

**AUTHORITY OF SIGNATORY**

**A. For Corporation/Cooperative**

SECRETARY'S CERTIFICATE

I, \_\_\_\_\_, duly elected and qualified Board Secretary of (Name of Company), a corporation/cooperative duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal office or place of business at (Place), DO HEREBY CERTIFY THAT.

I am familiar with the facts herein certified and duly authorized to certify the same;

At the Special/Regular Meeting of the Board of Directors of the Corporation/Cooperative duly convened and held on (Date), at (Place), at which meeting a quorum was present and acting throughout, the following resolutions were unanimously approved and adopted, and the same have not been annulled, revoked and amended in any way whatever and are in full force and effect on the date hereof:

RESOLVED, that (Name of Company) be authorized, as it is hereby authorized and empowered to participate in the bidding of the (Name of Project) by the Philippine Deposit Insurance Corporation (PDIC); and that if awarded the project shall enter into a contract with the PDIC; and in connection therewith hereby appoint (Name of Representative/s), acting as duly authorized and designated representative/s of the corporation/cooperative, are granted full power and authority to do, execute and perform any and all acts necessary and/or to represent the corporation/cooperative in the bidding as fully and effectively as the corporation/cooperative might do if personally present with full power of substitution and revocation and hereby satisfying and confirming all that my said representative shall lawfully do and cause to be done by virtue hereof;

RESOLVED Further That, the corporation/cooperative hereby authorizes its President to:

1. execute a waiver of jurisdiction whereby the corporation/cooperative hereby submits itself to the jurisdiction of the Philippine government and hereby waives its right to question the jurisdiction of the Philippine courts;
2. execute a waiver that the corporation/cooperative shall not seek and obtain a writ of injunction or prohibition or restraining order against any other agency in connection with this project to prevent and restrain the bidding procedures related thereto, the negotiating of and award of the contract to a successful bidder, and the carrying out of the awarded contract.

IN WITNESS WHEREOF, I hereby hereunto set my hand this \_\_\_\_ day of \_\_\_\_\_, 2014 at (Place).

\_\_\_\_\_  
Name of Board Secretary

SUBSCRIBED AND SWORN to before me this \_\_\_\_ day of \_\_\_\_\_, 2014, at \_\_\_\_\_, Philippines. Affiant is personally known to me and was identified by me through competent evidence of identity as defined in the 2004 Rules on Notarial Practice (A.M. No. 02-8-13-SC). Affiant exhibited to me his/her [insert type of government identification card used], with his/her photograph and signature appearing thereon, with no. \_\_\_\_ and his/her Community Tax Certificate No. \_\_\_\_\_ issued on \_\_\_\_\_ at \_\_\_\_\_.

Witness my hand and seal this \_\_\_\_ day of \_\_\_\_\_, 2014.

NAME OF NOTARY PUBLIC  
Serial No. of Commission \_\_\_\_\_  
Notary Public for \_\_\_\_\_ until \_\_\_\_\_  
Roll of Attorneys No. \_\_\_\_\_  
PTR No. \_\_\_\_\_ [date issued], [place issued]  
IBP No. \_\_\_\_\_ [date issued], [place issued]

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Series of 2014.

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**B. For Partnership/Joint Venture:**

**PARTNERSHIP'S/JOINT VENTURE'S CERTIFICATE**

I, \_\_\_\_\_, of legal age, Filipino Citizen, single/married and with office address at (Place), after having been duly sworn to in accordance with law, do hereby depose and say that:

As (Position) of (Name of Partnership/Joint Venture), I hereby certify that at the Regular/Special Meeting of the Partners held on (date) at (place), during which a quorum was present, the following Resolution was unanimously approved and adopted:

Resolution No. \_\_\_\_\_

"RESOLVED that the partnership/joint venture be authorized, as it is hereby authorized and empowered to participate in the pre-qualification and bidding for the (Name of Project) requirement of the Philippine Deposit Insurance Corporation (PDIC).

"RESOLVED, further that any of the following person/s are authorized to represent, negotiate, execute, bind and/or sign for or in behalf of the company any document/s required for the purpose of said bidding.

NAME	DESIGNATION	SPECIMEN SIGNATURE
_____	_____	_____
_____	_____	_____

IN WITNESS WHEREOF, I hereby hereunto set my hand this \_\_\_\_\_ day of \_\_\_\_\_, 2014 at (Place).

\_\_\_\_\_  
Name of General Manager/President/Partner

SUBSCRIBED AND SWORN to before me this \_\_\_ day of \_\_\_\_\_, 2014, at \_\_\_\_\_, Philippines. Affiant is personally known to me and was identified by me through competent evidence of identity as defined in the 2004 Rules on Notarial Practice (A.M. No. 02-8-13-SC). Affiant exhibited to me his/her [insert type of government identification card used], with his/her photograph and signature appearing thereon, with no. \_\_\_\_\_ and his/her Community Tax Certificate No. \_\_\_\_\_ issued on \_\_\_\_\_ at \_\_\_\_\_.

Witness my hand and seal this \_\_\_\_\_ day of \_\_\_\_\_, 2014.

NAME OF NOTARY PUBLIC  
Serial No. of Commission \_\_\_\_\_  
Notary Public for \_\_\_\_\_ until \_\_\_\_\_  
Roll of Attorneys No. \_\_\_\_\_  
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Book No. \_\_\_\_\_  
Series of 2014.

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**Name of Bidder:** \_\_\_\_\_  
**Business Address:** \_\_\_\_\_  
**Telephone No.:** \_\_\_\_\_

Statement of all ongoing government and private contracts, including contracts awarded but not yet started, if any, whether or not similar in nature and complexity to the contract to be bid, within the period 2009 – 2014, excluding contracts with PDIC, if any:

Name of Client	Nature of Work/ Brief Description of the Project/Contract	Amount of Contract	Date Awarded	Date Started

Statement of single largest completed contract similar to the contract to be bid within the period 2009 – 2014 equivalent to at least 50% of the ABC, excluding contracts with PDIC, if any:

Year	Name of Client	Nature of Work/ Brief Description of the Project/Contract	Amount of Contract	Date Awarded	Date Started	Date Completed

( A contract shall be considered "similar" to the contract to be bid if it involves goods or services of the same nature and complexity as that which is the subject of the public bidding.)

Submitted by : \_\_\_\_\_  
Name & Signature of Authorized Representative  
 Designation : \_\_\_\_\_  
 Date : \_\_\_\_\_

*M. A. R. J.*

REPUBLIC OF THE PHILIPPINES ) SS  
\_\_\_\_\_ )

**AFFIDAVIT OF COMPLIANCE WITH TECHNICAL SPECIFICATIONS OF THE LOANS MONITORING SYSTEM (LMS)**

I, (Name of Representative), of legal age, single/married, residing at \_\_\_\_\_ after having been duly sworn to in accordance with law, do hereby depose and state that:

1. I am the (Position of Representative) of (Name of Bidder), a corporation/company organized and existing under the law of the Philippines with office address at (Address of Bidder), and that I am duly authorized by (Name of Bidder) to make the representation herein;
2. Our firm/corporation, (Name of Bidder), is hereby committed to comply with all the Technical Specifications/Procedures, such as the validation process, as stipulated in the Instructions to Bidders and Terms of Reference including the following:
  - a. The LMS should interface and be integrated with PDIC's current corporate Integrated Financial System (IFS) and other related systems that will be providing and requiring information to and from LMS and should allow cross-company/multi-company transaction;
  - b. Must be able to demonstrate an operational system/setup displaying all the required modules of this project as specified under Section 5.0 of the TOR (Business and Functional Requirements) within seven (7) calendar days upon being declared/notified as the bidder with the Lowest Calculated Bid. Application response time using the PDIC network and the hardware included in the project shall not be longer than ten (10) seconds regardless of the number of concurrent user logged-in. This activity shall be validated during the post-qualification process.
  - c. The LMS should be readily available as packaged applications, which can be configured and customized, if needed, to meet specific requirements of PDIC. Ground-up custom development of modules to complete the solution may be allowed provided these modules will not constitute more than 25% of the system except for reports which are opted to be customized according to PDIC requirements. (Bid Form No. 7 shall be used as basis in evaluating the extent of customization);
  - d. Must run on Windows Operating System, specifically supporting Windows 2003 and later versions of Windows OS, as described under Section 6.9 System Environment Requirements;
  - e. Must include 30 concurrent licenses, with option to procure additional user licenses when necessary;
  - f. Support client-server or multi-tiered server technology;
  - g. User applications and/or front-end web browser must run on Windows XP and later versions of Windows OS for workstations;

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- h. MS-SQL is the preferred database management system, as described under Section 6.9 System Environment Requirements of the TOR;
- i. Must be capable of back-up, recovery, archiving and reloading of data, as described under Function Requirement #21 of the TOR;
- j. Have completed within the period 2009 – 2014, at least two (2) LMS implementation, one of which is local (Identify name of companies:  
Local – \_\_\_\_\_  
International - \_\_\_\_\_); and
- k. A team member that will be assigned to the project has at least five (5) years experience in Loans Management.  
(Identify name of team member: \_\_\_\_\_)

3. That I am making this statement in compliance with the requirements of the PDIC-BAC for the bidding of the LMS.

IN WITNESS WHEREOF, I have hereunto set my hand this \_\_\_\_\_ day of \_\_\_\_\_, 2014, in \_\_\_\_\_, Philippines.

\_\_\_\_\_  
[Insert NAME OF BIDDER'S  
AUTHORIZED REPRESENTATIVE]  
[Insert signatory/ies' legal capacity]  
Affiant/s

SUBSCRIBED AND SWORN to before me this \_\_\_ day of \_\_\_\_\_, 2014, at \_\_\_\_\_, Philippines. Affiant/s is/are personally known to me and was/were identified by me through competent evidence of identity as defined in the 2004 Rules on Notarial Practice (A.M. No. 02-8-13-SC). Affiant/s exhibited to me his/her/their [insert type of government identification card used], with his/her/their photograph/s and signature/s appearing thereon, with no/s. \_\_\_\_\_ and his/her /their Community Tax Certificate No/s. \_\_\_\_\_ issued on \_\_\_\_\_ at \_\_\_\_\_.

Witness my hand and seal this \_\_\_\_\_ day of \_\_\_\_\_, 2014.

\_\_\_\_\_  
NAME OF NOTARY PUBLIC  
Serial No. of Commission \_\_\_\_\_  
Notary Public for \_\_\_\_\_ until \_\_\_\_\_  
Roll of Attorneys No. \_\_\_\_\_  
PTR No. \_\_\_\_\_ [date issued], [place issued]  
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Series of 2014.

*Handwritten signatures and initials*

## OMNIBUS SWORN STATEMENT

REPUBLIC OF THE PHILIPPINES )  
CITY/MUNICIPALITY OF \_\_\_\_\_ ) S.S.

## AFFIDAVIT

I/We, (Name of Affiant/s), of legal age, (Civil Status), (Nationality), and residing at (Address of Affiant/s), after having been duly sworn to in accordance with law, do hereby depose and state that:

**1. Select one, delete the other:**

If a sole proprietorship: I am the sole proprietor of (Name of Bidder) with office address at (address of bidder);

If a partnership, corporation, cooperative, or joint venture: I am/We are the duly authorized and designated representative/s of (Name of Bidders) with office address at (address of Bidder);

**2. Select one, delete the other:**

If a sole proprietorship: As the owner and sole proprietor of (Name of Bidder), I have full power and authority to do, execute and perform any and all acts necessary to represent it in the bidding for (Name of the Project) of the (Name of the Procuring Entity);

If a partnership, corporation, cooperative, or joint venture: I am/We are granted full power and authority to do, execute and perform any and all acts necessary and/or to represent the (Name of Bidder) in the bidding as shown in the attached [state title of attached document showing proof of authorization (e.g., either a duly notarized Secretary's Certificate (Bid Form No.1.1) or a Partnership's/Joint Venture Certificate (Bid Form No. 1.2) issued by the corporation or the members of the joint venture)];

3. (Name of Bidder) is not "blacklisted" or barred from bidding by the Government of the Philippines or any of its agencies, offices, corporations, or Local Government Units, foreign government/foreign or international financing institution whose blacklisting rules have been recognized by the Government Procurement Policy Board;

4. Each of the documents submitted in satisfaction of the bidding requirements is an authentic copy of the original, complete, and all statements and information provided therein are true and correct;

5. (Name of Bidder) is authorizing the Head of the Procuring Entity or its duly authorized representative/s to verify all the documents submitted;

**6. Select one, delete the rest;**

If a sole proprietorship: I am not related to the Head of the Procuring Entity, members of the Bids and Awards Committee (BAC), the Technical Working Group, and the BAC Secretariat, the head of the Project Management Office or the end-user unit, and the project consultants by consanguinity or affinity up to the third civil degree;

*(Handwritten signatures and initials)*

If a partnership or cooperative: None of the officers and members of (Name of Bidder) is related to the Head of the Procuring Entity, members of the Bids and Awards Committee (BAC), Technical Working Group, and the BAC Secretariat, the head of the Project Management Office or the end-user unit, and the project consultants by consanguinity or affinity up to the third civil degree;

If a corporation or joint venture: None of the officers, directors, and controlling stockholders of (Name of Bidder) is related to the Head of the Procuring Entity, members of the Bids and Awards Committee (BAC), the Technical Working Group, and the BAC Secretariat, the head of the Project Management Office or the end-user unit, and the project consultants by consanguinity or affinity up to the third civil degree;

7. (Name of Bidder) complies with existing labor laws and standards; and
8. (Name of Bidder) is aware of and has undertaken the following responsibilities as a bidder:
  - a) Carefully examine all of the Bidding Documents;
  - b) Acknowledge all conditions, local or otherwise, affecting the implementation of the Contract;
  - c) Made an estimate of the facilities available and needed for the contract to be bid, if any; and
  - d) Inquire or secure Supplemental/Bid Bulletin(s) issued for the (Name of the Project).
9. (Name of Bidder) did not give or pay directly or indirectly, any commission, amount, fee, or any form of consideration, pecuniary or otherwise, to any person or official, personnel or representative of the government in relation to any procurement project or activity.

IN WITNESS WHEREOF, I/We have hereunto set my/our hand/s this \_\_\_ day of \_\_\_\_\_, 2014 at \_\_\_\_\_, Philippines.

\_\_\_\_\_  
Bidder's Representative/s / Authorized Signatory

SUBSCRIBED AND SWORN to before me this \_\_\_ day of \_\_\_\_\_, 2014, at \_\_\_\_\_, Philippines. Affiant/s is/are personally known to me and was/were identified by me through competent evidence of identity as defined in the 2004 Rules on Notarial Practice (A.M. No. 02-8-13-SC). Affiant/s exhibited to me his/her/their [insert type of government identification card used], with his/her/their photograph/s and signature/s appearing thereon, with no/s. \_\_\_\_\_ and his/her /their Community Tax Certificate No/s. \_\_\_\_\_ issued on \_\_\_\_\_ at \_\_\_\_\_.

Witness my hand and seal this \_\_\_ day of \_\_\_\_\_, 2014.

NAME OF NOTARY PUBLIC  
Serial No. of Commission \_\_\_\_\_  
Notary Public for \_\_\_\_\_ until \_\_\_\_\_  
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REPUBLIC OF THE PHILIPPINES )  
CITY OF \_\_\_\_\_ ) S.S.  
-----X

Bid Form No. 5

**BID-SECURING DECLARATION**

**Invitation to Bid/Request for Expression of Interest No.<sup>1</sup>: [Insert reference number]**

To: [Insert name and address of the Procuring Entity]

I/We<sup>2</sup>, the undersigned, declare that:

1. I/We understand that, according to your conditions, bids must be supported by a Bid Security, which may be in the form of a Bid-Securing Declaration.
2. I/We accept that: (a) I/we will be automatically disqualified from bidding for any contract with any procuring entity for a period of two (2) years upon receipt of your Blacklisting Order; and, (b) I/we will pay the applicable fine provided under Section 6 of the Guidelines on the Use of Bid Securing Declaration<sup>3</sup>, if I/we have committed any of the following actions:
  - (i) Withdrawn my/our Bid during the period of bid validity required in the Bidding Documents; or
  - (ii) Fail or refuse to accept the award and enter into contract or perform any and all acts necessary to the execution of the Contract, in accordance with the Bidding Documents after having been notified of your acceptance of our Bid during the period of bid validity.
3. I/We understand that this Bid-Securing Declaration shall cease to be valid on the following circumstances:
  - (a) Upon expiration of the bid validity period, or any extension thereof pursuant to your request;
  - (b) I am/we are declared ineligible or post-disqualified upon receipt of your notice to such effect, and (i) I/we failed to timely file a request for reconsideration or (ii) I/we filed a waiver to avail of said right;
  - (c) I am/we are declared as the bidder with the Lowest Calculated and Responsive Bid/Highest Rated and Responsive Bid<sup>4</sup>, and I/we have furnished the performance security and signed the Contract.

<sup>1</sup> Select one and delete the other.

<sup>2</sup> Select one and delete the other. Adopt same instruction for similar terms throughout the document.

<sup>3</sup> Issued by the GPPB through GPPB Resolution 03-2012 on 27 January 2012.

<sup>4</sup> Select one and delete the other.



IN WITNESS WHEREOF, I/We have hereunto set my/our hand/s this \_\_\_ day of [month] [year] at [place of execution].

**[Insert NAME OF BIDDER'S  
AUTHORIZED REPRESENTATIVE]  
[Insert signatory's legal capacity]  
Affiant**

**SUBSCRIBED AND SWORN** to before me this \_\_\_ day of [month] [year] at [place of execution], Philippines. Affiant/s is/are personally known to me and was/were identified by me through competent evidence of identity as defined in the 2004 Rules on Notarial Practice (A.M. No. 02-8-13-SC). Affiant/s exhibited to me his/her [insert type of government identification card used], with his/her photograph and signature appearing thereon, with no. \_\_\_\_\_ and his/her Community Tax Certificate No. \_\_\_ issued on \_\_\_\_\_ at \_\_\_\_\_

Witness my hand and seal this \_\_\_ day of [month] [year]

**NAME OF NOTARY PUBLIC**

Serial No. of Commission \_\_\_\_\_

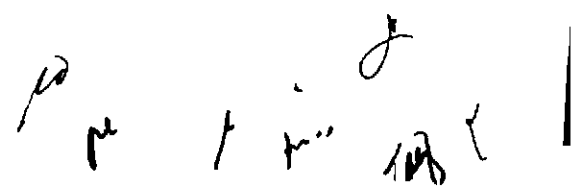
Notary Public for \_\_\_\_\_ until \_\_\_\_\_

Roll of Attorneys No. \_\_\_\_\_

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Series of \_\_\_



**PROCUREMENT OF LOANS MONITORING SYSTEM (LMS)**

**FINANCIAL PROPOSAL**

Date : \_\_\_\_\_

The Chairperson  
Bids and Awards Committee  
Philippine Deposit Insurance Corporation  
SSS Makati Building,  
Ayala Avenue corner V. A. Rufino Street  
Makati City

Gentlemen,

Our proposed bid amount, inclusive of VAT and other applicable taxes, for the Loans Monitoring System as specified in the Technical Specifications is

\_\_\_\_\_ (P \_\_\_\_\_).

Very truly yours,

\_\_\_\_\_  
Name of Bidder

By:

\_\_\_\_\_  
Authorized Representative

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POINT SYSTEM TO BE USED IN PRE-SCREENING LOANS MONITORING SYSTEM (LMS) PROJECT

Business Requirements	Ref No	Functional Requirements	Points	Sub-total	Remarks
Maintain Loan Profile		Shall have the facility to create new loan accounts per borrower per bank, either through manual encoding or Excel import which include, among others, <ul style="list-style-type: none"> <li>o Name of borrower,</li> <li>o Address of borrower,</li> <li>o Borrower type (e.g. individual, institution, etc.),</li> <li>o Type of loan (e.g. housing, regular, short-term, long-term, consumer, DOSRI, encumbered, unencumbered, etc.)</li> <li>o Secured/unsecured                             <ul style="list-style-type: none"> <li><input type="checkbox"/> If secured, description of collateral such as type (e.g. Mortgage Trust Indenture (MTI), Real Estate Mortgage (REM (1st or 2nd mortgage) including location), chattel mortgage, shares of stock, bonds, assignment of receivables, jewelries, holdout on deposits, and other attributes).</li> </ul> </li> <li>o Loan information:                             <ul style="list-style-type: none"> <li><input type="checkbox"/> PN Number</li> <li><input type="checkbox"/> Original loan granted/principal</li> <li><input type="checkbox"/> Outstanding loan principal</li> <li><input type="checkbox"/> Date granted</li> <li><input type="checkbox"/> Maturity date</li> <li><input type="checkbox"/> Interest rate</li> <li><input type="checkbox"/> Penalty rate</li> <li><input type="checkbox"/> Mode of payment (e.g. monthly, quarterly, semi-annual, annual, lump sum)</li> <li><input type="checkbox"/> Advance interest</li> <li><input type="checkbox"/> MRI details (e.g. premium amount, premium coverage)</li> <li><input type="checkbox"/> with collection agreement</li> </ul> </li> <li>o Accompanying documents, such as PN, collateral documents (REM/chattel, deed of assignment, disclosure statement), MRI, etc.</li> </ul>	2		

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Business Requirements	Ref No	Functional Requirements	Points	Sub-total	Remarks
	2	<ul style="list-style-type: none"> <li>o Shall have the facility to search, sort, group by, and filter as to               <ul style="list-style-type: none"> <li>o PN Number,</li> <li>o loan account status and history (e.g. current, restructured, past due, under litigation),</li> <li>o loan type,</li> <li>o collateral (e.g. Real Estate Mortgage (REM), chattel, unsecured),</li> <li>o outstanding balance/acquisition cost,</li> <li>o source bank,</li> <li>o address of borrower,</li> <li>o borrower/account name (if DOSRI, bank employee)</li> <li>o encumbered to a specific creditor, and</li> <li>o Collection agent</li> </ul> </li> <li>with an option to print</li> </ul>	2		
	3	Shall have the facility to display historical information (as of a given date) on account movement, status, loan payment and payment application, with an option to print.	2	6	
Maintain loan status	4	Shall have the facility to update the loan status via transactions. See Annex B for the various resolutions.	2	8	
	5	Each of the status above shall have its own characteristics/restrictions. Corresponding accounting entries shall also be automatically generated, whenever applicable.	2		
	6	Shall have the facility to generate a report that will display all records updated (daily, monthly).	2		
	7	Shall have the facility to generate a report on all status changes (with accounting impact) with the corresponding accounting entries.	2		
Update appraised value of mortgaged property	8	Shall have the facility to monitor and update appraised value including appraisers' name and appraisal dates, including comments on status of property, if any.	2	2	
Maintain Borrower LMS-Subsidiary Ledger (S/L)	9	Shall have the facility to create/update an LMS-S/L account, with an option to redirect the view to its details. See Annex C: Subsidiary Ledger.	2	2	

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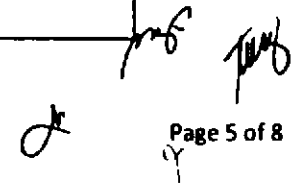
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Business Requirements	Ref No	Functional Requirements	Points	Sub-total	Remarks
Monitor Payment of Loans	10	Shall have the facility to preview/print amortization schedule and Statement of Accounts per loan account. See Annex D: Statement of Account.	2	12	
	11	Shall have the facility to update LMS-S/L account, with options - <ul style="list-style-type: none"> <li>o To create schedule of payments due on a daily basis from a predefined location.</li> <li>o To post payments.</li> <li>o To indicate payment type, i.e. cash and non-cash (offset/net-off, dacion, foreclosure)</li> <li>o To view the list of scheduled/actual payments indicating whether or not the payment has already been posted in the LMS-S/L.</li> <li>o To view history of payments made.</li> </ul>	2		
	12	Shall have the facility to generate all loans with zero balances.	1		
	13	Shall have the facility to automatically mark loan account as "past due" as follows: <ul style="list-style-type: none"> <li>o For monthly amortizations - failure to pay three consecutive monthly amortizations;</li> <li>o For quarterly amortizations - failure to pay one quarter amortization; and</li> <li>o For semestral amortizations - failure to pay one semester amortization.</li> </ul>	2		
	14	Shall have the facility to generate Payment Order Form with details (e.g. name of closed bank, bank branch name of payor, amount paid, date of payment, BURL Transaction details, PDIC Corporate Transaction details, form of payment, application of payment) automatically extracted from the selected LMS-S/L. See Annex E: Payment Order Form.	2		
	15	Shall have the facility to generate reminder letters for accounts with maturing amortization.	1		
	16	Shall have the facility to automatically generate accounting entries for automatic posting to the CBFS-GL. (Note: this requirement is specific to Closed Banks only.)	2		

Business Requirements	Ref No	Functional Requirements	Points	Sub-total	Remarks
Monitor Delinquent Accounts	17	Shall have the facility to sort, group by, and filter as to bank/borrower /outstanding balance/number of days past due, with an option to preview/print Account Delinquency Reports.	2	5	
	18	Shall have the facility to automatically compute for interests, penalties/surcharges.	1		
	19	Shall have the facility to flag prescription period early enough and trigger sending of Demand Letter.	1		
	20	Shall have the facility to keep track of number and dates of Demand Letters sent. See Annex F: Demand Letter.	1		
Generate ORs for online payments (Closed Banks)	21	Shall have the facility to generate OR using a preprinted OR form.	2	4	
	22	Shall have the facility to assign OR number for each payment transaction.			
	23	Shall have the facility to record OR details in the LMS-S/L.			
	24	Shall the facility to generate summary of ORs at any given period, which include date of payment, form of payment, amount, and name of borrower.			
Restructured Loan	25	Shall have the facility to record terms and conditions of the restructuring as follows: <ul style="list-style-type: none"> <li>o Amount of upfront payment</li> <li>o Tenor/term</li> <li>o Interest rate</li> <li>o Mode of payments (i.e. monthly, quarterly, semi-annual, or annual amortizations)</li> <li>o Restructured principal</li> <li>o Capitalized interest</li> <li>o Approving authority</li> <li>o Conditionally waived penalties/interest</li> </ul> See Annex G: Loan Restructuring	2	4	
	26	Shall have the facility to generate the new amortization schedule based on above terms and conditions.	1		
	27	Shall have the facility to change loan status to „Loan Restructured“.	1		
	28	Shall have the facility to keep track of the number of times the loan account was restructured.	1		
	29	Shall have the facility to archive details of the original/previously restructured loan account.	1		

*[Handwritten signatures and initials]*

Business Requirements	Ref No	Functional Requirements	Points	Sub-total	Remarks
Other loan resolution (Foreclosure or Dacion en Pago)	30	<p>Shall have the facility to monitor/capture the following:</p> <ul style="list-style-type: none"> <li>o Amount of deficiency in amount settled, if any.</li> <li>o Redemption period and redemption price (loan obligation plus foreclosure expenses).</li> <li>o Tagging of properties which are candidates for foreclosure.</li> <li>o Other information related to foreclosure e.g. bidding participants (with indicator on the winning bidder), bid price, amount of bid deficiency, adverse claims (third party or borrower) and litigation status in case foreclosure is disputed by the borrower.</li> <li>o Details/attributes of property subject of the dacion settlement which are the same as those of the REMS/mortgaged property (or those of the ROPA attributes maintained inside the ROPAMS).</li> </ul>	2	2	
Cash Settlement	31	Shall have the facility to display/generate report on all loans with „Fully paid” status. See Annex H: Full Settlement.	1	3	
	32	Shall have the facility to encode details and print cancellation of mortgage based on set templates. See Annex I: Cancellation of Chattel Mortgage.	1		
	33	Shall have the facility to record date of release and receipt of original collateral documents and cancellation of mortgage, if secured. See Annex J: Cancellation and Release of Mortgage.	1		
Foreclosure	34	Shall have the facility to display/generate report on all loans with „Foreclosed” status.	1	4	
	35	Shall have the facility to automatically generate accounting entries for automatic posting to the accounting system.	1		
	36	Shall have the facility to download details of the foreclosed property for uploading to ROPAMS and record the details of downloading, i.e. who downloaded, date and time of downloading.	2		
Dacion en Pago	37	Shall have the facility to display/generate report on all loans with „Dacion en Pago” status.	1	5	
	38	Shall have the facility Shall have the facility to automatically generate accounting entries for automatic posting to the accounting system, to prompt/remind upon login and during session of maturing amortizations on SCR.	2		
	39	Shall have the facility to download details of the property subject of the dacion settlement for uploading to ROPAMS and record the details of downloading, i.e. who downloaded, date and time of downloading.	2		


  
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Business Requirements	Ref No	Functional Requirements	Points	Sub-total	Remarks
Written-off/Derecognized Loans	40	Shall have the facility to display/generate report on all loans with the „Written-off/Derecognized“ status.	1	2	
	41	Shall have the facility to automatically generate accounting entries for automatic posting to the accounting system.	1		
Monitoring of PDC accounts	42	Shall have the facility to set up/update PDCs received.	1	5	
	43	Shall have the facility to prompt/remind all maturing PDCs upon login and during session.	1		
	44	Shall have the facility to generate all PDCs due for the current and ensuing periods as specified.	1		
	45	Shall have the facility to log which PDCs are cleared/not cleared and released.	1		
Generate Reports	46	Shall have the facility to view/print all cleared/not cleared checks, with the option to generate letters to borrowers.	1		
	47	Shall have the facility to preview/generate and download loan reports in Portable Document Format (PDF), Excel and Comma-Separated Values (CSV) file formats. See Glossary of reports and input forms.			
Maintain library of loan account status	48	Shall have the facility to update the loan status library. This library shall be used as lookup table for tagging of the loan account. (See Annex B: Various loan account status).			
	49	Each of the loan status shall have its own characteristics/restrictions.			
	50	Shall have the facility to generate a report that will display all records with updates on the status.			
	51	Shall have the facility to define corresponding accounting entries per status, if applicable.			

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Business Requirements	Ref No	Functional Requirements	Points	Sub-total	Remarks
User login	52	Shall have the facility to update user login credentials (user name, password).	1	4	
	53	User accounts shall have integration with Microsoft Active Directory (AD) with an option to use either single sign-on or multiple sign-on during authentication.	1		
	54	Shall have the facility to support activation of a separate password policy, which includes, but not limited to, the following: o Password history o Password aging o Password length and complexity o Forced changing of password o Account lockout due to failed logon attempts o Password encryption when stored in the database.	2		
Maintain users	55	Shall have the facility to update user accounts	1	4	
	56	Shall have the facility to configure user idle time to trigger automatic logout.	1		
User Roles/Rights	57	Shall have the facility to assign and update user access rights (add, view, modify, delete) per role (maker, reviewer, approver, viewer).	1	4	
	58	Shall have the facility to restrict access to menus and data sources such as databases, tables and folders.	1		
Provide an Audit Trail/Log Report	59	Shall include, but not limited to, the following: o File updating and maintenance o Errors and abnormal activities in the system o User and system administrator activities o User logon/logoff o User activities relative to the stored information which include updating, printing, downloading, deletion, annotation, and other changes o List of records/files removed from the active database for backup purposes.	2	4	
	60	Shall have the facility to view, print and download audit trail report in PDF, Excel and CSV file formats	1		
	61	Shall have the facility to display current users of the system any time.	1		
Backup, Recovery, Archiving and Reloading	62	Shall have the facility to define archiving, reloading, backup and recovery policies.	1	1	

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Business Requirements	Ref No	Functional Requirements	Points	Sub-total	Remarks
Import LMS Masterlist	63	Shall have the facility to accept loan Masterlist recorded in preformatted Excel files, together with their detailed historical information.			
	64	Shall have the facility to <ul style="list-style-type: none"> <li>o Auto-generate distinct reference number for each upload</li> <li>o Preview/generate exception reports when <ul style="list-style-type: none"> <li><input type="checkbox"/> duplicate records are detected</li> <li><input type="checkbox"/> incomplete records are detected</li> <li><input type="checkbox"/> upload is aborted</li> </ul> </li> <li>o Use the same reference number to <ul style="list-style-type: none"> <li><input type="checkbox"/> preview/generate proolist.</li> <li><input type="checkbox"/> Search through uploaded loans</li> <li><input type="checkbox"/> rollback the transaction</li> </ul> </li> </ul>			
Import IFS-GI/CBFS-G/L payments	65	Shall have the facility to upload loan payments recorded in preformatted Excel files as posted to the IFS-G/L and CBFS-G/L, with an option to <ul style="list-style-type: none"> <li>o Auto-generate distinct reference number for each upload</li> <li>o Preview/generate exception reports when <ul style="list-style-type: none"> <li><input type="checkbox"/> duplicate records are detected</li> <li><input type="checkbox"/> incomplete records are detected</li> <li><input type="checkbox"/> upload is aborted</li> </ul> </li> <li>o Use the same reference number to <ul style="list-style-type: none"> <li><input type="checkbox"/> preview/generate proolist.</li> <li><input type="checkbox"/> Search through uploaded payments</li> <li><input type="checkbox"/> rollback the transaction</li> </ul> </li> </ul>			
Export ad hoc reports	66	Shall have the facility to select dataset from the universe of loans/database, with an option to preview/print and download selected datasets in PDF, Excel and CSV file formats.			
Maintain list of REM Location	67	Shall have the facility to update list of REM location i.e. region and its corresponding provinces and municipalities/cities. This list shall be used as lookup table to set the exact REM location.			
Generate Accounting Entries	68	Shall automatically generate accounting entries for every change in status, whenever applicable. Status with accounting impact and the corresponding accounting entries shall be identified.			
	69	Shall post automatically all entries generated by LMS to the IFS G/L and CBFS G/L.			
	70	Shall have the facility to generate a report of all entries made for the day and a Daily Proolist.			
<b>TOTAL</b>			<b>100</b>	<b>100</b>	

- Major System Components (75%)

- For Customization (25%)

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