

Business Requirement Document

NEW REQUEST

Subject for Change

Development of Custom SNA Solution for implementation of
MUKHYAMANTRI NAGAR UNNAYAN PRAKALPA (MM-NUP) 2023

Change Request No.

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1. Objective of Mukhyamantri Nagar Unnayan Prakalpa (MM-NUP) 2023 Scheme

1.1 Background

According to 2011 census estimates, out of Tripura's total population of 36.74 lakh, 7.42 lakh (26.17%) was residing in urban areas. Tripura's urban population was then estimated to have increased by 76.17% during the 2001- 2011 decade. Whereas, 73.83% of the population, residing in rural Tripura during that decade (2001-2011), was estimated to grow by only 2.22%. It has covered more than another decade, since. In 2021, TUDA collected population data maintained by the 19 ULBs excluding Agartala and the total urban area population was of the order of 9.25 lakh. Population projections made recently under the ADB project — Loan 6037: Tripura Urban and Tourism Development Project (TUTDP), suggest high urban growth through 2033 and up to 2043 at 16.21 lakh and 24.39 lakh. The duo-decadal increase in percentage terms from the baseline population of about 7.42 lakh (2011) is estimated to be increasing by 118% till the horizon year 2033 (16.21 lakh 1).

It implies, that in urban centres, 8.79 Lakh people are getting added to the population of 7.42 Lakh, during the two running decades; of which, it just recently entered the second decade. The phenomenon, therefore is that the urban population is growing at the rate of “more than doubling every 20 (twenty years)”. Population projections estimate that the urban population will be 24.39 Lakh over the coming two decades i.e., by 2043. In terms of absolute person numbers, the following can be easily perceived: (i) For every 7 (seven) urban people living in 2011, in our 20 ULBs, average 9 (nine) additional persons are going to get added by 2033. (ii) 7 persons will, therefore grow and become 16 persons. (iii) By 2043, for every 9 (nine) people added as of 2033, additional 8 (eight) persons will be added. (iv) So, the 7 persons of 2011 will be growing to 24 persons by 2043. (v) To cater the ever-increasing trend of urbanization there is a continuous pressure on the urban infrastructure and amenities. A holistic approach is the need of the hour to mitigate the dearth in social and physical assets.

1.2 About the Scheme

MM-NUP is the road map to make the cities livable. The **Mukhya Mantri Nagar Unnayan Prakalpa (MM-NUP) 2023** is an urban development initiative by the Tripura government, aiming to enhance urban infrastructure across the state. The program has a planned investment of ₹1,500 crore over five years, with an allocation of ₹120 crore in the 2023-24 budget. MM-NUP 2023 reflects the Tripura government's commitment to urban development, focusing on infrastructure enhancement and improved public services to elevate the quality of life for urban residents.

1.3 Objective

The objectives of the scheme are, to:

- I. Incremental increase in weightage of durable public assets creation and quality services delivery in mission saturation mode
- II. Involvement of local women SHGs in community driven municipal asset creation (linking MM-NUP with TULM).
- III. Fully digitize scheme components in ULBs for asset management and monitoring.
- IV. Ensure provision of livelihood assistance to adult members (18 years to 65 years) of the poorest of the poor in ULBs for full 50 days

1.4 Vision and Road Map

- I. Scheme is spread over all the 20 (twenty) ULBs.
- II. Strategy and Investment Plans prepared for the ULBs under the ongoing ADB Project will be further updated under the MM-NUP. Urban infrastructure development projects within the municipal limits have been identified by the ULBs. While “top priority” works are being executed in all the ULBs, a “waitlist” of projects already exists, that could not be taken up due to fund-constraints.
- III. All such remaining projects, actually constitute the present urban infrastructural backlogs of ULBs. Along with other projects catering to local requirements, the wait-listed projects can now be taken-up over the coming 5 (five) years with the fund support provided through the MM-NUP.
- IV. The preparation of the Master Plans for all the ULBs, has also commenced. The prepared Master Plans will identify the gap in the social and physical basic infrastructure projects. All such new requirements can now be taken-up, under the MM-NUP.
- V. The ULBs are encouraged to identify projects beyond the existing wait-lists.
- VI. MM-NUP fund will be routed through the ULBs.

2. Modules Required in Proposed Custom Application for MM-NUP Scheme

2.1 Existing Modules of GFMS System

2.1.1 Account Management

2.1.1.1 A/c Master

To have the functionality to define the accounts, account types, ifsc and other details etc. This will hold the information about all accounts. Here we can add a new account, update the existing account and also, we can delete/Remove the account. The user who is logged in to application their role defines what administrative functions they will have access to in the application. Also, different types of accounts are there like Saving Account, Current Account, Loan Account, Escrow Account, Correspondent Account, Virtual Account, Account Master

2.1.1.2 Account Master – Search

When the Account Master menu option is selected, the Account Master Search Page will be displayed. This is the standard Account Master Search page in the application. In Account Master - Search page, users can search the specified account by applying search filters. While searching any Account, if the user added Account Name Or Account Number or any other search field with extra spaces after or before name, then the system will not consider that name and display 'No Record Found' message to the user, So search filter will work only when correct response is given by user. When the Account Master Search page is opened for the first time, the system automatically executes a search returning all active accounts. On this page, you have six options for search. You can use a single option or combination of options to quickly find the account you are looking for. If you want to return all accounts, select the Search link with no search criteria entered. Your search results will return to the grid, defaulting to 10 records per page. This following is a description the search filter fields :-

Account Name - In this field users can enter the name of an account that users want to search.

Account Number - In this field users can enter the number of an account that users want to search.

Account Type - This is a drop down field, users can select any account type as they want to search.

- ❖ Saving Account :-
- ❖ Current Account
- ❖ Escrow Account
- ❖ Virtual Account

Branch Name - In this field users can enter the name of a branch that users want to search.

Created By :- In this field, the user can enter the name of the user who has created the account.

Created Date :- In this field, the user can select date from the Date filter on which date the Account has been created.

Corporation Code - In this field users can enter the Corporation Code that users want to search.

Status - This is a drop down that allows you to search for accounts that are active, inactive, pending or All. This field defaults to Active only.

Request Type: It is drop down field which contains following values;

- ✓ All
- ✓ Add Approval Pending

- ✓ Add Approved
- ✓ Add Rejected
- ✓ Edit Approval Pending
- ✓ Edit Approved
- ✓ Edit Rejected
- ✓ Delete Approval Pending
- ✓ Delete Approved
- ✓ Delete Rejected

Once you have entered the appropriate search criteria, you will select the Search button to execute the search. If the system finds matching results, they will be displayed in the search grid below. If there are no search results, the system will indicate no data found.

The grid is designed to optimize system performance. If you have many records in the grid, the grid will by default limit the number of records returned per page to 10. You can then navigate through each page to see all of the records. The number of records available to view per page can be changed by selecting the page size drop down in the grid navigation area. This navigation area is also where you control moving to the previous page and next page. You can also select the specific page in the grid you want to navigate to by clicking on the number of the page which is between the navigation buttons. If there are more than 10 pages of records, only 10-page numbers will display in the navigation bar at a time. If this has occurred, you can see the next list of page numbers by selecting the ellipses link (...) prior to the next or previous buttons. Finally, the grid bar also identifies how many records total were returned and how many pages resulted. This is displayed to the left under the grid

2.1.1.3 Account Master – Add

By selecting the Add Account link on the Account Master Search page, you will open the Account Master page in add mode.

Following are several fields of information which have to be present in order to create an Account record in the application. Those always required fields are:

- ❖ Account Name - This is the name of an account.
- ❖ Account Number - This the number of an account. It must be unique for all account holders.
- ❖ Account Type - This will allow you to select the account type are as follows:-
 - ✓ Saving Account
 - ✓ Current Account
 - ✓ Escrow Account
 - ✓ Virtual Account
- ❖ Customer Name - This is a drop-down field which will allow you to select the name of the customer. This will be used later for account mapping with the user.
- ❖ Branch Name - This will allow you to select the branch name.

- ❖ Status - The Status drop-down list is a required field. This field allows you to change the status of the account master (Active, Inactive, or Pending).
- ❖ Note: - Users that have Maker access will not see Status field while creating a new Account.
- ❖ Contact Person Name - This is the name of contact person of an account holder.
- ❖ Mobile Number - This is the mobile number of an account holder.
- ❖ Email Id - This is the email id of an account holder.
- ❖ Current Balance - This is the current balance of an account holder. This field will be displayed only when we select a Branch belonging to Bandhan bank.
- ❖ Currency Code - This is the currency code.
 - ✓ Base Currency -
- ❖ Account Description - This is the description field for that particular account.

On this page, there are two navigation buttons. The Back button will return you to the Account Master Search Results page. The Submit button will save any changes made to the database. When submit is selected, the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display in front of the field indicating the error. If the validation process is successful, the record will be saved and a success message will display at the top of the page.

If User who creates a new account and that user has only a Maker access or Checker access in their role then the account will be created with the message ‘Success! Account information has been sent to the checker for review..’. And that account will be created with status as Pending and Request type as Add Approval Pending. Only the users with ‘Checker’ access and who are not the Creator of the account can approve or reject the account request. Once the checker approves the account, it will be displayed in Active status and Request Type as Add Approved. If the Checker has rejected the account, it will be displayed in Inactive status and Request Type as Add Rejected.

2.1.1.4 Account Master - Edit

By selecting the edit icon of an Account Master Search page, you will open the Account Master page in edit mode. This page allows you to view the “Account Master” information for the customer account.

On this page, there are two navigation buttons. The Back button will return you to the Account Master Search page. The Submit button will save any changes made to the database. When Submit is selected, the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display below the fields indicating the error. If the validation process is successful, the record will be saved and a success message will display at the top of the page. Once you have successfully submitted your changes, you can select Back to return to the Account Search Results page.

If the user who edited the account details is a Maker/Checker user, then on click of submit user will get a message “Account information has been sent to checker for review.” and the account will be displayed in pending status. Checker users have created any account then the same checker user can not verify their own account details. Only other checker users who have a Checker role assigned are able to Verify the account details by Approving or Rejecting it. Once checker approves the record then the account will be displayed in Active status to users and if Checker Rejects the request then newly updated changes will not be saved and Account will be displayed in Active status only to all users.

2.1.1.5 Account Master Delete

This will allow the deletion of the user from the GFMS. An Account is pending status cannot be deleted. The Creator (Maker/Checker) can delete the account by clicking on the Delete icon. When clicked, a confirmation message will display. If delete is confirmed and the account is not used in sweep structure then it is sent for review and a message is displayed stating “Deleted Account has been sent for checker review.” The request then changes to Pending status and Request type as Delete Approval Pending. If the account is used in sweep structure and delete is confirmed then a message is displayed stating “You cannot delete this Account, as it is being used in sweep structure.” Hence the account will not be deleted and remain in its respective status and request type. The Checker who is not the creator can directly delete the account when request is in Pending status and Request type is Delete Approval pending. If Checker approves the Delete request by changing the status to Approved, then the Account’s status changes to Inactive and Request type as Delete approved. An Account with status as Inactive and Request type as Delete Approved, can be deleted by Creator (Maker/Checker) as well as Checker and can’t be edited by either. If Checker rejects the Delete request by changing the status to Rejected, If canceled, the user will remain in the system.

2.1.1.6 Import Account Master

Import Account can be useful when there is a large quantity of data to load/convert into the GFMS application and it would be more efficient to load automatically rather than using the application front-end. By using an Import, we can add more than 1 account at a time. For uploading a file, the file must be in an excel format. In GFMS, users can directly download the template by directly clicking on ‘Download Excel Template’.

If User who imports the accounts is Maker/Checker, then after the file successfully gets uploaded without any failure then imported records will be displayed in pending status and request type will be displayed in Add Approval Pending. Only Checker user is able to Approve/Reject the request. If it is approved then imported Accounts will be displayed in Active status to users with Add Approved request type. And if it is Rejected by checker then accounts will be displayed in Inactive status with Add Rejected request type.

For uploading files, users will need to Upload an excel file by using the Choose file link that will open the File Manager page from which the user can select a file and can upload it. After selecting the file user should click the Import button, the file will get uploaded, and the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display in the grid indicating the error. If the validation process is successful, the record will be saved and a success message will display in the grid.

2.1.1.7 Export Account Master

If your users want offline data or want to see data in specific file format then users can use Export, it is the result of these settings. To resolve, the user can simply download the file to their desktop and then open from the desktop.

There are following file formats are used in GFMS:

- ❖ Excel - Once a user clicks on Excel, then the file will be downloaded in Excel format.
- ❖ HTML - Once a User clicks on HTML, then the file will be downloaded in HTML format.
- ❖ PDF - Once a User clicks on PDF, then the file will be downloaded in PDF format.
- ❖ RTF - Once a User clicks on RTF, then the file will be downloaded in RTF format.

2.1.1.8 A/c Link Master

– To have the functionality of parent child relationship management and account linking from the frontend, as per the requirement of the Bank.

Account Link master shows the Graphical representation of all accounts linked to each other. It helps Inter-linking of accounts to maintain account relationship. User can add and delete account relationships here. But, before accounts can be linked, at least one account should be tagged as a Master account.

Master Account: Master account is an account that is the primary parent account which controls all the fund disbursements. It can have multiple child accounts but cannot be a child account itself.

Phase 2

Account master- Holding account functionality is required at the UDD level. The holding account can be a Bandhan account or belong to another bank. In the case of a different bank, NEFT will be used for TDS and security payments.

2.1.1.9 Account Link Master – Search

The Account Link Master page can be opened directly using the administrative menus. From the Account menu, the Account link. Selecting the Account Link Master option will launch the Account Link Master Search page directly.

When the Account Link Master Search page is opened for the first time, the system automatically executes a search returning all Account List. On this page, you have four options for search. You can use a single option or combination of options to quickly find the Accounts you are looking for. If you want to return all Account details, select the Search link with no search criteria entered. Your search results will return to the grid, defaulting to 10 records per page. The following is a description of each search field.

- ❖ Customer:- This is the drop down field which contains the list of all active customers.
- ❖ Account Link Name:- In this field users can enter link names to search.
- ❖ Status:- It is a dropdown field which contains following values
 - ☐ All
 - ☐ Delete Approval Pending
 - ☐ Delete Approved
 - ☐ Delete Rejected
 - ☐ Pending
 - ☐ Approved
 - ☐ Rejected
- ❖ Created Date :- The date on which Account link has been created
- ❖ Created By :- The name of the user who has created the account link.
- ❖ Customer Status:- It is also a dropdown field which contains values as Active/Inactive and Pending. Default value is selected as Active, which shows all links which are linked with Active Customers.
- ❖ Once you have entered the appropriate search criteria, you will select the Search button to execute the search. If the system finds matching results, they will be displayed in the search grid below. If there are no search results, the system will indicate no data found.
- ❖ The grid is designed to optimize system performance. If you have many records in the grid, the grid will by default limit the number of records returned per page to 10. You can then navigate through each page to see all of the records. The number of records available to view per page can be changed by selecting the page size drop down in the grid navigation area. This navigation area is also where you control moving to the previous page and next page. You can also select the specific page in the grid you want to navigate to by clicking on the number of the page which is between the navigation buttons. If there are more than 10 pages of records,

only 10-page numbers will display in the navigation bar at a time. If this has occurred, you can see the next list of page numbers by selecting the ellipses link (...) prior to the next or previous buttons. Finally, the grid bar also identifies how many records total were returned and how many pages resulted. This is displayed to the left under the grid.

2.1.1.10 Add Account Link

Here we can add an account link, which contains 1 parent node and parent node has 1 or more Childs. To create new account link following fields are used

- ❖ Customer :- This is a dropdown field which contains all the Active customers.
- ❖ Account Type :- This is a dropdown field which contains values as Saving Account and Current Account. If the user selects the Saving Account type then only Saving Accounts will display in Account Area. And If the user selects the Current Account type then only Current Accounts will display in Account Area.
- ❖ Structure Type :- This is also dropdown field which contains following values
 - ☐ Fund Transfer
 - ☐ NEFT
 - ☐ RTGS
 - ☐ APBS
- ❖ A/C Link Name :- In this field users can enter the name for the link.
- ❖ Priority :- In this user can add the priority for the created link.

Once we select Customer name from customer dropdown, the Account window will display which contains all the Active accounts which are linked with the selected customer. We can drag the account from the window and drop it on page to create an account link. Like that we can create account links with parent child relationships. A main parent can have multiple child nodes. Once structure is created we can click on child nodes, once child is getting clicked then Properties window will get open which contains following field.

2.1.1.11 Account Link Master – Edit

In the Edit Account link Master, if the user has changed the properties of the child nodes and clicked on the Save button then status of the link will be updated as Pending for Approval. User has no need to click on the Send For Approval button if the user has changed only properties of the nodes.

Once Properties are updated and the user clicks the Back button from the Edit Account link page, then status will be displayed as “Pending for Approval”.

2.1.1.12 Account Link Master - Delete

This will allow the deletion of the account link from the GFMS. An Account Link in Pending status cannot be deleted by the Creator (Maker/Checker). The Creator (Maker/Checker) can delete the account link by clicking on the Delete icon. When clicked, a confirmation message will display. If delete is confirmed then a message is displayed stating “Deleted Account link has been sent to checker for review.” The request then changes to Delete Approval Pending status. If delete is canceled, the account link will remain in its respective status and request type.

The Checker who is not the creator can directly delete the account when the request is in Delete Approval Pending status. If Checker accepts the Delete request, then a confirmation modal will display with a message stating “Account Link draft update successfully.” The Account’s status changes Delete Approved. An Account link with status Delete Approved, can be deleted by Creator (Maker/Checker) as well as Checker and can’t be edited by either. If Checker rejects the Delete request by changing the status to Rejected, a message will be displayed stating “Account Link draft update successfully.” The Account link status changes to Delete Rejected.

The Checker who is not the creator can directly delete the account link which is in status as Add Approved / Edit Approved / Edit Rejected, status Add Rejected / Delete Approved and status as Delete Approval Pending. The deleted account link would be removed from the system.

2.1.2 Master Modules

2.1.2.1 Limit Master

– To have the functionality maintaining limits of child accounts from frontend, the system should allow defining, editing, deleting limits, as per the requirement.

Basic points of Limit.

1. **UDD Users and ULB Limits:** UDD users will be assigned limits to the ULB (Urban Local Body) account.
2. **Limit Amount:** The assigned limit should be equal to or less than the budget amount allocated to the ULB.
3. **Revision of Limits:** The assigned limit may be revised at any point during the same financial year.
4. **Sum of ULB Limits:** The total of all ULB limit amounts must be equivalent to the balance in the UDD parent account.
5. **Fund Availability Check:** Before assigning a limit to the ULB account, ensure that funds are available in the UDD parent account. If funds are available, the limit will be assigned.
6. **Limit Modifications:** ULB limits can only be modified or revised by UDD users.
7. Limit audit trail should be maintained in application.
8. Whenever UDD receives funds from the government, the same funds will be distributed to the ULBs. Each ULB will receive funds based on their wattage which is defined in budget module. Fund distribution is managed through the Budget

Module. In case of budget re-sanctioning, the remaining limit will be revised for each ULB.

Phase 2

Limit updation/creation through API:

Limit updation at CBS will be carried out by the system through two events

1. Automated limit syncing at BOD

2. Manual trigger on fund allocation approval.

9. The UDD Maker user will allocate the fund using the Budget Master module. Download option should be available for that allocated fund in PDF or excel.

10. The UDD Checker will log into the system and first download the allocated fund in either PDF or Excel format—both options should be available. The checker will obtain the signature on the downloaded PDF from the UDD Director and upload the signed PDF into the system during verification process. After verification, Limit Setup Syncing API will be called (Limit amount will be sum of fresh allocation + available limit). This action will trigger the **Limit Add/Creation API**, which will set the limit and DP (Drawing Power) in the CBS (limit creation and expiry date should be same).

On a daily basis, the GFMS system should call the CBS BOD Status API before invoking the Limit API. If the CBS BOD is completed, then the Limit API should be triggered.

The Limit Sync module should also have a reinitiate functionality in case of any error or failure.

11. Fund allocations will be available for export and each individual allocation fund, as well as the consolidated fund allocation for the financial year, will be included.

2.1.2.2 Branch Master

– To have the functionality of maintaining Bank branches from the frontend. The system should allow defining, editing, deleting branches, as per the requirement. It should have all required fields such as Branch code, IFSC, Branch name, location, address etc.

Maintain the branch details like branch code, branch name, BIC code, region etc. In this we can search the branch details, add a new branch, edit the existing branch and also delete the branch details

2.1.2.3 Branch Master - Add Branch

By selecting the Add Branch link on the Branch Master Search page, you will open the Add Branch Master page in add mode. There are several fields of information

which have to be present in order to create a branch record in the application. Those always required fields are:

- ❖ Correspondent Bank:- This is the radio button with 2 options Yes and No. If Yes is selected then the Bank Name field will get enabled.
If No is selected, then the bank name field will get Pre-Populate and it will be in a disabled state. The default Option is 'No'.
- ❖ RTGS :- It is disabled by default and Default value will be 'Yes'.
- ❖ Bank Name:- This is the name of the bank.
- ❖ Branch Name:- This is the name of the branch
- ❖ IFSC Code:- In IFSC Code field, data will display on the basis of Bank name and Branch name. If both the inputs are correct and matched with the database content then Data will be displayed in IFSC modal and the user can select the appropriate IFSC code.
- ❖ Branch Code:- It is disabled by default. Once User selects IFSC code then branch code will get populated in this field.
- ❖ BIC Code:- Here users can enter BIC code for their branch.
- ❖ MICR Code :- Here users can enter MICR code for their branch.
- ❖ Country - This is the drop down which contains all the names of countries
- ❖ State:- This is the drop down which contains all the names of state.
- ❖ City - This is the drop down which contains all the names of cities.
- ❖ Address Line 1 :- Here user can add address details for their branch.
- ❖ Address Line 2 :- Here user can add address details for their branch.

On this page, there are two navigation buttons. The Back button will return you to the Branch Master Search Results page. The Submit button will save any changes made to the database. When Submit is selected, the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display in front of the field indicating the error. If the validation process is successful, the record will be saved and a success message will display at the top of the page.

If User who creates a new branch and that user has only a Maker access or Checker access in their role then the branch will be created with the message 'Success! Branch information has been sent to the checker for review.'. And that branch will be created with status as Pending and Request type as Add Approval Pending. Only the users with 'Checker' access and who are not the Creator of the branch can approve or reject the branch request. Once the checker approves the branch, it will be displayed in Active status and Request Type as Add Approved. If the Checker has rejected the branch, it will be displayed in Inactive status and Request Type as Add Rejected.

2.1.2.4 Branch Master - Edit

By selecting the Edit Icon on the List of Branch page, you will open the Branch Master page in edit mode. This page allows you to view the information for the Branch. Also, on this page you can edit the information of a branch.

On this page, there are two navigation buttons. The Back button will return you to the Branch Master Search page. The Submit button will save any changes made to the database. When Submit is selected, the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display below the fields indicating the error. If the validation process is successful, the record will be saved and a success message will display at the top of the page. Once you have successfully submitted your changes, you can select Back to return to the Account Search Results page.

If the user who edited the branch details is a Maker/Checker user, then on click of submit user will get a message “Branch information has been sent to checker for review.” and the branch will be displayed in pending status. Checker users have created any branch then the same checker user can not verify their own branch details. Only other checker users who have a Checker role assigned are able to Verify the branch details by Approving or Rejecting it. Once the checker approves the record then the branch will be displayed in Active status with request type as Edit Approved to users and if Checker Rejects the request, then newly updated changes will not be saved and Branch will be displayed in Active status only to all users with request type as Edit Rejected.

2.1.2.5 Branch Master - Delete

This will allow the deletion of the branch from the GFMS. Branches in Pending status cannot be deleted by the Creator (Maker/Checker). The Creator (Maker/Checker) can delete the Branch by clicking on the Delete icon. When clicked, a confirmation message will display. If delete is confirmed then it is sent for review and a message is displayed stating “Deleted Branch has been sent for checker review.” The request then changes to Pending status and Request type as Delete Approval Pending. If delete is canceled, the branch will remain in its respective status and request type.

The Checker who is not the creator can directly delete the branch when request is in Pending status and Request type is Delete Approval pending. If Checker approves the Delete request by changing the status to Approved, then a message is displayed stating “Success! Branch Details verified Successfully.” The Branch status changes to Inactive and Request type as Delete approved. Branch with status as Inactive and Request type as Delete Approved, can be deleted by Creator (Maker/Checker) as well as Checker and can’t be edited by either. If Checker rejects the Delete request by

changing the status to Rejected, a message will be displayed stating “Success! Branch details Rejected Successfully.” The Branch status changes to Active and Request Type as Delete Rejected.

The Checker who is not the creator can directly delete the Branch which is in status Active and Request type as Add Approved / Edit Approved / Edit Rejected, status as Inactive and Request type as Add Rejected / Delete Approved and status as Pending and Request Type as Delete Approval Pending. The deleted Branch would be removed from the system.

2.1.2.6 Branch Master - Search

The Branch Master page can be opened directly using the administrative menus. From the Manage Master menu, the Branch Master link. Selecting the Branch Master option will launch the Branch Master Search page directly.

When the Branch Master Search page is opened for the first time, the system automatically executes a search returning all active branches. On this page, you have nine options for search. You can use a single option or combination of options to quickly find the branch you are looking for. If you want to return all branches, select the Search link with no search criteria entered. Your search results will return to the grid, defaulting to 10 records per page. The following is a description of each search field.

- ❖ Bank Name:- In this field, users can enter bank name(s) that users want to search.
- ❖ Branch Name:- In this field, users can enter branch name(s) that users want to search.
- ❖ Branch Code:- In this field, users can enter Branch code that users want to search.
- ❖ BIC Code:- This is the BIC code.
- ❖ Created By :- In this field, the user can enter the name of the user who has created the branch.
- ❖ Created Date :- In this field, the user can select date from the Date filter on which date the Branch has been created.

Request Type:- It is a drop down field which contains the following values.

- ☐ All
- ☐ Add Approval Pending
- ☐ Add Approved
- ☐ Add Rejected
- ☐ Edit Approval Pending
- ☐ Edit Approved
- ☐ Edit Rejected

- ☐ Delete Approval Pending
- ☐ Delete Approved
- ☐ Delete Rejected
- ❖ Status - This is a drop down that allows you to search for branches that are active, inactive, pending or All. This field defaults to Active only.
- ❖ Correspondent Bank:- This is a drop down field which contains three values. Yes, No and All. Default value is set as No. If Correspondent Bank is set as No then only BANDHAN bank data will be displayed on the search page, if Correspondent Bank is set as Yes then Non BANDHAN bank will be displayed. And if All Values is selected then both BANDHAN and Non BANDHAN banks data will be displayed on the search page.

Once you have entered the appropriate search criteria, you will select the Search button to execute the search. If the system finds matching results, they will be displayed in the search grid below. If there are no search results, the system will indicate no data found.

The grid is designed to optimize system performance. If you have many records in the grid, the grid will by default limit the number of records returned per page to 10. You can then navigate through each page to see all of the records. The number of records available to view per page can be changed by selecting the page size drop down in the grid navigation area. This navigation area is also where you control moving to the previous page and next page. You can also select the specific page in the grid you want to navigate to by clicking on the number of the page which is between the navigation buttons. If there are more than 10 pages of records, only 10-page numbers will display in the navigation bar at a time. If this has occurred, you can see the next list of page numbers by selecting the ellipses link (...) prior to the next or previous buttons. Finally, the grid bar also identifies how many records total were returned and how many pages resulted. This is displayed to the left under the grid.

In the search result grid, users can see the Bank Name, Correspondent Bank, Branch Name, Branch Code, BIC Code, City and Action column. In the Action column there are 2 actions: Edit and Delete. Users can edit the existing branch and also delete the branch from the system.

2.1.2.7 Branch Master Import

Import Branch can be useful when there is a large quantity of data to load/convert into the GFMS application and it would be more efficient to load automatically rather than using the application front-end. By using an Import, we can add more than 1 branch at a time. For uploading a file, the file must be in an excel format. In GFMS,

users can directly download the template by directly clicking on 'Download Excel Template'.

If User who imports the branches is Maker/Checker, then after the file successfully gets uploaded without any failure then imported records will be displayed in pending status and request type will be displayed in Add Approval Pending. Only Checker user is able to Approve/Reject the request. If it is approved then imported branches will be displayed in Active status to users with Add Approved request type. And If it is Rejected by checker then branches will be displayed in Inactive status with Add Rejected request type.

For uploading files, users will need to Upload an excel file by using the Choose file link that will open the File Manager page from which the user can select a file and can upload it. After selecting the file user should click the Import button, the file will get uploaded, and the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display in the grid indicating the error. If the validation process is successful, the record will be saved and a success message will display in the grid.

Import Result Grid

- ❖ Import File Name - Here we can see the name of File, which user has imported
- ❖ Uploaded Date - Date on which file has been uploaded
- ❖ Uploaded By - Name of the user who has uploaded file
- ❖ Status - If File is Imported Successfully without any error then Status will be displayed as Completed
- ❖ And If an imported file has any error then status will be displayed as Failed.
- ❖ Results/Comments - If File is Imported Successfully without any error then total records count will display which is there in file.
- ❖ If a file has an error, then the Error Log link will be displayed, On click of Error Log link, a new page will open in the tab and that page contains all the Error details with row number, on which row error exists so users can easily find out the errors.

2.1.2.8 Branch Master Export

If your users want offline data or want to see data in specific file format then users can use Export, it is the result of these settings. To resolve, the user can simply download the file to their desktop and then open from the desktop.

There are following file formats are used in GFMS:

- ❖ Excel - Once a user clicks on Excel, then the file will be downloaded in Excel format.

- ❖ HTML - Once a User clicks on HTML, then the file will be downloaded in HTML format.
- ❖ PDF - Once a User clicks on PDF, then the file will be downloaded in PDF format.
- ❖ RTF - Once a User clicks on RTF, then the file will be downloaded in RTF format.
- ❖ Bulk Authorize
 - This feature allows Records to be approved / rejected in bulk. Users who have Checker permission in the Role can bulk authorize records.
 - This button is visible based on the Request type and Status selected in the search filter. If the Request Type is Add Approval Pending / Edit Approval Pending and Status is Pending then selections checkboxes are displayed to Users having Checker access. A checkbox is displayed next to the corresponding record within the column to the extreme right, The checkbox next to the corresponding record will be in enabled mode when the Approver Checker is not the Creator of the Branch otherwise it will be in disabled mode. Select All checkbox is also present in the column header, when checked, all Branches who are not created by Checker will be selected. Once selections are done, the Bulk Authorize button will be displayed. When the button is clicked, two options are displayed Approve/Reject. On the basis of selection, then Selected records are either approved or rejected.

2.1.2.9 Holiday Master

To have the functionality of maintaining Bank holidays and State holiday calendar. The system should allow defining, editing, deleting holidays, as per the requirement. This record will hold the information about the Holiday. In this, we can add new Holidays, edit the existing Holiday information and also delete the Holiday from the system.

2.1.2.10 Holiday Master - Search

The Holiday Master page can be opened directly using the administrative menus. From the Manage Master menu, the Manage Master link. Selecting the Holiday Master option will launch the Holiday Master Search page directly.

When the Holiday Master Search page is opened for the first time, the system automatically executes a search returning all active Holiday. On this page, you have three options for search. You can use a single option or combination of options to quickly find the Holidays you are looking for. If you want to return all Holiday details, select the Search link with no search criteria entered. Your search results will

return to the grid, defaulting to 10 records per page. The following is a description of each search field.

- ❖ Bank Name :- This is the name of the Bank.
- ❖ Holiday Name:- This is the name of the Holiday.
- ❖ Holiday Type:- This is the drop down field which consists of the types of holidays. Which are Regional and National. All is the default value.
- ❖ Created By :- In this field, the user can enter the name of the user who has created the holiday details.
- ❖ Created Date:- In this field, the user can select date from the Date filter on which date the Holiday has been created.
- ❖ Holiday Date:- In this field, the user can search on which date holiday has come by applying a date filter.
- ❖ Request Type:- It is drop down field which contains following values;
 - ☐ All
 - ☐ Add Approval Pending
 - ☐ Add Approved
 - ☐ Add Rejected
 - ☐ Edit Approval Pending
 - ☐ Edit Approved
 - ☐ Edit Rejected
 - ☐ Delete Approval Pending
 - ☐ Delete Approved
 - ☐ Delete Rejected
- ❖ Status:- This is a drop down that allows you to search for holiday details that are in active, inactive, or in pending status. This field defaults to Active only. If the user selects All, then all holidays will be displayed which are in active, inactive and pending status.

Once you have entered the appropriate search criteria, you will select the Search button to execute the search. If the system finds matching results, they will be displayed in the search grid below. If there are no search results, the system will indicate no data found.

The grid is designed to optimize system performance. If you have many records in the grid, the grid will by default limit the number of records returned per page to 10. You can then navigate through each page to see all of the records. The number of records available to view per page can be changed by selecting the page size drop down in the grid navigation area. This navigation area is also where you control moving to the previous page and next page. You can also select the specific page in

the grid you want to navigate to by clicking on the number of the page which is between the navigation buttons. If there are more than 10 pages of records, only 10-page numbers will display in the navigation bar at a time. If this has occurred, you can see the next list of page numbers by selecting the ellipses link (...) prior to the next or previous buttons. Finally, the grid bar also identifies how many records total were returned and how many pages resulted. This is displayed to the left under the grid.

2.1.2.11 Holiday Master - Import

Import Holiday can be useful when there is a large quantity of data to load/convert into the GFMS application and it would be more efficient to load automatically rather than using the application front-end. By using an Import, we can add more than 1 account at a time. For uploading a file, the file must be in an excel format. In GFMS, users can directly download the template by directly clicking on 'Download Excel Template'.

If User who imports the holiday is Maker/Checker, then after the file successfully gets uploaded without any failure then imported records will be displayed in pending status and request type will be displayed in Add Approval Pending. Only Checker user is able to Approve/Reject the request. If it is approved then imported holiday will be displayed in Active status to users with Add Approved request type. And If it is Rejected by checker then holiday will be displayed in Inactive status with Add Rejected request type.

For uploading files, users will need to Upload an excel file by using the Choose file link that will open the File Manager page from which the user can select a file and can upload it. After selecting the file user should click the Import button, the file will get uploaded, and the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display in the grid indicating the error. If the validation process is successful, the record will be saved and a success message will display in the grid.

2.1.2.12 Holiday Master Export

If your users want offline data or want to see data in specific file format then users can use Export, it is the result of these settings. To resolve, the user can simply download the file to their desktop and then open from the desktop.

There are following file formats are used in GFMS:

- ❖ Excel - Once a user clicks on Excel, then the file will be downloaded in Excel format.

- ❖ HTML - Once a User clicks on HTML, then the file will be downloaded in HTML format.
- ❖ PDF - Once a User clicks on PDF, then the file will be downloaded in PDF format.
- ❖ RTF - Once a User clicks on RTF, then the file will be downloaded in RTF format.

2.1.2.13 Holiday Master Bulk Authorize

In Bulk Authorize, users can approve/Reject the requests. If there are multiple requests are there in pending state, then it is too difficult to Approve/Reject requests one by one, so at that time we can use bulk authorize, by using this we can approve/reject multiple requests at a single time.

Bulk Authorize is a button, which is displayed under the search result grid right hand side corner, It is displayed only, when Request type is selected as AddApprovalPending or Edit Approval Pending and Status is selected as Pending. After the Action column there are checkboxes will display for each record, if we select 1 checkbox or more than one then the Bulk Authorize button will be displayed and users are able to Approve/reject the request. This option is only visible to 'Checker' User. and only Checker users are able to authorize the request. Checker users can not Approve/Reject their own created records.

On click of Bulk Authorize, user can able to see 2 options

- ❖ Approve - If User selects the Approve option, then all selected requests will get approved by checker and display on the search page in an Active state.
- ❖ Reject - If User selects the Reject option, then all selected requests will get rejected and will display in Inactive/Active state. If Request type is Add Approval Pending and checker rejected the requests then Records will display in Inactive state. And if Request type is Edit Approval Pending and checker rejected the request then record will display in Active state

2.1.2.14 Holiday Master – Add

By selecting the Add Holiday link from the Holiday Master Search page, you will open the Add Holiday Master page in add mode. Also, Holiday setup will define holidays for the country in the system. Holidays like branch holidays, and weekend holidays etc. There are several fields of information which have to be present in order to create a holiday record in the application. Following are the fields which are display on Add Holiday Master page,

- ❖ Correspondent Bank:- This is a radio button with Yes and No Value. 'No' is a default value.

- ❖ Mark Holiday As Working: - This is a radio button with Yes and No Value. 'No' is a default value.
- ❖ Bank Name: - This is the name of the bank. This is disabled by default. When Correspondent Bank value is set As No that time it is disabled and default value of this field is set as BANDHAN Bank and when Correspondent Bank value is set As Yes, then Bank name is getting enabled and the user can add a bank name which is other than BANDHAN bank.
- ❖ Branch Name:- This is a drop down field which contains all the names of the branches. It depends on the Correspondent bank value. If it is set as Yes then all branch names will be displayed except BANDHAN and If it is set as No then only BANDHAN branches will be displayed in dropdown. Users can select any one branch name value from dropdown.
- ❖ Branch Code:- This field will be disabled by default. When a user selects a branch name from the branch name dropdown then that branch name's respective branch code will be displayed in this field.
- ❖ Country:- This is a drop down which consists the name of the countries.
- ❖ State:- This is a drop down which consists of the name of the state.
- ❖ City:- This is a drop down which consists of the name of the cities.
- ❖ One Day
 - ☐ Date:- This is the date of holiday. On which date holiday will exist.
 - ☐ Holiday Type:- This is a drop down which consists of types of holidays which can be National Or Regional.
 - ☐ Holiday:- This is the name of a holiday.
- ❖ Multi Day
 - ☐ From Date:- The date on which holiday will start.
 - ☐ To Date:- The date on which holiday will end.
 - ☐ Number of Days:- Total number of holidays will count from start and end date and will be displayed in the field. This field will be disabled by default.
 - ☐ Holiday Type:- This is a drop down which consists of types of holidays which can be National Or Regional.
 - ☐ Holiday:- This is the name of a holiday.

On this page, there are two navigation buttons. The Back button will return you to the Holiday Master Search page. The Submit button will save any changes made to the database. When submit is selected, the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display below the fields indicating the error. If the validation process is successful, the record will be saved and a success message will display at the top of

the page. Once you have successfully submitted your changes, you can select Back to return to the Holiday Master Search Results page.

If User who creates a new holiday and that user has only a Maker access or Checker access in their role then the holiday will be created with the message ‘Success! Holiday information has been sent to the checker for review.’. And that holiday record will be created with status as Pending and Request type as Add Approval Pending. Only the users with ‘Checker’ access and who are not the Creator of the holiday data, can approve or reject the holiday request. Once the checker approves the holiday, it will be displayed in Active status and Request Type as Add Approved. If the Checker has rejected the holiday, it will be displayed in Inactive status and Request Type as Add Rejected.

2.1.2.15 Holiday Master - Edit

By selecting the Edit Icon on the List of Holiday page, you will open the Holiday Master page in edit mode. This page allows you to view the information for the Holiday. On this page you can edit the information of a Holiday.

On this page, there are two navigation buttons. The Back button will return you to the Holiday Master Search page. The Submit button will save any changes made to the database. When Submit is selected, the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display below the fields indicating the error. If the validation process is successful, the record will be saved and a success message will display at the top of the page. Once you have successfully submitted your changes, you can select Back to return to the Holiday Search Results page.

If the user who created the holiday opens the holiday details in edit mode, then for that user Status field and Submit button will be in disabled state.

If User who edit the holiday and that user has only a Maker access or Checker access in their role then the holiday will be updated with the message ‘Success! Holiday information has been sent to the checker for review.’. And that holiday record will be updated with status as Pending and Request type as Edit Approval Pending. Only the users with ‘Checker’ access and who are not the Creator of the holiday data, can approve or reject the holiday request. Once the checker approves the record then the holiday will be displayed in Active status to users and if Checker Rejects the request, then newly updated changes will not be saved and holiday will be displayed in Active status only to all users.

If the checker user who has approved/ Rejected the request, after approved/ rejection of the request if checker opens the pages in edit mode, then the Verify button will be displayed in disabled state to the checker.

2.1.2.16 Holiday Master – Delete

This will allow the deletion of the holiday from the GFMS. Holiday in Pending status cannot be deleted by the Creator (Maker/Checker). The Creator (Maker/Checker) can delete the holiday by clicking on the Delete icon. When clicked, a confirmation message will display stating “Deleted Account has been sent for checker review.” The request then changes to Pending status and Request type as Delete Approval Pending. If delete is canceled, the holiday will remain in its respective status and request type.

The Checker who is not the creator can directly delete the account when request is in Pending status and Request type is Delete Approval pending. If Checker approves the Delete request by changing the status to Approved, then a message is displayed stating “Success! Holiday verified Successfully.” The Account’s status changes to Inactive and Request type as Delete approved. An Account with status as Inactive and Request type as Delete Approved, can be deleted by Creator (Maker/Checker) as well as Checker and cant be edited by either. If Checker rejects the Delete request by changing the status to Rejected, a message will be displayed stating “Success! Account Rejected Successfully.” The Account’s status changes to Active and Request Type as Delete Rejected.

The Checker who is not the creator can directly delete the account which is in status Active and Request type as Add Approved / Edit Approved / Edit Rejected, status as Inactive and Request type as Add Rejected / Delete Approved and status as Pending and Request Type as Delete Approval Pending. The deleted holiday would be removed from the system

2.1.2.17 Workflow Master

– To have the functionality of maintaining the workflow, as per Board Resolution of the client. It should allow creating the workflow based on user role and matrix, it should also support defining, editing, deleting workflow from frontend, as per the requirement.

2.1.2.18 User Master

To have the functionality of maintaining the users, as per Board Resolution of the client. It should have required fields such as user name, email, phone number, designation, role, address etc. It should also support defining, editing, deleting users from frontend, as per the requirement.

This record will hold the information about the user. Here users can see all the lists and details of users. Users can add new users, edit the existing user and also delete the user. In the action column user can see the gear menu, on clicking that gear menu user can do the Customer mapping for that specified user.

2.1.2.19 User Master - Search

When the User Master menu option is selected, the User Master Search Page will be displayed. This is the standard User Master Search page in the application. When the User Master Search page is opened for the first time, the system automatically executes a search returning all active Users. On this page, you have three options for search. You can use a single option or combination of options to quickly find the user you are looking for. If you want to return all users, select the Search link with no search criteria entered. Your search results will return to the grid, defaulting to 10 records per page. The following is a description of each search field.

- ❖ User Name - It is a combination of First name, middle name and last name.
- ❖ Email - Users can search data by entering email addresses in this field.
- ❖ Phone - Users can search data by entering phone numbers in this field.
- ❖ User Type - It is drop down field which contains following values,
 - ☐ All - It is a default value. All types of users will display on search by selecting this value.
 - ☐ Bank User - Only bank users will display by selecting this value.
 - ☐ Branch User - Only Branch users will display by selecting this value.
 - ☐ Corporate User - Only Corporate Users will display by selecting this value.
- ❖ Created By - Users can perform search by entering the name of the Creator of the User in this field.
- ❖ Created Date - Users can perform search by entering the date when the user record was created.
- ❖ Request Type: It is drop down field which contains following values;
 - ☐ All
 - ☐ Add Approval Pending
 - ☐ Add Approved
 - ☐ Add Rejected
 - ☐ Edit Approval Pending
 - ☐ Edit Approved
 - ☐ Edit Rejected
 - ☐ Delete Approval Pending
 - ☐ Delete Approved
 - ☐ Delete Rejected
- ❖ Status - User can perform search by selecting status value. It can be Active, Inactive, Pending or All).

Once you have entered the appropriate search criteria, you will select the Search button to execute the search. If the system finds matching results, they will be

displayed in the search grid below. If there are no search results, the system will indicate no data found.

The grid is designed to optimize system performance. If you have many records in the grid, the grid will by default limit the number of records returned per page to 100. You can then navigate through each page to see all of the records. The number of records available to view per page can be changed by selecting the page size drop down in the grid navigation area. This navigation area is also where you control moving to the previous page and next page. You can also select the specific page in the grid you want to navigate to by clicking on the number of the page which is between the navigation buttons. If there are more than 10 pages of records, only 10-page numbers will display in the navigation bar at a time. If this has occurred, you can see the next list of page numbers by selecting the ellipses link (...) prior to the next or previous buttons. Finally, the grid bar also identifies how many records total were returned and how many pages resulted. This is displayed to the left under the grid.

2.1.2.20 User Master Import User

Import User can be useful when there is a large quantity of data to load/convert into the GFMS application and it would be more efficient to load automatically rather than using the application front-end. By using an Import, we can add more than 1 user at a time. For uploading a file, the file must be in an excel format. In GFMS, users can directly download the template by directly clicking on 'Download Excel Template'.

If User who imports the users has Maker/Checker access, then after the file successfully gets uploaded without any failure then imported records will be displayed in pending status and request type will be displayed in Add Approval Pending. Only Checker user is able to Approve/Reject the request. If it is approved then imported users will be displayed in Active status to other users with Add Approved request type. And If it is Rejected by checker then users will be displayed in Inactive status with Add Rejected request type.

For uploading files, users will need to Upload an excel file by using the Choose file link that will open the File Manager page from which the user can select a file and can upload it. After selecting the file user should click the Import button, the file will get uploaded, and the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display in the grid indicating the error. If the validation process is successful, the record will be saved and a success message will display in the grid.

Import Result Grid

- ❖ Import File Name - Here we can see the name of File, which user has imported
- ❖ Uploaded Date - Date on which file has been uploaded
- ❖ Uploaded By - Name of the user who has uploaded file
- ❖ Status - If File is Imported Successfully without any error, then Status will be displayed as Completed, And If an imported file has any error, then status will be displayed as Failed.
- ❖ Results/Comments - If File is Imported Successfully without any error, then total records count will display which is there in file. If a file has an error, then the Error Log link will be displayed, on click of Error Log link, a new page will open in the tab and that page contains all the Error details with row number, on which row error exists so users can easily find out the errors.

2.1.2.21 User master export.

If your users want offline data or want to see data in specific file format then users can use Export, it is the result of these settings. To resolve, the user can simply download the file to their desktop and then open from the desktop.

There are following file formats are used in GFMS:

- ❖ Excel - Once a user clicks on Excel, then the file will be downloaded in Excel format.
- ❖ HTML - Once a User clicks on HTML, then the file will be downloaded in HTML format.
- ❖ PDF - Once a User clicks on PDF, then the file will be downloaded in PDF format.
- ❖ RTF - Once a User clicks on RTF, then the file will be downloaded in RTF format.

2.1.2.22 User master Bulk Authorize

Bulk Authorize, users can approve/Reject the requests. If there are multiple requests are there in pending state, then it is too difficult to Approve/Reject requests one by one, so at that time we can use bulk authorize, by using this we can approve/reject multiple requests at a single time.

Bulk Authorize is a button, which is displayed under the search result grid right hand side corner, It is displayed only, when Request type is selected as AddApprovalPending or Edit Approval Pending and Status is selected as Pending. After the Action column there are checkboxes will display for each record, if we select 1 checkbox or more than one then the Bulk Authorize button will be displayed and users are able to Approve/reject the request.

This option is only visible to 'Checker' User. and only Checker users are able to authorize the request. Checker users can not Approve/Reject their own created records.

On click of Bulk Authorize, user can able to see 2 options

- ❖ Approve - If User selects the Approve option, then all selected requests will get approved by checker and display on the search page in an Active state.
- ❖ Reject - If User selects the Reject option, then all selected requests will get rejected and will display in Inactive/Active state. If Request type is Add Approval Pending and checker rejected the requests then Records will display in Inactive state. And if Request type is Edit Approval Pending and checker rejected the request then record will display in Active state

2.1.2.23 User Master - Add User Master

By selecting the Add User link on the User Master Search page, you will open the Add User Master page in add mode. If you enter an email address and phone number for the user account and it matches another account in the application, you will be prompted with an error message i.e 'Email Id already exists' and 'Phone Number is already in use'. So while creating a new user email address and phone number should be always unique for all users.

There are several fields of information which have to be present in order to create a user record in the application. Those always required fields are:

- ❖ First Name - This is the user's first name.
- ❖ Middle Name - This is the user's middle name.
- ❖ Last Name - This is the user's last name.
- ❖ Gender - This is the radio button to choose the user's gender.
- ❖ Password - This will be the password the user will enter to login to the application. The minimum length of this field has been 8 characters.
- ❖ Confirm Password — This field will confirm that the password enter is a match to the previous field. Since the password fields are "masked" for security purposes, there is no visual way to verify that the first password was typed correctly. The confirm password field provides an extra protection that you have correctly entered the desired password. If this does not match the previously entered password a message will display 'password must match'.
- ❖ Birth Date - This is the user's birth date.
- ❖ Email Id - This is the user's email address and it must be unique.
- ❖ Mobile Number - This is the user's mobile number and it must be unique.
- ❖ Other Number - This is the user's alternate contact number.

- ❖ Select Role - This is a multi-select drop down, we can assign 1 or more than 1 role to the user.
- ❖ User Type - This is a drop-down field which consists of types of users.
 - ☐ Bank User – AD details required to be captured along with EC for Bank user
 - ☐ Government User – Ward Details, Employee ID etc. required to be captured for Government User.
 - ☐ Branch User– AD details required to be captured along with EC for Bank user
 - ☐ In case of bank user and branch user below mentioned data should be capture at user creation time.
 1. Employee number
 2. Emp designation – bank will provide the data and same will be appeared in dropdown.
 3. Emp Grade- bank will provide the data and same will be appeared in dropdown.
 4. Required bulk user creation for bank as well as dept
 5. Whenever the Operations team creates or modifies a user, the default user type should be set to "**Government Officer**". When the UPM team creates or modify a user, the default user type should be set to "**Bank User**".
 6. The mapping between **Government Officer and ZBA** should be available within the User **Creation Module** instead of the **Account Link Module**. A dropdown for ZBA selection should be included in the User Creation Module, allowing the Operations team to map the ZBA(s) at the time of user creation. The functionality should support both **single ZBA** selection and **multiple ZBA** mapping. This field will be **non-mandatory**. If a user is not mapped to any ZBA at the time of creation, the user will **not be able to view any data** in the system. In such cases, upon login, the system should display the following message on the screen("Please contact the bank for access to the GFMS application module").
 7. Branch users should also be able to log in to the GFMS application and access the ZBA accounts mapped to them. When a bank user is created, there should be an option to **map one or more ZBAs** to that user. Based on the mapped ZBAs, the user will be granted access accordingly. Branch users can initiate transactions on behalf of the mapped ZBA accounts. However, a ZBA must be explicitly mapped to the user for them to perform any action. The **Maker and Checker**

mechanism will also apply to bank users to ensure proper authorization and control

8. Branch user should have two types of access right

☐ View only access

☐ Transaction access

9. User creation form should be upload at user creation page.

On this page, there are two navigation buttons. The Back button will return you to the User Master Search page. The Submit button will save any changes made to the database. When Submit is selected, the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display below the fields indicating the error. If the validation process is successful, the record will be saved and a success message will display at the top of the page. Once you have successfully submitted your changes, you can select Back to return to the User Search Results page.

2.1.2.24 User Master - Edit

By selecting the Edit Icon on the List of Users page, you will open the User Master page in edit mode. This page allows you to view the information for the user's account. On this page you can edit the profile information of a user.

Another important note about the edit user master page, if you edit the email address and phone number for the user account and it matches another account in the application, you will be prompted with an error message.

On this page, there are two navigation buttons. The Back button will return you to the User Master Search page. The Submit button will save any changes made to the database. When Submit is selected, the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display below the fields indicating the error. If the validation process is successful, the record will be saved and a success message will display at the top of the page. Once you have successfully submitted your changes, you can select Back to return to the User Search Results page.

If the user who edited the user details is a Maker/Checker user, then on click of submit user will get a message "User information has been sent to checker for review." and the user will be displayed in pending status. Checker users have created any user then the same checker user can not verify their own user details. Only other checker users who have a Checker role assigned are able to Verify the User details by Approving or Rejecting it. Once the checker approves the record then the user will be displayed in Active status to

other users and if Checker Rejects the request, then newly updated changes will not be saved and the User will be displayed in Active status to other users.

2.1.2.25 User Master - Delete

Users in Pending status cannot be deleted by the Creator (Maker/Checker). The Creator (Maker/Checker) can delete the User by clicking on the Delete icon. When clicked, a confirmation message will display. If delete is confirmed then it is sent for review and a message is displayed stating “Deleted User has been sent for checker review.” The request then changes to Pending status and Request type as Delete Approval Pending. If delete is canceled, the user will remain in its respective status and request type.

The Checker who is not the creator can directly delete the user when request is in Pending status and Request type is Delete Approval pending. If Checker approves the Delete request by changing the status to Approved, then a message is displayed stating “Success! User verified Successfully.” The User status changes to Inactive and Request type as Delete approved. Users with status as Inactive and Request type as Delete Approved, can be deleted by Creator (Maker/Checker) as well as Checker and can’t be edited by either. If Checker rejects the Delete request by changing the status to Rejected, a message will be displayed stating “Success! User Rejected Successfully.” The user status changes to Active and Request Type as Delete Rejected.

The Checker who is not the creator can directly delete the user which is in status Active and Request type as Add Approved / Edit Approved / Edit Rejected, status as Inactive and Request type as Add Rejected / Delete Approved and status as Pending and Request Type as Delete Approval Pending. The deleted user would be removed from the system.

2.1.2.26 User Master - Customer Mapping for User

This page will open from the gear menu which is displayed under the Action menu on the User master search page. In this, the user can map the user with the customers. Once mapping is done then the user will be able to see all data related to its mapped customer. On this page, you have the following options for search. You can use a single option or combination of options to quickly find the customer you are looking for. If you want to return all customers, select the Search link with no search criteria entered. Your search results will return to the grid, defaulting to 10 records per page. The following is a description of each search field.

- ❖ Customer Name:- This is the name of the customer.
- ❖ Corporation Code:- This is the corporation code.
- ❖ All State:- It is a state dropdown, users can select any state from dropdown.
- ❖ All Cities:- It is a drop down which contains all cities

- ❖ All Customers:- It is a drop down which contains values like 'All Customer', 'Mapped Customer' and 'Not Mapped Customers'. Default value is All Customer so all mapped and not mapped customers will display on page load.
- ❖ All Status:- It is a drop down field which contains Active and Inactive status. Default value is set to All Status which will show all customers which are active as well as Inactive.

Once you have entered the appropriate search criteria, you will select the Search button to execute the search. If the system finds matching results, they will be displayed in the search grid below. If there are no search results, the system will indicate no data found.

In the Search result grid users can see the Customer Name, Corporation Code, State, City and Action column. In the Action column 'Checkbox' is displayed which is unchecked by default. Users can use search filters or directly choose customers as per their choice and Checked the Checkbox and Click 'Save' button. Once the Save is performed then the Success message will display at the top of the page.

2.1.2.27 Role Master

To have the functionality of maintaining the user roles, as per Board Resolution of the client. It should have required fields such as selecting the screens / modules which the users can see, edit, modify etc. It should also support defining, editing, deleting user roles from frontend, as per the requirement.

The role master feature of the GFMS put the power of granting access to the administrative functions of the application in your hands. With a role master, we can create a role that includes a group of objects. An object is usually a page (screen) or report in the application. By including the object in the role, you will be granting all users with that role access to that page/report. You can add one or many objects to a single role. This gives you the flexibility to develop the roles that are meaningful to the way your organization will be using the application.

2.1.2.28 Role Master Search

The Role Master page can be opened directly using the administrative menus. From the Manage Master menu, the Role Master link. Selecting the Role Master option will launch the Role Master Search page directly.

When the Role Master Search page is opened for the first time, the system automatically executes a search returning all active roles. On this page, you have two options for search. You can use a single option or combination of options to quickly find the role you are looking for. If you want to return all roles, select the Search link with no search criteria entered. Your search results will return to the grid,

defaulting to 100 records per page. The following is a description of each search field.

- ❖ Role Name :- This is the name of the role.
- ❖ Status – This is a drop down that allows you to search for roles that are active, inactive, or All (both). This field defaults to Active only.
- ❖ Created By - Users can perform search by entering the name of the Creator of the Role in this field.
- ❖ Created Date - Users can perform search by entering the date when the Role was created in this field.

Once you have entered the appropriate search criteria, you will select the Search button to execute the search. If the system finds matching results, they will be displayed in the search grid below. If there are no search results, the system will indicate no data found.

The grid is designed to optimize system performance. If you have many records in the grid, the grid will by default limit the number of records returned per page to 100. You can then navigate through each page to see all of the records. The number of records available to view per page can be changed by selecting the page size drop down in the grid navigation area. This navigation area is also where you control moving to the previous page and next page. You can also select the specific page in the grid you want to navigate to by clicking on the number of the page which is between the navigation buttons. If there are more than 10 pages of records, only 10-page numbers will display in the navigation bar at a time. If this has occurred, you can see the next list of page numbers by selecting the ellipses link (...) prior to the next or previous buttons. Finally, the grid bar also identifies how many records total were returned and how many pages resulted. This is displayed to the left under the grid.

In the search result grid, users can see the Role Name, Status and Action column. In the Action column there are 2 actions: Edit and Delete. Users can edit the existing role and also delete the role from the system.

2.1.2.29 Role Master - Add/Edit

To add a role, select the Add Role link from the Role Master search page. To edit an existing Role, you will select the Edit icon from the grid on the Role Master search page. This will launch the Role Master page in Edit mode.

From the Role Master page, you will be able to define the objects to be included in the role. If you make changes to the role after it has been assigned to users, those

users will see the effect of those changes at their next login (adding or removing access).

- ❖ **Role Name:-** The name of the role.
- ❖ **Status -** The Status drop down indicates if the role is active or inactive.
- ❖ **Permissions :-**
 - ☐ **Add :-** If selected, users will have permission to Add records for the selected module.
 - ☐ **Edit :-** If selected, users will have permission to Edit records for the selected module.
 - ☐ **View :-** If selected, users will only have view access to the object. They will not be able to edit records or add new ones.
 - ☐ **Delete :-** If selected, users will have permission to Delete records for the selected module.
 - ☐ **Checker: -** This option is displayed for specific pages and reports. Those users who have Checker access having the permission to approve the account requests. It will be followed for every change that occurs in modules like Add, Edit, and Delete.

On this page, there are two navigation buttons. The Back button will return you to the Search page. The Submit button will save any changes made to the database. When Submit is selected, the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display indicating the error. If the validation process is successful, the record will be saved and a success message will display at the top of the page.

2.1.2.30 Role Master - Delete

This will allow the deletion of the role from the GFMS. The Creator (Maker/Checker) or Checker can delete a Role by clicking on the delete icon. When clicked a confirmation message will display. If delete is confirmed and the Role is not assigned to any user then delete will be performed. After deletion a success message is displayed stating “Success! Role Deleted Successfully.” If delete is confirmed but the Role is assigned to a User the delete will not be performed and a message will be displayed stating “Role is assigned to user(s), and therefore can't delete at moment..” Hence the role will remain in its respective status. If canceled, the role will remain in the system.

2.1.2.31 Bulk Authorize

We require bulk authorize option in every module. In Bulk Authorize, users can approve/Reject the requests in bulk. If there are multiple requests are there in pending state, then it is too difficult to Approve/Reject requests one by one, so at that time we

can use bulk authorize, by using this we can approve/reject multiple requests at a single time.

Bulk Authorize is a button, which is displayed under the search result grid right hand side corner, It is displayed only, when Request type is selected as AddApprovalPending or Edit Approval Pending and Status is selected as Pending. After the Action column there are checkboxes will display for each record, if we select 1 checkbox or more than one then the Bulk Authorize button will be displayed and users are able to Approve/reject the request. This option is only visible to 'Checker' User. and only Checker users are able to authorize the request. Checker users can not Approve/Reject their own created records.

On click of Bulk Authorize, user can able to see 2 options

- ❖ Approve - If User selects the Approve option, then all selected requests will get approved by checker and display on the search page in an Active state.
- ❖ Reject - If User selects the Reject option, then all selected requests will get rejected and will display in Inactive/Active state. If Request type is Add Approval Pending and checker rejected the requests then Records will display in Inactive state. And if Request type is Edit Approval Pending and checker rejected the request then record will display in Active state

2.1.2.32 Scheme Master

To have the functionality of maintaining the schemes from frontend. It should have required fields to capture the scheme details of MM-NUP Scheme (Scheme Document attached). It should also support defining, editing, deleting user schemes from frontend, as per the requirement.

This record will hold the information about the Scheme. In this, we can add a new Scheme, edit the existing Scheme information and also delete the Scheme from the system.

Types of Permissible Works: Projects under 3 (three) broad heads are considered under the MM-NUP Scheme. They are

- ☐ Basic Urban Services,
- ☐ Public Amenities and Facilities
- ☐ Routine Essential Works.

Note- Please refer the attached doc(point number 7.A, B and C) for scheme and sub-scheme list.

Sub module of scheme master should be available.

2.1.2.33 Scheme Master - Search

The Scheme Master page can be opened directly from the Manage Master menu. From the Manage Master menu, Selecting the Scheme Master option will launch the Scheme Master Search page directly.

When the Scheme Master Search page is opened for the first time, the system automatically executes a search returning all active Customers. On this page, you have seven options for search. You can use a single option or combination of options to quickly find the scheme you are looking for. If you want to return all Schemes, select the Search link with no search criteria entered. Your search results will return to the grid, defaulting to 10 records per page. The following is a description of each search field.

- ❖ Scheme Name:- This is the name of the Scheme.
- ❖ Budget Amount:- This is Budget amount.
- ❖ Utilized Amount:- This is an utilized amount.
- ❖ Unutilized Amount:- This is an unutilized amount.
- ❖ Created By :- In this field, the user can enter the name of the user who has created the account.
- ❖ Created Date :- In this field, the user can select date from the Date filter on which date the Account has been created.
- ❖ Request Type: It is drop down field which contains following values;
 - ☐ All
 - ☐ Add Approval Pending
 - ☐ Add Approved
 - ☐ Add Rejected
 - ☐ Edit Approval Pending
 - ☐ Edit Approved
 - ☐ Edit Rejected
 - ☐ Delete Approval Pending
 - ☐ Delete Approved
 - ☐ Delete Rejected
- ❖ Status:- This is a drop down that allows you to search for scheme details that are in active, inactive, or in pending status. This field defaults to Active only. If the user selects All, then all scheme will be displayed which are in active, inactive and pending status.

Once you have entered the appropriate search criteria, you will select the Search button to execute the search. If the system finds matching results, they will be displayed in the search grid below. If there are no search results, the system will indicate no data found.

The grid is designed to optimize system performance. If you have many records in the grid, the grid will by default limit the number of records returned per page to 10. You can then navigate through each page to see all of the records. The number of records available to view per page can be changed by selecting the page size drop down in the grid navigation area. This navigation area is also where you control moving to the previous page and next page. You can also select the specific page in the grid you want to navigate to by clicking on the number of the page which is between the navigation buttons. If there are more than 10 pages of records, only 10-page numbers will display in the navigation bar at a time. If this has occurred, you can see the next list of page numbers by selecting the ellipses link (...) prior to the next or previous buttons. Finally, the grid bar also identifies how many records total were returned and how many pages resulted. This is displayed to the left under the grid.

2.1.2.34 Scheme Master Search - Export

If your users want offline data Or want to see data in specific file format then users can use Export, it is the result of these settings. To resolve, the user can simply download the file to their desktop and then open from the desktop.

There are following file formats are used in GFMS:

- ❖ Excel - Once a user clicks on Excel, then the file will be downloaded in Excel format.
- ❖ HTML - Once a User clicks on HTML, then the file will be downloaded in HTML format.
- ❖ PDF - Once a User clicks on PDF, then the file will be downloaded in PDF format.
- ❖ RTF - Once a User clicks on RTF, then the file will be downloaded in RTF format.

2.1.2.35 Scheme master Bulk Authorize

In Bulk Authorize, users can approve/Reject the requests. If there are multiple requests are there in pending state, then it is too difficult to Approve/Reject requests one by one, so at that time we can use bulk authorize, by using this we can approve/reject multiple requests at a single time.

Bulk Authorize is a button, which is displayed under the search result grid right hand side corner, It is displayed only, when Request type is selected as AddApprovalPending or Edit Approval Pending and Status is selected as Pending. After the Action column there are checkboxes will display for each record, if we select 1 checkbox or more than one then the Bulk Authorize button will be displayed and users are able to Approve/reject the request. This option is only visible to 'Checker' User. and only Checker users are able to authorize the request.

Checker users can not Approve/Reject their own created records.

On click of Bulk Authorize, user can able to see 2 options

- ❖ Approve - If User selects the Approve option, then all selected requests will get approved by checker and display on the search page in an Active state.
- ❖ Reject - If User selects the Reject option, then all selected requests will get rejected and will display in Inactive/Active state. If Request type is Add Approval Pending and checker rejected the requests then Records will display in Inactive state. And if Request type is Edit Approval Pending and checker rejected the request then record will display in Active state

2.1.2.36 Scheme Master - Add

By selecting the Add Scheme link on the Scheme Master Search page, you will open the Scheme Master page in add mode.

Following are several fields of information which have to be present in order to create a Scheme record in the application. Following are the field are used to create new scheme,

- ❖ Scheme Name: - In this field, users can enter scheme name(s) that users want to search.
- ❖ Budget Amount: - In this field, users can enter Budget Amount that users want to search.
- ❖ Utilized Amount: - In this field, users can enter Utilized Amount that users want to search.
- ❖ Unutilized Amount: - This field will be disabled by default; value will be populated in this field based on Budget Amount and Utilized Amount.
- ❖ Created By: - In this field, the user can enter the name of the user who has created the account.
- ❖ Created Date: - In this field, the user can select date from the Date filter on which date the Account has been created.
- ❖ Corporation Code - In this field users can enter the Corporation Code that users want to search.
- ❖ Parent Account :- It is a dropdown field which contains all the account numbers based on Corporation Code selected from the Corporation Code field. It contains all Active Accounts numbers. So users have to select 1 account number from this field. After the Parent Account is selected and Scheme creation, this Parent Account number will be displayed on the scheme link page as Parent Account Node.

On this page, there are two navigation buttons. The Back button will return you to the Scheme Master Search Results page. The Submit button will save any changes made to the database. When submit is selected, the system will perform appropriate validations on the page (required fields populated) and save the record. If the

validation process identifies an issue, the save will not be completed and a message will display in front of the field indicating the error. If the validation process is successful, the record will be saved and a success message will display at the top of the page.

If User who creates a new scheme and that user has only a Maker access or Checker access in their role then the scheme will be created with the message ‘Success! Scheme information has been sent to the checker for review.’. And that scheme will be created with status as Pending and Request type as Add Approval Pending. Only the users with ‘Checker’ access and who are not the Creator of the scheme can approve or reject the account request. Once the checker approves the scheme, it will be displayed in Active status and Request Type as Add Approved. If the Checker has rejected the scheme, it will be displayed in Inactive status and Request Type as Add Rejected.

Phase 2

Scheme master/Project master- Currently, the scheme and its components are available, but UDD requires elements against each component. Each component will have its own elements. The component-to-element mapping is available in the attached Excel sheet. Please refer to it.

The UDD can add any number of schemes and sub-schemes. Scheme-level percentage validation should be configurable. Users can modify the scheme-level percentage validation before allocating the budget or funds.

2.1.2.37 Scheme Master - Edit

By selecting the Edit Icon on the List of Scheme Master page, you will open the Scheme Master page in edit mode. This page allows you to view the information for the Scheme. On this page you can edit the information of a Scheme.

On this page, there are two navigation buttons. The Back button will return you to the Scheme Master Search page. The Submit button will save any changes made to the database. When submit is selected, the system will perform appropriate validations on the page (required fields populated) and save the record. If the validation process identifies an issue, the save will not be completed and a message will display below the fields indicating the error. If the validation process is successful, the record will be saved and a success message will display at the top of the page. Once you have successfully submitted your changes, you can select Back to return to the Scheme master Search page.

If the user who created the scheme opens the scheme details in edit mode, then for that user Status field and Submit button will be in disabled state.

If User who edit the scheme and that user has only a Maker access or Checker access in their role then the scheme will be updated with the message ‘Success! Scheme information has been sent to the checker for review.’. And that scheme record will be updated with status as Pending and Request type as Edit Approval Pending. Only the users with ‘Checker’ access and who are not the Creator of the scheme, can approve or reject the scheme request. Once the checker approves the record then the scheme will be displayed in Active status to users and if Checker Rejects the request, then newly updated changes will not be saved and scheme will be displayed in Active status only to all users.

If the checker user who has approved/ Rejected the request, after approved/ rejection of the request if checker opens the pages in edit mode, then the Verify button will be displayed in disabled state to the checker.

2.1.2.38 Scheme Master - Delete

This will allow the deletion of the Customer from the GFMS. When selected a confirmation message will display. If confirmed, the delete will be performed. If canceled, the Scheme will remain in the system. This will allow the deletion of the scheme from the GFMS. Scheme in Pending status cannot be deleted by the Creator (Maker/Checker). The Creator (Maker/Checker) can delete the scheme by clicking on the Delete icon. When clicked, a confirmation message will display stating “Deleted Account has been sent for checker review.” The request then changes to Pending status and Request type as Delete Approval Pending. If delete is canceled, the scheme will remain in its respective status and request type.

The Checker who is not the creator can directly delete the scheme when request is in Pending status and Request type is Delete Approval pending. If Checker approves the Delete request by changing the status to Approved, then a message is displayed stating “Success! Account verified Successfully.” The Account’s status changes to Inactive and Request type as Delete approved. An Account with status as Inactive and Request type as Delete Approved, can be deleted by Creator (Maker/Checker) as well as Checker and can’t be edited by either. If Checker rejects the Delete request by changing the status to Rejected, a message will be displayed stating “Success! Scheme Rejected Successfully.” The Account’s status changes to Active and Request Type as Delete Rejected.

The Checker who is not the creator can directly delete the scheme which is in status Active and Request type as Add Approved / Edit Approved / Edit Rejected, status as Inactive and Request type as Add Rejected / Delete Approved and status as Pending and Request Type as Delete Approval Pending. The deleted scheme would be removed from the system

2.1.2.39 Vendor Master

Vendor onboarding facility should be available under vendor module. System should capture vendor details like GSTN number and PAN/TAN. The tax provision should be available for all vendor transactions; however, vendors are categorized under AOE/IEC and M&S. There are various tax components available, such as IT, CGST, SGST, IGST, LAB, EDU, etc. All these options should be available for capturing the respective tax deductions.

In the current system, users are required to calculate all the tax components and manually input the calculated values in the designated text boxes. The system will then debit the customer account with the net amount and the total deduction amount. The net amount will be credited to the vendor account, while the deduction amount will be credited to the holding account.

Please note that the holding account can be with a different bank. If the holding account belongs to a different bank, an NEFT transfer will occur for the tax portion. Security amount will be captured for vendor payment and same will be transferred to the holding account.

We require a tax calculation module for the same. Once we share the detailed requirements, we will proceed with Phase 2 of the implementation

Below mentioned functionality should be available under vendor module.

- ✓ **Vendor registration.**
- ✓ **Vendor de-activation**
- ✓ **Vendor addition.**
- ✓ **Vendor modification.**
- ✓ **Vendor Search.**

2.1.2.40 Payment module

Currently, two payment types are available under the payment module: Project Payment and IEC/AOE Payment.

We require an additional payee type **IO and IA** under project payments and same option should be available in bene master and vendor master. Bulk payment functionality is also required for IO and IA payments as well as in addition.

2.1.2.41 Beneficiary Master

Beneficiary registration module should be available in system. DBT and non-DBT both types of payment will be initiate from application. System should capture account/Aadhar details of beneficiary and account validation(internal and external) module should be available in system.

Below mentioned functionality should be available under vendor module.

- ✓ **Beneficiary registration.**

- ✓ Beneficiary de-activation
- ✓ Beneficiary addition.
- ✓ Beneficiary modification.
- ✓ Beneficiary Search.

Phase 2

- ✓ Mode of operation flag need to be implemented in bene module value will be single or joint.in case of joint multiple name and job card to be allowed for input. All the name of joint A/c holder added in this master should be available at payment type.
- ✓ **Cooling period**-Time-Based Cooling Period: A cooling period should be implemented for newly added beneficiaries. Users should not be able to initiate transactions during this period, similar to the existing net banking process. The duration of the cooling period should be configurable.
- ✓ **Job card**- job card should be captured for each beneficiary and same should be validated at payment time.
- ✓ **Father Name**- father name should be capture for beneficiary.
- ✓ **Ward No**- The beneficiary should be uploaded under a specific ward. Whenever a user adds a new beneficiary, the system should prompt them to first select the ward number. Additionally, users should have the option to modify the ward number for any beneficiary, should the need arise. This functionality will ensure that beneficiaries are properly categorized and managed under the correct ward.
- ✓ **Job Card tagging**: According to ULB, job cards are issued to family members. ULB requires the addition of all names when adding a beneficiary against that job card, and the account number will be the same, making it a joint account operated by all family members. ULB will make the payment to anyone listed on that job card.
- ✓ **Beneficiary Addition Under Ward**: Beneficiaries should be added under the respective ward.
- ✓ Bene will be upload against ward number.
- ✓ Bene should transfer form one ward to another.
- ✓ **Beneficiary/vendor/SHG download option**-The user can download the registered beneficiaries as well as download the beneficiaries in the payment template format

2.1.2.42 AMC Master(Phase 2)

Agartala Municipal Corporation Hierarchy: Agartala Municipal Corporation (AMC) has a Two-level hierarchy (AMC → ZONE and Division). Every child should have a virtual account, and the limit facility should be available for each child. Zone are

responsible for adding beneficiaries and their payments, while AMC and Division handle vendor-related payments only.

All validation and business logic applicable to ULB will be applicable to AMC's divisions and Zones

Structure of AMC:

1. AMC has a total of 10 child units:
 - 6 Divisions(div i, div ii, div iii, iv, engineering , planning)
 - 4 Zones(EAST, WEST, SOUTH, NORTH)

RV- my understanding is limits and zones will be defined via screen i.e. UI so n number of zones/division and zones can be created, further we will have "child type" as Division or Zone or self

We must add script for existing ULBs to default to self as they don't have division and zone concept. If unclear we can discuss it.

Fund Allocation:

2. AMC will allocate limits to each child unit. RV: We need to be clear if limits will be maintained offline then we can't develop point 5 below.
3. Assign virtual account to every child.
4. Whenever a child account initiates a fund, the debit will occur from the **AMC ZBA account** on behalf of the respective child account. The overall limit (combining ZBA and child accounts) will be decreased by the transaction amount. A **child-wise transaction ledger** should be available in the system for tracking purposes. AMC should be able to view the transaction history for a single child or for all child accounts. Both options should be available in the system. If a child user's transaction gets stuck due to any technical reason, the same protocol should be applied as followed for ZBA transaction.
5. Each child unit (Division or Zone) is responsible for managing transactions within its assigned limit. Please read comments of point 2 above
6. The funds shall be utilized in accordance with the scheme defined by the Urban Development Department (UDD).
7. Bulk approach is also required for all the activities RV please define activities clearly

Role of Zones:

1. Zones will create their own Work Orders (WOs).
2. No payment will be initiated through the GFMS system without an approved Work Order.

Role of Divisions:

1. Like Zones, Divisions will also create Work Orders for their transactions.
2. Divisions are restricted to making payments only to registered vendors. RV: what is meaning of registered vendors, please get this clarified
3. Divisions will not initiate any fund transfer to beneficiaries. RV: only NEFT is possible? Let's confirm from Biz Team

Vendor and Beneficiary Management:

1. Child units and AMC are responsible for adding and managing their own vendors/beneficiaries.RV: in that case following point 3 is contradictory, please suggest?
2. All transactions must be aligned with the assigned financial limit.RV: As per discussion Limit frequency is daily, i.e. post each biz day limit will get reset as per call today...FYI to Tripund Team
3. The vendor or beneficiary may be common between the child and the ULB.RV: refer point 1 please

2.1.2.43 ULB Master(Phase 2)

Currently, the ULB master is not available in the system. As a result, UDD users are unable to add or modify data related to ULB (such as ULB name, state, district, area, and population). Additionally, audit parameters and tax collection parameters should be captured from the master data. This arrangement should be available in the ULB master and same will be remove from account master.

We must take care how to handle existing ULBs- FYA

2.1.2.44 Budget Master.

Budget master document will be provided by department and we will share budget details in separately.

Basic points of the budget is:

1. The budget will be managed by UDD users.
2. UDD will allocate the financial budget to each Urban Local Body (ULB).
3. UDD has the authority to modify the budget amount at any time. This provision should also be available for other relevant processes. The system should validate and not allow decreasing the budget amount below the already allocated amount.
4. 0.5% of the budget amount will be transferred to the UDD virtual account for monitoring and supervision at the directorate level. For example, if the total budget for the financial year 2023-2024 is 100 Cr, but UDD only receives 50 Cr from the government, then 0.5% of the received funds will be credited to the directorate account. Whenever the remaining funds are received by UDD, 0.5% of those funds will also be credited to the directorate account for supervision.
5. Virtual account facility will be introduced for IEC, A&OE and MS at UDD level.
6. When a ULB receives the financial year budget amount from UDD, two types of deductions will apply. The ULB will either receive the entire budget amount in a single transaction or in multiple instalments, but the total amount will remain the same.

- a. 1% will be deducted for IEC (Information, Education, and Communication) purposes, and the funds will be credited to the IEC dedicated account.
- b. 2.5% will be deducted for A&OE (Administrative and Other Expenses), and the funds will be credited to the AOE dedicated account.



MNUP%20Calculation%20Sheet_Dir_ORIG

7. Please refer the attached excel sheet for budget distribution.

8. Budget and fund allocation amount should be required in Rupees in lakhs and crore. The system should have a functionality to view the amount in lakhs or crores

2.1.2.45 Sweep

In this SNA model of Scheme Management, the entire funds are kept in SNA account, which is in the form of Savings a/c (interest bearing) and further child accounts are opened as Zero Balance Current Accounts (ZBCA). However as per the model requirements, these ZBCA should have the following features:

1. A Budgetary Limit (Annual Budget), under which the transactions will be allowed intraday. It will be equal to the total annual budget of the child account i.e. ZBA.
2. A Drawing power, which is equal to the proportionate amount equal to Budgetary disbursement in SNA.
3. All these transaction entries and limit & DP updation entries will be pushed by GFMS Application to CBS through APIs.
4. The limits and DP required shall be dynamic, where the modification is allowed, as and when required.
5. At the time of posting each debit entry, GFMS will check the limits and DP consistency using API query and will push the debit entry, only if the limits are consistent.
6. The limits should always be in sync with the GFMS application, the sync check will be pushed at the time of each transaction, after each transaction, eod and bod.
7. The limit utilization will always be intraday and all limits are to be set off from balance available in SNA at EOD.
8. The system will identify GFMS-initiated transactions in the ULB account. A summary of debit and credit transactions in the ULB account should be displayed in the report.
9. The GFMS system will initiate a sweep transaction from the SNA (parent account) to the ULB account. The sweep amount will be equivalent to the total debit of the ULB account, and the same debit should be initiated through the GFMS application only.
10. Please exclude credit transactions, as well as any transactions that were not initiated through the GFMS system from sweep functionality.

Sweep Execution

The auto-sweep will occur at the defined time, but bank users can adjust the sweep time according to their requirements. In case of a sweep failure, the user should have the option to reinitiate the sweep.

Additionally, the system should provide a detailed sweep failure report along with the option to reinitiate the sweep. The dedicated sweep will be set for all the configured ULB accounts. After the successful sweep, the reconciliation page will be required. This page will display the CBS Limit and DP, as well as the GFMS Limit and DP, with any differences shown, if available.

Transaction at ULB						
Tran_Date	A/c	Bene_Name	Bene_Acct	Tran_Amt	Tran_Type	User
3-Jan-25	183014001223	Amarjeet	30323443534	12	IFT	ULB
3-Jan-25	183014001223	Akash	30323443534	11	IFT	ULB
3-Jan-25	183014001223	SHIV	30323443534	34	NEFT	ULB
3-Jan-25	183014001223	Vivek	30323443534	20	NEFT	ULB
3-Jan-25	183014001223	Patel	30323443534	12	NEFT	ULB
3-Jan-25	183014001223	Patel	30323443534	12	NEFT	Branch
Credit received in ZBA(ULB)A/ac through NEFT return						
Tran_date	Tran_amt	Remarks	Tran_type	User		
3-Jan-25	10	NEFT return	N			
3-Jan-25	20	XXX	N			
3-Jan-25	30	XXX	N			

As per the table mentioned above, total debit of Rs. 101 has been processed in the ULB account during the day. Additionally, some credit has been received in the account due to a return transaction. The return transaction will be handled separately through the adjustment module.

At the end of the day (EOD), a sweep will be executed from the parent account to the ULB account, and amount will be Rs. 101. If any other debit has occurred in the ULB account that was not initiated through the GFMS application, please ensure that such transactions are excluded from the sweep process.

Additional checks with Manual controls:

a. Before Sweep Execution

- i. Additional validation by the system to check if there are pending transactions before auto-execution of the Sweep service.
- ii. In case, there are pending transactions due to reasons such as technical failure in CBS, system will have a front-end option for operations user to re-initiate the pending transactions. The **Re-initiate** option should be available in the **Transaction Monitoring Module**. In the **Sweep Module**, a message should be displayed if any transaction is pending. Upon seeing

this message, the **Operations Team** should access the **Transaction Monitoring Module** and take appropriate action before sweep execution.

- iii. There would be a cooling period of 30 minutes between the system payment cut-off and the Sweep execution in order to ensure transactions done just before cut-off are completed and updated in the system.

b. During Sweep Execution

- i. The system should ensure that **no transactions remain pending** for the day.
- ii. In case, the sweep is successful for only partial accounts (Example: for 10 ULB accounts out of the total 20 ULB accounts), these pending sweep requests will be queued and available in a front-end screen for manual re-trigger by the Operations team.
- iii. Post manual re-trigger, Sweep will be executed for only the remaining ULB accounts. The system should first call the **Transaction Inquiry API** after a **manual re-trigger**.

If the transaction is **not available in the CBS**, then the system should proceed to call the **Transaction API** to re-initiate the transaction.

2.1.2.46 Workorder Management Master

The ULB will create a work order for each project, and the same work order will be approved by the ULB secretary. Once approved, the work order will be uploaded into our GFMS system under WMM. Funds will be initiated based on the work order. The ULB will settle the work order amount either in a single transaction or in installments. The system will track all work order transactions accordingly.

1. Work order must be created by the respective ULB.
2. Each ULB will have its own distinct work order
3. The following data must be captured when creating a work order:
 - ✓ Work order approval letter.
 - ✓ Work order amount.
 - ✓ Scheme and sub -scheme name
 - ✓ ULB name
 - ✓ Work order approved by (name & designation of authority).
 - ✓ Work order approved date.
 - ✓ SHG audit, if any- Yes / No (for WO equal to or below Rs. 2 Lakhs) then SHG details to be captured i.e. Account Name, Account Number, Address, Email id, Mobile number, address etc.
 - ✓ Option for attaching the copy of work order
4. Based on the above inputs, a unique Work id will be generated for each work order, the logic for which will be as under:
 - ✓ first three characters of the scheme short name + first four characters of the sub-head name + year + work order number).
 - ✓ After selecting the scheme and sub-scheme, an 11-character code will appear in the work id text field.

- ✓ This code will be non-editable, and the user will only be able to add the work id.
 - ✓ This unique work id should be mandatory to select, at the time of payment. No further payments are to be allowed, if the amount under a work id is exhausted.
5. In the work order screen, details of work order, amount of workorder, amount utilized and unutilized is required, as a dashboard. Besides the work order screen should be able to capture the type of work, i.e. A, B, C etc. along with SHG audit, if any (for WO equal to or below Rs. 2 Lakhs).
 6. Once the work order is approved by the verifier, and the submitted amount matches the amount in the work order approval letter, the work order amount cannot be modified by any ULB official.
 7. The work order amount can only be revised by UDD users. There should be a proper audit log provision, along with an option to display both the original and revised amounts on the screen.
 8. Every Work id has to be closed and made unavailable from the payment screen dropdown after the full amount is exhausted. In case of workorders having SHG as Auditor, the workorder, after full payment to beneficiaries, will be shown as pending for closure in the workorder screen. The ULB officials can click on “Close and release SHG Payment” to close the said Work id.
 9. Every work has its own work plan, and the fields mentioned below will be used for capturing the work plan details.
 - ❖ Ward number-should be optional.
 - ❖ Types of work.
 - ❖ Required man days.
 - ❖ Required labour-user will input man-days.
 - ❖ Work Plan start date
 - ❖ Work plan end date

Phase 2

10. Work order should be closed manually by user.
11. Work order can be closed even if the amount is outstanding. At the time of closure, the utilized amount only should be taken for validation purpose for creation of new work order. (eg. If WO amount was 2 lakhs, but 1.50 lakhs was outstanding when it was manually closed, the utilized amount is 0.50 lakhs only. So in that case the validation should be on 0.50 lakhs and not 2.00 lakhs) .
12. If any transaction is pending for a Work Order (WO), the system should not allow closing the WO. It should display the following message to the user:
13. “Cannot close the Work Order as transactions are pending for verification. Please authorize and retry.” The same validation and message should apply to both Maker and Checker roles
14. The system should provide a provision to create sub Work Orders (sub WOs) linked to a main Work Order (main WO). Multiple sub WO may be created based on the

situation. However, the total amount of the main WO must be exhausted before any payments can be made from the sub-WO. The system must validate the balance in the main WO at the time of payment creation to ensure sufficient funds are available before allowing payment through a sub WO .Additionally, the system should not allow linking a sub WO to a Work Order that is already closed.

15. The work order field should accept the specified special characters[()/-\A-Z_0-9

16. The ward number should be optional on the work order master page.

17. Whenever a work order is created, the amount should be frozen, even if transactions are pending against that work order. The system should validate the available limit when creating a new work order (available limit = available limit - all pending work order payments). User will not create a work order when fund will be insufficient.

2.2 Principle of Fund allocation

- I. Normative allocation of the un-tied fund of the MM-NUP to the municipal bodies will be determined based on weightages assigned to 3 (three) main criteria:

Criteria	Weightages
1. Census 2011 population	65%
2. Area (sq. km)	25%
3. Performance (Incentive) of the ULB, as follows:	
i. Property Tax Collection Efficiency	5%
ii. Audited Annual Accounts	5%
Total	100%

- II. Performance of ULBs as incentive, is based upon:

- a. Fund will be released after Annualized Action Plan (AAP) of projects selected from the Shelf-List of Projects has been prepared.
- b. Audited Annual Accounts Submission of audited annual accounts of ULBs within 6 months from the end of the financial year.

- III. Funds to the ULBs may be revised and reallocated based on faster project completion and faster fund utilization.

- IV. Actual allocations for each ULB may vary, subject to prior approval by Government. Selection criteria and Approval process is therefore, included with the MM-NUP 2023-24. It may be revised as per emerging needs.
- V. Fund allocation to ULBs in a year can be modified during the annual and mid-term budget revision exercise at the Directorate of Urban Development level.
- VI. Fund will be released after Annualized Action Plan (AAP) of projects selected from the Shelf-List of Projects has been prepared.
- VII. A separate performance dashboard is required where the option of updating performance is given and further fund allocation is worked out on zero sum basis.

2.3 Payment Flow

All works under Section 7 shall be taken up as per Tripura State Finance Department Rules, while works under Section 7C can be taken by engaging Livelihood Assistance Card holders in the respective ULB.

1. Works up to the limit of ₹ 2.0 Lakh only can be executed either directly by ULBs or through interested SHGs by engaging Livelihood Assistance Card holders. It is applicable under scheme 7 C.
2. Payments will be made by the ULBs to Livelihood Assistance Card holder's bank account based upon labor contribution in the work directly supervised by the ULB or SHGs.
3. For work(s) assigned to Women SHGs functioning as agency, 5% of the final cost of work(s) will be paid as supervision charges to the concerned SHGs. SHG commission is to be released through system, as the time of release of DBT to beneficiaries under the work order where the SHG
4. SHG registration module should be available in system in the workorder module.
5. Works above ₹ 2.0 Lakh will be by e-tender only and executed through contractors.
6. Maximum 25 % of the un-tied fund can be utilized towards works stated under Section 7C.
7. Remaining fund shall be utilized in ratio 60:40 towards Basic Urban Services (Section 7A) and Public Amenities and Facilities (Section 7B).
8. ULBs should strive towards saturating the works under Section 7A.
9. The share ratio may be reviewed and modified at the Directorate of Urban Development as per the availability of fund for the ensuing FY.
10. The system should have the functionality for holding accounts for TDS, applicable solely to vendor payments.
11. The system should support Aadhaar and account-based transaction facilities. The APBS input file should be generated by the system and pushed to the SFTP server. The bank will provide the necessary SFTP details.
12. We will provide the transaction narration and relevant details.
13. Cut-Off Facility: A cut-off facility should be available.
14. Location Restrictions: A location restriction facility should be available.

15. After successful upload by the ULB maker, the transaction data should be marked for ULB verification.
16. After successful verification from ULB officer, the verified transactions should be tag with mobile app for biometric authentication. It is configurable according to the amount, which transaction will be approved by mobile app or which not.

Phase 2

17. The same transaction is visible in both the mobile app and for branch users. If the ULB officer is unable to verify the transaction through the mobile app, they will print the verified transaction and send the printout to the accounts-tagged branch. The branch officer will cross-verify the transaction with the print copy and the GFMS system record. If the branch officer is satisfied with the verification, they will confirm the transaction. Once verified by the branch user, the transaction will be processed in the CBS system. We will share print format asap.
18. Vendor payment- Vendor payments should also apply under Monitoring and Supervision, as well as IEC and AOE.
19. An additional payment and payee master are required for IO/IA (Implementing Officer or Implementing Agency).
20. For bulk payments, ULB requires a download option for the successfully uploaded file to ensure proper verification at the offline at maker level as well as checker level. User can also download the file before verification.
21. The "Bene" or "Vendor" title should be removed from the bulk payment upload file

Payment validation and flow

1. On the payment screen, the user will first select the scheme name.
2. There after select the sub-head name.
3. Based on scheme name and sub-head name work order will be appeared in drop down. Search facility should be available in drop down.
4. After selection of work order, work plan will be appeared on screen.
5. Payment rule engine will be work on selection of scheme.
 - a. If the ULB user selects the C(REW) scheme, then a maximum of 25% of the allocation amount will be used under the REW scheme.
 - b. After successful validation of 25 %, user will select the work order.
 - c. Based on selection of work order, work plan will be appeared on screen. And user will fill the work plan data.
 - d. Work order is tightly coupled with SHG or ULB.
 - e. If the work order is implemented by the SHG, then 5% of the work order amount will be given to the SHG and work order should not be greater than 2 lakhs. The same will apply after the completion of the work. (Refer 2.1.2.44 above)

- f. Selection of scheme A, ULB user can't exceed the 60 % of remaining budget amount validation. (eg. If total budget of a ULB is Rs. 100/-, then

For C	Max Rs.25 Range 0 to 25
For A	Max Rs.60 (Min $100-25*60\%=45$) Range 45 to 60
For B	Max Rs.40 (Min $100-25*40\%=30$) Range 30 to 40
For every payment in A	Max utilizable amount (Rs. 100-Utilization of C)*60% Eg. If Utilized amount in A is Rs.20 & in C it is Rs.10, payment of Rs. 30 came in A, then $Rs.(100-10)*60\%=Rs.54-Rs.20=Rs.34$ is my max utilization in A, so payment of Rs. 30 can be allowed. In case payment is more than Rs.34, it cannot be allowed.
For every payment in B	Max utilizable amount (Rs. 100-Utilization of C)*40% Eg. If Utilized amount in B is Rs.10 & in C it is Rs.10, payment of Rs. 20 came in B, then $Rs.(100-10)*40\%=Rs.36-Rs.10=Rs.26$ is my max utilization in A, so payment of Rs. 20 can be allowed. In case payment is more than Rs.26, it cannot be allowed.

- g. Selection of scheme B, ULB user can't exceed the 40 % of remaining budget amount validation. (Refer example as above).
- h. There should be a provision for uploading office order for release of payment, at the time of maker entering the payment details on screen. In case of Bulk upload, the payment order for multiple entries is to be uploaded on the Bulk upload screen. This should be downloadable and visible to checker, while approving transactions.
- i. In the case of vendor payment, TDS should be parked in a holding account. The user will enter the percentage amount in the text box, and the system will calculate the amount and display it on the screen. We can make the holding account facility as non-mandatory.

Phase 2

2.4 Return/Adjustment

1. Before EOD

- a. **Return with Same UTR:** As per NEFT system return, transaction will be marked success or failed. In case return received with same UTR GFMS system will identify the transaction and update as failed. Post updation of the transaction below two action will be executed;
 - i. Re-instate the limit of ULB
 - ii. Reversal of fund from ULB to UDD account
- b. **Return with Fresh UTR:** Since the transaction is returned with a fresh UTR, the GFMS system will not be able to identify and update the transaction as "**Returned**". Therefore, a separate module is required for marking such transactions as returned.
 - i. All deemed transactions should be displayed in the **Adjustment Module**, and a **search facility** should be available both **date-wise** and **UTR-wise**. The bank user will search for the transaction using the UTR and mark the corresponding transaction as "**Returned**".
 - ii. On authorization by the checker, the system should update the transaction as "**Returned**", pass the **reversal entry** from **ULB to UDD**, and also **reinstate the limit**.
 - iii. A **bulk return marking facility** is also required. Whenever the user uploads a file, the system should display the data along with the status for each uploaded UTR. A download facility should also be available. The bank user will cross-verify the details before submitting them for return. Maker and checker functionality is required for this process.

2. After EOD

Return with Same UTR: As per NEFT system return, transaction will be marked success or failed. In case a return is received after the EOD, park the transaction in a separate queue. The return should then be processed at the BOD, where the revision and limit re-initiation will also be carried out simultaneously. On the front end, the transaction status will be displayed as "**Reversal Transaction**" on the **Transaction Monitoring** screen for the bank user. The bank user will select this status, and the data will be displayed in the grid based on the selected status.

- If the reversal has been completed successfully, the transaction should be shown as "**Reversal Success.**"
- If the reversal transaction fails due to any technical reason, it should be marked as "**Reversal Failed**" with the appropriate error message or reason.
- In case of pending it show "Reversal Pending"

- In case of technical failure, a **re-initiate** option should be provided to the bank user to attempt the transaction again.
- Please check the CBS availability before reversal.
- Re-instate the limit of ULB
- Reversal of fund from ULB to UDD account

b. Return with Fresh UTR: Please refer the 1.b

Note- If a NEFT transaction has been successfully initiated from the bank side, it should be displayed as **deemed successful** everywhere in the GFMS system, instead of showing as pending.

2.5 Password change and password forget module.

We required password change and password forget module for the bank.

Steps for Password Change:

Login to the Application:

The user needs to be authenticated and logged in to access the password change functionality.

Navigate to Account Settings or Profile:

The user clicks on their profile icon or username.

A dropdown or menu opens, and the user selects "Account Settings".

Choose 'Change Password':

Inside the Account Settings, the user clicks on the "Change Password" option.

Provide Current Password:

The user is prompted to enter their **current password** to verify their identity.

Enter New Password:

The user enters the new password twice (for confirmation) in the fields provided.

The new password should meet any required security standards (e.g., minimum length, mixed characters, etc.).

OTP will be required on when password will change or reset.

Password Validation:

The system checks whether the new password matches the confirmation and meets the security requirements.

Save Changes:

After successfully entering and confirming the new password, the user clicks the "Save Changes" or "Submit" button.

Confirmation:

The user is shown a confirmation message (e.g., "Password successfully changed").

The user is logged out automatically in some systems or asked to log in again with the new password.

Optional (Security Notifications):

The system may send a security notification (e.g., email or SMS) informing the user that their password was changed.

Password Forgot Process

The password forgot process allows users to reset their password when they have forgotten it.

Steps for Password Forgot Process:

Navigate to Login Page:

The user navigates to the login page of the application.

Click 'Forgot Password' Link:

Below the login form, the user clicks the "Forgot Password?" or "Reset Password" link.

Enter Email or Username:

The user is prompted to enter the **email address** or **username** associated with their account.

Send Password Reset Link:

After submitting the email/username, the system checks if it is associated with an account.

If found, the system sends a **password reset link** to the user's registered email address.

Check Email Inbox (or SMS):

The user checks their inbox (or SMS if phone number-based) for the reset link.

If the email is not received within a reasonable time frame, the user can click the "Resend Link" button.

Click on Password Reset Link:

The user clicks the link in the email or SMS, which redirects them to a secure page on the web application to reset their password.

Enter New Password:

On the reset page, the user is prompted to enter a new password (twice for confirmation).
The new password must meet the security criteria defined by the application.

Submit New Password:

Once the user enters the new password and confirms it, they click "Submit" or "Reset Password."

Password Reset Confirmation:

The system confirms the password change with a message (e.g., "Your password has been successfully reset").

The user is redirected to the login page to enter the new password.

Optional (Security Notifications):

A confirmation email or SMS may be sent notifying the user that their password was reset.

2.6 Report and MIS

Refer point number 10 for reports.

2.7 Dashboard

Required real time integrated dashboard. UDD user and ULB user can view the consolidated dash board for their respective data.

- ❖ Scheme utilization
- ❖ Sub-scheme utilization
- ❖ ULB wise utilization
- ❖ Workorder status.
- ❖ Transaction status
- ❖ Failure and successful transaction details.
- ❖ ULB wise chart graph.
- ❖ Limit status on dashboard
- ❖ Budget allocation on dashboard only for UDD users.
- ❖ Parent account interest should be captured and displayed on the dashboard on a quarterly basis only for UDD and bank.
- ❖ The Tripura map should appear on the dashboard screen, with each district properly displayed on the map ULBs should be shown under their respective districts. By default, all ULB data should appear on the dashboard for UDD users. When ULB users log into the application, they should only be able to view their own data. UDD users will have the ability to view data with filter functionality. They can view data for all ULBs or a single ULB. A checkbox should be available for each ULB in the dropdown. UDD Users can select one or more ULBs.



Book1.xlsx

- ❖ Please refer the attached excel sheet for dashboard content.

2.8 Admin Dashboard

The Admin Dashboard is designed to provide you with a quick view at several key metrics on the usage of your GFMS application. A dashboard is a tool used for information management and business intelligence. Much like the dashboard of a car, data dashboards organize, store, and display important information from multiple data sources into one, easy-to-access place. It is Geographical data plotting like account balances on map with mouse hover for more details along with deep drill downs. Also, it will display total sweep volume based on different cash concentration methods.

2.9 Required Native Mobile APP

Objective

To develop a secure native mobile application for Android and iOS platforms to facilitate ePA (Electronic Payment Authorization) authentication and provide dashboard reporting functionalities, tightly integrated with the existing GFMS (Government Financial Management System) environment.

Scope of Work

- Native app development (Android and iOS)
- SIM and Device Binding
- MPIN and Biometric Authentication
- Integration with GFMS for:
 - User authentication
 - Access control
 - ePA data verification
 - Dashboard reporting and ePA status view
 - ePA verification/rejection capability
 - Transaction History

Functional Requirements

1. We require a mobile app for ePA authentication and Dashboard reporting.
2. The APK should be downloaded from the Play Store / Apple Store.
3. The application
4. should be developed complying to the policies of Playstore / Appstore.
5. Registration is required for new users or fresh installation.
6. The APK should support sim binding and device binding.

7. After downloading the APK, the app will prompt for a user ID and password. Once entered, these credentials should be validated against the GFMS user master. The user must exist in the GFMS system with an active status. After successful verification, the system will prompt for MPIN generation. The user will set an MPIN and enable biometric authentication.
8. After successful registration, the system will indicate that the user is app-enabled.
9. Bank/branch users will log into the GFMS application and provide data access control to the specified user. Afterward, the data will be visible to the user.
10. Users can only verify or reject ePA from the mobile app.
11. The CBS or ESB API will not be integrated with the mobile app. Instead, the GFMS data verification API will be integrated with the mobile app solely for data and user verification.
12. The ePA pending for verification should be available in the mobile app.
13. Option for selection of multiple ePAs should be there to authorize all ePAs at one go.

User Roles and Access Control

- Configure data access in GFMS Web
- Cannot access mobile app directly unless permitted

Mobile App Users:

- View dashboard
- View transaction data
- Verify or reject transaction data.
- Cannot edit/modify data

2.10 Priority

High

3. Change Scope

3.1 In Scope Functionality

Details mentioned in the above

3.2 Out of Scope Functionality

NA

4. Business Process Flow / Overview

4.1 Current Business Process (As-Is)

NA

4.2 Proposed Business Process (To-Be)

NA

5. Interface

CBS and application related API has been shared.

6. Validations

Necessary validations available in the attached integration document.

7. Priority

High

8. Data Entry

NA

9. System generated alert / events

The system will trigger an OTP and send notifications to users for the events mentioned below.

Note:-The mentioned template should be configurable, as per the bank's policy, which allows the template to be changed at any time. Additionally, the alert events should also be configurable, enabling the admin user to activate or deactivate the alert or OTP functionality as needed. Each and every event in the Maker Checker should have the option for notification via email, SMS, or both.

If any user forgets their password, they should contact their GB RM or the branch for a new password or to request a password reset. The Bandhan Bank Operations team will reset the user's password. After the reset, a default password will be sent to the user's registered mobile number or email ID. The user can log in GFMS application using the default password along with an OTP. Upon first login, the system will prompt the user to change the password.

The system will enforce a password change during this initial login.

Phase 2

Email integration- To ensure that a **transaction notification** and **OTP** are sent to the **email address** if it is available.

Whenever UDD allocates funds, this event will trigger the email to the defined bank user. Fund allocation details PDF should be attached in email. We will provide the PDF format.

Incorporate Email services whenever SMS or OTP has been implemented.

Whenever a transaction fails due to any technical reason, an **email notification** should be triggered to the **defined email ID** for necessary action

Sweep execution notification(Success/Failure).

Event Type	Event Name	Message Body	Receiver
SMS	Debit Notification	GFMS transaction with reference number XXXXXXXXXX for INR XXX.XX has been debited from your A/c XXXX12 towards workorder W2323XXX value 06-DEC-2024. Clear Bal is INR XXXX. - Bandhan Bank	ULB checker
	Approval Notification 1	GFMS transaction for XYZ work order of INR XXXXX.XX is pending for your approval. Kindly Log in to the GFMS Portal to approve the transaction. - Bandhan Bank	ULB first Checker
	EPA approval Notification	Dear ULB, workorder(XXXXXXXXXX) payment is pending for your approval. Please log on to GFMS mobile app to complete the transaction. BANDHAN BANK	ULB second checker
	ePA approval pending notification(reminder)	Dear ULB, ePA is pending for approval from DDMMYYYY HH:MM:SS. Please login to GFMS mobile app for approval and complete the transaction. BANDHAN BANK Note:-One notification at the time of approval of transaction by approver, if not approved then every 2 hours till it is approved.	ULB second checker
	Fund Allocation Alert to UDD	Dear UDD User, Budget of INR XXX.XX has been successfully allocated to the ULBs. Please login to the GFMS application for details. Bandhan Bank	TUDA checker
	Fund Allocation Alert to ULB	Dear (ULB XXX) User, your ULB has received budget allocation by the UDD. Please login to the GFMS application for details. Bandhan Bank	ULB Checker
	Beneficiary/Vendor/SHG approval Addition	Dear User, New Beneficiary/Vendor/SHG(XXXXX) has	ULB Checker

		been added by user(XXXX). Please log on to the GFMS application and verify. Beneficiary/Vendor/SHG will be activated after XX hours of approval. Bandhan Bank	
		Dear Maker(XXX), New Beneficiary/Vendor/SHG(XXXXX) has been approved successfully and will be activated after XX hours for the transaction. Bandhan Bank	ULB Maker
	Notification to the maker	Dear User, Beneficiary/Vendor/SHG(XXXX) has been activated for the transaction. Bandhan Bank	ULB Maker
	Beneficiary/Vendor/SHG edit approval	Dear User, Beneficiary/Vendor/SHG(XXXXX) has been modified by user(XXXX). Please log on to the GFMS application and verify. Bandhan Bank	ULB Checker
	Work Order Creation Notification	Dear User, workorder (XXXXXXXX) has been created by user (XXXX). Please log on to the GFMS application and verify. Bandhan Bank	ULB Checker
	On Password Change	Dear User, GFMS credential has been successfully reset as per request. A default password of your account is: XXXXXXXX Please log in to the application at your earliest and change your password to ensure the security of your account. Bandhan Bank	ULB User
	On user creation	Dear User, GFMS user has been successfully created as per request. Kindly contact to RM or nearest branch for User ID. A default password of your account is: XXXXXXXXXXXXXXXXXXXX Please login to the application and change your password to ensure the security of your account. Bandhan Bank.	ULB/UDD user
	Account Locked Notification	Dear User, your account has been locked on 11-11-2024 16:45:34 PM due to max wrong attempted. Same will be unlocked after 24 hours. In case you would like to unlock now, please contact to	ULB and UDD users

		Government Business RM. Regards, Bandhan Bank.	
OTP	Transaction verification	XXXXXX is the OTP for INR XXX.XX for Workorder payment No XXXX from Bandhan Bank GFMS portal. Do not share this OTP to anyone. Contact Bandhan Bank RM, if this was not requested by you. - Bandhan Bank	ULB Checker and UDD Checker
	Password Change OTP	XXXXXX is your OTP for Change Credential on Bandhan Bank GFMS portal. Do not share this OTP to anyone. Contact Bandhan Bank RM, if this was not requested by you. - Bandhan Bank	ULB and UDD users
	Login OTP	XXXXXX is your OTP for Login on Bandhan Bank GFMS portal. Do not share this OTP to anyone. Contact Bandhan Bank RM, if this was not requested by you. - Bandhan Bank	ULB and UDD users

10. UI/UX change

1. Add Home and Logout option below to the name of User Login.
2. Kindly do vertical & horizontal alignment of all text fields and right alignment of all figures.
3. Maintain size of all cells symmetrical (breadth)
4. Few texts are not displaying correctly (screenshot given).
5. Report download option is not working.
6. Size of buttons are not symmetrical (Search, Bulk upload Payee, +add payee etc.)

11. Report Requirement

1. Account master Audit report.
2. User master Audit report.
3. Role master Audit report.
4. Scheme master audit report.
5. Customer master audit report
6. Limit master audit report.
7. Workorder master report.
8. Scheme utilization mis.
9. Limit utilization mis.
10. ULB wise utilization report.
11. Sub scheme wise utilization report
12. Account wise report.
13. Transaction report

(phase 2)

14. Limit and account balance Reconciliation report. All option should be available in all report and transaction listing screen. User can download the all the data in one file.

a. Develop a custom report for bank users. The operations team will refer to this report for the daily utilization of ULB accounts and take appropriate action if there are discrepancies in balances or limits between GFMS and CBS.

b. The report should be generated based on the format mentioned below and must support generation by a date range. Users should be able to generate reports for the current date as well as the previous day. Date selection should be dynamic

c. Sample format

Sr.No	Date	A/C Name	A/c No	Available Bal	Effective Bal	CBS Assigned Limit	GFMS Assigned Limit	CBS Utilize Limit (A)	GFMS Utilize limit (B)	Diff in GFMS Utilize limit and CBS Utilize (A-B)
1		ULB Name	ULB A/c no	From CBS	From CBS	DP from CBS	From GFMS	From CBS	From GFMS	
2										

15. Custom MIS 1 – as per requirement of client

16. Custom MIS 2 – as per requirement of client

17. Custom MIS 3 – as per requirement of client

18. Custom MIS 4 – as per requirement of client

19. Custom MIS 5 – as per requirement of client

20. Ward wise transaction and utilization

Transaction report as well as all reports and where export option available should be generated through the frontend for all records.

---- END OF THE DOCUMENT ----