

## **Enterprise Document Management Solution (EDMS)**

Issued by: Kerala State Cooperative Bank (KSCB)

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## 1. Introduction

The Kerala State Cooperative Bank (KSCB), the apex cooperative bank of Kerala, invites proposals from eligible startups registered under Kerala Startup Mission (KSUM) for The Enterprise Document Management Solution (EDMS) for the bank. EDMS is to be a centralized platform designed to securely store, organize, and manage all customer, regulatory, and operational documents across departments. It enables digitization of physical records, version control, automated indexing, and quick retrieval, ensuring compliance with audit and legal requirements. The solution to be capable to interface with Bank's core banking, loan origination, HRMS, allied solutions and compliance systems etc.

## 2. Objectives

- Digitize and streamline Enterprise Document Management Solution across KSCB offices
- Enable zero/minimal data entry
- Ensure compliance-by-design with RBI FEE-AI, PMLA and DPDP Act
- Integrate with Finacle 10.2.25 CBS, LOS, and allied solutions
- Deploy MCP orchestration, Agentic AI, and Generative AI modules
- Provide API sandbox and documentation

## 3. Scope of Work

### 3.1 Functional Scope

- Ensure secure storage, retrieval, and audit trails of documents to meet RBI, PMLA, DPDP Act, and other statutory requirements.
- Streamline workflows by digitizing document handling, reducing manual intervention, and enabling faster processing across branches.
- Protect sensitive customer and transaction records through encryption, access controls, and role-based permissions.
- Interface with core banking systems (e.g., Finacle CBS), loan origination platforms, e-office solution, regulatory reporting tools etc for straight-through processing.
- Provide platform-agnostic, lightweight access to documents across branches, mobile devices, and remote channels, even in low-bandwidth environments.

### **3.2 Technical Scope**

- API-first, microservices-based architecture
- Integrations with CBS, LOS, AML, HRMS, Mobile Banking, Bank's allied solutions
- MCP orchestration layer
- Agentic AI and Generative AI modules
- Secure data storage, encryption, and audit logging

### **3.3 Compliance Scope**

- Must comply with RBI, FREE-AI Framework, PMLA, and FIU guidelines.
- PMLA: AML/KYC, CTR/STR reporting
- DPDP Act: Consent, Minimization, Erasure, Portability
- ISO 27001 and CERT-In cybersecurity controls

## **4. Deliverables**

### **Document Capture & Import**

- Ability to scan, upload, or import documents from multiple sources (Eg: email, CRM, CBS, ERP, etc ).
- Supports bulk uploads and automated indexing.

### **Storage & Organization**

- Centralized repository with structured folders
- Categorization by type
- Hierarchical and tag-based organization for easy navigation.

### **Access Control & Security**

- Role-based permissions for employees, auditors, regulators, etc
- Encryption for sensitive financial and customer data.
- Multi-factor authentication and secure sharing options.

### **Version Control**

- Tracks changes and maintains history of edits.
- Allows rollback to previous versions.
- Prevents duplication and confusion across branches.

### **Search & Retrieval**

- Full-text search with OCR (Optical Character Recognition).
- Metadata-based search (date, author, account number).
- Quick filters for compliance and audit queries.

### **Workflow Automation**

- Automated routing for approvals, verifications, and escalations.
- Notifications and reminders for pending tasks.
- Integration with Banking workflows (loan processing, account opening etc).

### **Audit & Compliance Support**

- Detailed logs of access, edits, and approvals.
- Automated retention policies for regulatory compliance.
- Easy export of records for audits.

### **Collaboration Tools**

- Shared editing, commenting, and annotations.
- Secure document sharing across departments and branches.
- Integration with email and messaging platforms.

### **Integration Capabilities**

- APIs to connect with CBS, CRM, LOS, LMS, MB, IB, Website etc.
- Automated document capture from transactions.
- Seamless data flow across banking applications.

### **Backup & Disaster Recovery**

- Scheduled backups to prevent data loss.
- Redundancy and failover mechanisms.
- Ensures business continuity during outages.

### **Scalability & Performance**

- Handles large volumes of documents daily.
- Optimized for speed and reliability.
- Cloud or on-premise deployment options.

Additional:

- Technical documentation
- User manuals and training materials
- SLA-backed support and maintenance plan

## 5. Eligibility Criteria

- Registered startup under Kerala Startup Mission KSUM
- Demonstrated experience in fintech/regtech, API integration, or AI/ML
- Prior PoC, pilot, or hackathon experience in financial services preferred
- If the proposed solution has not yet been implemented, a POC with the Bank is required.

### Team with expertise in:

API aggregation and orchestration

AI/ML and NLP

Cybersecurity and compliance

UX design for rural/low-literacy users

## 6. Evaluation Criteria (QCBS 70:30)

Bids are evaluated using QCBS –Quality and Cost Based evaluation method where Quality will be having highest priority and Cost will be the next priority.

### STAGE 1: TECHNICAL BIDS EVALUATION [e.g.]

Bidder details	Technical Marks Obtained	Technical Score ( TS* )
Bidder1	92 ( T1 )	$( 92/92 ) * 100 = 100$
Bidder2	85	$( 85 / 92 ) * 100 = 92.39$
Bidder3	55	Not applicable
Bidder4	75	$( 75 / 92 ) * 100 = 81.52$

\*Technical score is calculated as  $TS = (\text{Technical Mark obtained by the bidder} / \text{Highest Technical Mark amongst bidders}) * 100$

The bidders who score 70 marks or above in the technical evaluation will be qualified for Financial Bid evaluation.

**STAGE 2: FINAL BID EVALUATION [e.g.]**

Bidder details	Financial Bid Amount discovered
Bidder1	1,30,000
Bidder2	1,20,000
Bidder4	1,00,000

**Note: The associated infrastructure costs will also be added for the calculation of the Total Project Cost.**

**STAGE 3: CONVERSION OF FINANCIAL BID AMOUNT TO SCORE [eg]**

Bidder Details	Financial Bid Amount discovered	Financial Score (LFB/F*100)
Bidder1	1,30,000	$(100000/130000)*100=76.92$
Bidder2	1,20,000	$(100000/120000)*100= 83.33$
Bidder4	1,00,000 ( L1 )	$(100000/100000)*100 =100$

LFB = Lowest Financial Bid from Financial Bid, F = Quoted Amount in Financial Bid

**Consolidated Technical & Financial Score (e.g.)**

Bidder Details	Technical Score	Financial Score
Bidder 1	100	76.92
Bidder 2	92.39	83.33
Bidder 4	81.52	100

**STAGE 4: COMBINED TECHNICAL AND FINANCIAL SCORE (CTFS)**

70:30 weightage for Technical and Financial Score will be used to arrive the Combined Technical and Financial Score (CTFS)

Bidder Details	Applying weights for the Technical Score & Financial Score	CTFS	Rank of the Bidder
Bidder1	$100*(70/100) + 76.92*(30/100)= 93.076$	93.076	1
Bidder2	$92.39*(70/100) + 83.33*(30/100) = 89.672$	89.672	2
Bidder4	$81.52*(70/100) + 100*(30/100)= 87.064$	87.064	3

## 7. Implementation Timeline

Sl.No	Milestone	Timeline – days
1	Issuance of Purchase Order	T
2	Signing of the agreement, Finalise and signing of implementation Project plan	
3	Finalisation of SRS and integration requirements	
4	Successful completion of Customization, integration Configuration and pre-delivery testing	
5	Delivery of Functional and non-functional test results Successful completion of UAT. Delivery of Training and Training materials	
7	Go-live preparation Finalise support process.	
8	Go-live	T+30 days

## 8. Proposal Submission Guidelines

- Submit technical and financial proposals in separate sealed envelopes Include the following: -
  - Company profile and registration documents
  - Team CVs and relevant project experience
  - Technical proposal with architecture diagrams and compliance roadmap
  - Financial proposal with detailed TCO (Annexure II format)
  - Proposals must be valid for 180 days

## 9. Terms & Conditions

- KSCB reserves the right to accept/reject proposals
- Data privacy and DPDP compliance are mandatory
- SLAs must define uptime, response times, and support levels
- Selected vendor must sign a Non-Disclosure Agreement (NDA)

## 10. Projected Branch / Office Expansion

Current Scenario	No of Branches & Offices
	850

The solution proposed by the bidder should be scalable to handle the load for projections. The resource (CPU/ memory / utilization) at given projection should not go beyond 70% there should

not be any single point of failure in the entire software solution. The entire solution should be configured in high availability mode both at DC and DR with inbuilt redundancy.

So, the bidder has to calculate the data growth based on the standard assumption in the industry. This is applicable for all other services which are presently in use and that might get included in future.

## **11. Infrastructure (Hardware/Network)**

The Bidder must include all hardware and network infrastructure components necessary to implement and maintain the solution for the full contract period, with details provided in the Technical Proposal.

Kerala Bank may provision these components through its DC/DR facilities or an alternate environment; otherwise, the Bidder shall provision them via a Meity-empanelled cloud solution.

## **12. Facility Management Services**

The FM support - with minimum **One L2 resources** should be deployed at Bank's premises, for supporting the solution primarily for 10 hours (viz. 9 am to 7 pm) or as decided by the Bank. However in case of exigency the Bidder shall provide and maintain requisite skilled resources for extended hours as required.

## **13. Integrity Pact**

The Integrity Pact shall be executed by the Bidder, duly stamped and signed on each page, and witnessed by two individuals.

## **14. Escrow / Similar arrangements**

The bidder shall be required to establish and execute an Escrow or equivalent arrangement to ensure that the complete source code, along with all related customization details, is securely deposited with a designated third-party location.

## **15. Confidentiality**

The bidder, by participating in the bidding process, shall regard all document details as strictly confidential. The bidder must undertake that they shall hold in trust any information received by

them under the contract /agreement, and the strictest of confidence shall be maintained in respect of such information.

## 16. Performance & security audit

This is an important step that ensures accuracy, availability and security of the data. Bank will identify a suitable audit firm to conduct performance & security audit in compliance with the norms set by regulator for which the selected bidder should furnish all necessary information and support in the form prescribed by the audit firm. The selected bidder has to rectify all the performance and security audit comments to the satisfaction of the Bank without any additional cost.

## 17. Penalty

The successful bidder must strictly adhere to the delivery periods and timelines in the implementation schedule. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to the Bank, may constitute a material breach of the bidder’s performance. As a deterrent for delays during implementation, Bank may levy penalties for delays attributable to the successful bidder.

## 18. Contract Period

5 years.

## 19. Annexures

### Annexure I - Functional requirements

The form has to be filled in all respects. If any row is left blank it will be categorized as “Not Possible” for evaluation purpose.

Sl#	Description	Readily Available (RA)	Customisable (CA)	Not Available (NA)
i	<b>General Functionalities</b>			
1	The solution should be device independent and work seamlessly on devices such as desktops, laptops, mobiles, tablets etc.			
2	The solution should be available in multiple languages i.e. should have Unicode support.			

3	The solution should be fully web- based with preferably no client component installation required on the user's work station.			
4	The solution should be platform Independent. It should support commonly used open source and proprietary platforms (OS, DB, Web Server, App Server, monitoring platforms etc)			
5	The solution should be secure with complete access and role management features.			
6	The solution must not, by its own architecture or design, impose any practical limit on the number of files/ documents that can be created/ handled at any point			
7	The solution should be compatible with technologies and communication platform running within in KSCB.			
8	The system must offer full application security and information on all security events must be recorded on an audit trail.			
9	The solution should be able to be accessed remotely, via VPN or Internet			
ii	<b>Document Capture &amp; Import</b>			
10	Ability to scan, upload, or import documents from multiple sources (Eg: email, CRM, CBS, ERP, etc ).			
11	Supports bulk uploads and automated indexing.			
iii	<b>Storage &amp; Organization</b>			
12	Centralized repository with structured folders			
13	Categorization by type			
14	Hierarchical and tag-based organization for easy navigation.			
iv	<b>Access Control &amp; Security</b>			
15	Role-based permissions for employees, auditors, regulators, etc			
16	Encryption for sensitive financial and customer data.			
17	Multi-factor authentication and secure sharing options.			
v	<b>Version Control</b>			
18	Tracks changes and maintains history of edits.			
19	Allows rollback to previous versions.			
20	Prevents duplication and confusion across branches.			
vi	<b>Search &amp; Retrieval</b>			

21	Full-text search with OCR (Optical Character Recognition).			
22	Metadata-based search (date, author, account number).			
23	Quick filters for compliance and audit queries.			
vii	<b>Workflow Automation</b>			
24	Automated routing for approvals, verifications, and escalations.			
25	Notifications and reminders for pending tasks.			
26	Integration with Banking workflows (loan processing, account opening etc).			
viii	<b>Audit &amp; Compliance Support</b>			
27	Detailed logs of access, edits, and approvals.			
28	Automated retention policies for regulatory compliance.			
29	Easy export of records for audits.			
ix	<b>Collaboration Tools</b>			
30	Shared editing, commenting, and annotations.			
32	Secure document sharing across departments and branches.			
32	Integration with email and messaging platforms.			
x	<b>Integration Capabilities</b>			
33	APIs to connect with CBS, CRM, LOS, LMS, MB, IB, Website etc.			
34	Automated document capture from transactions.			
35	Seamless data flow across banking applications.			
xi	<b>Backup &amp; Disaster Recovery</b>			
36	Scheduled backups to prevent data loss.			
37	Redundancy and failover mechanisms.			
38	Ensures business continuity during outages.			
xii	<b>Scalability &amp; Performance</b>			
39	Handles large volumes of documents daily.			
40	Optimized for speed and reliability.			
41	Cloud or on-premise deployment options.			
<b>These are indicative requirements. Final functionalities must be implemented by the vendor as determined in the detailed system study.</b>				

## Annexure II - Technical requirements

The form has to be filled in all respects. If any row is left blank it will be categorized as “Not Possible” for evaluation purpose.

Sl#	Description	Readily Available (RA)	Customisable (CA)	Not Available (NA)
1	<b>High Availability (HA) &amp; Disaster Recovery (DR)</b> support with minimum 99% uptime.			
2	<b>Scalable architecture</b> to handle increasing concurrent users and document volumes.			
3	<b>Multi-instance or single-instance deployment</b> based on operational needs.			
4	<b>Lightweight application design</b> for low-bandwidth branch environments.			
5	<b>Real-time data replication</b> between production and DR sites with automatic/manual failover.			
6	<b>Single Sign-On (SSO)</b> integration with Finacle CBS and AD/LDAP/IDAM.			
7	<b>Encryption of data in transit and at rest</b> using AES/TLS standards.			
8	<b>Data integrity validation</b> using hashing algorithms (MD5/SHA-2 or higher).			
9	<b>Comprehensive audit trails and logs</b> for all user and admin activities.			
10	<b>Role-based access control</b> with multi-level admin segregation.			
11	<b>Compliance with RBI, PMLA, DPDP Act,</b> and internal IT/Cybersecurity policies.			
12	<b>Protection against web threats</b> like XSS, SQL injection, and broken authentication.			
13	<b>Adherence to data localization and privacy norms.</b>			
14	<b>API-first architecture</b> supporting REST/SOAP with JSON, XML, ISO 8583 formats.			
15	<b>Seamless integration with</b> CBS, LOS, LMS, and middleware systems.			
16	<b>Interfacing with external databases</b> (e.g., negative lists, property/vendor databases).			
17	<b>ETL capabilities</b> for Big Data ingestion and transformation.			
18	<b>Support for standard messaging protocols</b> and store-and-forward mechanisms.			
19	<b>Page-wise document storage and retrieval</b> to optimize bandwidth.			

20	<b>Upload and attachment of scanned images</b> in compressed and encrypted formats.			
21	<b>Digital contract note and document template generation.</b>			
22	<b>Progressive web application UI</b> compatible with all major browsers.			
23	<b>Offline mode support</b> with auto-sync and purge upon reconnection.			
24	<b>Advanced search and retrieval</b> using metadata, keywords, and customer identifiers.			
25	<b>Validation of data at entry and save levels</b> to ensure accuracy and completeness.			
26	Ensure version upgrades/releases are provided free of cost during the contract period			
27	Vendor responsible for notification and supervision of new releases.			

### Annexure III – Details of Proposed Network components

Serial Number	Item Description	Make & Model	Version/Specification	Capacity such as number of ports/connections	No of License/users	Warranty Period	Support Details	Any other information

### Annexure IV – Details of Proposed Hardware Infrastructure

Serial Number	Make & Model	Processor Type & clock speed	Number of cores per server	Total Memory per server	Hard Disk type & capacity etc. per server	RAID Particulars per server	Operating System per server	Redundant Network bandwidth per server	Redundant Power Supply (RPS)	Number of Physical servers	Other particulars such as HBA	whether deployed in VM /shared	Function / purpose


**Annexure VI - Declarations**

- Eligibility Declaration
- Conflict of Interest Declaration
- NDA Acceptance
- Integrity Pact
- Details of Existing Installations