

National e-Governance Services Limited

RFQ. No: NESL/PR Agency/2021/003

Date: 15th March 2021

Request for Proposal

for

Empanelment of PR agency

Registered Office:

National e-Governance Services Limited (NeSL)

Gresham Assurance House

4th Floor, Sir P M Road

Fort, Mumbai – 400 001

Phone: - 022 –62606666 e-mail: - helpdesk@NeSL.co.in

RFP SCHEDULE

RFP. No: NESL/PR Agency/2021/003

Date: 15th March 2021

Name of the company	National E-Governance Services Ltd
Date of Release of RFP	15 th March 2021
Last Date for Bid Queries and mode of submission	20 th March 2021, All queries received and replies given will be open to viewing to all bidders for which purpose you can email to colin@nesl.co.in
Last date and submission	27 th March 2021 Password Protected Zipped File
Presentation	Will be communicated post technical selection if needed
Commercial Bid	The commercial bids of only those vendors who qualify in both eligibility and technical evaluation will be opened on 28 th March 2021 and closed on 30 th March 2021.
Contact Information	National E-Governance Services Limited Gresham Assurance House 4th Floor, Sir P M Road Fort, Mumbai – 400 001 Email – colin@NeSL.co.in Phone number +91 9819266011

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Section – I: Invitation for Bids (IFB)

1. Background

- a. NeSL is India's first Information Utility and is registered with the Insolvency and Bankruptcy Board of India (IBBI) under the aegis of the Insolvency and Bankruptcy Code, 2016 (IBC). The company has been set up by leading Organizations and public institutions and is incorporated as a union government company. The primary role of NeSL is to serve as a repository of legal evidence holding the information pertaining to any debt/claim, as submitted by the financial or operational creditor and verified and authenticated by the other parties to the debt.
- b. NeSL's role is to facilitate time-bound resolution by providing verified information to adjudicating authorities that do not require further authentication.
- c. NeSL along with its wholly-owned subsidiaries, NeSL E-Infrastructure Limited (NEIL) and NeSL Asset Data Limited (NADL) offers a plethora of services for the general good of the public which can be referred to from the enclosed group brochure.

Stakeholder Advantages

Financial Creditors

- Authenticated information as evidence
- Reduction of asymmetry of information
- Digital Document Execution of contracts with digital E-stamping
- Reduction of time for retrieval of information about borrower
- Information of default in Operational payments by a borrower
- Real time reports for better credit monitoring (APIs available)
- Reduction of delays in legal process
- Integration with e-Court for e-filing of Record of Default

Operational Creditors

- Debts of Operational Creditors are filed digitally for easy retrieval
- Generation of Demand Notice against buyer
- Recording of dispute details
- Integration with MSME Samadhaan Portal
- Default alerts from other creditors
- Authenticated information as evidence
- Digital Document Execution of contracts with digital E-stamping
- Information of default in Operational payments by a buyer
- Integration with e-Court for e-filing of Record of Default

Resolution Professionals/ Liquidators

- Integration with e-Court for e-filing of Record of Default
- Access to debt information of debtor
- Helpful for claim verification
- Storage of Information in Virtual Data Room
- End to End CIRP Solution to facilitate to adhere CIRP timelines
- Regulatory Submissions to COC, IPA, IBBI, AA
- Integration with eAuction platform*

Borrowers

- Paperless, Non-reputable agreements digitally signed by both parties
- Perpetual availability of documents
- Convenient, paperless with remote execution
- Can avail easy loans even during state lockdowns

d. For the above stated purpose and advantages, NESL invites proposals from reputed and qualified PR agencies for creating awareness about these services.

2. Contact Information

National e-Governance Services Limited

National e-Governance Services Limited (NeSL)

Gresham Assurance House

4th Floor, Sir P M Road

Fort, Mumbai – 400 001

E-Mail: colin@NeSL.co.in

Mobile no: 9819266011

3. How to Apply

The documents as listed below (but not limited to) should be submitted in a **Password Protected ZIP files**, as given below.

Zip File– 1: Eligibility Criteria

Sr. No	Eligibility Criteria	Compliance Yes/No	Documents to be submitted
1	The Bidder must be a firm/company/company/organization registered under applicable act in India		Copy of the Partnership deed/ Bye Law/ Certificate of Incorporation issued by the Registrar of the companies along with the Memorandum of Association and full address of the registered office
2	The Agency's turnover for last 3 consecutive financial years i.e. F.Y 2017-18, 2018-19 and 2019-20 should be at least INR 75 Lakhs (Sum total of 3 consecutive financial years) as per audited balance sheets.		Copy of the audited balanced sheet and/or certificate of Chartered Accountant for preceding 3 three years
3	The Agency should have a minimum experience of at least 3 years of conceptualizing & implementing digital marketing & social media strategy inclusive of creative development, media buying& content distribution. The agency should have rich experience in social media response management.		Proof of 1 campaign of for the last 3 years. 2017-18, 2018-2019 and 2019-2020

4	Recognition in the form of industry acclaimed awards specific to Digital and Social Marketing Campaigns		Details of the awards received
5	The Agency should have a proprietary tool/preferred partnership for social media listening /monitoring tool and have an affiliation with Google premium partner program and other such industry level partnership		Copy of the order or Certificate as a proof of partnership and affiliation with the Google /other partner has to be submitted.
6	The Agency should have accomplished digital campaigns of minimum 30lakh and social media campaign of 50 Lakh during last three financial for a single product/service/brand		Copy of the release order and other invoices or Certificate of completion of the work from the client.
7	The Agency shall not have been involved in any major litigation that may have an impact affecting or compromising the delivery and service required. Also, the agency shall not have been blacklisted/debarred by any Central/ State Government/ Public or Private undertakings or any related bodies of the media/ advertising industry		Bidder should specifically confirm on their letterhead in this regard.

Zip File – 2: Commercial Bid

- a. The Price Bid as per format given below on your company letter head signed/digitally signed by an authorized signatory

Note: Bidder will be disqualified if zip file could not be open due to any reason, like incorrect password or corrupted file etc.

COMMERCIAL BID

The commercial Bid needs to contain the information listed hereunder in a pdf document bearing the identification – “Commercial proposals for NESL Media Plan.

RFP No: _____ against which submitted: Amount in Rs

<u>Item</u>	<u>Amount in Rupees</u>
Monthly Retainer Fees For PR Services	_____ /Month + Applicable Taxes

Signature of Authorized Persons

Signed at _____ dated _____ by _____

Designation _____ for _____ Agency

Seal of Agency

4. Submitting the Proposal:

All applications must be sent to the contact email address as given in the RFP schedule. The applications should be in a password protected zip file. All the soft files should be kept in a folder with proper self-explanatory name e.g. Companyname_PAN.pdf etc. The subject line of email should be as follow

NeSL: NESL/PR Agency/2021/003 Dated 15th March 2021

This submission should reach NeSL on or before the closing time of submission of RFP as given in the RFP schedule. **NeSL will not take any liability** for proposals **received late**, for any reasons. If the last date for the receipt of applications mentioned above gets declared a Public Holiday, the last date will be the next working day.

(End of Section-I)

Section II: Scope of Work and Selection Process

1. Scope of Work and Objectives

- a. NESL is looking to engage with an agency for engaging in a PR activity for the sole purpose of building awareness of NeSL and its services particularly DDE

Brief objectives to achieve with the campaign is as below

I. COMMUNICATION OBJECTIVES:

- ✓ Build awareness about National e-Governance Services Ltd (NeSL) as an effective information utility platform that serves as a storehouse of authenticated financial information which can be accessed by any concerned parties to specific accounts as well as by resolution professionals and NCLT
- ✓ Highlight technology having a significant role in making IBC eco-system efficient and bringing in transparency in the Insolvency and Bankruptcy process thereby making the resolution process quick and smooth. In addition, building on the intend to ride on the Digital India platform
- ✓ Target influencers – Trade bodies, Corporates and SMEs, MSMEs, borrowers
- ✓ Leverage on specific business events and activities (Industry Interactions / Associations; views on economy development / such related events in BFSI)
- ✓ Focus largely on building regional prominence

II. TARGET GROUPS:

The PR programme will address the following target groups:

INFLUENCERS

- Media
 - Mainstream
 - Business
 - Magazines
 - Regionals
 - Online

DIRECT STAKEHOLDERS

1. General Public
2. Operational Creditors/MSME
3. Insolvency Professionals
4. Financial Institutions

States and Union Territories to be covered- Andaman & Nicobar, Delhi, Jharkhand, Karnataka, Puducherry, Rajasthan, Tamil Nadu and Uttar Pradesh

III. SCOPE OF SERVICES:

1. PR Counsel

- Develop communication strategy, messages and planning on tactical initiatives. The key elements of strategy will include creating prominent regional presence, select media engagement and industry positioning
- Identify key media influencers and understand their views & perspectives
- Develop communication & engagement strategy to empower media influencers
- Advise the company in building a public narrative to facilitate the objective

2. Media Relations

- Map the target media universe relevant to the PR programme
- Develop communications to be disseminated to the media including information kits, press releases, backgrounders, features, etc.
- Assist in managing relationships with media professionals relevant to NeSL
- Assist in managing media events such as press conferences, select briefings, etc
- Assist in building & managing relationships with relevant influencers

3. Content

- Create necessary editorial content and collateral to support the programme in the form of company and industry backgrounders, pitch notes, briefing documents, press releases and interviews

4. Crisis Communication / Damage control.

Manage regular crisis if any. However prolong crisis will be at an additional costs.

5. Media Monitoring

Provide details of the media coverage related to NeSL for cities in scope of this proposal from top media publications

- The agency should be a very reputed and highly regarded and recognized by the marketing fraternity in India and should be working for top advertisers in India. The marketing Agency will be engaged on a retainership basis for an initial period of **three months** and may be extended, at the sole discretion of the Organization, if the service provided by the agency is found satisfactory. Organization reserves the right to engage one or more than one agency for whole or partial work as per scope of work.

2. Selection Process

2.1 NESL will follow the two-bid system i.e. **Technical Bid and Financial Bid**. The financial bids of only those agencies shall be opened who are found technically qualified, and the qualified agencies shall be intimated by the authorized official. Financial bids of the qualified agencies will be opened post the presentation made by all short-listed agencies.

2.2 Bidders will be required to submit signed copies of the Technical Bid (Form-A, in two parts) and Indicative Financial Bid (Form-B) in two separate password protected zipped files.

(A) Technical Bid

2.3 All proposals received will be scrutinized to assess their eligibility based on the eligibility criteria as mentioned in para (10) of this RFP. Proposals which do not meet the eligibility criteria will be rejected, forthwith, or at any stage of detection.

2.4 If deemed necessary, NESL may seek clarifications on any aspect from the bidder(s) However, that would not entitle the bidder(s) to change or cause any change in the substances of the bid already submitted.

2.5 NeSL shall evaluate and shortlist the proposals on the basis of their submissions to the Terms of Reference and evaluation criteria.

2.6 Agencies that score more than 35/45 or the Top 5 agencies (whichever is more) based on the Part 1 of Technical Score will be invited for a presentation before the Selection Committee. The other agencies will be automatically eliminated and intimated through email/telephone. The date for presentation/case study submission will be intimated to the short-listed

agencies by e-mail/telephone. NESL shall provide a brief for the presentation to all the short-listed agencies.

2.7 Proposals from qualifying agencies will be evaluated on a score of 100. The composition of technical evaluation parameters will be as under, supporting documents for each claim to be furnished

S. No.	Technical Evaluation Parameters	Parameters	Assigned Marks	Max. Score
Part 1				
1	Years of Agency Experience in Digital, Social and PR Campaign Media Marketing	Up to 1 years	6	10
		> 1 to 3 years	8	
		>5 years	10	
2	Awards and Recognition to the Agency in the last 3 years	1 award	1	5
		2 awards	2	
		3 awards	3	
		> 3 awards	5	
3	Client List in Brand Equity Top 10	1 to 2 clients	7	10
		3 clients	8	
		4 clients	9	
		5 clients or More	10	
4	PR Clientele for the particular Marketing Agency	Up to 3 years	3	5
		> 3 to 5 years	4	

5	PR Campaign Experience performance marketing	>5 years	5	10
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6	Years of experience in digital and social Performance Marketing	Up to 3 years	3	5
		> 3 to 5 years	4	
		>5 years	5	
7	Years of experience in digital and social content	Up to 3 years	3	5
		> 3 to 10 years	4	
Part 2				
8	Presentation/Case Study to be made by the proposed team who will be dedicated to NESL's account [brief will be made available to shortlisted agencies]			40
	Dedicated Team Score			10
	Total			100

(B) Indicative Financial Bid:

2.8 The Financial Bid should be quoted and presented in a separate password protected zipped file named 'Commercial Bid'.

2.9 The bidding agency must submit the commercial bid only as per the prescribed format.

2.10 The Indicative Financial Bid should not include any conditions attached to it and any such conditional Indicative Financial Bid shall be liable for rejection.

2.11 The Indicative Financial Bid must be quoted in Indian Rupees only.

2.12 The top 3 bidding agencies post the technical section subject to meeting a minimum score of 75/100 will qualify for the financial round.

2.13 Reverse auction will take place on an online portal ensuring transparency + anonymity amongst bidding agencies.

2.14 Irrespective of whether the sealed bids are opened, or not, reverse auction will be conducted, and the winner will be decided based on L1 quote among the qualifying bidding agencies.

END OF DOCUMENT

ENCLOSURES



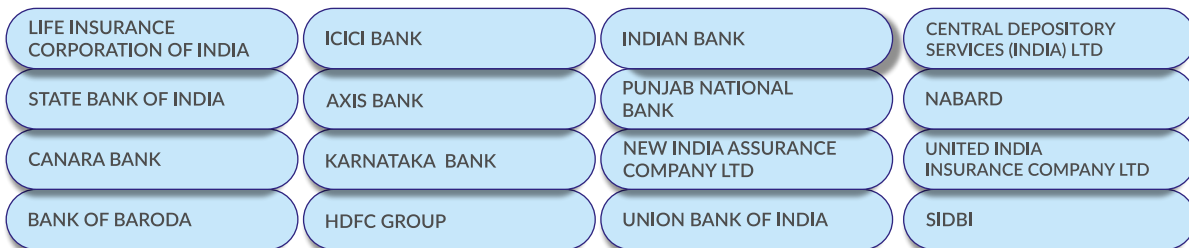
NeSL Brochure1.pdf

-Group Brochure

ABOUT US

NeSL is India's first Information Utility and is registered with the Insolvency and Bankruptcy Board of India (IBBI) under the aegis of the Insolvency and Bankruptcy Code, 2016 (IBC). The company has been set up by leading banks and public institutions and is incorporated as a union government company. The primary role of NeSL is to serve as a repository of legal evidence holding the information pertaining to any debt/claim, as submitted by the financial or operational creditor and verified and authenticated by the other parties to the debt. NeSL's role is to facilitate time bound resolution by providing verified information to adjudicating authorities that does not require further authentication.

SHAREHOLDING STRUCTURE OF THE COMPANY



OUR OBJECTIVE

To accept, store and make readily available authenticated financial information submitted by creditors that helps establish defaults as well as verify claims under the Insolvency and Bankruptcy Code, 2016 expeditiously and there by facilitate completion of the insolvency resolution transactions under IBC in a time bound manner.

CONCEPTUAL FRAMEWORK OF AN INFORMATION UTILITY

IBC sets the objectives for this key economic reform of addressing insolvency and to improve the ease of doing business. The highlights are:

- Low time to resolution
- Low loss in recovery
- Higher levels of debt financing across more debt instruments
- To promote entrepreneurship
- Consolidate and amend the laws relating to Restructuring and insolvency resolution of corporates, partnership firms and individuals

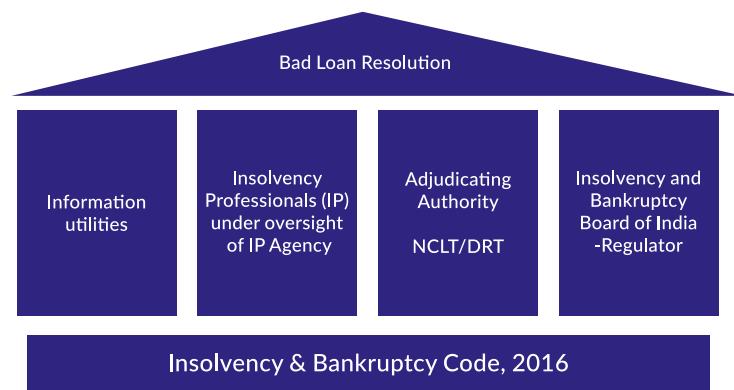
Information utility is designed as an institution for enforcement of contracts and is a pioneering effort:

To provide undisputed information for initiation of insolvency process

- IU to act like a Credit Repository
- Accept financial information from financial creditors and operational creditors,
- Financial information will get authenticated by all the parties of the debt and store to be used as evidence in the legal process
- Provides a platform for the creditors and debtors-submission and authentication
- IU is a Cost effective tool for
 - Proof of Borrower;
 - Proof of borrowing;
 - Proof of Security interest; and
 - Proof of Default.

OUR ROLE

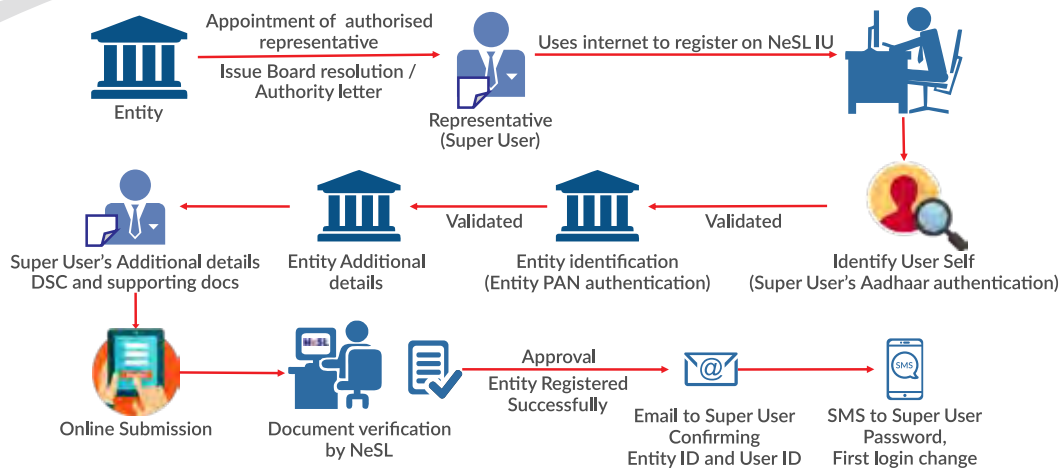
As the first information Utility, NeSL constitutes a key pillar of the insolvency and bankruptcy ecosystem of India, the other three being the Adjudicating Authority (National Company Law Tribunal and Debt Recovery Tribunal), the IBBI and Insolvency Professionals.



NeSL functions under regulatory supervision of IBBI and serves the needs of the financial system by providing data to Insolvency Resolution Professionals on fact of borrowing, fact of default and security interest data while adhering to both networking principles and the highest information security. NeSL provides the mandatory core services by undertaking following functions:

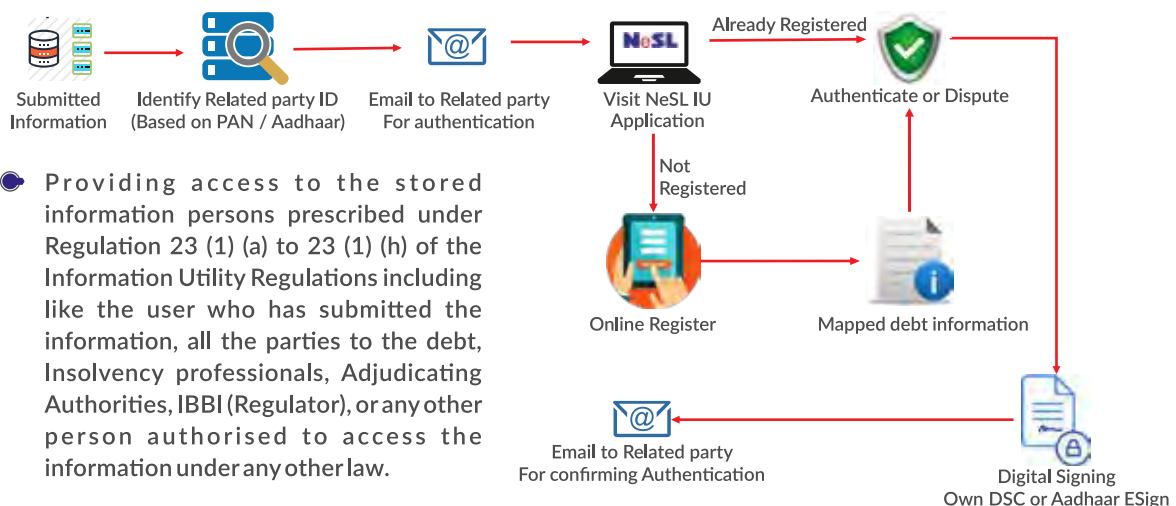
LEGAL ENTITY REGISTRATION PROCESS

- Registering all entities related to debt information which are required to get registered with information utility under Information Utility Regulations, such as Banks, NBFCs, Corporates, Firms, borrow co-borrower, guarantor and security provider;
- Accepting electronic submissions of financial information made by all registered entities and accurate recording of such submitted information. Section 215 (2) of the code mandates financial creditors to submit financial information to the IU;
- Providing prompt response to the submitter of information along with an acknowledgement successful submission of financial information.



INFORMATION AUTHENTICATION

- Facilitating authentication and verification of the financial information submitted by registered entities from all other parties connected to the debt and thereafter storing the duly authenticated and verified financial information.
- Section 214 defines the obligations of IU



- Providing access to the stored information persons prescribed under Regulation 23 (1) (a) to 23 (1) (h) of the Information Utility Regulations including like the user who has submitted the information, all the parties to the debt, Insolvency professionals, Adjudicating Authorities, IBBI (Regulator), or any other person authorised to access the information under any other law.

BENEFITS

- Stakeholder advantages
 - Authenticated information as evidence
 - Reduction of asymmetry of information
 - Reduction of information-collection time
 - Reduction of delays in legal process
 - Debts of Operational Creditors are filed digitally for easy retrieval and alerts
- Enhancing Digital India by providing facilities of
 - Paperless execution of contracts (Digitally-Authenticated Contracts as per IT Act)
 - Digital Signature or Aadhaar E-sign
 - PAN/CIN Validation from Income Tax department and MCA
 - Secure, Safe, Next-Gen Security Measures and Robust Internal Operational IT Systems
 - Step-by-Step Guided Email and SMS Communication System
 - Online Retrieval of data by NCLT/DRT
 - Start-to-End Workflow based on APIs

THE BOARD

The Board of NeSL comprises the following practitioners, academics and administrators:

Chairman

Shri Ramasubramaniam Gandhi
Former Deputy Governor,
RBI

Independent Director

Dr. Nivedita Haran
IAS (Retd)
Former Addl Chief
Secretary, Govt of Kerala

Independent Director

Prof. Dr. S Sadagopan
Director, IIIT
Bangalore



Director

Shri G S Chawla
ED (Inspection)
Life Insurance Corporation
of India

Director

Shri. Natarajan Sunder
DMD & CCO
State Bank of India

Director

Shri Anindya Banerjee
Head Strategy and Investor
Relations, ICICI Bank

Managing Director

Shri S Ramann, IA&AS
(on deputation
from Govt)

KMP

Shri Diwakar Kannan
CTO

Shri Vinod Shenoy
CFO

Mruthunjaya Murthy
Group Company Secretary

TECHNOLOGY COMMITTEE

Prof. S. Sadagopan

Director, IIT, Bangalore

Dr D. B. Phatak

Professor Emeritus, IIT Bombay

Shri Rajesh Doshi

Former CTO NSDL

Dr N Rajendran

CTO NPCI

Shri Sharath Chandra Babu

Executive Director, SETS, Chennai

Dr N Subramanian

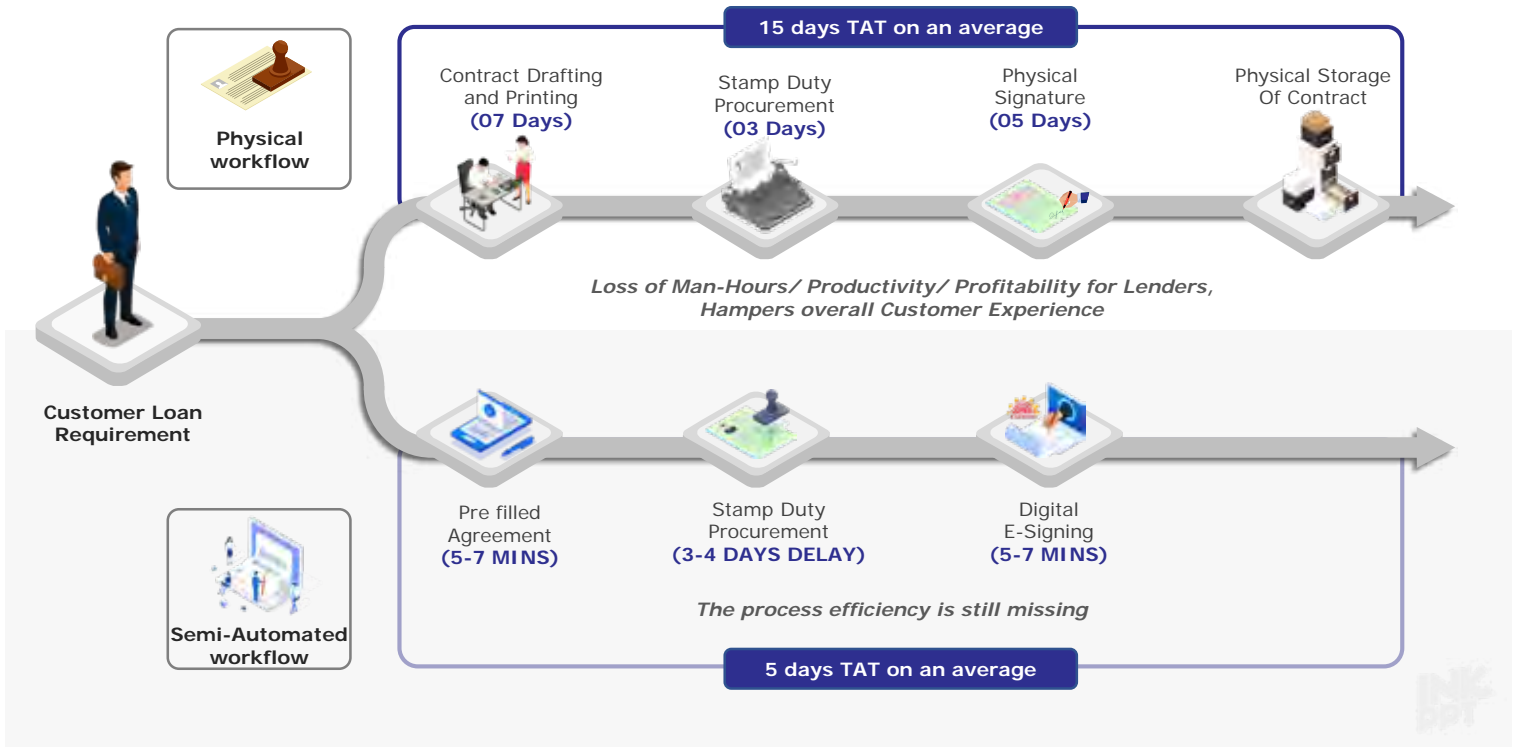
Associate Director, C-DAC, Pune



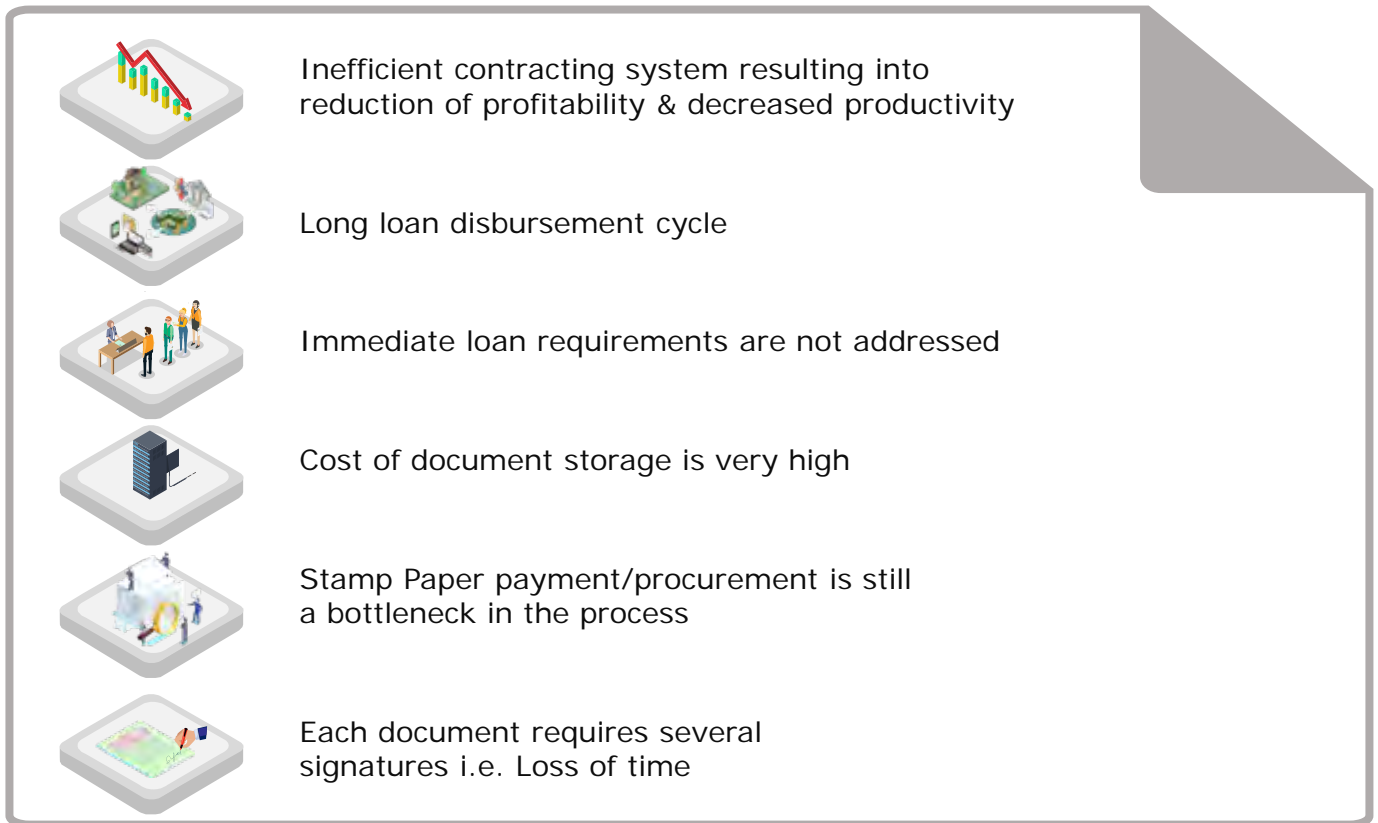
INFORMATION UTILITY




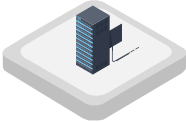

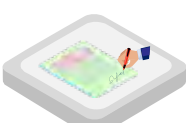
DIGITAL DOCUMENT EXECUTION MADE SIMPLE

Current workflow for executing contracts



Disadvantages of the current workflow



-  Inefficient contracting system resulting into reduction of profitability & decreased productivity
-  Long loan disbursement cycle
-  Immediate loan requirements are not addressed
-  Cost of document storage is very high
-  Stamp Paper payment/procurement is still a bottleneck in the process
-  Each document requires several signatures i.e. Loss of time

The Solution



Introducing

Digital Document Execution (DDE)

*An advanced fully automated contract execution platform
by*

NeSL
National E-Governance Services Ltd.

NeSL DDE: Features



- Paperless : Comprehensive process that integrates with lenders' existing online loan system through APIs

- E-Stamping : Online & real-time generation of stamp duty certificate inscribed with a unique stamp duty number from SHCIL/ IGR

- Digital Sign/E-Sign : Aadhar based e-sign services for execution of various loan documents.

- Electronic Contract : Digital Contract by merging of text document along with stamp duty certificate.

- Templatization : Prefill agreement and easy template management

- Hash Storage : Options of documents storage or it's signed Hash with IU.

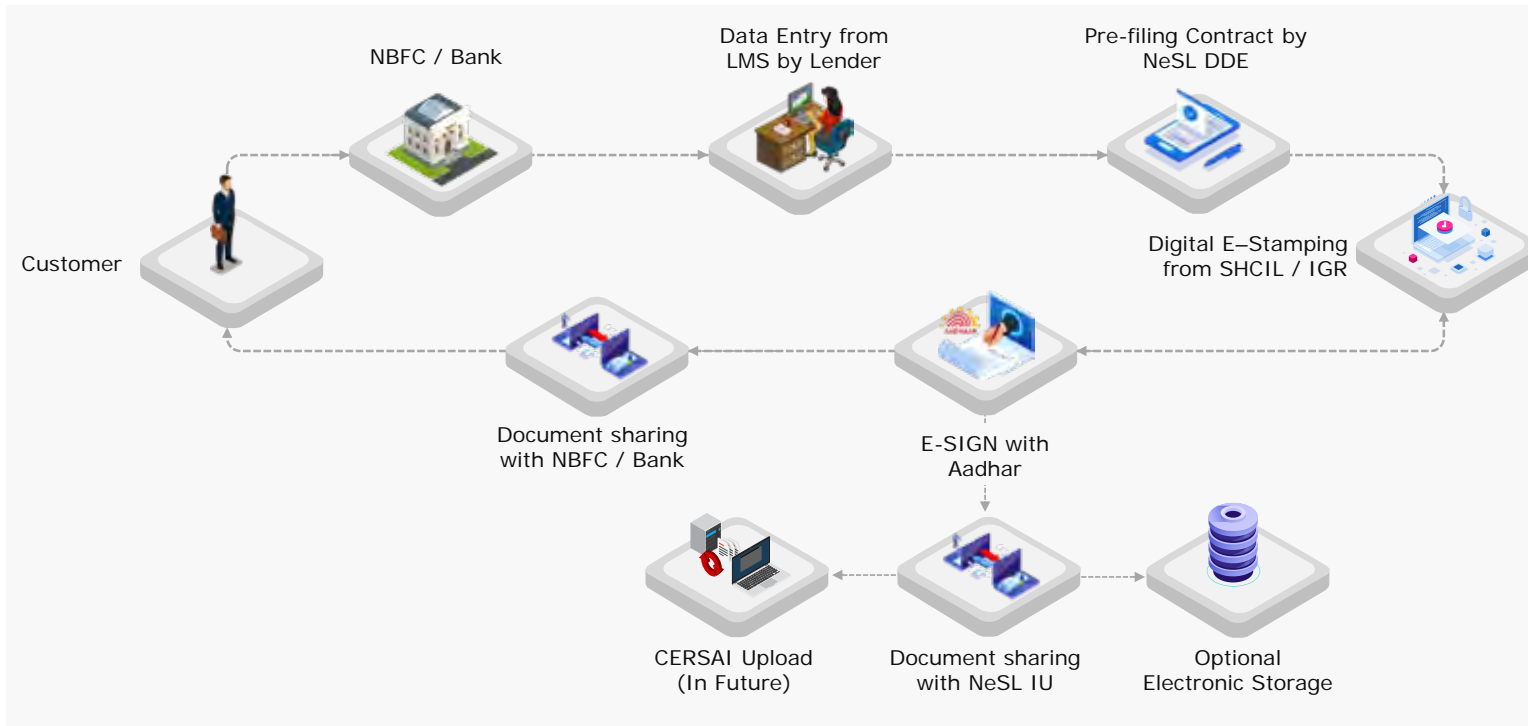
- CERSAI Upload *(In future)* : Savings of lender's valuable resources as the contract-related data can be uploaded from NeSL IU to CERSAI.

How NeSL DDE facilitates Ease of Doing Business

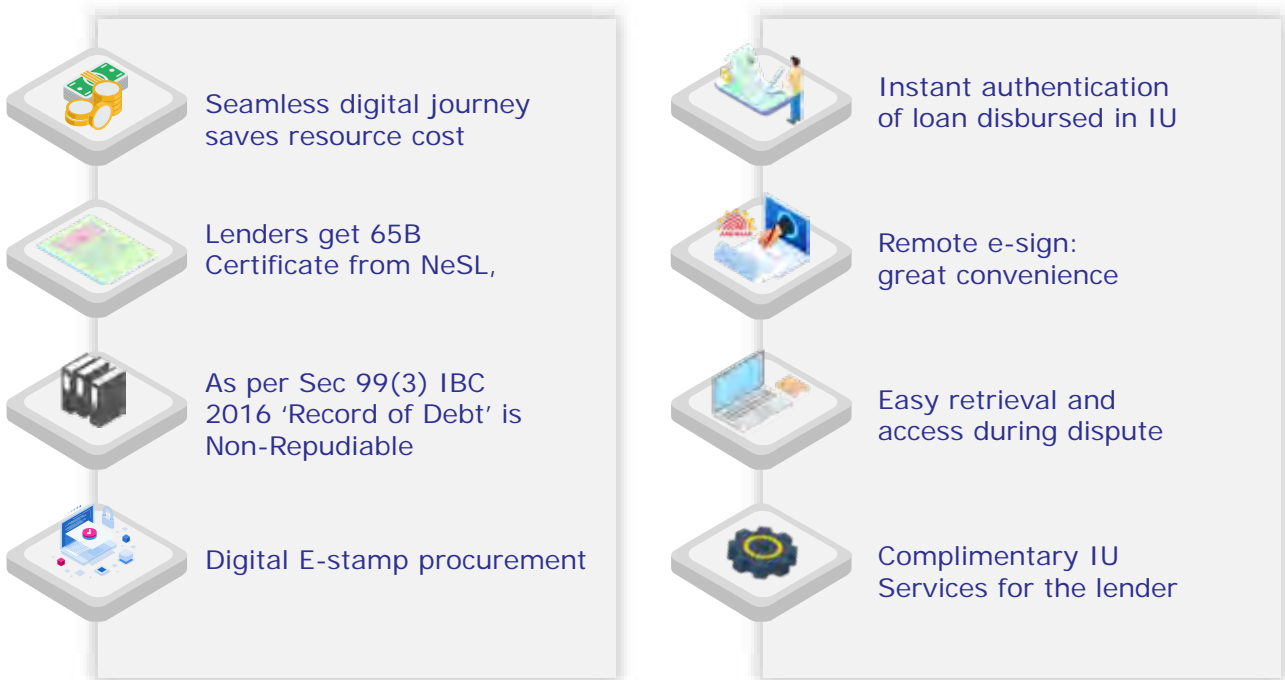
 <h3>Cost Reduction</h3> <ul style="list-style-type: none"> • Cost of house keeping and retrieval of documents can be saved • Runner cost, storage cost, retrieval reduces 1/10th of the cost of Physical Contracting 	 <h3>Safety & Security</h3> <ul style="list-style-type: none"> • Reduction in the fraud cases • Secure & online Transactions • Aadhar linked signing 	 <h3>Speedy Processing</h3> <ul style="list-style-type: none"> • Time Saving in stamping execution, storage & Retrieval of physical docs • Online Process • Quick E-Stamping • No Manual Intervention 	 <h3>Process Uniformity</h3> <ul style="list-style-type: none"> • DDE with a click rather than signing documents & several page signing • Uniform process for all banks across states & platforms
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DDE enables ZERO manual intervention and physical proximity

NeSL DDE: Workflow



Benefits of NeSL DDE to Lender



And DDE platform is operational during LOCKDOWN as well

Benefits of NeSL DDE in Numbers



About NeSL

2016

Incorporated

65%

Public Sector Equity

17

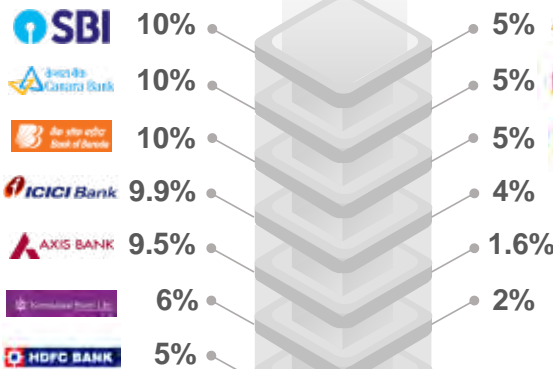
Shareholders

=

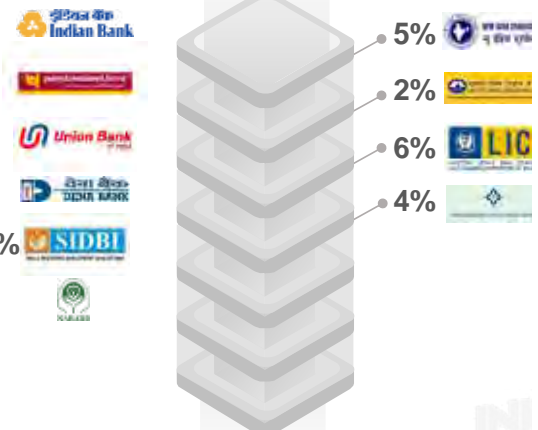
13 + 3 + 1

Banks Insurance Companies Depository

Banks



Insurance Companies, Depository





GET THE POWER OF YOUR FINANCIAL ASSET INFORMATION

The Indian financial sector, particularly the banking sector, has come a long way, from the manual ledger keeping to internet banking and now banking on the go with the advent of mobile technologies. With online trading and investments also now a way of life, you can buy any financial product with the click of a button. However, the customer has to spend more time to get a consolidated view of his financial assets for various purposes.

The Reserve Bank of India has come out with directions for setting up Account Aggregators just for this purpose, covering the entire gamut of financial assets. NESL Asset Data Limited (NADL), a wholly-owned subsidiary of National E-Governance Services Limited (NeSL), India's first Information Utility, has obtained an in-principle approval of RBI to set up an Account Aggregator.

What does an Account Aggregator do?

- Retrieves or collects financial information pertaining to its customers from banks, mutual funds, bond issuers & other Financial Information Providers (FIPs).
- Consolidates, organizes and presents information to the customer or any other Financial Information User (FIU) with the consent of the customer.

Consent of the customer is at the core of the system.

What type of Financial Information can you aggregate?

Information can come from various types of Financial Assets, spanning the entire gamut of financial products across banks, insurance companies, pension funds and others.

Bank Accounts - Savings Bank, Current, Fixed Deposits & Recurring Deposits.	Deposits with NBFCs
Balances under the National Pension System (NPS)	Equity Shares
Debentures	Bonds
Structured Investment Product (SIP)	Mutual Fund Units
Insurance Policies	Indian Depository Receipts
Exchange Traded Funds	Government Securities (Tradable)
Certificates of Deposit (CD)	Commercial Paper (CP)
Units of Real Estate Investment Trusts	Units of Infrastructure Investment Trusts
CIS (Collective Investment Schemes) units	Alternate Investment Funds (AIF) units

Note: Select financial assets will be enabled, to begin with.

View your balances, get periodical statements and share as per your convenience.

Benefits to individuals

- Get a consolidated view of your financial assets, helping you manage them better.
- Share your financial information with entities for various purposes such as -
 - + wealth management to attain your financial goals.
 - + availing loans faster and getting better offers.
 - + getting a Visa issued.

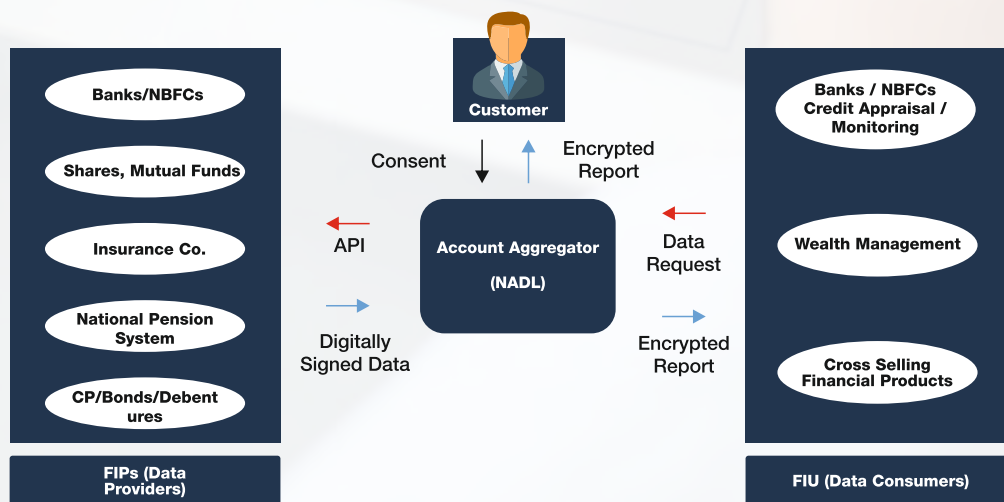
Benefits to business

- Monitor your balances across locations and types of accounts and do better cash and investment management.
- Monitor Escrow balances and share with stakeholders.
- Expand your retail lending portfolio, with faster decision processes due to authentic information on customer's financial assets.
- Cross-sell more financial products and services to expand wallet share and expand wallet share.

Your Journey with NADL

- Create an account online through the web application or mobile - Android/iOS.
- Choose the period for which you would like to do the aggregation and the periodicity for generating the reports.
- Select the entities with which you want to share the reports for the purpose of your choice.
- Withdraw your consent for sharing of information whenever you choose.

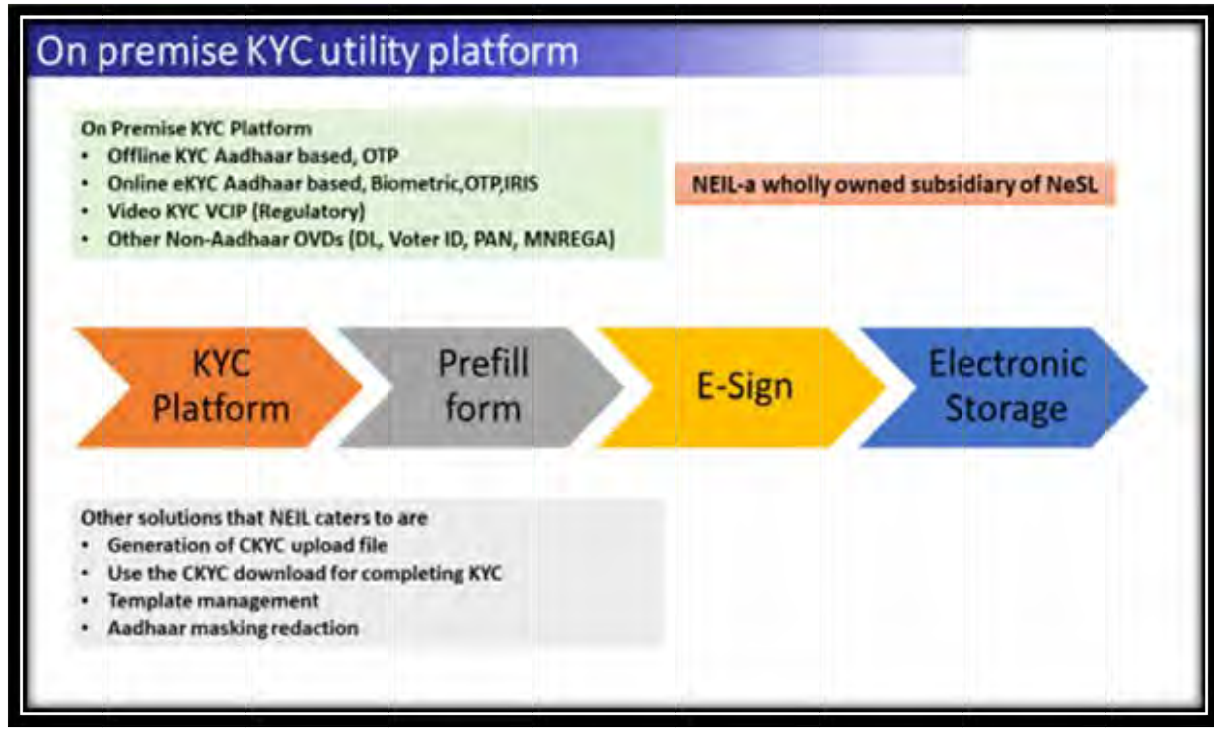
NADL Account Aggregation



Registered Office:
Gresham Assurance House, 4th Floor, Sir P.M. Road
Fort, Mumbai- 400001, P: 022-6260 6666

Administrative Office:
5th Floor, Spencer Towers 86, M.G.Road,
Bengaluru 560 001 Phone: 080-2558 0360

NEIL Product Overview



E-SIGN

- Citizen centric Services --- Aadhaar based E-sign for signing the documents
- Public sector institutions, Govt Depts are allowed at a subsidized fee

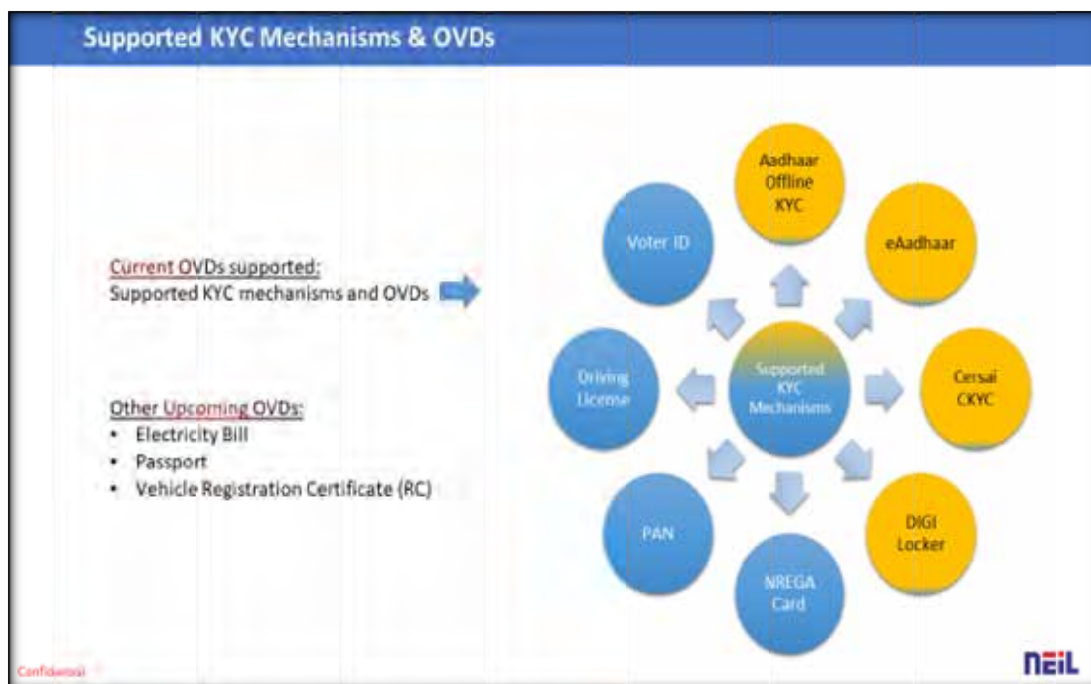
OFFLINE KYC UTILITY SOLUTION

NEIL KYC utility solution is one of the best in industry used for client identification process in a seamless manner. This KYC utility solution caters to Aadhaar and non Aadhaar checks. Non Aadhaar documents like Driving license, PAN, Voter id etc., verification is easily done in an automated manner.

BENEFITS OF O-KYC:

- On Premises Implementation Model: On premise implementation of the Offline KYC solution ensures complete Adherence to the UIDAI norms.
- Supports Multiple KYC Channels: Aadhaar Offline KYC XML - UIDAI eAadhaar - Cersai CKYC - Other Non-Aadhaar OVDs (DL, Voter ID, PAN, MNREGA) - RBI Approved V-CIP
- Can be seamlessly integrated with your mobile / web applications
- No AUA / KUA license required to implement the platform

- Supports 'Facial Authentication' to ensure that the customer Aadhaar / PAN photo matches with his live photo.
- Platform certified by CDAC for Infosec and Regulatory Compliance.
- Complies with all regulatory directives on implementation



V-CIP SOLUTION

This solution supports seamless, real-time, secured, end-to-end encrypted audio-visual interaction with the end customer after capturing the informed consent.

FEATURES:

- Ensures that the customer is physically present within India by capturing the geo-location on a real-time basis along with his live Photo and Video
- Customer KYC in a paperless form
- Auto-generation of Digital CAF (Customer Acquisition Form) / Agreement
- Supports 'Facial Authentication' to ensure that the customer Aadhaar / PAN photo matches with his live photo.
- Built in check to ensure the KYC xml not more than 3 days old
- e-Signing of Digital CAF / Agreement form by using eSign service

Compliance Table

Sr.No.	Product Feature	Overview / Description of the feature	Compliance
1	Multi Channel KYC Engine	Our platform supports paperless KYC through following channels: Aadhaar Offline KYC Aadhaar eKYC (IRIS / OTP and Fingerprint) CERSAI CKYC Digi Locker Digital KYC (As per the PMLA 3 rd amendment)	Compliant
2	V-CIP and OVD & PAN Validation Service integrated with the stack	Platform supports V-CIP and in addition to validation of following Non-Aadhaar OVDs like PAN, Voter ID, Driving License and MNREGA	Compliant
3	Auto generation of CAF form / customer onboarding document	Solution supports dynamic injection of KYC data and generation of Customer / Acquisition form / Customer Onboarding Document	Compliant
4	Auto generation of CKYC upload file	Our solution is capable of generating the CKYC upload file dynamically	Compliant
5	Supports eStamping	Our solution facilitates e-Stamping and e-Payment of Stamp Duty fees	Compliant
6	Supports eSign transactions through eSign Gateway	Our solution facilitates e-Stamping and e-Signing transactions through a built in eSign gateway service. eSign gateway services is integrated with CDAC and NSDL ESPs which ensures built-in redundancy for eSign transactions	Compliant
7	Name / Address/ DOB match service through fuzzy logic	Solution is capable of matching the demographic data (Name , address, DOB etc.) received from Aadhaar the existing data captured by RE	Compliant
8	Facial Authentication liveness test	Supports facial Authentication transactions enabling RE to compare live photo of the end customers with the photo received from OVD	Compliant
9	Certified Solution	Certified by CDAC for Infosec and regulatory compliance	Compliant
10	Horizontal and Vertical Scalability	NeIL OKYC solution supports horizontal & vertical scalability and is capable of supporting high transaction throughput	Compliant

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