

Integrated Credit & Legal Management Suite (ICLMS)

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1. Introduction

The Kerala State Cooperative Bank (KSCB), the apex cooperative bank of Kerala intends to implement, a comprehensive Integrated Credit & Legal Management Suite (ICLMS) solution designed to manage the end-to-end lifecycle of assets, legal proceedings, and credit monitoring. The system should unify NPA management, legal case tracking, loan & advance litigation, court case management, credit monitoring, and gold loan auction processes into a single platform.

It will be interfaced with the Core Banking System, the National Judicial Grid, and other regulatory platforms, ensuring seamless data flow, compliance, and operational efficiency. The solution will provide centralized dashboards, automated workflows, and AI-driven insights to strengthen recovery, reduce manual intervention, and improve transparency in legal and credit operations.

. The scope covers the following solution areas:

- **Asset & NPA Management solution:** - The solution must provide end-to-end functionality, including automated classification of stressed accounts under RBI guidelines, real-time tracking of repayment behaviour, and early warning signals for potential defaults. It should support restructuring, settlement, and recovery workflows, while offering branch-level dashboards for localized visibility. Integration with core banking system and allied solutions ensures transparency, auditability, and alignment with regulatory mandates.
- **Legal case management:** - The solution must enable centralized, covering initiation, documentation, hearing schedules, and closure workflows. It should provide structured templates for case filing, automated reminders for deadlines, and secure storage of legal documents. Dashboards must offer real-time visibility into case progress, outcomes, and pending actions, while ensuring compliance with PMLA and RBI requirements. Integration with internal compliance systems should strengthen governance and reduce manual intervention.
- **Court case integration:** - The solution must support by connecting with judicial and e-court APIs to synchronize case updates, hearing dates, and judgments. Automated feeds should reduce manual data entry, while ensuring that legal teams and branch officers have timely access to accurate information. The system must maintain audit trails for all updates, provide alerts for upcoming hearings, and enable seamless coordination between legal and compliance teams.
- **Credit monitoring:** - The solution must provide robust capabilities, integrating with CBS, LOS, and LMS platforms to track borrower performance, repayment schedules, and exposure levels. It should embed AI-driven risk scoring models to identify early warning signals and trigger proactive interventions. Branch-level dashboards must empower local teams to monitor credit health, while central oversight ensures portfolio-wide visibility.

Compliance with RBI and DPDP Act requirements must be embedded into all monitoring workflows.

- **Gold loan auction management:** - The solution must automate, covering valuation, notification, bidding, and settlement processes. It should ensure compliance with RBI and state-level guidelines, while providing transparency and fairness in asset disposal. Integration with branch systems must enable localized execution, while centralized dashboards provide oversight of auction outcomes. Audit trails and automated reporting must guarantee accountability and inclusivity in the auction process.
- **Early Warning System (EWS):** - The solution must proactively detect potential risks in various portfolios. It should leverage AI-driven analytics to identify red flags such as irregular repayment patterns, sudden changes in borrower behaviour, or external market signals. Alerts must be configurable at branch and central levels, ensuring timely intervention. The system must integrate with Bank's allied solutions, providing a unified risk management framework that minimizes operational risk and strengthens compliance.

The system must be scalable, API-first, multilingual, and compliant with RBI, PMLA, and DPDP Act. It must integrate with national and Kerala state APIs, support refinancing workflows, and embed orchestration and AI layers for automation and inclusivity.

2. Objectives

- Digitize and streamline Integrated Credit & Legal Management Suite across KSCB offices
- Enable zero/minimal data entry
- Ensure compliance-by-design with RBI, PMLA, DFS and DPDP Act
- Integrate with Finacle 10.2.25 CBS, LOS, DMS etc
- Deploy MCP orchestration, Agentic AI, and Generative AI modules
- Provide API sandbox and documentation

3. Scope of Work

3.1 Functional Scope

- **NPA Management:** Automated identification, classification, and monitoring of non-performing assets with recovery tracking.
- **Legal Case Management:** End-to-end management of loan litigation, including case filing, hearing schedules, and document repository.
- **Court Case Integration:** Interface with the National Judicial Grid for real-time updates on case status, judgments, and compliance timelines – direct / through agencies.

- **Credit Monitoring:** Continuous surveillance of loan accounts, early warning signals, and risk scoring to prevent slippages.
- **Gold Loan Auction Management:** Automated workflows for valuation, auction scheduling, bidder management, and settlement posting into CBS.
- **Integrations:** Seamless data exchange with the bank's CBS, LOS and other allied solutions for account details, transactions, and recovery updates.
- **Centralized Dashboards:** Branch-level and HO dashboards for monitoring NPAs, legal cases, auctions, and credit risk indicators.
- **Workflow Automation:** AI-driven routing of tasks, escalation management, and SLA tracking for faster resolution.
- **Audit Trail & Compliance:** Complete lifecycle logging of NPAs, legal actions, and auctions for regulatory and internal audits.
- **Role-Based Access Control:** Ensuring sensitive legal and credit data is accessible only to authorized personnel.

3.2 Technical Scope

- API-first, microservices-based architecture
- Integrations with CBS, DMS, Bank's allied solutions
- MCP orchestration layer
- Agentic AI and Generative AI modules
- Offline-first PWA/mobile app
- Secure data storage, encryption, and audit logging

3.3 Compliance Scope

- RBI: IRAC Norms, Gold Loan LTV Standards, FREE-AI Framework
- PMLA: AML/KYC, CTR/STR reporting
- DPDP Act: Consent, Minimization, Erasure, Portability
- ISO 27001 and CERT-In cybersecurity controls
- DFS Early Warning Indicators
- SARFAESI Act Workflows

4. Deliverables

The deliverables of Integrated Credit & Legal Management Suite solution to be designed to strengthen compliance, improve operational efficiency, and reduce risk across the banking ecosystem. These solutions collectively provide automated workflows, predictive analytics, and branch-level dashboards that enable timely identification of stressed assets, transparent handling of legal cases, and seamless integration with judicial systems. They also be AI-driven credit monitoring models, structured auction processes for gold loans, and configurable early warning alerts that empower banks to act proactively. Each deliverable ensures auditability, regulatory alignment, and reduced manual intervention, thereby enhancing governance and resilience.

Together, these deliverables to create a unified risk and compliance framework that supports both strategic oversight and localized execution. By embedding automation, orchestration, and AI-driven intelligence, the solutions provide actionable insights for decision-makers while ensuring inclusivity and transparency in customer-facing processes. Broad deliverables include:

- Credit Monitoring & Collateral Valuation
- Automated Loan Classification
- SMA/NPA Tracking
- End-to-End Delinquency Management
- Early Warning System (EWS)
- Recovery & Collections Management
- Legal Processing & Linking to courts
- Gold Loan LTV Compliance & Auction Management
- Analytics & Dashboards
- User administrations – Role based access controls
- Integrations

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+120 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 two 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)
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			
10	Automated NPA classification reports under RBI/PMLA guidelines.			
11	Branch-level dashboards showing asset quality and delinquent accounts.			
12	Recovery workflow documentation (settlement, restructuring, write-off).			
13	Compliance audit trails for regulators.			
14	Predictive analytics outputs highlighting potential defaults.			
15	Centralized case repository with structured templates.			
16	Case progress dashboards for litigation and arbitration.			
17	Automated reminders and alerts for hearings and deadlines.			
18	Secure document storage with version control.			

19	Regulatory compliance reports aligned with RBI/PMLA.			
20	API connectors to e-court/judicial systems.			
21	Automated case update feeds (judgments, hearing schedules).			
22	Audit logs of all court data synchronization.			
23	Alerts and notifications for upcoming hearings.			
24	Branch and central dashboards for case visibility.			
25	Borrower risk scoring models with AI-driven analytics.			
26	Exposure monitoring dashboards at branch and central levels.			
27	Early warning alerts for irregular repayment behaviour.			
28	Compliance-ready reports under RBI and DPDPA Act.			
29	Integration with CBS, LOS, and LMS systems.			
30	Automated auction workflows (valuation, notification, bidding, settlement).			
31	Branch-level execution dashboards for localized auctions.			
32	Audit trails ensuring transparency and fairness.			
33	Regulatory compliance reports for RBI/state guidelines.			
34	Outcome summaries of auction results and recoveries.			
35	Configurable alert mechanisms for red flags in loan portfolios.			
36	AI-driven predictive models for borrower risk.			
37	Branch and central dashboards for monitoring alerts.			
38	Integration outputs with credit monitoring and NPA modules.			
39	Unified risk management reports for compliance and governance.			

These are indicative requirements. Final functionalities must be implemented by the vendor as determined in the detailed system study.

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	Host the solution in High Availability (HA) mode with Disaster Recovery (DR) and minimum 99% uptime.			
2	Support scalable architecture with ability to increase concurrent instances, keeping CPU/Memory utilization below 70%.			
3	Provide real-time replication of data from production to DR site, with manual and automatic failover.			

4	Support database and OS-level clustering for resilience.			
5	Ensure lightweight application design accessible even in low-bandwidth branch environments.			
6	Deploy across Production, Pre-Production, DR, Training, and UAT environments.			
7	Support SSO (Single Sign-On) with Finacle CBS and integration with AD/LDAP/IDAM solutions.			
8	Encrypt all sensitive data in transit between CBS and interfacing applications using AES/TLS standards.			
9	Maintain 100% data integrity with hashing algorithms (MD5/SHA-2 or higher).			
10	Provide comprehensive audit trails and logs for all users, including administrators.			
11	Support segregation of duties with multi-level admin roles (system, functional, branch-level).			
12	Ensure compliance with RBI, PMLA, DPDP Act, and the Bank's IT/Cybersecurity policies.			
13	Handle web application threats (XSS, SQL injection, broken authentication, insecure storage, etc.).			
14	Adhere to data localization norms and privacy protection requirements.			
15	Seamless integration with CBS, LOS, DMS and other allied solutions for data push/pull.			
16	Provide API-first design, supporting REST/SOAP with JSON, XML, ISO 8583 formats.			
17	Interface with internal/external systems, including middleware, customer sourcing channels (Internet, Mobile, Tablets), and FinTech platforms.			
18	Support standard messaging protocols and store-and-forward mechanism during communication breakdowns.			
19	Enable interfacing with negative databases (customers, property, vendors, agencies).			
20	Provide ETL capabilities for Big Data consumption and transformation.			
21	Ensure STP (Straight Through Processing) integration with minimal user intervention.			
22	Provide branch-level dashboards for visibility into credit, NPA, and legal cases.			
23	Support rollback and restart of transactions at specific stages.			
24	Deliver daily activity reports and unsuccessful login attempt logs.			
25	Track client IP & network interface addresses for monitoring.			

26	Support integration with report writers for user-defined reporting.			
27	Enable document storage and retrieval page-wise to minimize bandwidth usage.			
28	Allow upload and attachment of scanned images in compressed and encrypted form.			
29	Provide digital contract note generation and document template generation features.			
30	Support progressive web application UI for accessibility across browsers (Chrome, Edge, Safari, Firefox).			
31	Provide offline mode capability with sync once network is restored.			
32	Vendor to provide proactive monitoring and capacity planning with recommendations for upgrades.			
33	Centralized helpdesk tool integrated with Bank's ticketing system.			
34	Provide logging and monitoring feeds to SIEM and other Bank security tools.			
35	Ensure flexible user administration with super admin, local admin, and branch-level controls.			
36	Support multi-instance deployment depending on Bank's requirements.			
37	Provide session log files with detailed analysis (account ID, session time, etc.).			
38	Deliver root cause analysis for performance and availability issues.			
39	Conduct DR drills ensuring RPO/RTO compliance.			
40	Provide perpetual corporate license with no limitations on users, branches, or locations.			
41	Deliver complete documentation (hard copy and soft copy) in English.			
42	Ensure version upgrades/releases are provided free of cost during the contract period.			
43	Vendor responsible for notification and supervision of new releases.			
44	Provide training for Bank staff/third-party vendors for UAT, functional, resilience, benchmarking, and load testing			

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 V - Declarations

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