frequency of use, subset of product functions used, technical expertise, security or privilege levels, educational level, or experience. There are pertinent characteristics of each user class and certain requirements may pertain only to certain user classes and there are distinguished favored user classes from those who are less important to satisfy. Administrative user will have the priority of accessing the information and locking it from other users as well as other privileges like controlling access of other users giving them rights to user various modules and internally use and run options like add, delete, modify, view, report etc but the frequency of Admin user shall be very low, while operator level users for day to day activities like voucher maintenance operators, routine transaction reports and day-book preparers shall be the highest. Department head will have privilege to review the operations execution of the sub-ordinate staff and forwards the submitted jobs after authentication and approval. Top

management will have priority on MIS and DSS reports while having no access to basic modules of data maintenance or work flow submissions.

**2.4 Operating Environment:** Standard operating environment for the system will be standard implementation Windows operating system across the organization where internal LANs at offices will connect to an internet gateway and individual users of BDCs and branches may connect directly to the internet which do not have multiple PCs at their office. Versions onward from Windows XP should be supported. Server hardware, gateways, firewall and secure transmission of data with TLS (transport layer security) / SSL (secured sockets layer) is required. The product should co-exist with various other normal windows based software used for office productivity and general personal usage software freely used by active internet users.

**2.5 Design & Implementation Constraints:** There are no any items or issues that may limit the option available to the developers except some corporate or regulatory policies which do not exist at present but may come-up during the development period but are purely a matter of hypothetical consideration as of now. Hardware capacity and memory etc shall not be a limiting factor for the developers and there will be no timing constraints. Tools and technologies to be used are already separately specified in the RfP documents and shall not be a limiting factor. Standard open environment design with open source languages, database, conventions, programming standards, security considerations, communication protocols are to be used.

**2.6 Process Flow :** Brief process flow is as follows. MPFC has various loan schemes under which applicant has to apply in prescribed forms to the Corporation along with required supporting papers. On receipt of application form and application fees, the case is registered and processed for Appraisal process which includes Financial, Market and Technical appraisal to ascertain viability of the project (ability to service debt and equity also to earn for itself). The Corporation operates through its 11 Zonal & Branch offices and 9 Business Development Centers (BDCs). The concerned branch depending upon the power delegated to the officer heading the branch then sanctions the loan or sends it for further scrutiny or sanctioning by appropriate committee / authority. After the loan is sanctioned, legal (conveyancing) cell executes necessary mortgage and other legal documents, depending upon the constitution of

the firm, with the borrower and after execution of documents the case is transferred to Disbursement Section, which processes the case for disbursement of loan in installments depending upon the progress of the project as per technical inspection report and compliance of terms and conditions mentioned in the sanction letter. With the first disbursement, loan account of the party is created in Accounts Department which contains party's master data like name, address promoters details etc and other information like repayment schedule, interest rate structure, disbursement schedule, transactions data etc. Quarterly demand of principal as per repayment schedule and interest due as per calculation based on period and rate of interest are calculated and sent to the borrowers by the branch / zonal offices using computer software and sent to parties. Branch offices and Recovery & Follow-up department monitors the recovery of principal and interest and overdues if any also cases in default and takes necessary actions prescribed depending upon the age and nature of default that may include regular follow-up, legal notice, take-over of unit u/s 29 of SFCs Acts, sale of unit (Unit disposal Cell), filing and monitoring cases u/s 138 of Negotiable Instrument Act, filing suit U/s 31 of SFCs Act, issuing RRC under Lokdhan and U/s 32 G etc.

**2.7 User, Technical Documentation & Help:** The system should have on-line help available for all user interface options and how-to section for any multi-sequence options. Context help for selection of options with drop down options list and progressive character based entry help should be provided in entry fields. A comprehensive tutorial for overall design and operations of the system is expected. Hard and soft copy of User manual for different set of users, module-wise should be provided. Technical documentation with complete code list (software code), database design, DFDs etc and maintenance guide is expected from the developer alongwith the software.

**2.8 Assumptions and Dependencies:** It is assumed that the developer has read and agreeing to all requirements stated in the SRS and RfP and executed the specified Agreement with the Corporation and will adhere to the normal work factors and operating environment and constraints. The development site may be the Developer's site or MPFC office where the developer shall post its team of stated and agreed professionals for development under the mutual supervision and guidance of the developer company and the Project Lead from the Corporation and in case of

disputes the authority of the Corporation officer will prevail. The corporation will have right to select and change the development team without assigning any reason thereof. In case of development team sitting at MPFC, we shall be providing working space for a reasonable number of team members only without any hardware / software installation.

### **3 System Features**

#### **3.1 Application Receipts Monitoring**

- 3.1.1 MIS on applications received at various locations – for given period.
- 3.1.2 Registration of loan case after preliminary scrutiny. A SMS alert to the borrower.
- 3.1.3 SMS alert to the borrower every day till the date of sanction stating position of case.
- 3.1.4 MIS for Application registered at various locations.
- 3.1.5 Registered applications forward to various authorities – As per power delegation for appraisal and sanction.
- 3.1.6 MIS for Age-wise pending applications report with cause of pendency, loan amount wise report, reports related to LRSM, ie applications pending, rejected, closed, withdrawn etc.
- 3.1.7 Pendency location-wise and person wise.
- 3.1.8 Borrower record as per KYC norms – with facility to update for existing borrowers.
- 3.1.9 Master information population as per CIBIL norms.

#### **3.2 Appraisal**

- 3.2.1 Uniform software for financial projections.
- 3.2.2 Module for all types of financial ratios like DER, DSCR, ROCE, BEP, IRR, Case sensitivity analysis, projections of balance sheet, profitability, cash flow etc.
- 3.2.3 Experience of the Corporation in the same sector/industry/Geographical location.
- 3.2.4 MIS for sector / industry / size wise portfolio analysis.
- 3.2.5 Power delegation-wise portfolio analysis.
- 3.2.6 Report for sanction but not disbursed cases along-with the age.
- 3.2.7 Data related to past technical appraisal viz. project cost, capacity etc.
- 3.2.8 Preparation of annexure(s) to appraisal memo.

3.2.9 Preparation of annexure(s) to disbursement memo – such as list of plant and machinery (proposed), Land & Building and guarantees.

### **3.3 Loan Section**

3.3.1 The Loan section will co-ordinate the Appraisal system and Legal Conveyancing system and able to access all the information.

3.3.2 SMS alert to Borrowers about sanction.

3.3.3 Storage of scanned image of Sanction letter/Sanctioned minutes in the system for future reference.

3.3.4 Update the terms and conditions specified by the sanctioning authorities and relate to action to be taken accordingly, every condition will relate to some disbursement decision.

3.3.5 SMS persuasion to borrower for documentation and release of loan.

3.3.6 MIS for persuasion efforts and timely status of documentation and expected date of release.

3.3.7 On completion of documentation and on receipt of the request letter for release from the borrower. The file will be transferred to Disbursement section.

3.3.8 Update/Check the complete information accumulated so far by the Appraising and Conveyancing System.

### **3.4 Conveyancing / Documentation**

3.4.1 System to electronically submit file for documentation to the Conveyancing cell with access to information populated at the time of application registration, appraisal and sanction.

3.4.2 Report on case pending for documentation, total, branch-wise, geographical area-wise, sector wise and other permutations like age etc.

3.4.3 Cases where document executed and reduced-cancelled / withdrawn

3.4.4 Scanned images of the executed documents and videos and other details to be uploaded to the system.

3.4.5 Information feeding of all the assets Mortgaged / Hypothecated etc. for prime and co-lateral securities with details with valuation along with date also the placement of document with docket number and place of storage to be stored in the software.

3.4.6 Preparation of Loan synopsis for the borrower with the details already filled by the Appraisal and Loan Section.

3.4.7 Updating of date and amount of cancellation.

- 3.4.8 Updating of any change in loan synopsis. Such as interest rate, address, change in security etc.
- 3.4.9 Storage of various legal formats of documentation depending upon the constitution of the borrower (partner / proprietor / company) and automatic printing of the documents with relevant details filled-in for execution, stamping and notarization.
- 3.4.10 Provision for entry of re-schedulement execution on of reschedulement agreement, guarantors concent and post dated cheques, cancellation of unavailed loan, change in management, change in constitution, address, other master data, change in security with historic data maintenance and necessary changes in legal agreements.

### **3.5 Disbursement**

- 3.5.1 Check for the data populated so far and update if necessary.
- 3.5.2 Preparation of disbursement note with the various conditions specified in the loan system.
- 3.5.3 Checklist verification of the documents, NOCs (Pollution Control Board / Bank / Sanctioned WC / Raise in Power connection / DIC / Industry Department Etc.) / conditions compliance etc.
- 3.5.4 Update the valuation of the prime and collateral securities with consultation with Technical reports as per schedule specified in appraisal/loan system with fresh valuation and date.
- 3.5.5 Confirmation of details of suppliers.
- 3.5.6 MIS on partly disbursed and un-disbursed cases (size / location / age / authority / branch / zone and their combination)
- 3.5.7 In case of 2<sup>nd</sup> disbursements onwards check the status of account and adjust the default amount (if any) from the release.
- 3.5.8 Flow of release note to appropriate authority on the net.
- 3.5.9 On final release ensure compliance of all Terms & Conditions of sanction.
- 3.5.10 On final release the complete information of securities available i.e. land, Building, details of P & M installed with supplier name with item wise valuation – these to be added as schedules in the case file.
- 3.5.11 Insurance.
- 3.5.12 Weighing of conditions for sanctions.

## **3.6 Accounts**

- 3.6.1 On-line voucher entry, printing, modification, deletion ,authorization, checklist printing and posting for basic financial vouchers like Cash Voucher, Bank Voucher, Journal Vouchers (OTL, Loan) and SCB from authorized users at HO and branches updating directly to the controlling ledger of the Corporation with the proper verification by competent authority on the screen and signature on the computer generated paper voucher which will avoid branch re-conciliation, suspense Account entries and data merging and checking at head office.
- 3.6.2 Generation of reports on-screen and hard copy of books like Cash Book, Bank Book, OTL Journal, Loan Journal and Ledger (Financial / Loan), Cash Basis Loan ledger, List of SCBs, List of Disbursements, Category-wise o/s and default in various portolio, branch-wise category-wise o/s and default, Status-wise category-wise os and default with no. of accounts in all reports and for a given period, account head, HO/Branch etc., list of SCBs, Recovery analysis report for all above permutations and combinations, category-wise list of cases, category slippage and upgrade lists, branch-wise, month-wise rebates and demands.
- 3.6.3 Data validation reports for loan and financial accounts like appropriated transaction file internal mismatch, purchaser without transaction or opening balance, master without transaction, transaction without master, mismatch of repayment schedule and effective sanction, transactions in any account after date of closure, duplicate entries in transactions file, demand due but not issued list etc.
- 3.6.4 At the time any change in the loan account (Debit or Credit) a SMS alert to the borrower for the transaction.
- 3.6.5 Preparation of Trial Balance, Groups, Schedules, Balance Sheet and Profit & Loss Statement.
- 3.6.6 Online MIS reports for the particular field office like vehicle running expenditure of a particular branch etc.
- 3.6.7 Entry and maintenance of details of various STDRs / FDRs creation and / expiry during the entry of BVs for specified codes therein and later MIS on STDRs containing information like interest rate, bank, maturity date and their combination.
- 3.6.8 Details of cheques under realization, particulars, amount, cheques nos., cheques date, drawn on, name of bank, name of unit etc.

- 3.6.9 Post dated cheques (only for Principal Installments) monitoring system integrated with SCBs entry module listing out cheques to be deposited in bank on any particular date, their realization / bouncing entry, forwarding flag to Rec&Fup for necessary action in case of bouncing. On-line appropriation of recovery in principal, interest1, interest 2 , penal interest and other charges with provision to manually over-ride and update it at Head Office with date-time and user-id stamping of over-riding with reason thereof.
- 3.6.10 Integration of various loan portfolios at present kept separately in existing system viz. loans, scheme, capital markets division, funded, ARC and GoMP with allotment of fresh account coding scheme enhancing the code length which indicates branch, loan type, portfolio, Group-Code and account serial number which helps in total recognition of the account by account number, which also enables viewing status of various accounts of a company (Group) together, in appropriation of recovery in group account where interest is outstanding and Asset categorization of the group accounts together.
- 3.6.11 Interest Demand Generation, Demand letter, Demand Checklist, Calculation Sheet, Penal Interest Calculation and demands, Checklists, Calculation sheet, Revised Interest calculation with revised interest ledger and calculation sheet, list of rebate, decompounding, waiver and broken-period interest.
- 3.6.12 Calculation of age of default, asset classification of all group accounts as per age of default, automatic provisioning on various parameters for balance sheet each loan account wise depending upon their Categorization which should be done on monthly basis instead of yearly basis as done presently.
- 3.6.13 **Establishment Accounting & Provident Fund** : Employees master database integration with Administration Department module, preparation of monthly salary register, employee loans and advances management with integration of salaries, loans, advances etc with Financial Accounting module, income tax computation sheet, income tax Form no.16 preparation, leave encashment calculation, VRS calculation, reports for IT quarterly and annual returns, Professional tax annual returns, gratuity statements and calculation, leave encashment provisioning calculation for balance sheet, yearly PF statement for tax audit, employees provident fund ledger, annual certificate, bank book, interest register, contribution statement, trial balance, investments ledger

3.6.14 **Taxation** : **A. Service tax** - Head office and branch level reporting of application fee, up-front fees, service tax recovered, service tax paid on expenses and any other fee received by the branches and summary compilation of this information for payment of service tax, half yearly compilation of service tax details for filing of returns (April to Sept and Oct to March) also yearly compilation of total information for reconciliation and records. **B. Income Tax (Other than Staff)** - Marking of section under which TDS is deducted at the time of voucher entry/ printing and accordingly deduct TDS as per fixed rates for that section separately maintained in the system, monthly TDS report in specified format. TDS quarterly report submission and maintenance software not required as separate third party IT Returns software, which get updates as per IT rules changes automatically from Internet is in use and is suitable.

### **3.7 Finance :**

- 3.7.1 **SIDBI Refinance** : Database of refinance availed from SIDBI is to be prepared. After every disbursement at HO and branches refinance claim should be automatically prepared in prescribed format for the month and Consolidated refinance claim to be prepared in specified format to be sent to SIDBI. After release of case-wise refinance details like amount, date of release, interest rate & repayment schedule to be incorporated in the database. MIS on interest wise accounts of refinance required and interest rate-wise calculation for quarterly interest calculation.
- 3.7.2 **HUDCO Loan** : Disbursement list of CRE cases to be prepared montly and preparation of claim statement to be sent to HUDCO. Entry and maintenance module for loan released by HUDCO with date, amount and rate of interest for incorporation in the database. Interest calculation report for quarterly interest calculation on HUDCO loan.
- 3.7.3 **SLR Bonds** : Database of SLR Bonds to be prepared and following reports to be generated by the system
  - 3.7.3.1 Yearly series wise report
  - 3.7.3.2 Series wise O/s statement
  - 3.7.3.3 Subscribing bank-wise outstanding statement
  - 3.7.3.4 Bonds maturity payment during the year.
  - 3.7.3.5 Statement of Half yearly interest payment due with provision.
  - 3.7.3.6 Statement of Half yearly interest payment without provision.

- 3.7.3.7 Calculation of provision of interest on year end and its total statement.
- 3.7.4 MIS to external agencies: Accessing to all the information the reports related to queries to SIDBI, HUDCO, GoMP, Statutory auditors and AGMP – in their format of requirements like review, BPRF etc.
- 3.7.5 **Subsidy** : Database of various types of subsidy like TUFS, CLCSS, State interest subsidy, State Capital Subsidy received by the borrower is to be maintained and reporting required from the system on party-wise total subsidy received, Financial year wise subsidy received, various scheme-wise yearly subsidy received. Party Loan Synopsis Master data to show details of subsidy received in that account.
- 3.7.6 **Government Guarantee** : Record of Government Guarantee received, cancelled during the year and outstanding at the end of the year as per prescribed formats for AG and Government.
- 3.7.7 **Share Capital** : Record of shared capital, share capital register and its summary.
- 3.8 Internal Audit** : Availability of various MIS reports to the IA Department for auditing purpose from the system like branch-wise list of loan applications received and registered, rejected / closed / re-opened, sanctioned, issue of pre-printed documents, documents executed, documents pending, periodic disbursements, partly disbursed cases, overdues adjusted from disbursement, funds withdrawn from bank, funds transferred to HO, traveling expenses, Investment subsidy released, EMD lying credit in tender money account, EMD deposited in tender money account, monthly vehicle maintenance expenses, unit inspection details, legal notice issued cases, taken-over, suit-filed, BIFR, repaid accounts, documents returned, RRC, Insurance amount paid for units list, rebate allowed cases, settled cases, meeting details of various committees like ZODRC, HODRC, RC, Standing Committee, details of purchaser accounts, details of takeover expenses, security expenses, suspense accounts credits etc.

### **3.9 Recovery & Follow-up**

- 3.9.1 Entry and data management of re-schedulement, settlement, rephasing, take-over, stop-charging interest etc.
- 3.9.2 History of loan cases to be maintained in case of settled, deferred and rescheduled cases so as to get information of historical status of case with restoration option to the previous state.

- 3.9.3 Branch wise/ Category wise /Size wise Legal expenses on and after takeover or other legal action (Fees, Security, Insurance, Litigation expenses) item wise.
- 3.9.4 SMS alert to call parties called before any committee.
- 3.9.5 Automatic SMS when age of default 30 days also for age  $\geq$  90 days- To repeat every fortnight till the payment is received.
- 3.9.6 Cheques bouncing record- Notice Alert (on 15th day), Waiting Time Alert(15th day from the date of receipt of notice), Complaint Alert(within 21 days after waiting time).
- 3.9.7 Complaints monitoring record of bounced cheques.
- 3.9.8 Takeover-“Symbolic” (i.e. Given back on spot or later on) and compliance of temporary decisions.
- 3.9.9 Pre-required for reschedulement / rephasement / OTS in case of Loan amount more than 50.00 Lacs such as profit & Loss, Balance sheet, Working results, revised profitability, revised valuation on even date, summary of problem faced and solution for the same should be attached as scanned image PDF format in the system for future reference.
- 3.9.10 Recording of Recovery committee decisions in the case history of loan account for future reference.
- 3.9.11 In case of OTS calculation of interest with various options like – Simple net, compound net, net of rebate, IRR, refinance rate etc. as DSS
- 3.9.12 Assets classified for sale -\_entry of latest valuation of assets (land and building plant and machinery) with complete detail in the form of schedule.
- 3.9.13 MIS on advertisements with expenditure for sale case wise and branch wise.
- 3.9.14 Units available for sale and query of individual machine by its generic name and capacity with location to be available in software and also in general public domain on the web-site.
- 3.9.15 Monitoring of sale proceeding with purchaser account.
- 3.9.16 Valuation data entry of all units in MPFC portfolio in the formats prescribed and generation reports in the compiled way and also as desired by SIDBI.
- 3.9.17 **RRC** : RRC flag and database to be maintained separately to review RRC cases which may ultimately be settled or closed after recovery through RRC or settlement.

- 3.9.17.1 RRC database to contain information on borrower(s), guarantor(s) and mortgagor(s) name and address against whom RRC is issued, RRC amount, Principal outstanding, date of issue, RRC u/s 32G or Sec 3 or changed from Sec 3 to Sec 32G, sent to Collector and transferred by the Collector to Additional Tehsildar, MPFC or to Tehsildar, Collectorate and place or Branch, details of mortgaged properties description and valuation.
- 3.9.17.2 Steps taken under RRC like notice issued, served or not, under appeal, attachment with movable and immovable property details, auctioned with date and realization by way or auction, or settlement or other details.
- 3.9.17.3 Remarks about litigations, objections and stay orders, if any.
- 3.9.17.4 History of Status/Category.
- 3.9.17.5 Out of State RRC- Statewide, district wise, Incentive percentage, Payments - Date, Amount, To whom paid Principal O/S.
- 3.9.17.6 Brisc Scheme RRCs., Amount received- by sale, OTS, other mode, Incentive percentage, Incentive payments- Date, Amount, To whom paid.
- 3.9.18 **Litigation** : Database of cases to be maintained for cases pending before various courts against the Corporation.
  - 3.9.18.1 Information on court name, name of unit, amount involved if any, matter involved like RRC, takeover, sale, other, Date of stay order if any, date of filing reply, name and code of our advocate, status of case like notice, reply, issues, evidence, arguments, final hearing, orders, others (specify), remarks and short summary of case.
  - 3.9.18.2 MIS on cases pending in the matter of actions u/s 138 NI Act and in various district / high courts / Supreme Court.
  - 3.9.18.3 Cases of criminal complaints for missing plant and machinery.
  - 3.9.18.4 Cases in Debt Recovery Tribunal, Consumer forum, labour courts, BIFR, AAIFR
  - 3.9.18.5 Advocate performance analysis report, branch-wise summary of pendency of litigation also the MIS for payments made to a particular advocate and investment on a particular case.
  - 3.9.18.6 Special review report of cases u/s 138 N.I. Act with number of cases in particular account, total amount of bounced cheques, status of the case like summon, evidence, warrant, order etc.
  - 3.9.18.7 OTS arrived at in litigation(Party-wise with all loan accounts clubbed together), End status of all litigations in the settled cases

- 3.9.18.8 History- Effective Disbursement, Total amount recovered, All litigations in one party's case( All loan accounts to be clubbed together), whether unit and collateral sold, if yes all the particulars, whether RRC issued, if yes, all the particulars
- 3.9.18.9 Cost of litigation- Filing of replies, Fees to Advocates, Security expenses due to stay or other reasons, insurance, advertisement & other expenses to be maintained separately

### **3.10 Administration**

- 3.10.1 Employee master management with personal files (in scanned format) with complete detail of family, academics, ACRs, Scales, Grades, history of position and location worked with period, trainings attended and BDC clerical rotation charter as per agreement with history of posting etc. – sharing with accounts payroll system with administrative power to prepare / release and hold any amount to employee of the Corporation.
- 3.10.2 Approval and management and updation of databases for all type of loan and advances – update to payroll.
- 3.10.3 Casual, earn leave, restricted leaves and medical leaves data management and approval, also for leave without pay and alert in such cases for necessary action.
- 3.10.4 Approval and management updation of databases for all type increments and monthly deductions – update to payroll.
- 3.10.5 Immovable property returns of employees on yearly basis to be uploaded in the system, which are also updated on State Govt. Web-site in the form of PDF Scanned images.
- 3.10.6 Library of all office circular and office orders, date-wise and subject wise search on them.
- 3.10.7 Management and updation with retirements, VRS, resignations, termination and death – check till final settlement – update with payroll.
- 3.10.8 Management and updation of databases for liveries (uniform, coat, shoes, raincoat) to class 'C' employee on yearly basis.
- 3.10.9 Other facilities database for the employees as per their eligibility with complete details such as telephone bill reimbursement, brief case, calculator etc.
- 3.10.10 Automatic generation of organization structure chart.
- 3.10.11 Automatic generation of "vacancy chart" with designations and approved seats with applicable rosters.

- 3.10.12 Management and updation of databases for deputation, election and other Government duties.
- 3.10.13 Management and updation of databases of revocation /LWP/ Suspension etc. – integrated with payroll.
- 3.10.14 Management and updation of Corporate Assets like lands, buildings, residential apartments, bungalows, vehicles with monthly, yearly branch-wise housekeeping / maintenance and other expenses report on them asset-wise linked from financial accounting module.
- 3.10.15 Management and updation of payment of lease / rent / insurance / Taxes etc with timely reminders.
- 3.10.16 Management and updation of dead stock register of the Corporation, separate for every branch and HO.
- 3.10.17 Inward dak marking system to officers / departments with inward number and wherever the authorities set Time Limit for replies / action, monitoring of such items. Outward Dak query based on date, period, expenses, subject, recipient etc.

### **3.11 Systems & MIS:**

- 3.11.1.1 Database of various types of hardware installed at various locations with detailed configuration, product serial number, operating system, installed software's inventory, date of purchase, purchase price, date on which installed at particular location / department / branch, maintenance expenditure incurred item-wise linked from financial accounting module with reports on various such parameters.
- 3.11.1.2 Licensed software copies inventory management and reporting system
- 3.11.1.3 In-house developed software modules and update patches development and maintenance record of software modules with version management, author, reason and other details.
- 3.11.1.4 System should provide access to all department wise data and reports to MIS and also generation of additional reports which are comprehensive and help management in analyzing performance against various performance parameters like sanctions, disbursements, recovery – period-wise, branch-wise, category and status-wise at per MIS reports placed in the IRQ file.
- 3.11.1.5 Facility to export data to SDF and excel format for generation of various query based MIS / DSS reports

3.11.1.6 Data files preparation as per CIBIL format of data files in delimited SDF structure for onward submission to CIBIL on monthly basis.

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