

**BIHAR STATE COOPERATIVE BANK**  
**ON BEHALF OF ALL**  
**DISTRICT CENTRAL CO-OPERATIVE BANK'S**



**Corrigendum –3 Published on**  
**07/10/2024.**

**REQUEST FOR PROPOSAL(RFP)**

**for**

**Selection of System Integrator for Core Banking  
Solution, Allied Applications on CAPEX model, and  
required Infrastructure on Service Model**

**For**

**Bihar State Co-operative Bank & its 23 DCCBs**



## Corrigendum – 3 for Request for Proposal (RFP) For Selection of System Integrator for Core Banking Solution, Allied Applications on Capex Model, and Required Infrastructure on Service Model for Bihar State Co-Operative Bank & Its 23 DCCBs.

In reference to Request for Proposal (RFP) For Selection of System Integrator for Core Banking Solution, Allied Applications on Capex Model, and Required Infrastructure on Service Model for Bihar State Co-Operative Bank & Its 23 DCCBs, reference no. **HO/IT/1003 dated 28.08.2024**, all are advised to note the following Section of the RFP.

- (i) **Section 5 - Scope of Work**
- (ii) **Aneexure-1 FTR Sheet -EJ, FRM, CMS, DMS (Allied Sol) and Mobile Banking**
- (iii) **Clarification Against Certain Points**

### (i) Section 5 - Scope of Work

Sl. No.	RFP Reference	Original Version	Modified Version
1	5.8 ATM/Micro ATM Switch Solution, IMPS & UPI Switch Solution  <b>10. Fraud Risk Monitoring Solution:</b>	c. The solution should provide an option to configure rules based on various risk parameters, test the same in live database to analyze the impact of implementing the rule before enable the same in live.	Clause to be considered as deleted.
		d. The FRM solution offered by the Bidder should have all the parameters available in the solutions currently being used by the banks and shall be customizable to enable any new parameters as per the requirements given by the bank(s)/any regulatory authority in future.	Clause to be considered as deleted.
		e. Option should be available in the FRM system to block transactions on the basis of country code, currency code, MCC and other parameters defined by bank(s) & regulatory authorities from time to time.	Clause to be considered as deleted.

### (ii) Aneexure-1 FTR Sheet -EJ, FRM, CMS, DMS (Allied Sol) and Mobile Banking

Sl. No.	RFP Reference	Original Version	BSCB Response
1	Sheet -EJ, FRM, CMS, DMS (Allied Sol)  <b>Fraud Risk Management Solution</b>	The proposed solution should provide robust fraud detection and risk scoring capabilities using following approach: a. Advanced rule/scenario-based fraud detection b. Dynamic Behavior Profiling and anomaly detection c. AI/Machine Learning based Predictive Scoring models d. The proposed solution should provide web-based	Clause to be considered as deleted.



	scenario maintenance tool for bank's business user to configure scenario parameters and deploy the same as and when required.	
	<b>4.</b> The proposed solution should support configurable scenarios for multiple products and channels as and when required by bank in the project tenure.	Clause to be considered as deleted.
	<b>6.</b> The proposed solution should provide advanced case management system that can be integrated across source systems for case investigation.	Clause to be considered as deleted.
	<b>7.</b> Proposed case management system should support configurable workflow based on the case type and built-in auto case routing mechanism.	Clause to be considered as deleted.
	<b>8.</b> Proposed solution's case management module should support case escalation feature based on business policies configured.	Clause to be considered as deleted.
	<b>9.</b> The proposed solution should support watch list management for various blacklists and whitelists.	Clause to be considered as deleted.
	<b>11.</b> The proposed solution should provide complete audit trail.	Clause to be considered as deleted.
	<b>12.</b> The proposed solution should support built-in maker-checker functionality to ensure dual commit to critical system changes.	Clause to be considered as deleted.
	<b>13.</b> The proposed solution should comply with the guidelines issued by Bank, RBI, NABARD, and other regulatory/Government bodies from time to time.	The revised clause as: The proposed solution should comply with the guidelines issued by Bank, RBI, NABARD, and other regulatory /Government bodies from time to time. The proposed solution should have the functionality to integrate with the eFRM solution provided by NPCI.
	<b>14.</b> The proposed solution should allow end user to configure custom dashboard and reports based on transaction parameters, cases, customer/account attributes	Clause to be considered as deleted.



		<b>15.</b> The bidder should provide periodic (Daily, Weekly, monthly etc.) customized reports to the Bank as per Bank's requirement.	Clause to be considered as deleted.
		<b>17.</b> System should be capable of Generate frequent Chargeback report	Clause to be considered as deleted.
		<b>18.</b> System should be able to Generate High value transaction	Clause to be considered as deleted.
		<b>19.</b> System should be able to track transactions from same card from different location.	Clause to be considered as deleted.
		<b>20.</b> System should be able to generate transaction with different POS Entry Mode.	Clause to be considered as deleted.
		<b>22.</b> Track high value foreign transaction without MECI5 code.	Clause to be considered as deleted.
		<b>23.</b> Track details of customer performing more transaction at night specifically at switching time.	Clause to be considered as deleted.
		<b>24.</b> Track details of customer performing more transaction at night specifically at switching time.	Clause to be considered as deleted.
		<b>25.</b> Track more transactions from a single card number or Mobile number.	Clause to be considered as deleted.
		<b>26.</b> Track all the transaction which has routed through different account.	Clause to be considered as deleted.
2	Sheet - Mobile Banking Sl. No – 4.5	Fraud Risk Management	Revised Clause as: Other Requirements of Mobile Banking Solution



(iii) Clarification Against Certain Points

Section Number	Page Number	Point Number	Original Clause	Query	BSCB Response
Annexure 7_Commercial Bill of Material	Tab Switching & MB solution	Col - R		Column R in Tab "Switching & MB Solution" calculates projected cost for only 5 months (one month each year) & the same is flowing into "Summary" tab in TCO calculation. So, the TCO for transaction pricing is for only 5 months which should be corrected in summary sheet by multiplying by 12, which will give the 60 months TCO (5 years bid tenure).	Please refer to "NOTE" section of Annexure-7 Commercial Bill of Material under the tab Switching & MB Solution.
Annexure 7_Commercial Bill of Material	Tab "Summary" & "ATS for Software Services"			In our pricing model, we need to add some fixed recurring fees per bank per month for recurring services (transaction & recon related). In absence of the same, the best option available to us was to adding the small fixed fee component in "ATS for Software & Services" by adding additional rows below row 13, since there is a provision made in row 14 "Any other (Pls add)". Request acceptance of the same to add in the said section.	Please adhere to RFP.