

AGRICULTURAL DEVELOPMENT FUND (ADF)
SCOPE OF WORK FOR THE CORE BANKING SYSTEM

GENERAL REQUIREMENTS	
	<p>The Vendor must provide documentation such as:</p> <ul style="list-style-type: none"> a) user manuals b) administrator manuals c) technical specification manuals d) any other relevant documents
	<p>The Vendor must specify processes, procedures and tools used for version control. (A demonstration will be required before awarding the tender)</p>
	<p>The Vendor must specify operating system platforms that their system is compatible with</p>
	<p>The Vendor must specify the DBMS (database management system) version they will deliver and that is compatible with the application. The version must be as current/recent as possible and must be supported by the manufacturer</p>
	<p>Database will be locally installed and hosted, must be fully accessible, and managed by an Administrator.</p>
	<p>Vendor will provide a system with an open software architecture that is scalable to incorporate new modules that may be required in the future and/or new functionality.</p>
	<p>Vendor will agree to a maintenance and service level agreement for the solution(s) provided.</p>
	<p>Vendor will provide access to an online forum of users where FAQ can be addressed</p>
	<p>Vendor will provide an online portal through which issues/problems can be logged and handled per the terms of agreed SLA.</p>
	<p>CBS Data Migration The Vendor shall perform/enable migration of the ADF data pertaining to active accounts (from the time of the account opening or from the time the data is available) relating to loans etc. to the proposed CBS solution. The CBS shall also support printing MIS reports as desired by the ADF for the legacy data migrated. The ADF shall require a CBS standard centralized input engine so that it may perform the migration job itself or appoint the chosen Vendor or any third party for data migration and data entry.</p>
	<p>CBS Data Archival In the CBS environment, the ADF shall keep a minimum of one (1) year of data before archiving the data. Whenever necessary the ADF shall be able to extract required statements from the archived data from data committed to archives of data reservoirs.</p>
	<p>CBS Provision of Test Environment The Vendor shall provide a test environment that facilitates one-hundred (100) concurrent users accessing the CBS. The Vendor shall provide a separate test environments for other delivery channels and other solutions being a part of the CBS to be provided by the Vendor. The Vendor shall provide source code /test scripts/algorithms and model test (performance tests results) cases for a complete acceptance testing of the CBS solution including all customizations, workflows, and documentation. The aforementioned shall be perused and separately verified by the ADF using its own or third party tools/services. The Vendor must allow complete testing by the ADF, the Vendor's, or third party methods.</p>

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	<p>Audit Tools</p> <p>The Vendor is required to develop and provide automated audit tools for the ADF's internal and concurrent auditors for auditing all the components of the CBS solution provided. The ADF shall also create and deploy such tools it may deem necessary for cross verification. The Vendor is required to assist in this by providing relevant documentation.</p>
	<p>Maintenance & Support</p> <ol style="list-style-type: none"> 1. Vendor must submit comprehensive details of proposed maintenance services and guidelines. 2. Vendor must provide details of support to be given to the ADF. If multiple parties are involved in the provision of support, the same should be clearly stated along with the individual responsibilities. 3. Vendor should provide immediate post-implementation on-site support for 1 year from GO LIVE date without any additional cost and further support without the condition of Annual Maintenance Charges. 4. Vendor must clearly state the level of on-site and off-site support. In case of support services, it should have ticket issues raised and resolved through a traceable system. 5. Availability - Full 15-hr support must be available. Emergency support must be operational 24 hours. 6. Responsiveness - For user problems, vendor must be able to respond through mobile / telephone/email immediately. There must also be remote support for bug identification and removal etc. 7. Critical issues - in such cases, immediate remote support system must be available within 3 hours.
	<p>CBS Training</p> <p>Vendor will provide comprehensive system training to ADF designated personnel and also provide applicable module user manuals, administrator manuals, and post-implementation on-site support for 1 year from GO LIVE date.</p> <p>The training methodology, materials (both in hard copy and soft copy) to be provided to the various categories (mentioned above) are to be mentioned. The cost of traveling / boarding etc. for the trainers shall be borne by the vendor. For training of general users, the ADF shall provide the physical infrastructure at its HO.</p> <p>One resident engineer for onsite support after the complete migration, Software Technician/Engineer fee for 1 year, the company must introduce one of its technical representative to work within ADF from 8:00 am to 5:00 pm to solve the daily problems and issues arises)</p>

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For the detailed Functional and Technical Requirements listed in the table below, the Vendor must indicate the degree of support provided by the solution against each of the requirements listed in the sections below. The degree of support must be classified as:

- A. FS - (Fully Supported)** the application fully supports the requirement without any workarounds or modifications.
- B. PS - (Partially Supported)** the application supports the requirement with use of a system or workflow workaround.
- C. RM - (Requires Modification)** the application requires modification in order to support the requirement.
- D. NS - (Not Supported)** the system is not capable of supporting the requirement and cannot be modified to accommodate the requirement.

The Vendor is required to provide a clear and concise explanation in the comments column against each requirement.

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GENERAL SYSTEM REQUIREMENTS		FS	PS	RM	NS	COMMENTS
	Ability to be a web based application .					
	Controlled interface with external/internal web links/ data sources/ reference sources for data verification/ data & information feeding/ checking information.					
	Ability to have a logical Graphical User Interface that is user friendly and responsive. The menu structure shall be logical given content and workflow. The screens shall be consistent with regard to layout, wording, and use of colour.					
	Solution must robust, user friendly and seamless so that users can perform day to day activities with ease.					
	The system shall support a 24X7 processing environment across all ADF business departments.					
	Support decentralized and centralized modes of operation					
	Ability to support real time transaction processing . The system shall accept, process and service user requests in real time					
	Ability to support multi-tasking . The system shall accept, process and service requests of all concurrent users within acceptable response times					
	Ability to be upwardly scalable in the event of increased usage of the system such as: <ul style="list-style-type: none"> - increased number of Branches/Outlets; - increased transaction volumes; - increased concurrent users; and - increased number of accounts 					
	Ability to be flexible to accommodate a change requirement to an already existing function to meet business/ regulatory needs.					
	Ability to be configurable to allow or prohibit transactions based on defined rules and/or upon specific events					

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Capability on workflow and configuration of rules, parameterization, historical data management, verifying data quality, migrating data, user acceptance testing, documentation, knowledge transfer and support.					
Ability to validate data entries and give alerts both in event of deviation from defined rules and upon specific events. Ability to generate alerts from each stage – normal alerts and exceptional alerts – and send reminder notifications (email / SMS) to designated persons.					
Generate and receive electronic communication : including automated e-mails / SMSs to loan officers, applicants, users etc at various stages of processing					
Ability to support the English language . Dari and Pashto will be an added advantage.					
Ability to generate standard/batch reports ; and export of data to: <ul style="list-style-type: none"> - Ms Excel - CSV - TXT - PDF - XML 					
E-Signature/ Digital signature enabled that can be applied at any stage of processing.					
Ability to store all e-mail/electronic communications and documents.					
Support Qualitative Data Extraction (QDE), Dynamic Data Extraction (DDE) and checking of data for any corrections extensively so as to ensure integrity of data.					
Optional capability to calculate fees / commissions					
Automatic calculation and recording of fees (if any) for deviations / modifications / processing etc. for each type of facilities/borrower.					
Customize screen based on user's hierarchy in the organization. Restricted viewing or viewing of related fields only.					

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	Mobile/tab solutions for field functionality, client visits, including data & document, pictures uploads or on website upload by third party agency.					
	Ability to define various Masters Forms / Modules e.g. Calendar, Business Partners, Deviation Reasons, Delegation Levels (Value), Product (including pricing etc.), Customer (With ID details etc.), Policy criteria master, Profession master, Company master, Customer Service, Collateral Details, Interest Rate, Other as required by the ADF. System should support 'Master Data Management' of various heads such as type of loan, geography, business unit etc. and also version control in key masters.					
	Possibility to enhance system with add-ons to accommodate the like of analytics, 3 rd party users.					
	Facility to configure templates such as Call Reports, Offer Letters, SMS and email alerts, Site Visit report templates etc, which can be configured in the system at master level.					
	Support error / warning / action messages for doubtful / wrong entries during data entry, modification and saving stages.					
	Ability to create / update qualitative / quantitative details on the system through rule builder . Referencing on the basis of defined rules.					
	Ability to support end of period (day, month, year) closure processes					
	Ability to configure selected days as holidays (recurrent holidays & ad-hoc holidays)					
	Facilitate bulk upload of information through batch files containing application details.					
	Validation based on due diligence/compliance checks through interface.					
	Field level validation in all screens, depending on security group / level of each user. E.g. Only relevant data may be allowed in the field or user may be able to approve values/comments defined by his capability level.					
	Parallel processing abilities where at any point of time more than one user can view the case and record their queries/comments/inputs/approvals.					

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Capability for horizontal and vertical processing of a loan application/task to accommodate for example when a loan application is forwarded from a branch to different departments at head office simultaneously; those departments can then work on the loan proposal in parallel manner and put in their comments/remarks. Concerned department can view the entire application, but edit the pages related to their own specified department.					
Define various hierarchies:- defining organization hierarchy, define roles performed in the organization, co-relate role of employee and his/her area of work etc					
Ability for Authorized Officials to assign/reassign/substitute role responsibilities to cater for staff on leave/transfer/absent from work/improvement of TAT.					
Facility for user to request clarifications at different stages of loan process with user comments.					
Interactive functionality allowing for loans approved on the LOS module to automatically open in Core Banking without repeat data entries.					
System should provide for search facilities across the screens in various modules during various stages of processing					
Comprehensive MIS such as branch/region exposure, sector / value chain exposures etc.					
Ability to define operational dashboard parameters, presentation style, levels, products etc.					
Full version control along with ability to have old versions retrievable.					
INTEGRATION					
Ability to integrate with existing systems within the ADF for data consolidation.					
Ability to integrate with future systems that ADF deploys in future.					
Ability to integrate with and work securely with Secure Sockets Layer (SSL) Technology					
Ability to integrate with and work securely with VPN technology					

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<p>Ability to integrate with external systems via APIs, as required or requested by the ADF. Examples of possible applications might include:</p> <ul style="list-style-type: none"> • Mobile platforms ** • MS Outlook • SMS • SAS • CRM System (Portal based) • Data Warehouse • Cash Management System • Asset Management (LOS and LMS) • Risk Management software • Reconciliation • GIS application <p>** System should have mobile solutions for field use, client visits, including data, document, and picture uploads.</p>					
<p>Ability to fetch data from internal / external systems, store and make it available for subsequent processes /checks as and when required.</p>					
<p>Ability to perform 3rd party verifications, valuations, field investigations, credit bureau checks, geo-tagging etc. with minimum human intervention etc.</p>					
SECURITY MANAGEMENT / ACCESS CONTROLS & USER RIGHTS					
<p>Secure access using profile definition. Restrict access to data, based on user's position/role/combination of both in the organization, eg. Branch employees should not be able to access HO data.</p>					
<p>Critical applications must meet Open Web Application Security Project (OWASP) Compliance Standards and protected from all security vulnerabilities through a proper security system.</p>					
<p>Ability to handle multi-user login. Allow multiple users to log on concurrently.</p>					

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	Ability to support single sign on (SSO) functionality					
	Ability to support dual factor authentication by generating a one-time password (OTP) to be sent over SMS					
	Ability to create users, user profiles and user groups					
	Ability to add, update or disable profiles and users					
	Ability to assign particular permissions/privileges to user profiles.					
	Ability to assign and enforce limits to specific users/user profiles.					
	Ability to ensure privileged users e.g Administrators, cannot monitor themselves, since they can alter security controls to conceal their irregular activities					
	Ability to promptly report (alerts/emails) any failed login event after a certain numbers of configurable retry counts					
	Ability to promptly report (alerts/emails) any failed password change attempt after a certain numbers of retries					
	<p>System functionality to cater for following ID features:</p> <ol style="list-style-type: none"> 1. ID cannot be used more than a set number of days 2. Functionality to temporarily block ID 3. Functionality where User ID can be blocked for certain number of days from set date 4. Comprehensive audit trail of all activities done by user profile 5. Security matrix report with rights details 6. Report of last login date 7. Passwords must be encrypted 8. Passwords must be complex in nature 9. Passwords must have min or max password length 					
	<p>Multiple user functionality</p> <ul style="list-style-type: none"> – Multiple users able to download documents for any particular trail. – Multiple users can record comments by date and time. Comments could be marked to a user/ user group or be left open for all users. 					

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	Ability to support Segregation of Duties e.g. roles are clearly defined with no overlapping.					
	Ability to support dual control systems (maker-checker) for approval and authorization of selected business operations with 4-eye principles.					
	Ability to support easy configuration of approval workflows according to business needs (without requiring code changes).					
	Ability to define validity periods i.e. dates and business hours during which different users or user groups will have access to the system					
	AUDITING					
	Provide comprehensive audit trail reports on all activities performed on the system including modification of data by any user including that made by admin / system admin.					
	System should log unauthorized access attempts by date, time, user ID, device and location					
	Capability to maintain an audit trail of all maintenance performed by date, time, user ID, device and location					
	Capability to export audit reports into Excel, Word or PDF					
	Capability to provide reports of users and their access levels					
	Capability of logs be archived and recalled as needed					
	CONTINGENCY & DISASTER RECOVERY REQUIREMENTS					
	Ability to backup and restore the application, its parameters and settings.					
	Ability to backup and restore the database, its parameters and settings.					
	Ability to perform database replication between primary site and secondary site as and when required.					
	Ability to configure automatic backup of the application, its parameters and settings					

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	Ability to configure automatic backup of the database, its parameters and settings					
	Ability to roll back to a specified system state and accurately re-apply journals files and historical transactions					
	Ability to archive historical data.					
	Ability for archiving to be performed at specified time intervals					
	CREDIT - GENERAL DESIGN FEATURES					
	Ability to segregate Conventional and Islamic financing operations ; functionality to separately record Conventional and Islamic transactions for subsequent reporting purposes.					
	Define various hierarchies , such as:- <ul style="list-style-type: none"> - Organizational - Roles - Deviation type (for e.g. credit exposure, delegation of authority etc). 					
	Manage entire loan life cycle : loan origination, complete processing including (appraisal, sanction and documentation), disbursement & post sanction loan management including review/renewal and monitoring – an automated process from lead management till loan disbursement and post sanction compliance. Design capability features for: <ul style="list-style-type: none"> - Lead origination and management. - Database management - Loan origination/application process. 					
	Ability to define & manage different origination channels .					
	Support different loan products and loan types /processes.					
	Ability to define operational dashboard parameters, presentation style and levels etc.					
	Single Unique Key Identifier for customers.					
	Ability to search based on unique customer number					

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Single Loan Application with suitable Annexures to process single or multiple facilities/ borrowers as per ADF requirement.					
Specific data entry screens designed for different customer types.					
De-dupe parameters specific to customer type, as defined by the ADF.					
Capture key data on different borrower categories/types such as financial intermediary institutions, non-financial intermediaries and SME agribusinesses, such as: Type of Organization, Business registration number, Place of incorporation, Number of years in business, Equity Structure, Ownership structure, Contact Information, Directors & Key Management, Business operations etc.					
Support rule based decisions with embedded architecture enabling such rules to be written by users.					
Embed Credit & Risk policies , which can be configured /amended later on as required.					
Capability to interface with external credit bureau/rating system and use the same for defining different paths of the workflow or in internal scoring engine real time or in batches.					
Capture applicant company/organization details and flag on the customer / account profile if existing borrower and the borrowers' risk status.					
In the event a customer already has an existing loan with the ADF , the system must have automated capability to settle the existing loan and generate a new loan application, with a consolidated balance of the new and old loan.					
In the event customer has existing loan with another institution , system must allow for input of this information at origination. This will allow for this information to be reviewed at verification.					
Ability to classify applications stored according to their status e.g. Approved, declined, cancelled, under review, closed.					
Automated process for classification & provisioning of Non-Performing Loans .					
Ability to create, manage and search customer records based on filter criteria					

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	Ability to automatically fetch customer data for an existing customer, such as but not limited to: - i. Customer profile ii. Loan exposure details iii. Existing loan product details iv. Collaterals already held					
	CREDIT - WORKFLOW					
	Auto-route and control functions , based on parameters set for each product/group of products as defined in the process flow.					
	Business rules engine to support loan application routing and structured workflow management, including: - Sequential routing (Tasks to be performed one after the other in sequence). - Parallel routing (Tasks can be performed in parallel by splitting the tasks among multiple users and then merging as single composite process instance. The system should support conditional merging of multiple parallel activities i.e. Response from mandatory parallel process stages before it can be forwarded to next stage). - Rule based routing - One or another task is to be performed, depending on predefined rules. - Ad-hoc routing: Changing the routing sequence by authorized personnel. Rules can be defined on parameters set for each product/group of products as defined in the process flow.					
	End-to-end workflow management.					
	Workflow can be configured / parameterized depending on channel, product, scheme, source, and any other available fields.					
	Provision for defining and modifying eligibility criteria and other key features from time to time as per change in ADF/Product norms					
	Automatically allocate applications to users based on role and also to a pool / team so that the available users can select cases to work on if needed.					

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	Allocate applications to specific approvers . Further, there should be a queuing system that should allocate based on pre-set logic. Approval process can be defined as single approver or multiple approvers.					
	Approval process has defined sequential and parallel (like committee based approval etc.) movements. It should be possible to have both in workflow simultaneously.					
	Fast track processing feature whereby a single user (duly designated) to process an application from start to finish or may have limited access to a specific task.					
	Ability to define role, profile, level, branch, location based allocation rules for each user along with holidays.					
	Ability to reallocate or reassign cases from one user to another.					
	Provide for possibility of multiple back and forth movement of workflow items.					
	Queue feature which should include the ability for escalation to higher supervising authority in case the application has remained pending without any activity for a specified period.					
	Define Service Level Agreement (SLA) , TAT rules for each activity in the workflow					
	Source checking facility for different activities like data entry, documents upload, credit approvals, as defined by administrator.					
	Capability for user to view all previous notes exchanged and remarks made by other users with respect to the application under consideration and also seek clarification on same.					
	Facility to put applications on hold till pending actions are completed					
	Applications can be returned to any earlier stage in the workflow if required.					
	Tracking progress and life cycle of loan applications, including across business units (regions/offices)					
	Have start date and end date for a particular work flow based on set parameters					
	Allow user to view all cases in his/her queue and select case to work on					

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	Allow user to prioritize his work by being able to filter cases based on certain parameters like application ID, first name, last name, product etc.					
	Report on workflow management both for reporting as well as to have a comment & work log of the complete user trail.					
	Ability to cancel an application if pending for more than a specified number of days after follow-up for missing documents/ information.					
	Override options whereby an earlier rejection or cancellation can be revoked and the application reactivated for positive closure.					
	AGENCY MANAGEMENT					
	Ability to define the listed external agencies and their services like valuation agencies, verification agencies (auditors) etc.					
	Ability to do self-registration of agency followed by approval mechanism for on boarding (workflow)					
	Ability to allocate relevant cases to these external agencies and give controlled access to work or give them facility to upload their reports.					
	CREDIT - LEAD MANAGEMENT					
	Manual lead creation by front line staff.					
	Bulk lead creation on Excel sheet / XML uploads.					
	Unique Lead ID generation and communication to customers.					
	Capture details of lead source with details like Loan Officer / Relationship Manager / Branch / Source location etc.					
	Enable search, based on the Unique Lead ID or other defined parameters with full/ partial matching. Full/partial matching option should be configurable					

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	Ability to identify/flag from internal database any clients (current or past) falling under negative list, watch list, reject list.					
	Automatic / manual lead assignment to users/branches based on pre-defined logic like geographic location, type of lead etc.					
	Lead De-duplication.					
	Capture detailed information of the lead.					
	Specify Start date & End date of the lead.					
	Add and modify lead details.					
	Process modification sanction with the same lead number by changing status of lead before loan account opening.					
	Attach, scan documents.					
	Allocate/assign lead to sales team through SMS/e-mail with unique reference number.					
	Supervisor should be able to override distribution of lead(s) to users and reroute to other users to speed up business development process.					
	CREDIT APPLICATION - GENERAL					
	Ability to generate a unique loan number for every loan application. Application inquiry should be possible on specific parameters.					
	Electronic templates / forms for each credit product					
	Capture date and time details of application - eg date of receipt, date of login.					
	Ability to find whether customer is an existing customer or rejected customer or a blacklisted customer etc					
	Ability to view existing customer history and relationship with ADF.					

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Ability to view match details and compare against matched parameters to be sure customer match is exact and then map them against same customer ID.					
Ability for user to view applications in queue in a single view.					
Ability to capture and validate required data for KYC purposes.					
Ability to input varied loan application scenarios (e.g. varied loan amount, repayment terms, pricing etc.) for customer and view scenario outcomes.					
Ability for user to enter missing data/modify existing data and then re-submit an application for further processing.					
Provision for adding specific comments for a particular case/lead to be provided.					
Provision for specific recommendations for any modifications/deviations by the user/sanctioning authority.					
Check application data against product level parameters. In case of discrepancies, permit modifications at early stage. Product validations to be checked. If violated, rectification activity performed.					
Ability to reject application/leads for ineligible customers with appropriate justifications by appropriate higher authority.					
Ability to track and alert user to previous audit comments by Internal Audit.					
Upload scanned images of signed Application form, KYC and statement of means.					
Ability to automatically extract details filled in online application.					
Ability to send error / warning / action messages for doubtful / wrong entries during data entry, modification and saving stages.					
Ability to flag and alert (pop up messages) the user on missing essential information.					
Capture and/or extract customer/borrower information: <ul style="list-style-type: none"> Borrower Information Personal information 					

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	<ul style="list-style-type: none"> • Application details of Loan <ul style="list-style-type: none"> i. Customer profile, constitution, address, demographic details etc. ii. Customer KYC details, iii. Loan product details, iv. Guarantor/ Co-applicant details, v. Customer exposure with other FIs vi. Seasonal income and/or existing cultivation patterns, if applicable vii. Date of appraisal initiation viii. Borrower master data ix. Customer follow Up reports x. Financial information – see below xi. Comments on crop/product xii. Financing details xiii. Pricing details xiv. Collaterals details xv. Standard Terms & Conditions xvi. Credit rating/scoring results – see below xvii. Ratio calculation –see below xviii. Document checklist 					
	CREDIT APPLICATION - FINANCIAL ANALYSIS					
	Capture historical and projected financial data of customers, per ADF requirements.					
	Support standard formats for financial data and statements like Balance Sheet, Income Statement, Cash Flow statement, and Funds flow statements.					
	Comprehensive financial analysis for a wide range of different types of enterprises involved in financial services, commercial activities and agricultural value chains.					
	Calculate financial ratios from financial statement data and parameters to be provided					
	Analytic capability on parameters such as:- - Turnover					

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<ul style="list-style-type: none"> - Liquidity - Profitability - Leverage - Working capital - Debt Service Coverage ratios/Interest coverage ratio. 					
Ability to customize so to compute ratios like NPV, IRR, sensitivity, or other similar tools.					
Provide benchmark analysis of Financial Statements already entered in the system that produces data for comparative purposes (on sectors, industry, sub sectors)					
System should capture any number of years for which the financial projections/ cash flow/ loan /covenants data can be recorded & processed.					
Seasonal cash flows/repayment defining capabilities.					
Perform trend analysis of client w.r.t industry, sector, sub sector Functionality to store all financial data once finalized for extraction and analysis at later date.					
Support sensitivity analysis where users can modify financial data to find out how the change will affect certain key financial ratios/indicators					
Write Up details and adequate space to provide additional information that may be relevant in making credit decisions.					
Capture remarks (with replies) of internal audit inspections.					
Technical Evaluation Section					
Able to develop Seasonal Production and Income Calendars for different ag-products with options to add or subtract products and at the same time the team should be able to use different colours for developing the calendar;					
There should be a section for Technical Review Report (TRR): <ul style="list-style-type: none"> - This section shall have sufficient space to accommodate qualitative and quantitative data (text and numbers) and there should be customized drop down boxes for value chain categories, ag-sub-sector, technical classifications and many more; - There should also be customized scoring sheet for businesses; 					

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	- Sufficient space is needed for writing technical team's recommendations and conditions;					
	The System shall have space for entering bi-annual reviews of the client which requires boxes for entering texts					
	<p>There should be a separate section for accommodating Environmental Review Report (ERR);</p> <ul style="list-style-type: none"> - This section should have a tabulated structure for screening and categorizing the funding requests; - The system should have space for accepting text in three columns (activity, its environmental impact and mitigatory measures. 					
	Ability to upload certain docs to the file					
	COLLATERAL REQUIREMENTS					
	Ability to define and enter different collateral types and attributes					
	Ability to generate a collateral ID for each collateral item					
	Ability to capture multiple collaterals for a single loan account					
	<p>Design must allow for entering:</p> <ol style="list-style-type: none"> 1. Collateral type (i.e. Building, Vehicle, Machinery or others) 2. If mortgage, type of mortgage and document 3. Collateral reference number (e.g. Title deed or ownership certificate number) 4. Collateral value 5. Location of collateral 6. Owner of collateral 7. ADF's charge over collateral 8. Set/record Collateral Coverage Ratio and raise alerts when ratio in breach. 9. Valuation amounts & valuator details 10. Single or multiple collaterals associated to single or multiple loan accounts. 					

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Capture and store different units of property area unique to Afghanistan and also to convert it to standard units like acre, hectare, sq. ft., sq. meters, sq. yard etc.					
Ability to record cross-collaterals. (i.e. The system should allow for the collaterals which are registered for a loan to once again reregister for some other loan)					
Allow users to update or modify collateral related records at any point in time, if necessary.					
Allow users to include additional collateral or exclude any of the existing collaterals associated to the loan account at any point in time, if necessary.					
Accommodate unsecured loans (i.e. without having collateral).					
Ability to calculate eligibility based on collateral values					
Ability to upload valuation documents/legal reports into the system					
Ability to capture details and documents related to collateral verification processes					
Automatically generate deviations and allocate to designated authority for approval					
Maker / Checker process for deviation approval.					
PRODUCT CONFIGURATION AND DESIGN REQUIREMENTS					
System should be capable of supporting product features. This may be as: - Regular product parameters. - Special campaign or category parameters - Exceptions (approved through a defined process)					
Capability to define and support Sharia and Conventional financing / loan products, typically for working capital and/or fixed asset financing purposes.					
Ability to support Uncollateralized/Collateralized lending					
Ability to accommodate different interest rates for different periods during the lifecycle of a loan					
Ability to accommodate different payment modalities for different loans e.g. Monthly,					

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	Quarterly Semi-Annual, Lump sum etc.					
	<p>Ability to configure new products and/or change or amend credit product design aspects internally without Vendor support, such as:</p> <ul style="list-style-type: none"> a. Extend original maturity date b. Modify interest rate c. Modify back value dated and future dated interest rate changes d. Modify instalments (timing of payments and amounts) e. Provide grace/holiday periods during term of loan, prorate unpaid principal & accrued interest throughout remaining life of loan considering modifications. f. Extend additional grace/holiday periods, if original grace/holiday period lapses. g. Modify status of loan accounts. h. Modify repayment modalities (i.e. from monthly to quarterly.) i. Modify liquidation/repayment modes (i.e. from Auto to Manual or vice versa). j. Modify original loan amounts / increase loan amounts. k. Reschedule / restructure loans (i.e. modify structure of existing loans per approval without liquidating them. l. Enter multiple collaterals on a single loan account. m. Record cross collateral application (i.e. collaterals already registered for a loan to be used as collateral for another loan – on the basis that there is sufficient value). n. Users can include additional collateral or exclude existing collateral associated to a loan account at any point in time, if necessary. o. Allow amalgamation of two or more loan accounts into a single loan account based on a credit committee decision. 					
	Ability to define pricing (fixed, floating) with different frequencies like yearly, monthly etc. along with ability to set up rules for risk-based pricing.					
	<p>Support different variations of instalment arrangements or plans.</p> <ul style="list-style-type: none"> • Multi-level hierarchy for defining loan products. • Support multiple interest rate types (fixed, and variable). • Support intermittent, step-up or step-down, and balloon payments. • Support interest and principal grace periods/moratoriums. 					

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	<ul style="list-style-type: none"> Support servicing of interest during moratorium in line with repayment frequency. Ability to change repayment options in need. EMI, Non EMI / Principal Distributed and other methods of payment. Loan products can be defined as corporate products offering more processing flexibility. 					
	Generate instalment schedules providing breakdowns of the principle, interest and balance outstanding for the tenor of the loan.					
	CONVENTIONAL PRODUCTS					
	<p>Account opening:</p> <ol style="list-style-type: none"> Individual Sole proprietorship Partnership firm Company (public/private/) Cooperatives / associations Non-governmental organization (NGO) / non-profit organization (NPO) Government organizations Foreign mission/ international organization Others <p>Ability to classify loans by defined categories, such as Corporate/SME agribusiness/women agribusinesses etc.</p>					
	<p>General account opening procedure for all customer types:</p> <ol style="list-style-type: none"> Welcoming a prospective customer Know your customer/ customer due diligence (KYC/CDD) 					
	<p>Products offered:</p> <p>A. Loans to Other than Financial Institutions:</p> <ol style="list-style-type: none"> Short term loans and advances of up to 12 months with a fixed amount, repayment instalments, and maturity date. 					

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	<p>2) Lines of credit: available credit of a maximum amount which can be borrowed in varying amounts, repaid, and borrowed again repeatedly for a fixed period of time.</p> <p>3) Revolving credits: short term loans which can be repaid and borrowed again in the same amount for a fixed period of time.</p> <p>4) Letters of credit and guarantees: commitment to pay a beneficiary on behalf of a client if certain conditions are met.</p> <p>5) Medium term loans up to 10 years with a fixed amount, repayment instalments, and maturity date.</p> <p>B. Loans to Financial Institutions: either portfolio loans or a direct loan to the FI.</p> <p>1) Portfolio loans, wholesale loans to FIs for on-lending to smaller borrowers.</p> <p>2) Direct loans, wholesale loans to a FI.</p>					
	<p>Key features:</p> <p>Balance certificate and balance enquiry</p> <ol style="list-style-type: none"> Balance certificate Balance enquiry <p>Account statement</p> <ol style="list-style-type: none"> Monthly/quarterly/half-yearly/annual account statements <p>Customer account maintenance</p> <ol style="list-style-type: none"> Change in customer demographics Change in specimen signature or operational instructions <p>Legal instructions</p> <ol style="list-style-type: none"> Notifications/instructions/alerts on legal status or standing of account <p>Change in constitution</p> <ol style="list-style-type: none"> Death of a sole proprietor or partner Retirement of a partner Admission of a new partner 					

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	<ol style="list-style-type: none"> 4. Insolvency and dissolution of a company / entity 5. Operational instructions in case of appointment of administrator or executor <p>Operations on foreign/international organization accounts</p> <ol style="list-style-type: none"> 1. Rules governing operations under the accounts of foreign / international organizations 2. Reporting of accounts of foreign / international organizations <p>Change in ownership and control by new or minority shareholders</p> <ol style="list-style-type: none"> 1. Closure of the existing account and rebooking of loan 2. Closure of the existing account and opening of a new account 3. Blocking of account on expiry of grace period <p>Freezing and unfreezing of account</p> <ol style="list-style-type: none"> 1. Procedure for blocking a customer's account 2. Procedure for unfreezing the customer's account <p>Dormant account:</p> <ol style="list-style-type: none"> 1. Dormant account reactivation: <p>Deceased account</p> <ol style="list-style-type: none"> 1. Deceased account 2. Operations to be stopped in deceased account: 3. Interest / profit share to be charged/paid till the balance is paid off: 4. Precautions/additional steps to ensure proper payments to the heirs of the deceased <p>Foreign currency accounts</p> <ol style="list-style-type: none"> 1. Eligible customer 2. Non-eligible customer 3. Operations on foreign currency accounts <p>Operations on accounts under exceptional circumstances</p> <ol style="list-style-type: none"> 1. Where account holder is incapacitated 					
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	<p>2. Account holder is in jail</p> <p>Closing of account</p> <ol style="list-style-type: none"> 1. Account closing requirements 2. Procedure for account closing 3. Checking whether the account meets certain conditions 4. Cancellation of physical documentation and closure of account in the system 5. Funds withdrawal 6. Deletion of scanned copy of documents from system 7. Report generation and safe custody of account closure documents <p>Customer complaint handling</p> <ol style="list-style-type: none"> 1. Key responsibilities of the branch personnel 2. Modes of customer s complaints 3. Complaint processing at the branch (drop box facility) 4. Complaint resolution <p>Bad and irregular accounts</p> <ol style="list-style-type: none"> 1. Classification of account: 2. Request of borrower to restrict disbursements 3. Lodgement of claim 					
	<p>Key features / capabilities / functionalities for Conventional products:</p> <ol style="list-style-type: none"> 1. Generate back dated & future dated loan disbursement and repayment structures. 2. Charge penalty rates and calculate penalties based on different criteria based on ADF requirements. 3. Calculate interest on the unpaid principal value (overdue principals) on overdue days. 4. Manage status change accounting entries automatically. (i.e. Be able to reverse interest income from the interest revenue account and hold it in a suspense account when a loan is classified; and be able to reverse back the suspense interest amount if and when the loan status regularizes. 					

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5. Manage automatic loan provisions on loans based on their respective status as well as other loan provisioning criteria's of the ADF.					
6. Pass accounting entries for loan provisions based on the set criteria of the ADF.					
7. Automatically pass reversal entries on loan provisions, considering set criteria.					
8. Calculate pre-payment penalties if customers make prepayments on loan accounts.					
ISLAMIC FINANCING					
Account opening <ol style="list-style-type: none"> 1. Individual 2. Sole proprietorship 3. Partnership firm 4. Company (public/private/) 5. Cooperative / association / non-governmental organization (NGO) / non-profit organization (NPO) 6. Government organization 7. Foreign mission/ international organization 8. Others 					
General account opening procedure for all customer types: <ol style="list-style-type: none"> 3. Welcoming a prospective customer 4. Know your customer/ customer due diligence (KYC/CDD) 					
Products offered: <ol style="list-style-type: none"> 1. Murabaha: fixed mark-up on an asset in a trade transaction, including import/export 2. Salam: pre-harvest financing 3. Ijara wa iqtina: financial lease for agricultural equipment 4. Wakala: an agency agreement for on-lending from financial or non-financial institutions 5. Bano: for female led agribusinesses. 6. Estisna – purchase of equipment or machinery not yet manufactured. 					
RIBA free certificates					

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	<ol style="list-style-type: none"> 1. RIBA free certificates (RFCS) 2. Terms and conditions of RIBA free certificates <p>Islamic banking window (IBW)</p> <ol style="list-style-type: none"> 1. First contact with the customer 2. Records kept at branch 3. Issuance of RFCS <p>Balance certificate and balance enquiry</p> <ol style="list-style-type: none"> 1. Balance certificate 2. Balance enquiry <p>Account statements</p> <ol style="list-style-type: none"> 1. Dispatch of monthly/quarterly/half-yearly/annual account statements <p>Customer account maintenance</p> <ol style="list-style-type: none"> 1. Change in customer demographics 2. Change in specimen signature or operational instructions <p>Legal instructions</p> <ol style="list-style-type: none"> 1. Notifications/instructions/alerts on legal status or standing of account <p>Change in constitution</p> <ol style="list-style-type: none"> 1. Death of a sole proprietor or partner 2. Retirement of a partner 3. Admission of a new partner 4. Insolvency and dissolution of a company / entity 5. Operational instructions in case of appointment of administrator or executor <p>Operations on foreign/international organization accounts</p> <ol style="list-style-type: none"> 1. Rules governing operations under the accounts of foreign / international organizations 2. Reporting of accounts of foreign / international organizations 					
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Change in ownership and control by new or minority shareholders					
<ol style="list-style-type: none"> 1. Closure of the existing account and rebooking of loan 2. Closure of the existing account and opening of a new account 3. Blocking of account on expiry of grace period 					
Freezing and unfreezing of account					
<ol style="list-style-type: none"> 1. Procedure for blocking a customer's account 2. Procedure for unfreezing the customer's account 					
Dormant account:					
<ol style="list-style-type: none"> 1. Dormant account reactivation: 					
Deceased account					
<ol style="list-style-type: none"> 1. Deceased account 2. Operations to be stopped in deceased account: 3. Interest / profit share to be charged/paid till the balance is paid off: 4. Precautions/additional steps to ensure proper payments to the heirs of the deceased 					
Foreign currency accounts					
<ol style="list-style-type: none"> 1. Eligible customer 2. Non-eligible customer 3. Operations on foreign currency accounts 					
Operations on accounts under exceptional circumstances					
<ol style="list-style-type: none"> 1. Where account holder is incapacitated 2. Account holder is in jail 					
Closing of account					
<ol style="list-style-type: none"> 3. Account closing requirements 4. Procedure for account closing 5. Checking whether the account meets certain conditions 					

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	<ul style="list-style-type: none"> 6. Cancellation of physical documentation and closure of account in the system 7. Funds withdrawal 8. Deletion of scanned copy of documents from system 9. Report generation and safe custody of account closure documents <p>Customer complaint handling</p> <ul style="list-style-type: none"> 5. Key responsibilities of the branch personnel 6. Modes of customer s complaints 7. Complaint processing at the branch (drop box facility) 8. Complaint resolution <p>Bad and irregular accounts</p> <ul style="list-style-type: none"> 4. Classification of account: 5. Request of borrower to restrict disbursements 6. Lodgement of claim 					
	<p>Key features / capabilities / functionalities for Islamic products:</p> <ul style="list-style-type: none"> 1. Support origination of flexible design Islamic financing products, as specified by the ADF. 2. Support linking of Islamic financing with identified sources of funds. 3. Define a disbursement plan for the financing account in compliance with the agreed terms of the Islamic finance contract. 4. Support flexible design of reports related to Islamic financing products. 5. Generate the relevant documents in specified formats. 6. For relevant Islamic finance product(s), support subsequent amendment on specification of asset(s) being financed. 7. For relevant Islamic finance product(s), support sale of different manufactured equipment / assets and definition thereof. 8. Re-compute un-earned income in case of changes to the release plan. 9. Changes to payment plan in case of late delivery of then financed asset. 10. Compute and account early settlement rebates on the basis of defined rules. 11. Compute profit accrued during the construction period (for Istisna) on the basis of either the schedule disbursed amounts or on the basis of full financing amount. 					

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	SYNDICATIONS					
	<p>System should support syndication / consortium loans i.e. lead, co-lead or member financial institutions:.</p> <ol style="list-style-type: none"> 1. Originate syndication loans (involve financing to a customer by two or more FIs). 2. Calculate interest and record accruals on a syndicated loan product. 3. Apportion/distribute syndicated loan interest between lead & correspondent FIs. 4. Users can modify interest rates, maturity dates and other loan parameters on syndicated loans. 5. Modify loan amounts of syndicated loans. 6. Disburse syndicated loans, either in instalments (partial) or full disbursement. 7. Book/enter repayments on syndicated loans. 8. Support multiple structures for syndicated Islamic finance products. 9. Design to allow for entering key information of a syndication deal such as: <ol style="list-style-type: none"> a. Obligor details b. Name c. Business d. Industry e. Country of origin f. Rating 10. Total Facility Amount in original currency. 11. Total Facility Amount in converted currency. 12. Amount and Percentage of the total facility. 13. Project details. 14. Participant details. 15. Lead Agent details. 16. Syndication House details 17. Support booking a normal facility and track profit payments, fees and repayments where ADF is the only participant. 18. Support booking the obligor's limits where the ADF is taking risk on the counterparty or where the ADF is underwriting the risk, or is the principal agent. 					

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19. Support booking the principal's agent's limits where ADF is only the participant.					
20. Capture each participant in the syndication and their contribution percentages (asset, income earned and risk charge).					
21. Perform accrual of interest/profits in the books of the ADF only for the portion contributed by the ADF.					
22. Support splitting the syndicated loan/finance amount into multiple tranches where each tranche would need to maintain the same or different characteristics of the syndicated deal - ratios could be different, currency could also be different.					
23. Support setting up drawdown schedules so that drawdowns automatically occur on set days.					
24. Support collection of commitment charges.					
25. Support tracking of repayments / rollovers.					
26. Support consolidated and split rollover of drawdowns.					
LOAN APPRAISAL & APPROVAL REQUIREMENTS					
Ability to define customer eligibility rules based on different parameters.					
Ability to arrive at eligible loan amount for a customer based on these rules and data entered for application.					
Ability to blacklist delinquent borrowers based on ADF definable criteria					
Ability to reject applications based on compliance check results.					
Ability to define and eligibility rules based on different parameters.					
Ability to re-route to appropriate officer in case of changes or amendments made.					
Ability to compute a risk rating on a loan application based on defined parameters					
Customized internal credit rating/scoring system. Solution should have flexibility for defining credit scoring rules/policies with different multiple combinations/parameters and criteria.					

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Ability to compute a credit score on loan application based on risk rating and defined parameters					
Ability to capture customer's credit status from Credit Registry / Bureau					
Ability to recommend applications if not within user's approval authority.					
Ability to route applications for committee approval in case of higher loan amounts.					
Ability to have a multi-level sanctioning matrix and automatic routing of cases based on matrix.					
Ability to define sanction authorities based on loan size, product, etc.					
Ability to allow authorized user to: <ul style="list-style-type: none"> - Approve - Decline/reject - Conditional approval - Pending further review 					
Ability to determine accept/reject/award lesser amount than that applied for based on risk rating, credit score and defined parameters (for example, a ceiling limit)					
Allow authorized personnel to override system credit approval or rejection recommendations.					
Ability to allow authorized personnel to insert independent opinion in freeform text field					
Ability to view/ input financials & non-financial covenants.					
Ability to capture comments from credit review/approval meeting in freeform text field					
Ability to view application data in a summarized form to take credit action.					
Ability for reviewing personnel to view defined sets of information/comments on a credit request.					
Ability to automatically re-route an application in case of any data changes on which the approval decision was based.					

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	Ability to review rejected applications for reopening in special cases					
	Ability to lock data changes on an application / proposal once the application is closed, except on written authority					
	<p>Create sanction advice with the following details (but not limited to):</p> <ul style="list-style-type: none"> - Customer details - Product details - Classification of loan / sector code - Purpose of the sanctioned loan - Terms and conditions of the loan - Period of sanction or tenure of loan - Payment terms of interest, margin etc. - Credit rating - Repayment schedule - Renewal/review details (where applicable) - Collateral details/ guarantee coverage - Personal/third party guarantees - Documentation and legal formalities to be executed. 					
	PSR (Post sanction review), submission and management.					
	Ability to withhold disbursement of loan if approval was conditional. The condition must be fulfilled before disbursement.					
	Ability to reverse a conditional loan approval if the condition that was given has not been fulfilled within an agreed number of days					
	Ability to return the loan application back to the application phase if the decision is "further review" i.e. the loan workflow restarts					
	Ability to close and archive loan application if an application has been declined/rejected/not approved					
	Ability to provide history of all previous approvals / rejections.					

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	Ability to initiate the loan disbursement process upon approval of a loan application					
	LOAN DISBURSEMENT REQUIREMENTS					
	Ability to generate loan contract template which are automatically filled with all parameters of the approved loan					
	Ability to allow an authorized user to modify the 1st repayment date and moratorium and grace periods					
	Ability to allow an authorized user to preview and to print out a loan contract					
	Ability to disburse full loan amount to loan applicant's account					
	Ability to disburse partial loan amount to loan applicant's account					
	Ability to disburse remaining loan amount following earlier partial disbursal to loan applicant's account					
	Ability to generate loan repayment schedule detailing: <ul style="list-style-type: none"> - due dates - frequency of repayment - amounts (principal, fees and interests) - instalment - total instalment amount - total interest amount - total principal amount 					
	LOAN REPAYMENT REQUIREMENTS					
	Ability to alert a member via SMS (if the member is registered to this service) of an approaching (a defined period) due date when a repayment is required					
	Ability to allow loan repayments manually					

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Ability to automatically debit the instalment on the agreed repayment date from the agreed account and credit the respective accounts (loan account, interest account and penalty account, etc...)					
Ability to automatically calculate penalties based on product settings					
Ability to allow an authorized user to suspend or remove penalties on an account					
Ability to allow early repayment (full outstanding amount) and calculate penalties based on product setup. The penalties will be recorded as income. Ability to manually / automatically deduct charges outstanding during the term of the loan.					
Ability to partially recover mark-up on outstanding loans and reflect same on schedule / loan report					
Ability to reverse loan repayments as may be required for valid business reasons					
Ability to allow back value dated loan repayments					
Ability to notify customer via SMS regarding receipt of loan payment, whether manual or automated					
Ability to initiate alert notification next day when payment not made on due date.					
Ability to calculate DPDs of loans					
Ability to reset DPDs once repayment has been made, and be able to generate DPD report of loans migrating to NPL					
Ability to automatically calculate accruals on outstanding loans based on the repayment/sanctioned terms of the loan and does automatic accounting entries of same. Revise accruals after posting in concerned GLs.					
LOAN RESTRUCTURING / RESCHEDULING REQUIREMENTS					
Loan Reschedule Module along with amendment rules as per policy and approvals.					

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	Option to modify existing loans without liquidating them as per new approval and generate schedules. Moreover, system should then recover mark-up + principal as per the fresh schedule and maintain record of old schedule + recoveries.					
	Ability to restructure a loan through the following options: <ul style="list-style-type: none"> - Renegotiation - refinancing 					
	Ability to review customer's detailed information when considering a request for restructuring.					
	Ability to support loan restructuring. An authorized user will be able to provide the reason for request for restructuring from the member and have the option to capture the required changes like: <ul style="list-style-type: none"> - interest rate - monthly instalment amount - monthly instalment date - repayment frequency (monthly, quarterly etc.) - loan period (tenure of the loan e.g from 2 years to 3 years) - amount (increase loan amount) - additional collaterals and guarantors (if any) - grace period (extendible as may be determined by authorized user) - auto recovery/manual recovery 					
	Ability to retain loan in its original form before approval of restructuring is granted by a checker/reviewer					
	Ability to retain a record of loan in its original form for future reference post approval of restructuring					
	RISK MANAGEMENT					
	Business Line mapping for risk capital calculations.					
	Ability to continuously update risk ratings using a behavioural scoring system that monitors payment behaviour , credit limits, portfolio concentration, account credit					

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	turnover, member profitability as well as external events					
	Loan Monitoring System (LMS): <ul style="list-style-type: none"> - Dash board system where branch user or controlling office can view or track post sanction details, depending upon the configuration of parameters set up, as per ADF policy. - Executive Dashboard on Document TAT overdue, Application Tracking, Other Alerts (Contracts overdue, Expired dates etc.) - Enable the ADF to manage borrower profiles. 					
	Functional requirements of LMS: <ol style="list-style-type: none"> 1. Customer Information: ability to display customer's exposures details. 2. Provide view of list of co-obligants and guarantors associated with the loan. 3. Subsidy page to manage various financial grants from government, donors etc. 4. External rating view of customers with periodic updates of ratings to be provided. 5. Provision for entering comments/ observations on the loan to be made available. This will enable to view comments / observations posted by staff/authorities in a single location and same should be available during review/renewal of the facilities. 6. Details of collateral / securities (primary and secondary) and security coverage of the loans. Details should include type of title deed, any legal reports, valuation date, Fair Market Value, Forced Sale value etc. 7. Restructure of loans: provision for restructuring of existing accounts and sanctioning of the restructuring of the loans to be supported. 					
	Monitoring Checklist: Option of configuring checklists at head office level for monitoring activity. For example, stock statement to be submitted by borrower (Y/N), quarterly report to be submitted by loan officer (Y/N), Inspection reports, stock audit (if applicable) etc. To be customizable as per specific needs of the ADF.					
	Monitoring Alerts: <ol style="list-style-type: none"> 1. Alerts are to be generated on any default and sent to Regional Office on status of the account. Ability to generate the alerts on loan default, non-renewal of limits, non- 					

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	<p>inspection of securities/ no update stock statement due, site visit report, documents outstanding and any other defaults in the account.</p> <p>2. Alerts in system to be categorized as follows:</p> <ul style="list-style-type: none"> - Financial Nature alerts are to be generated on loan default situations such as payment default. - Non-Financial Nature alerts to be generated on compliance issues such as non-submission of stock statement within the stipulated time, non-renewal of limits by due date, document time-barred, visits due etc. 					
	Provision to submit verification reports relevant to loan disbursements.					
	<p>Ability to generate Monthly Monitoring Reports on loan accounts:</p> <ul style="list-style-type: none"> - Status of accounts. - Latest compliance view on sanction conditions/covenants - Review / renewal of credit facility. 					
	Facility to define and administer different rating criteria for different industries /groups of customers.					
	<p>Allow automatic fetching of data on an existing customer</p> <ul style="list-style-type: none"> - Customer Profile - Exposure Details - Group Exposure if any - Existing Facility Details - Limit details - Classification detail - Collateral / Securities etc. 					
	Capability to generate periodic monitoring report on borrower covenants.					
	Capability to generate reports on compliance/ non-compliance.					
	FINANCE AND ACCOUNTING SYSTEM REQUIREMENTS					
	Finance - General / Information Requirements					

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<p>The System should have the means to capture information related to Balance Sheet, Income Statement and Cash flow and other financial information:</p> <ul style="list-style-type: none"> a) Income Statement (profit & loss account) b) Balance sheet (statement of financial position) c) Cash flow statement d) Statement of change in Equity e) General journal f) Financial analytics g) Profitability Analysis (Branch Wise/Treasury/HO etc) h) Ability to classify long term asset/liability portion to short term as required i) Ability to calculate and post credit provisioning journal based on predefined formula (can accommodate new formula and changes in formula parameter) j) Integration with different applications to create a bank wide reporting (API)? k) Estimation of depreciation of property plant & equipment l) Estimation of provision for taxation m) Revaluation of investments n) Prepaid expense recording and auto posting mechanism o) Fixed asset register & Internal transfer reporting mechanism p) Segment reporting & provide consolidated management reporting dashboards. 					
Provide consolidated management reporting for Islamic/Conventional financing activities					
Adaptable to International Financial Reporting Standards (IFRS), or other accounting / reporting standards as required by the ADF					
Supports complete budget and follow-up system					
Supports multi-currency accounting					
Supports inter-branch and inter-banking clearing					
Supports a cash limit control system					
Supports several preliminary closings of financial year before final closing/interim closing					
Supports easy extraction of data to Excel spread sheet program					

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Supports reversal of transactions same day and previous days with supporting source document and supervisor approval					
Supports reversal of transactions same day and previous days with supporting source document and supervisor approval					
Supports parameterized interest rate and income/expense accounts handling. Profitability analysis (Region/Branch wise/Treasury/HO/ etc).					
General Ledger Integrated Accounting System Requirements					
Ability to create a custom Chart of Accounts that accommodates user definable accounting structure					
Ability to amend/modify Chart of Accounts as may be required					
Provision for alignment with ADF's org chat, with flexible account coding structure which includes the ability to have cost centres and profit centres					
Security enabling access on specific accounts to be restricted to specific users					
Recording of all accounting transactions at back office.					
Ability to post and manage transactions in the General Ledger					
Ability for automatic generation of General Ledger consolidated in the base currency selected by the user.					
Ability to make journal adjustments in the General Ledger by authorized users					
Fully automated integration with subsidiary ledgers					
Ability to process all transactions in real time with direct updates to the General Ledger					
Ability to reverse transactions by authorized users					
Ability to capture and manage off balance sheet items					
Ability to setup / manage unit costs, depending upon purpose or other definable parameters.					
Ability to pass adjustments/backdating as may be required by authorized user when					

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	opening/closing periods (With appropriate restrictions)					
	Ability to generate various financial reports including: <ul style="list-style-type: none"> - General Ledger - Trial Balance - Balance Sheet - Income Statement - Profit and Loss - Accrued Interest - Adhoc Reports - Statutory Reports etc 					
	Ability to capture budgets as: <ul style="list-style-type: none"> - Monthly - Quarterly - Half Yearly - Yearly 					
	Ability to allow different business units to capture their own budgets					
	Ability to consolidate all budgets from all business units					
	Ability to generate budget deviation reports					
	Ability to amend/delete budget entries					
	DOCUMENTATION					
	Set documentary requirements according to customer type, as defined by the ADF.					
	Capable of: <ul style="list-style-type: none"> - Generating offer letters & loan documents for customers. - Printing approval / rejection letters in desired format. - Loan Related Agreements - Security documents - Other document forms as required by the ADF 					

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Output format to be generated in MS Word, MS Excel, Adobe acrobat PDF, HTML, XML etc. and any format needed in future. Output has to be a printable format with full alignment of text, images & tables.					
Image processing abilities, including pictures taken by webcam and other similar image forms.					
Ability to define document checklist for an application					
Ability to track receipt of documents for an application					
Ability to upload documents in different formats like jpg, jpeg, png, gif etc.					
Ability to update, inquire and archive documents.					
Ability to defer, waive documents based on customer request.					
Ability to define mandatory, non-mandatory documents.					
Ability to track documents.					
Ability to mark the no of pages, date of receipt, location of the document on receipt					
Ability to verify documents					
Storage of legal documents that are executed. Allow for entering of details such as document name, date of document, vetted date, expiry date and authority who vetted the document etc.					
REPORTING					
Dedicated Business Intelligence utility to support/provide ready & easy to extract various reports (a report wizard that can be used to easily create reports).					
Provide standard report templates which are printable in PDF and exportable to Word or Excel or other data analysis formats.					
Multilingual (English & Dari Languages) output templates.					
Automatic printing of all applicable forms and documents					

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	Support creation of new customized reports based on existing data and other calculated logic.					
	Provide detailed Vendor related report for evaluating TAT and quality of work performed by Vendor					
	Receive various reports in predefined form from authorised Vendors through internet, email, and other electronic media in a secure manner.					
	Exception reports / Deviation reports to be available to Authorised users only					
	Irregularity and Compliance Based reporting.					
	Reports - Loan origination					
	Credit appraisal report					
	TAT for approval of loans applications. (TAT for each process should be defined during set up of process flow).					
	Report on loan proposals approved but not yet accepted by customers					
	Repayment schedule for each loan					
	Report on pending documents after disbursement: provide on daily basis automatically as well as through user invocation for all the documents pending from customer.					
	Reports - Loan portfolio					
	New accounts opened report					
	Loans / applications approved report					
	Loans / applications declined report					
	Loans / applications pending report					
	Loans / applications pending for sanction report					
	Pending documentation report					

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	Collateral status and pending collateral documentation report					
	Disbursement report					
	Repayment report for principal and interest					
	Loan outstanding report					
	Expected repayment report					
	Loan arrears report					
	Portfolio at Risk report by category					
	Portfolio aging report					
	Regional, industry and/or value chain analysis reports or any other such reports required by the ADF					
	Reports - General					
	Ability to generate statistical and management reports such as number of proposals assigned, number of proposals completed, time taken to complete each proposal, process history report, average proposal time report etc, as decided by the ADF.					
	<ul style="list-style-type: none"> - Charges report - Input & modify interest rates & fees - Interest collected report - Interest waiver report - Score Mismatch Report - Risk Rating Reference Report - Industry Benchmark Report - User Access Rights Report - Audit Report(s) - User Login Logout Report 					
	INVENTORY REQUIREMENTS					

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	Ability to support inventory adjustments					
	Ability to support inventory purchases (safety stock, request for quotation, request evaluation, issue of LPO, cash payment, delivery note etc.)					
	Ability to maintain minimum stock levels for items					
	Ability to generate alerts if the quantity falls below pre-defined limits i.e. Reorder levels					
	Ability to allow for zero stock for specific items and record appropriate costing entries					
	Ability to support integration of inventory system with core banking system accounting					
	Ability to support inventory reporting					
	PROCUREMENT REQUIREMENTS					
	Procurement Procedures: All procurements generally go through the same five steps process at each steps there are built internal controls such as the use of standardized forms, obtaining approvals by authorities, separation of duties, and careful reviews of documentation for completeness and conformity. Below is a summary of the procurement process.					

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The software must have the ability to provide the following five steps tab which under each step					
<div data-bbox="206 411 1227 1385"> <div>1. Procurement Planning and Analysis</div> <div>Contributions made by all staff and department heads</div> <div>Semi-Annual Procurement Forecast approved by the CEO and High Council</div> <div>2. Purchase Request</div> <div>Submitted by the Head of Requesting Department</div> <div>Approved by designated Authority, by value. Confirms goods/services are necessary and there is sufficient budgetary resources.</div> <div>3. Competition and Award of Contract</div> <div>Managed and Award recommendation by a Procurement Staff</div> <div>Approved by designated Authority, by value. Approves goods or services provide best value, fair price, from the right supplier, and that the procurement process is compliant</div> <div>4. Receipt of Goods/Services and Contract Management</div> <div>Received, accepted, and inventoried</div> <div>Quality checked by Requestor, verified by the Procurement Staff. Must verify the goods/services are "as ordered" and match invoice</div> <div>5. Payment to Vendor</div> <div>Documentation reviewed by Procurement and Finance Staff</div> <div>Approved by designated Authority, as per Finance Manual</div> </div>					

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	<p>there are sub items, Requisition Procedure, types of contracts, awards & agreement, Solicitation (RFQ & RFP, competition policies) and procurement forms should be accessible through the software. (Overall the software should be compatible with the ADF procurement policy and procedure and the system should be user friendly).</p>					
	<p>Procurement planning and Analysis: The Software must be compatible with the ADF procurement Manual and the following quality assurance systems should be put in place to allow for ADF to manage budget and resource needs of the organization</p> <ul style="list-style-type: none"> • Market analysis • Asset Reconciliation • Market condition survey • Market Research of Vendor • Procurement Plan 					
	<p>Procurement policies:</p> <p>1. Requisition policies: The software must be designed for ADF requisition policies and procedures based on the procurement manual. It be user friendly.</p> <ul style="list-style-type: none"> • <i>Besides identifying the goods or services, the procurement request will also include:</i> <ul style="list-style-type: none"> - Quantity. - Desired transport mode delivery date - Any non-standard documentation requirements - Packing and marking requirements. - Insurance or warranty requirements. - Expected delivery time frame. - Any required inspections or tests - ADF terms and conditions. • <i>Certain restricted purchases are subject to CEO approval (at the time of the Procurement Request), including:</i> 					

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	<ul style="list-style-type: none"> - Narcotics, medical drugs and supplies. - Certain food items. - Certain hazardous materials (assuming materials are allowable under government regulations and a qualified individual supervises all aspects of the acquisition, packing, handling, transportation, storage and distribution of materials) - Items requiring a government mandated independent inspection. - Items purchased from government agencies. - Purchases of used items. 					
	<p>2. Requisition Procedures</p> <p>The software must be compatible for requisition procedures, as set out below, and for users responsible for procurement requests, reviews, approvals and execution.</p>					

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	<table><tr><th colspan="5">Procurement Requests</th></tr><tr><th></th><th>Requestor</th><th>Procurement Team</th><th>Finance Team</th><th>Approving Authority <i>(see Chapter 3: Approval Authorities Table)</i></th></tr><tr><td></td><td><div>Start</div><div>Assess stock at office and determine upcoming depletion or identify a new need. Complete Procurement Request Form</div><div>Procurement Request Form</div><div>A Complete Procurement Request Form with quantities and specifications of need. Sign request.</div></td><td><div>Confirm Need. Review for completeness of Specifications, delivery date needed, availability of stock. Sign Request</div><div>Incomplete information or stock is available</div><div>A</div></td><td><div>Confirm budgetary resources are available and estimate appears reasonable. Sign Request</div><div>Budget not available. Estimate is not reasonable</div><div>A</div></td><td><div>End. Proceed to Competition</div><div>Verify procedural reviews are complete, procurement is necessary, and resources approved for purchase. Approve Request, as per Approval Authorities Table in Section 3.</div><div>Procedures not followed. Resources not approved</div><div>A</div></td></tr></table>	Procurement Requests						Requestor	Procurement Team	Finance Team	Approving Authority <i>(see Chapter 3: Approval Authorities Table)</i>		<div>Start</div> <div>Assess stock at office and determine upcoming depletion or identify a new need. Complete Procurement Request Form</div> <div>Procurement Request Form</div> <div>A Complete Procurement Request Form with quantities and specifications of need. Sign request.</div>	<div>Confirm Need. Review for completeness of Specifications, delivery date needed, availability of stock. Sign Request</div> <div>Incomplete information or stock is available</div> <div>A</div>	<div>Confirm budgetary resources are available and estimate appears reasonable. Sign Request</div> <div>Budget not available. Estimate is not reasonable</div> <div>A</div>	<div>End. Proceed to Competition</div> <div>Verify procedural reviews are complete, procurement is necessary, and resources approved for purchase. Approve Request, as per Approval Authorities Table in Section 3.</div> <div>Procedures not followed. Resources not approved</div> <div>A</div>					
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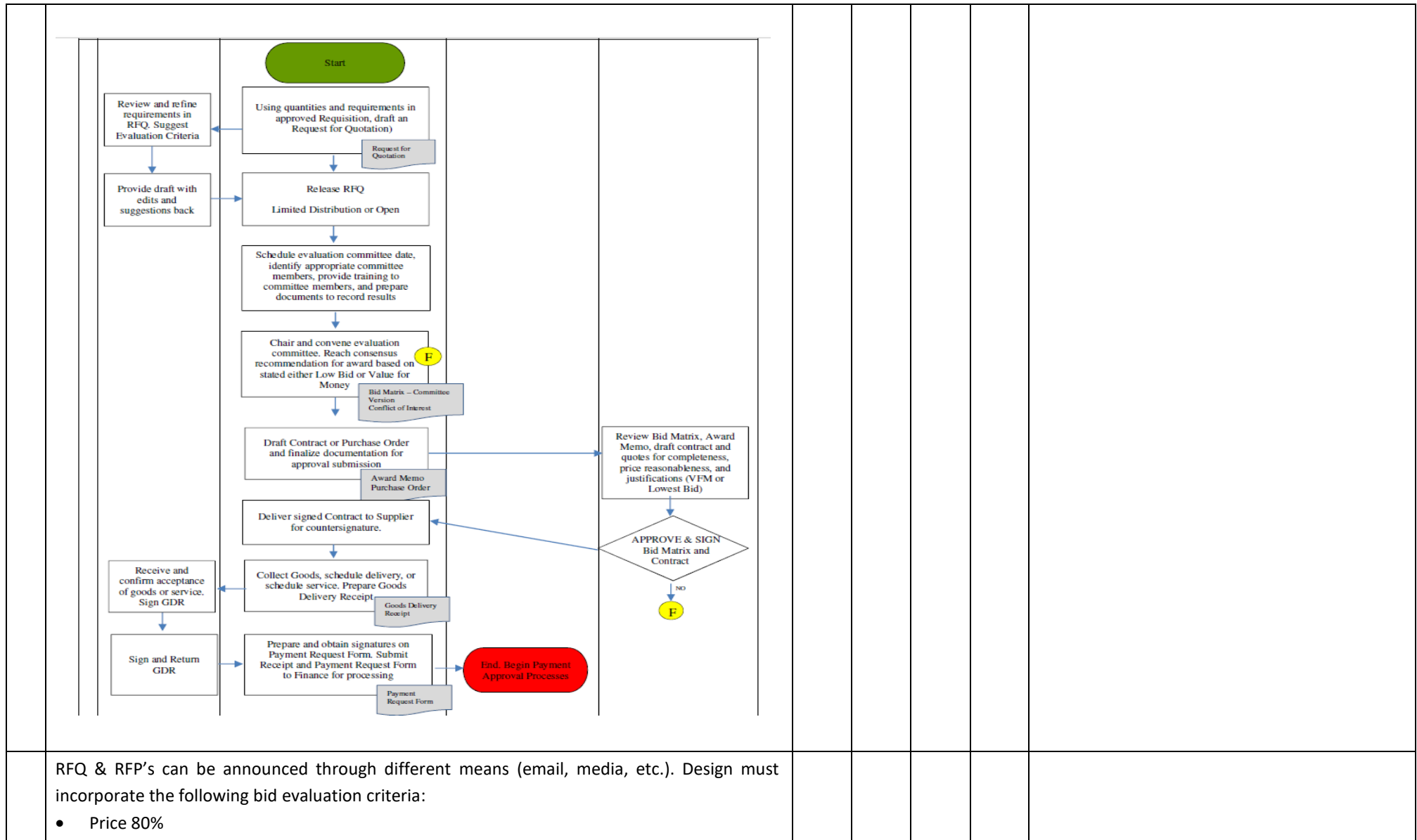
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	<table><tr><th>Category</th><th>Direct</th><th>Limited</th><th>RFQ Solicitation</th></tr><tr><td>General Conditions</td><td>Generally for emergencies only.</td><td>Appropriate for medium to high volumes/quantities of commercial available goods and services</td><td>Appropriate for complex or customized goods or services, high volumes, construction services, or when the ADF has little data on market prices.</td></tr><tr><td>Procurement Request Estimate AFN</td><td>Less than 35,000 AFN</td><td>Between 35,001 and 210,000 AFN</td><td>Above 210,000</td></tr><tr><td>Number of Vendors solicited</td><td>Minimum 1</td><td>Minimum 3 quotations, ideally written</td><td>Limited (ideally 5 to 7), with a goal of receiving 3 quality bids. Open (newspaper/ radio/ web) required for all procurements above 210,0000 AFN</td></tr><tr><td>How to choose vendors to solicit to</td><td>"Authorized Vendors" or previously used vendors, or vendors closest in proximity to office</td><td>Previously used vendors, market research of available suppliers.</td><td>Market research or open announcements.</td></tr><tr><td>Basis of Award</td><td>Typically VFM</td><td>Low Bid or VFM</td><td>Low Bid or VFM Must also conduct detailed due diligence on supplier.</td></tr></table>	Category	Direct	Limited	RFQ Solicitation	General Conditions	Generally for emergencies only.	Appropriate for medium to high volumes/quantities of commercial available goods and services	Appropriate for complex or customized goods or services, high volumes, construction services, or when the ADF has little data on market prices.	Procurement Request Estimate AFN	Less than 35,000 AFN	Between 35,001 and 210,000 AFN	Above 210,000	Number of Vendors solicited	Minimum 1	Minimum 3 quotations, ideally written	Limited (ideally 5 to 7), with a goal of receiving 3 quality bids. Open (newspaper/ radio/ web) required for all procurements above 210,0000 AFN	How to choose vendors to solicit to	"Authorized Vendors" or previously used vendors, or vendors closest in proximity to office	Previously used vendors, market research of available suppliers.	Market research or open announcements.	Basis of Award	Typically VFM	Low Bid or VFM	Low Bid or VFM Must also conduct detailed due diligence on supplier.					
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Direct Procurement Policies and Procedures: When sourcing goods or services through "direct procurements" the policy procedure should be reflected in the software as follows:																														

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Direct Procurements									
	Requestor	Procurement Team	Finance Team	Approving Authority <i>(see Chapter 3: Approval Authorities Table)</i>					
		<div>Start</div> <div>Using quantities and requirements in approved Requisition, identify a minimum of one vendor that can provide goods or services as a reasonable market price. Obtain verbal quote.</div> <div>B</div> <div>Request cash, check, or advance funds to pay vendor</div> <div>Collect goods or schedule delivery of services. Pay vendor and obtain a receipt.</div> <div>Receive and confirm acceptance of goods or service.</div> <div>Goods Delivery Receipt</div> <div>Sign and Return GDR</div> <div>Submit receipt to Finance, reconcile any advance. Provide signed GDR Form to Finance</div>	<div>Request cash, check, or advance funds to pay vendor</div> <div>Prepare appropriate payment – cash, check, or advance, in accordance with Finance policies and procedures</div> <div>Payment Request Form Advance Request Form Or Cash Advance Form</div> <div>End. Record Payment</div>	<div>Review request for payment in accordance with Procurement and Finance policies. Assess if price is reasonable.</div> <div>APPROVAL, as per Authorities</div> <div>NO</div> <div>B</div>					
RFQ Policies and Procedures:									
The software must be compatible with RFQ policies and procedures according to the ADF procurement manual.									

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<ul style="list-style-type: none">• Past performance of providing goods or services 10%.• Responsiveness 10% <p>And includes the following sub-factors:</p> <ul style="list-style-type: none">- Ability of bidder to offer service support (i.e., training, maintenance and repairs).- Availability of bidder’s representative to call upon and consult with end users.- Quality and conformance to specifications.- Delivery schedule.- Product life expectancy.- Warranty.- Terms of payment.													
<p>Negotiating and Types of Awards</p> <p>The ADF generally use the following TYPES of contract awards in the following scenarios, the software must comply with the following types of contract awards. The template of the contracts should be available in the software for use.</p> <table><tr><th>Type of Contract Award</th><th>Condition and typical use</th></tr><tr><td>Purchase Order</td><td><ul style="list-style-type: none">• Quantity based commercially available goods• Simple terms and conditions• Standardized format• Payment terms are standard</td></tr><tr><td>Service Order</td><td><ul style="list-style-type: none">• Quantity or deliverable based services• Simple terms and conditions• Standardized format• Payment terms are standard</td></tr><tr><td>Vendor’s Agreement or Lease Agreement</td><td><ul style="list-style-type: none">• Typically for utilities, leases, car rental where the industry• Practice is that the vendor provides the agreement.• Review for conflict with ADF standardized terms if vendor has its own form. Attempt to negotiate any risky conditions.</td></tr></table>	Type of Contract Award	Condition and typical use	Purchase Order	<ul style="list-style-type: none">• Quantity based commercially available goods• Simple terms and conditions• Standardized format• Payment terms are standard	Service Order	<ul style="list-style-type: none">• Quantity or deliverable based services• Simple terms and conditions• Standardized format• Payment terms are standard	Vendor’s Agreement or Lease Agreement	<ul style="list-style-type: none">• Typically for utilities, leases, car rental where the industry• Practice is that the vendor provides the agreement.• Review for conflict with ADF standardized terms if vendor has its own form. Attempt to negotiate any risky conditions.					
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		<ul style="list-style-type: none"> • Must outline responsibility for maintenance and options for Termination of the lease. • When considering a lease, analyse lease versus buy options. 					
	Contract	<ul style="list-style-type: none"> • When the value of the procurement is over 35,000 AFN • Used when delivery or guarantees are to be made/ provided wholly or in instalments at some point in the future. • If at any point in the transaction either or both of the parties are vulnerable to loss should the agreement not be met • When there is significant risk on either party and standard purchase order terms are insufficient. • When there are advance payments, nor non-standard payment terms. • When non-standard ADF terms and conditions are agreed to. • When a non-commercially provided “service”, such as a technical service, is to be purchased. The contract must be as detailed as possible and serve as the terms of reference. 					
	Blanket Purchase Agreements (BPA)	<ul style="list-style-type: none"> • Routine and recurring administrative or operational goods or services. • Unit pricing can be fixed (within a range of 5%) for a reasonable amount of time (6 months). • Examples: hotel accommodations, car rentals, maintenance services, and fuel. 					
	Construction Contracts	<ul style="list-style-type: none"> • When the service is to build, construct, or renovate a physical structure or infrastructure. • See below guidance for construction contracts 					
	Procurement forms						

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	<p>The following is a list of ADF standardized procurement forms, their purpose, and when they must be used. The software must have the ability to keep the soft (templet) of these forms to be used (should be system generated).</p> <ul style="list-style-type: none"> 1- Award memo 2- Bid Matrix 3- Bid matrix Evaluation committee 4- Blanket Purchase Agreement 5- Conflict of Interest form 6- Goods Delivery Receipt & Service Delivery Receipt (GDR & SDR) 7- Lease agreement template 8- Modification 9- Purchase order 10- Purchase Request Form (PRF) 11- Request For Quotation (RFQ) 12- Service Order 13- Sole source memo 					
	<p>Approval and Threshold The amount/threshold, level of approval and authorities and documentation should be clear and according to ADF policy and procedures.</p>					
	<p>Regional Office The system must be compatible to provide the tab and facility to track the ADF regional offices Purchase Request (PRF), Advances/Petty cash and clearances.</p>					
	<p>Contracts Tracker Facility Tab The system must be compatible to track different types of contracts (BPA, PO and Agreements).</p>					
	<p>PRF, SRF and Request for Payments(RFP) Tracker Facility Tab The system must be compatible to track different types of expenditure (PRF, SRF and RFP's)</p>					

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	<i>The above details provided are according to the ADF procurement manual, and the scope of work for the software is not limited to the above details provided. Further discussion during the development of the software may require further additions or modifications.</i>					
	HUMAN RESOURCE REQUIREMENTS					
	<p>Recruitment and Hiring:</p> <p>The software must be compatible to assist with all human resource responsibilities throughout the employee lifecycle, beginning, of course, with recruitment and hiring. The software to facilitate streamlining the hiring process for HR departments with automated HR system features. HR can post a job opening to multiple websites and social media channels with ease. As the applications start pouring in, an Applicant Tracking System (ATS) can automatically accept (and reject) candidates based on predetermined criteria. The system must be like-matched with HR policy and procedure to provide the individual personal file containing all the following tabs.</p> <ul style="list-style-type: none"> • Job Requisitions (Identify the need for position) • Job Descriptions • Job Board Posting (advertisement) • Auto-Response (auto email to applicant) • Applicant Evaluation and Shortlisting • Interview <ul style="list-style-type: none"> - Written test - Interview (face to face) • Applicant Tracking System • Candidate Pre-Screening (references, past employment and background check) • Job offer & salary determination • Employment Agreement and Probation period • On-boarding & orientation 					
	<p>Annual Performance Review (appraisal)</p> <p>The software must have ability to perform the employee annual performance assessments (appraisal) provide information on employee productivity, customer satisfaction, etc.</p>					

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	<ul style="list-style-type: none"> Employee Performance alert (reminder system) Probation period alert (reminder system) Behavioural Tests Goals Achievements Management of poor performance Progressive Disciplinary Procedure (warnings, Verbal, Written, Termination) Reviews and Feedback of the supervisor 					
	<p>Financial & Benefits Management:</p> <p>The software must be competitive according to the HR manual to provide the facility of easy management of the staff salary, allowances, rewards and other benefits management listed as following.</p> <ul style="list-style-type: none"> Benefits Administration Payroll (salary) & tax administration Health Insurance & Medical Allowances Life Insurance Retirement Plans and retirement benefits tracking system Travel Compensation (per diem) Transportation allowances Top up cards (communication) Rewards & Bonus (13 month salary, performance bonus & etc.) Loan/Salary Advance Salary/ merit increase Promotion 					
	<p>Time, Attendance & Leave Management:</p> <p>Ability to track employee attendance, time in/out, leaves, overtime and absence in a simple systematic manner.</p> <ul style="list-style-type: none"> Clock In/Out (finger print/Biometric machine) 					

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	<ul style="list-style-type: none"> • Time Reporting and tracking (timesheet) • Overtime Tracking • Leave Management <ul style="list-style-type: none"> - Annual leave - Sick leave - Urgent leave - Maternity leave - Compensate leave - Other excused leave - Leave without pay - Hajj leave - Public holidays leave calendar • Absence Management • Leave balance management 					
	<p>Professional Development:</p> <p>Ability to keep track of what trainings, Education, courses and certifications employees hold</p> <ul style="list-style-type: none"> • Training program (\$360) • Tuition reimbursement (higher education) • Learning Course Administration • Professional Certification Management • Customized Training (local & international) 					
	<p>Employment Termination:</p> <p>Ability to manage, track and provide full report of the employee while leaving the organization.</p> <ul style="list-style-type: none"> • Termination by Employee (resignation) • Termination by Employer for cause • Termination by Employer for no cause 					