Scope of Work

i.   The Applicant has to provide services relating to digitization of Loan documents, relevant enclosures and other records pertaining to the Bank's RACPCs/RASMECS/RACCs at different locations in Chandigarh Circle as mentioned in **Annexure E** and stored at CPCs, / DACs, /other Temporary/permanent storage facilities/Branches on an ongoing basis as per the work order letter issued for the concerned RACPC/RASMEC/DAC/RACCs/Other offices.

ii.   Empanelled Vendor has to carry out the task of **sorting, physical segregation of Loan files/documents/associated enclosures into various pre-defined folders/sets/buckets**, quality scanning, digitization, storing, uploading and indexing of Loan files and storing the physical documents in color coded folders supplied by bank as well as imparting training to staff within the given timelines.

iii.   Loan files and relevant documents/records may be in A4/Legal size, or any other size as may be directed by the Bank. The entire process of digitization of Loan files and relevant documents/records would involve retrieval of the Loan files and relevant documents/records from the storage place, open the bundles held in lots, remove the staple pin, sorting, segregating the physical files into separate buckets/sets , Scanning each page of all Set, Digitizing, indexing, uploading, stamping the physical Loan files and relevant documents/records and finally re-bundle the Loan files and associated documents/records and storing the physical files into color coded folders(provided by bank) after stapling and hand over to the authorized person of RACPC/RASMEC/RACC/DAC/Branches/Other Offices for re-storage.

iv.   The quality and clarity of scanning should be beyond doubt and Bank's decision in this regard will be final. Scanned images should be of 150 to 200 dpi resolution, gray scale. Scanning to comply with C-KYC specifications. Maximum size per folder should not exceed 15 MB. If the digitized file size exceeds 15 MB, the file should be compressed below 15 MB.

v.   The scanned images to be saved in PDF form based on account number. It should be accessible in EDMS based on account number.

vi.   In case of torn and fragile documents which cannot be fed into the scanner, matter will be referred to authorized official for taking decision regarding obtaining photocopies of such items for the purpose of scanning. Further, in case, a document cannot be scanned using any type of scanner, digital camera can be used as image capturing device after taking proper approval from Bank's authorised Official.

vii. The vendor will impart simultaneous training to bank staff regarding various digitization process including scanning, digitizing, indexing, uploading and retrieval in the software and related issues. The vendor will provide all end-user support to the Bank.

viii. The vendor has to maintain utmost confidentiality and will be responsible for any data breach as mentioned in the agreement subsequently.

ix. The document (Loan files and relevant documents/records) should be properly and securely kept for digitization and returned to the authorized officer on daily basis. A log register should be properly maintained detailing all the movement of document (Loan files and relevant documents/records) and should be returned with all the pages intact and secured.

x. CCTV will be provided by Bank.

xi. The vendor shall arrange good quality and in sufficient numbers of scanners at his own apart from deploying sufficient and skilled manpower.

xii. If work order issued then vendor has to sort, scan and digitize a minimum no of Loan files and relevant documents/records per day/per location (Annexure F) or as decided by the bank with mutual consent for each location. The vendor has to accordingly adhere to the timelines and non-maintaining of the timeline may invite penalty as per (Annexure G).

xiii. Bank will have the right to add/amend/modify scope of the work as per its discretion/requirement though with mutual agreement/consent.

xiv. Unfinished work / left out work / error rectifications pertaining to the expired contract period to be completed during the present agreement period on priority basis without any extra cost to the Bank.

xv. **Scanned images should be compatible with EDMS software installed in EDMS server at GITC Rabale and end user (Branch) should be able to able to view and download digitized documents through remote login. Vendor to test check this compatibility first before going for full scale scanning and digitization and repair the digitized files if so required to make them compatible with the EDMS software without any additional cost.**

xvi. **In case of loss of any file, documents, pages, security documents while in the custody of the applicant, then the applicant would be liable for the penalty as per Annexure G.**

Scope of Work
Standard Operating Procedure (SOP)

This step includes the following:

Step 1: File Identification.

a. Identifying the quality and condition of the documents. Documents will be in form of files. Majority documents have only text, photographs but a few may have graphics.

b. On receipt of the set of particular Loan files and associated enclosures/other records (handing over by Bank' Official will be noted in a register), Vendor will check for mutilation, worn out etc. which will be informed to the Special Team leader. Vendors will undertake the following activities:

c. De-filing

d. De-stapling, removing paper clips

e. Unbinding

f. Smoothing edges, orienting direction

g. Pasting of torn documents (In such a way that it does not obliterate any material things on the page) and physical preparation/segregation of Documents into pre-defined buckets/sets.

h. Loan Documents may be bound. Wherever, the documents are bound, then vendor has to open the bind with prior permission from the Bank official, scan and re-file in the same order of paging.

i. Segregate physical Loan files into 7 folders or as decided.

j. Scanning documents will have the following paper size (A0 / A1 / A2 / A3 / A4 / Legal and others).

Step 2: Receiving the files

The following includes:

a. Collection of documents from Bank Official.

b. Cleaning, Dusting and Fumigation of Documents.

c. Page number needs to be captured by vendor digitally at the bottom of the page for noting and corresponding side papers. Numbering has to be done for all pages. Vendor should ensure and cross check the numbers captured to verify the numbers captured are in sequence for all pages.

d. Bank official will make an entry in the log register module of the scanning, Digitization and Data entry (referred to as Application) while handing over the document.

e. Each file handed over to the Vendor will be tracked using a unique ID generated by the application. (e.g. loan account no)

f. Vendor will accept the log and physical files. As part of this verification, the vendor is advised to verify the document/ file quality with the Bank official and any discrepancy should be brought to the notice of the Bank representative.

g. Under NO circumstances shall the documents be changed. Mutilated, destroyed or replaced by some other documents.

h. Inward the documents in the log register module of the application as followed:

i. Name of the document collected.

ii. Number of pages in the document (A4/Legal/A3/A2/A0/others)

      iii.   Collected from (Official Name)

      iv.   Collected by and Signature (Vendor Representative)

          v.   Date of collection.

         vi.   Returned to (Bank Official) – Name and Signature.

       vii.   Returned by (Vendor representative)

i.   Vendor should ensure that number of pages in each document is accurately captured and is then cross-checked with the number of pages scanned. Vendor should maintain order of documents without disturbing the chronology of the documents and without mixing pages between different documents. In case of unavailability of required documents or pages missing or documents missing, it should be highlighted to the Bank Official

j.   Documents will be provided to the Vendor in a condition that the Vendor will be able to start scanning readily. In case of the document condition not being to such an extent, it is the responsibility of the vendor to inform the Bank's authorised official.

k.   Vendor will provide the name and ID if the authorised person, who will receive documents/loan files for scanning at each scanning centre. Bank will also authorise at each centre, an official who will hand over and receive back documents/loan files to and from the vendor authorised representative.

Step 3: Batch Preparation

Each paper page is prepared for scanning by:

    i.   De-filing

    ii.   De-stapling, removing paper clips

    iii.   Unbinding iv. Smoothing edges, orienting direction

    v.   Segregating and sorting documents.

    vi.   Pasting of torn documents and physical preparation of Documents

    vii.   Physical Loan files will be segregated into 7 buckets or sets or as decided by the Bank. While segregating, care should be taken, so that the physical files are segregated as per specification given by the Bank.

Step 4: Scanning/QC of Images:

Use of ADF Scanners/Overhead scanners/ Flatbed Scanners:

a.   Depending upon the nature and quality of documents the vendor shall deploy ADF/ A3 scanners / Overhead scanners/ flatbed scanners, as the case may be. The choice of scanners depends completely on the condition of the document. The number of the scanners to be deployed to depend on local requirement. This may increase depending on the daily target achieved. Daily target to be achieved is as per **Annexure- F.** In case the document is very torn and cannot be fed in the sheet feeder, then flatbed scanner should be used. In case the document cannot be scanned using any type of scanner, digital camera can be used as image capturing device.

b.   Vendor will attach the generated barcode as a Unique file ID for all the files before scanning. Bar code will be pasted on the file cover (including Front

File Cover, Back File Cover and Internal Noting pages). Each paper page is scanned and all the pages in the file is stored as one of digital file **searchable formats** (PDF/A) (ISO 19005-1:2005) using appropriate scanners with high quality document and image results. Scanning to be done on 150-200 DPI resolution grey scale with digitized file. Size per folder/set/bucket under the main folder should not exceed 15 MB. In case the document is not visible then document scanning shall be done in gray scale. The images are stored under PDF/A format with maximum image quality with minimum storage capacity. In case the documents are not legible it needs to be scanned on high resolution i.e. 600 dpi or higher. Quality of the scanned images for skewing, de-skewing, de-speckling, cropping, removing black noise around the text cleansing of images etc. shall be carried out by operator other than the one scanning the document. Scanned image should be replica of the original document. Scanned images will be segregated and saved into 7 pre decided folders.

c. Vendor should ensure latest licensed software for Quality Check is installed.

d. The generated PDF/A should be optimized for viewing over the internet i.e. pages should be viewable as soon as they are downloaded without waiting for the complete file to be downloaded. i.e. A multipage file is downloaded page-by-page and should be viewable as soon as a page is downloaded rather than having wait for the entire file to download.

e. Scanned image generated after adequate compression should be legible in both soft format and printed copy taken on paper in 1:1 scale. If the scanned document is not legible then it will be the vendor's responsibility to scan the documents at higher resolution.

f. All pages in the file need to be scanned. (Excluding duplicates and photocopies of already scanned documents)

g. Quality check after scanning is of utmost importance. Vendor should ensure quality of work. Vendor should check scanned records for DPI, image Quality, Format, Noise removal etc.

h. Vendor should ensure that digitized document is the exact replica of the original paper document maintained as part of the records in the books.

Step 5: Post Scanning / Refiling and handing over the files

a. After the scanning, re-bundle, re staple the Loan files and relevant documents/records (after stapling) in lots , store into colour coded folders provided by the Bank and hand over to the authorized person of HLC/RACPC/RASMEC/ RACC/DAC/Branches/Other Offices for re-storage.

b. Each page shall be serially arranged and shall be counted while giving the documents back.

c. Vendor to maintain and return the documents in their original form to the Bank representative.

d. Any damage to the documents collected shall make the vendor liable to penalty as specified.

e. Vendor to Maintain outward log for files returned back to Bank. Vendor should maintain records of Issue/ Return of files/ Documents in the data entry application for keeping track of the flow of files/documents and get the same countersigned by the Bank representative while collecting and returning the files/documents. Digital files will be tagged and stored in the drive.

f. Vendor is required to take back up of incremental data at the end of the day. The backup shall be taken on hard disk in a secured storage for data retrieval in case of emergency.
Vendor to ensure data security and confidentiality while taking back up.

g. The vendor shall not assign their right and interest in these presents or assume a fresh partner or partners or dissolve partnership at present subsisting between them in reference to this contract without the written permission from Bank.

Step 6. Quality Check: Quality Check involves verification of the data captured and carrying out necessary rectification in case of errors in data. Quality check in the document should be as under:

a. Physical segregation of loan files and associated documents/relevant enclosures is correctly done as per Bank's instruction into 7 folders/sets/buckets /or as many folders/sets /buckets as decided by the Bank.

b. All documents have been scanned.

c. The Image should not be too dark / too light.

d. The Image should not have been captured under improper lighting.

e. The Image should not have been cropped from any side.

f. The orientation of the image should be right.

g. The colour is consistent in all the images and not patchy.

h. The image should not be skewed.

i. The image should not be blurred.

j. There should not be any data loss due to folds.

k. There should not be any data loss due to tight binding and bulge at the centre.

l. There should not be extra darkness at the edges.

m. Each digital/file /Folder size should not exceed 15 MB. If the size of any of the bucket /folder exceeds 15MBPS, same should be compressed to 15MBPS without compromising on image quality

n. While returning the Loan documents to the authorised person at RACPC/RASMEC/RACC/Branch /Other offices, the files/associated documents/enclosures should be stored into color coded folders provided by the Bank.

o. Same document/duplicate document should not be scanned multiple times.

Step 7. **Indexing**

Indexing to be carried out post completion of Quality check. Each file doc will be indexed with a unique identification no. such as Loan account no (for example12345678900). No other character should be used in naming the main folder:

ii. Images will be segregated according to type of doc like Loan application and placed in 7 sub folders (maximum size of each sub folder: 15 MB) under account no wise folders

8. **Data Transfer to Bank's ADS enabled storage facility/NAS Box:** After quality check, vendor will arrange to transfer data to Bank's ADS enabled storage facility located at RACPC/RASMEC/RACC/DAC/Branches/Other offices on daily basis. The data transfer process may be online or through manual process as advised by GITC from time to time. Scanned images, should be compatible with EDMS software installed in EDMS server at GITC Navi Mumbai and end user (Branch) should be able to view and download digitized documents through remote login. Vendor to test check this compatibility first before going for full scale scanning and digitization.

9. **Responsibility Statement**

    i.   The Vendor should ensure that Scanners and Manpower are deployed to the maximum capacity in the space provided by the Bank/RACPC/RASMEC/RACC/ Branch/DAC/other offices to complete the project as per timelines assigned by the Bank time-to-time.
    ii.   Vendor should follow the guidelines / instructions of the Bank officials for day-to-day digitization activity and guidelines issued by Information Security department GITC, SBI time to time for protecting Bank IT assets.
    iii. Vendor should ensure scanners and manpower are made available in working condition on priority on request raised by the Bank.
    iv.   The scanning to take place inside Bank premises. Cabling, repair and Maintenance of vendor's equipment, staff welfare etc. to be arranged and ensured by vendor.
    v.   Bank has the right to conduct audit on the applicant whether by its internal or external auditor, agents appointed to act on its behalf and to obtain copies of any audit or review report and findings made on the applicant in conjunction with the services performed for the Bank.
    vi.   Due diligence/ KYC/ physical verification of employees of the applicant will be done by the applicant and proper record of the same will be maintained. Applicant will report the Bank about employees joined/ left the company on regular intervals. The vendors employees will be frisked and scanned and will not be allowed to take any pen or copying or photo camera / any electronic gadgets containing memory inside the workplace and will be under CCTV Surveillance

10. **Reports**

The Applicant is required to provide the scanning center wise reports as per Bank's requirement and periodicity, to the designated officer of the Bank.

      i. Total No of physical files sorted and segregated into 7 buckets/as specified by bank
      ii. Total no of documents and Images scanned
      iii. Total no of documents indexed Digital segregation)
    iv. Total no documents saved in Banks' local storage facility/NAS Box at HLC/RACPC/RASMEC/RACC/DAC/other offices.

    v. Total No. of documents rebundled (stapled) and stored into colour coded folders.

11. Improvements in Processes

The vendor will be open to any up gradation/improvement in the system/processes which will contribute to better Records Management with Bank's consent, under intimation to the Bank.

12. MISC. Items

- Vendor will work inside Bank premises and the Bank will provide working space, desks, chairs, power connection, CCTV. Cost of power consumption for scanning and digitization will be borne by Bank
- Vendor will bring scanners and cabling of the scanners to computers and servers, UPS, equipment's for pinning, unpinning and any other item required for smooth functioning scanning and digitization.