

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



Corrigendum – 1 Published on
18.09.2024

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 – 1 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 Sections of the RFP:

- (i) Section 3.1 Tender Highlights
- (ii) Section 5-Scope of Work
- (iii) Section 7 - Eligibility Criteria
- (iv) Section -8 Evaluation Process
- (v) Section 9-Instruction to the Bidder
- (vi) Others

(i) Section 3.1 Tender Highlights

Sl. No.	RFP Reference	Activity	Existing Dates	Revised Dates
1	3.1 Tender Highlights	Last date of submission of the Technical and Commercial bid.	19/09/2024 on or before 3:00 PM	03/10/2024 on or before 3:00 PM
2	3.1 Tender Highlights	Date of opening of the Technical Bids	19/09/2024 – 04:00 PM	03/10/2024 at 4:00 PM

(ii) Section 5 - Scope of Work

Sl. No.	RFP Reference	Original Version	Modified Version
1	5.1.5 Testing-UAT Size	The test setup should be at least 10% of the production environment.	Test environment to be at least 20% of production environment
2	5.8.1 Timelines	Provide and Maintain network connectivity between the bidder's DC and DR with the Banks' (existing/future) DC and DR during the contract period. The links will be on Bank's name and the individual Bank will pay the charges. Provide and maintain network connectivity between bank's DC and DR with NPCI's DC and DR for accessing NPCI back-office portals of all the products.	The list provided confirming details Address with pin code of each banks HO + All branches (BSCB and Its 23 DCBBs) <u>For list of branches and address refer to page no 7 - 18.</u>



(iii) **Section 7 - Eligibility Criteria**

Sl. No.	RFP Reference	Original Version	Modified Version
1	7.1 Mandatory Qualification Criteria for the Prime Bidder- Clause-4	The prime bidder should have experience in ongoing or completed projects in design, development, and implementation of projects in IT transformational projects / ICT Projects / ICT components / e-Governance / Digital solution projects with any Central / State Government / PSUs / BFSI in the last five (5) years (from FY 2019-24) for minimum project cost of INR Thirty (30) Crore amongst which the following value specified has to be included in the criteria mentioned herein:	The prime bidder should have experience in ongoing or completed projects in design, development, and implementation of projects in IT transformational projects / ICT Projects / ICT components / e-Governance / Digital solution projects / IT hardware project with any Central / State Government / PSUs / BFSI in the last five (5) years (from FY 2019-24) for minimum project cost of INR Thirty (30) Crore amongst which the following value specified has to be included in the criteria mentioned herein: Applicable to ANNEXURE 18 Clause-4, page-222 as well.
2	7.1-Mandatory Qualification Criteria for the Prime Bidder - Clause-8	Manufacturer Authorization Form (MAF) is to be submitted in the name of Prime Bidder or to the Lead bidder in case of consortium bid, from the Original Equipment Manufacturer (OEM) for all the proposed applications.	Manufacturer Authorization Form (MAF) is to be submitted in the name of Prime Bidder or to the anyone among the consortium in case of consortium bid, from the Original Equipment Manufacturer (OEM) for all the proposed applications. Applicable to ANNEXURE 18 Clause-8, page -223 as well.
3	7.4 DC-DR infrastructure provider- Clause -5	The DC-DR Infrastructure provider should have an annual turnover of Rs. 250 Crore (Rupees Two Hundred Fifty Crore) in the last three financial years (2021-2022, 2022-2023 and 2023-2024). Note: c. The turnover should be from IT/ITES. Turnover of any parent, subsidiary, associated or other related entity will not be considered.	The DC-DR Infrastructure provider should have an average annual turnover of Rs. 200 Crore (Rupees Two Hundred Crore) in the last three financial years (2021-2022, 2022-2023 and 2023-2024). Note: a. The turnover should be from IT/ITES. Turnover of any parent, subsidiary, associated or other related entity will not be considered. Applicable to ANNEXURE 18 Clause-5, page -227 as well



(iv) Section 8 -Evaluation Process

Sl. No.	RFP Reference	Original Version	Modified Version
1	8.3.3- Technical Bid Evaluation Criteria Bidder's Capability & Experience for Switching Services	<p>The Bidder should have provided/should be providing ATM switch to at least five SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling at least 300 ATMs (which may include multiple Banks). (07 Marks)</p> <p>The Bidder should have provided/should be providing ATM switch to six SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling at least 300 ATMs (which may include multiple Banks). (08 Marks)</p> <p>The Bidder should have provided/should be providing ATM switch to more than six SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling at least 500 ATMs (which may include multiple Banks). (10 Marks)</p>	<p>The proposed NFS Switch Provider should have provided/should be providing ATM switch to at least five SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/ be handling at least 300 ATMs (which may include multiple Banks). (07 Marks)</p> <p>The proposed NFS Switch Provider should have provided/should be providing ATM switch to six SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling at least 300 ATMs (which may include multiple Banks). (08 Marks)</p> <p>The proposed NFS Switch Provider should have provided/should be ATM switch to more than six SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling at least 500 ATMs (which may include multiple Banks). (10 Marks)</p>
2	8.5-Evaluation Mechanism	Only the bidders who get a technical score of 70 percent or more overall will qualify for commercial evaluation stage subject to availability of four qualified bidders.	Only the bidders who get a technical score of 70 percent or more overall will qualify for commercial evaluation stage.



(v) Section 9-Instruction to the Bidder

Sl. No.	RFP Reference	Original Version	Modified Version
1	9.1- Bid System	The Technical Bid should be submitted as per details provided in the RFP document in a password-protected file marked as "Technical Bid" and Commercial bid shall be kept in a separate password-protected file marked as "Commercial Bid".	The Technical Bid should be submitted as per details provided in the RFP document marked as "Technical Bid" and Commercial bid shall be kept in a separate file marked as "Commercial Bid".
2	9.25 -Performance Bank Guarantee	The Bidder should furnish a Performance Bank Guarantee valid for the entire project tenure which is Five (5) years with additional claim period of 180 days, to the extent of 10% of the value of the entire contract of BSCB and its DCCBs.	The Bidder should furnish a Performance Bank Guarantee as per the reducing balance method valid for the entire project tenure which is Five (5) years with an additional claim period of 180 days, to the extent of 5% of the value of the entire contract of BSCB and its DCCBs. The initial PBG is to be submitted by the selected bidder for 24 months @ 5% of the overall contract value and before the expiry of the submitted PBG the selected bidder should submit the PBG for 15 months each @5% of the remaining overall project value for 3 more times.

(vi) Others

Sl. No.	RFP Reference	Original Version	Modified Version
1	Annexure 14, Page No -191	That the BIDDER is hereby submitting the security deposit of Rs. 10,00,000/- (Rupees Ten lacs Only) vide [NEFT/Online Transfer issued by a scheduled/Commercial bank] bearing No. _____ dated _____ [drawn on / issued by] _	That the BIDDER is hereby submitting the security deposit of Rs. 20,00,000/- (Rupees Twenty Lacs Only) vide [NEFT/Online Transfer issued by a scheduled/Commercial bank] bearing No. _____ dated _____ [drawn on / issued by] _



2	Section-5.6.5 Scope Services offered through Micro ATM Services, Page -165	Mutual funds on a referral basis	Clause to be considered as deleted.
3	Aneexure-1 FTR Sheet -EJ, FRM, CMS, DMS (Allied Sol) Serial No-30	The Solution provided by the successful bidder should be able to generate, calculate & redeem Loyalty Points based on parameters configurable at the Banks end such as BIN, Network, Card Products, MCC, Purchase Transactions value, required duration, geography wise and as per the requirements of the Bank.	Clause to be considered as deleted.



List Of Branches with address:

Sr No.	DCCB Name	Branch Name	Complete Address	Pin Code
1	Arah	Arah Chowk	Arah Chowk , Chitratole Road , Ara	802301
2	Arah	Arah Main	Arah Main, Mangal pandey path, station road ara	802301
3	Arah	Barhara	Barhara , Jail road ara	802301
4	Arah	Bihiya	BEHEA Jaj bazar, purvi gumti, Bihiya	802152
5	Arah	Bramhapur	BRAHMPUR BRANCH, Mandir road , Brahmpur	802112
6	Arah	Buxar	BUXAR, Thana road , near Girls high school, Buxar	802101
7	Arah	Charpokhri	CHARPHOKHARI, AT+PO- Charpokhari	802223
8	Arah	Dhanshoi	DHANSOI , AT+PO- Dhansoi	802117
9	Arah	Dumraon	DUMRAON Rajgarh, Dumraon	802119
10	Arah	Etarhi Branch	ITARHI , Itarhi main bazar , Buxar	802123
11	Arah	Grahani	GARAHANI AT+po- Garahani	802203
12	Arah	Head Office	HEAD OFFICE, Mangal pandey path ,Near S.P kothi, station road , ara	802301
13	Arah	Jagdishpur	JAGDISHPUR, AT+PO- Jagdispur, kotwali	802158
14	Arah	Kailwar	Koilwar, AT+PO-Koilwar	802160
15	Arah	Narainpur	Narainpur , AT+PO+ps- Narayanpur	802201
16	Arah	Navanagar	NAWANAGAR, AT+PO - Nawanagar	802129
17	Arah	Piro	PIRO , Bihiya Road, Near Ashok Cinema, Piro	802207
18	Arah	Rajpur	RAJPUR , AT-Rajpur PO-Hethua	802122
19	Arah	Sandesh	Sandesh, AT+Po-Sandesh Bazar	802164
20	Arah	Shahpur	SAHPUR AT+PO+ PS- Sahpur	802165
21	Arah	Simri	SIMARI BRANCH,AT+PO-Simiri	802135
22	Arah	Tarari	TARAI , AT+PO- Tarai	802209
23	Arah	Town Branch	Town Branch ,Bihari Mill, Ara	802301
24	Arah	Udwant Nagar	Udwant Nagar, AT+PO+PS- Udwantnagr,	802210
25	Aurangabad	Aurangabad	Near Jail compound Aurangbad	824101
26	Aurangabad	Barun	Block Road Near Shiksha Niketan School Baroon	824112
27	Aurangabad	DaudNagar	Bhakarua More Daudnagar	824142
28	Aurangabad	DEO	Deo bazar Neara surya kund talab Deo	824202
29	Aurangabad	Goh	Near Goh Thana Main Market Goh	824203
30	Aurangabad	Haspura	Near Thakur Bari Main Market Haspura	824120
31	Aurangabad	HO	Near Jail compound Aurangbad	824101
32	Aurangabad	Kutumba	Deo Road Near Block Amba	824123
33	Aurangabad	Madanpur	Khiriyawan More Madanpur	824208
34	Aurangabad	Nabinagar	Mangal Bazaer Nabinagar	824301
35	Aurangabad	Obrah	Near P N B Main Market Obra	824124
36	Aurangabad	Rafiganj	Badi Durga Mandir Near Rafiganj Thana Rafiganj	824125

37	Begusarai	Bachhawara	The Begusarai Central Co-operative Bank Ltd, Bachhawara Branch, Bank Bazar, Bachhawara Begusarai	851111
38	Begusarai	Bakhari	The Begusarai Central Co-operative Bank Ltd, Bakhri Branch, Ambedkar Chowk , Bakhri Begusarai	848201
39	Begusarai	Ballia	The Begusarai Central Co-operative Bank Ltd, Ballia Branch, Vyaparmandal Market, Ballia, Begusarai	851211
40	Begusarai	Baruani	The Begusarai Central Co-operative Bank Ltd, Barauni Branch, Rajendra Road, Barauni, Begusarai	851112
41	Begusarai	Begusarai Main	The Begusarai Central Co-operative Bank Ltd, Mungeriganj, Begusarai	851101
42	Begusarai	Bhagwanpur	The Begusarai Central Co-operative Bank Ltd, Bhagwanpur Branch, Dahiya , Bhagwanpur Begusarai	851120
43	Begusarai	Head Office	The Begusarai Central Co-operative Bank Ltd, 1st Floor ,Mungeriganj, Begusarai	851101
44	Begusarai	Khodawanpur	The Begusarai Central Co-operative Bank Ltd, Khodawandpur Branch, Khodawandpur Block campus ,Khodawandpur Begusarai	848202
45	Begusarai	Manjhaul	The Begusarai Centran Co-operative Bank Ltd, Manjhaul Branch, Manjhaul Bazar, Teghara Begusarai	851127
46	Begusarai	Tegra	The Begusarai Central Co-operative Bank Ltd, Teghara Branch, Main Bazar, Teghara Begusarai	851133
47	Betiah	Bagaha	Near Police Station Bagaha-1	845101
48	Betiah	Betiah Main Branch	Near Civil Court Ujjain Tola Bettiah	845438
49	Betiah	Head Office	Near Civil Court Ujjain Tola Bettiah	845438
50	Betiah	Lalbazar	Rajguru Chowk Bettiah	845438
51	Betiah	Lauriya	Cane Union Building Lauria	845453
52	Betiah	Majhulia	Fornt of block office Majhulia	845454
53	Betiah	Narkatiyagunj	Main Market Near CBI Narkatiaganj	845455
54	Betiah	Nautan	Main Market Nautan	845438
55	Betiah	Ramnagar	Near Sugar mill Harinagar	845106
56	Betiah	Sikta Branch	Main Market Sikta	845307
57	Bhagalpur	Amarpur	At+PO-Amarpur, PS-Amarpur, District-Banka, Pin-813101	813101
58	Bhagalpur	Banka	At+PO-Babutola, PS-Banka, District-Banka, Pin-813102	813102
59	Bhagalpur	Barahat	At+PO-Barahat, PS-Barahat, District-Banka, Pin-813103	813103
60	Bhagalpur	Belhar	At+PO-Belhar, PS-Belhar, District-Banka, Pin-813202	813202
61	Bhagalpur	Bhagalpur main	Jageshwar Mandal Bhawan, Red Cross Road, At+PO-Adampur, District-Bhagalpur, Pin-812001	812001

62	Bhagalpur	Bihpur	At+PO-Bihpur, District- Bhagalpur, Pin-853201	853201
63	Bhagalpur	Dhoriya	At+PO-Dhoriya, PS-Dhoriya, District-Banka, Pin-813110	813110
64	Bhagalpur	Head Office	JAGESHWAR MANDAL BHAWAN ,RED CROSS ROAD,ADAMPUR,BHAGALPUR-812001	812001
65	Bhagalpur	Kahalgaon	At+PO-Kahalgaon, District- Bhagalpur, Pin-813203	813203
66	Bhagalpur	Katoria	At+PO-Katoria, PS-Katoria, District-Banka, Pin-813106	813106
67	Bhagalpur	Nathnagar	AT CHUNNI SAH LANE,NEAR CENTRAL BANK,PO+PS NATHNAGAR ,DIST - BHAGALPUR,PIN -812006	812006
68	Bhagalpur	Naugachia	At+PO-Nougachia, District- Bhagalpur, Pin-853204	853204
69	Bhagalpur	Pirpainty	At+PO+PS-Shermari Bazar Pirpainty, District- Bhagalpur, Pin-813209	813209
70	Bhagalpur	Rajaun	At+PO-Rajoun, PS-Rajoun, District-Banka, Pin-813107	813107
71	Bhagalpur	Sahkund	At+PO-Sahkund, District- Bhagalpur, Pin-813108	813108
72	Bhagalpur	Shambhuganj	At+PO-Shambhuganj,PS-Shambhuganj, District-Banka, Pin-813211	813211
73	Bhagalpur	Sultanganj	At+PO-Sultanganj District- Bhagalpur, Pin-813213	813213
74	BSCB	Bankipur	Ashok Rajpath, Opp-B.N College Patna	800004
75	BSCB	Bihat	Bihat,Begusarai	851135
76	BSCB	Chapra	Sri Nandan Path Near JPN Mahila College	841301
77	BSCB	Darbhanga	Tower Chowk,Laheriasarai,Darbhanga	846001
78	BSCB	HO Branch	Ashok Rajpath, Opp-B.N College Patna	800004
79	BSCB	Kankarbaugh	Kankarbagh Colony More,Patna	800020
80	BSCB	MADHEPURA	AARSI COMPLEX, WARD-18, UCO BANK CAMPUS, MAIN ROAD, MADHEPURA-852113,BIHAR	852113
81	BSCB	Maurya Lok	Maurya Lok B,Block Patna	800001
82	BSCB	Motihari	Gyan Babu Chowk Motihari	845401
83	BSCB	Musallahpur Hat	Mussalepur Hat Near Bazaar Samiti Gate,Patna	800006
84	BSCB	Nala Road	2nd Floor,Krishna Market,Nala Road,Patna	800003
85	BSCB	New Market	Vasudeo Plaza,Mithapur B Area, Patna	800001
86	BSCB	New Secratiate	Vikas Bhawan,New Secretariat,Patna	800015
87	BSCB	SAHARSA	C/O MANOJ KUMAR SINGH, IGNOU CAMPUS, KOSHI CHOWK, SAHARSA-852201, BIHAR	852201
88	Gopalganj	Baikunthpur	The Gopalganj Central Co-Operative Bank Ltd., Branch Baikunthpur, Station Road, PO Baikunthpur, Distt. Gopalganj, Bihar - 841409	841409
89	Gopalganj	Barkagaon	The Gopalganj Central Co-Operative Bank Ltd., Branch Badkagaon, PO Badkagaon, Distt.Gopalganj, Bihar - 841436	841436

90	Gopalganj	Bathua branch	The Gopalganj Central Co-Operative Bank Ltd., Branch Bathua Bazaar, PO Bathua, Distt. Gopalganj, Bihar - 841425	841425
91	Gopalganj	Bhore	The Gopalganj Central Co-Operative Bank Ltd., Branch Bhore, Wireless Chowk, PO Bhore, Distt. Gopalganj, Bihar - 841426	841426
92	Gopalganj	Bruali	The Gopalganj Central Co-Operative Bank Ltd., Branch Barauli, PO Barauli, Distt. Gopalganj, Bihar - 841405	841405
93	Gopalganj	Hatua	The Gopalganj Central Co-Operative Bank Ltd., Branch Hathua, Purani Quila, PO Hathua, Distt. Gopalganj, Bihar - 841436	841436
94	Gopalganj	HO	The Gopalganj Central Co-Operative Bank Ltd., Post Office Chowk, Gopalganj, Distt. Gopalganj, Bihar - 841428	841428
95	Gopalganj	Jalalpur	The Gopalganj Central Co-Operative Bank Ltd., Branch Jalalpur, Main Market, PO Jalalpur, Distt. Gopalganj, Bihar - 841503	841503
96	Gopalganj	Kateya	The Gopalganj Central Co-Operative Bank Ltd., Branch Kateya, Jamunha Road, PO Kateya, Distt. Gopalganj, Bihar - 841437	841437
97	Gopalganj	Kucahikote	The Gopalganj Central Co-Operative Bank Ltd., Branch Kuchaikot, Manan Market, PO Kuchaikot, Distt. Gopalganj, Bihar - 841501	841501
98	Gopalganj	Main Barnch	The Gopalganj Central Co-Operative Bank Ltd., Post Office Chowk, Gopalganj, Distt. Gopalganj, Bihar - 841428	841428
99	Gopalganj	Manza	The Gopalganj Central Co-Operative Bank Ltd., Branch Manjha, PO Manjha, Distt. Gopalganj, Bihar - 841427	841427
100	Gopalganj	Mirguanj	The Gopalganj Central Co-Operative Bank Ltd., Branch Mirganj, Main Bazaar, PO Mirganj, Distt. Gopalganj, Bihar - 841438	841438
101	Gopalganj	Mohammadpur	The Gopalganj Central Co-Operative Bank Ltd., Branch Mohammadpur, N.H. - 28, PO Mohammadpur, Distt. Gopalganj, Bihar - 841423	841423
102	Gopalganj	Rajapur	The Gopalganj Central Co-Operative Bank Ltd., Branch Rajapur, Near Krishak Fuels Petrol Pump, PO Rajapur, Distt. Gopalganj, Bihar - 841505	841505
103	Gopalganj	Sasamusa	The Gopalganj Central Co-Operative Bank Ltd., Branch Sasamusa, Near State Bank, PO Sasamusa, Distt. Gopalganj, Bihar - 841505	841505
104	Gopalganj	Thave	The Gopalganj Central Co-Operative Bank Ltd., Branch Thawe, Near Railway Station, PO Thawe, Distt. Gopalganj, Bihar - 841440	841440
105	Gopalganj	Vijaypur	The Gopalganj Central Co-Operative Bank Ltd., Branch Vijaipur, PO Vijaipur, Distt. Gopalganj, Bihar - 841508	841508
106	Katihar	Barari	GURUBAZAR, NEAR POST OFFICE, BARARI, KATI HAR	854106
107	Katihar	Barsoi	STATION ROAD, BARSOI, KATI HAR	854317

108	Katihar	Falka	FALKA BAZAR, MAIN ROAD, FALKA,KATIHAR	854114
109	Katihar	HO Branch	SOBHA MARKET, RP PATH, KATIHAR	854105
110	Katihar	Katihar	SOBHA MARKET, RP PATH, KATIHAR	854105
111	Katihar	Korha	GERABARI, MAIN ROAD,NH- 31,KORHA,KATIHAR	854115
112	Katihar	Manihari	STATION GUMTI,MANIHARI BAZAR,KATIHAR	854113
113	Katihar	Pranpur	BASTOL CHOWK, PRANPUR,KATIHAR	854116
114	Katihar	Salmari	SALAMARI BAZAR,KATIHAR	855113
115	Khagaria	Alouli	Allouli block,Near police station,844203	844203
116	Khagaria	Beldaur	Chaoutham, Near police station, post- chautham	851201
117	Khagaria	Choutham	Choutham , Near chotham police station,851201	851201
118	Khagaria	Gagori	gogari branch , jamalpur bazar, post- jamalpur	851203
119	Khagaria	HO	Near krishna cinema hall mirgiyas chak]khagaria,Bihar,851204	851204
120	Khagaria	Khagaria Branch	Near krishna cinema hall mirgiyas chak]khagaria,Bihar,851204	851204
121	Khagaria	Mansi	Mansi block, khagaria,851214	851214
122	Khagaria	Parbatta	Parbatta branch , near police station. Post- parbatt	851216
123	Magadh	Arwal	The Magadh Central Co-operative, Branch-Arwal Dist-Arwal (Bihar)	804401
124	Magadh	Barachatti	The Magadh Central Co-operative, Branch-Barachatti (Bihar)	824201
125	Magadh	Gaya	The Magadh Central Co-operative Bank, Branch-Gaya Near SSP office Gaya (Bihar)	823001
126	Magadh	HO Branch	The Magadh Central Co-operative Bank, Branch-Gaya Near SSP office Gaya (Bihar)	823001
127	Magadh	Imamganj	The Magadh Central Co-operative, Branch-Imamganj (Bihar)	824206
128	Magadh	Jehanabad	The Magadh Central Co-operative, Branch-Jehanabad Dist-J.bad (Bihar)	804408
129	Magadh	Makhdumpur	The Magadh Central Co-operative, Branch-Makhdumpur Dist-J.Bad (Bihar)	804422
130	Magadh	Sherghati	The Magadh Central Co-operative, Branch-Sherghati (Bihar)	824211
131	Magadh	Tekari	The Magadh Central Co-operative, Branch-Tekari (Bihar)	824236
132	Magadh	Wazirganj	The Magadh Central Co-operative, Branch-Wazirganj Dist-Gaya (Bihar)	805131
133	Motihari	Areraj	1ST FLOOR ARERAJ MOTIHARI ROAD NEAR LIC OFFICE	845411
134	Motihari	Chakia	FIRST FLOOR VAPYAR MANDAL B-BLOCK CHAKIYA, PO/POST- BARA CHAKIYA NEAR CHAKIYA BLOCK AND POLICE STATION	845412
135	Motihari	Chhauradano	GROUND FLOOR VAISHNAWI PICTURE PALACE BADA BAZAR CHHAURADANO	845302
136	Motihari	Dhaka	FIRST FLOOR HAZI MARKET PACHPAKRI ROAD GANDHI CHOCK DHAKA	845418

137	Motihari	Head Office	BHAWANIPUR ZIRAT BANK ROAD MOTIHARI OPPOSITE LIC OFFICE	845401
138	Motihari	Keshariya	1ST FLOOR CENTRAL BANK BUILDING SHAHEB GANJ ROAD, OPPOSITE REGISTRY OFFICE	845424
139	Motihari	Motihari	BHAWANIPUR ZIRAT BANK ROAD MOTIHARI OPPOSITE LIC OFFICE	845401
140	Motihari	Pakaridyal	FIRST FLOOR DHAKA ROAD NEAR INDIAN GAS AGENCY	845428
141	Motihari	Raxaul	BLOCK ROAD VAPYAR MANDAL CAMPUS NEAR RAXAUL BLOCK	845305
142	Motihari	Suguali	STATION ROAD SUGAULI WARD NO-6, NEAR PNB BANK	845456
143	Munger	Barbigha	Thana Chouk, Barbigha, Sheikhpura	811101
144	Munger	Barhiya	Indupur, Patna rod, Barhiya, Lakhisarai	811302
145	Munger	Bariarpur	Purani Bus Stand, Bariyarpur, munger	811211
146	Munger	Chakai	Chakai Bazar, Bus Stand, Jamui	811303
147	Munger	Halsi	Halsi Block, Lakhisarai	811311
148	Munger	Haveli Kharagpur	Goushala Market, Kharagpur, Munger	811213
149	Munger	HO Branch	Fort Aria, Munger	811201
150	Munger	Jamalpur	Sadar Bazar, Jamalpur, Munger	811214
151	Munger	Jamui	Bihind Registry office, Jamui	811307
152	Munger	Jhajha	Kamru Hauda Chok, Nabaw Road, Jhajha	811308
153	Munger	Khaira	Khaira Block, Jamui	811317
154	Munger	Lakhisari	Chitrangan Road, 2st Flor, Lakhisarai	811311
155	Munger	Laxmipur	Laxmipur, Jamui	811312
156	Munger	Munger	Bata Chouk, Munger	811201
157	Munger	Sangrampur	Neair BSNL Tower, Sangrampur, Munger	813212
158	Munger	Shekhpura	Station Road, Sheikhpura	811105
159	Munger	Sikandra	Bus Stand, Lakhisarai Road Sikandra	811315
160	Munger	Surajgarha	Main Road, Suragraha, Lakhisarai	811106
161	Munger	Tarapur	RS College Road, Tarapur, Munger	813221
162	Muzaffarpur	Aurai	Near Ahiyapur PS, Main Road, Mushari	842002
163	Muzaffarpur	Gaighat	Ganj Bazar chowk, Minapur	843128
164	Muzaffarpur	HO Branch	Sadar Hospital Road, Opposite Sadar Hospital Road , Muzaffarpur, Bihar	842001
165	Muzaffarpur	Minapur	Keshaw Chowk, Main Road, Sahebganj	843125
166	Muzaffarpur	Motipur	Main Road, Motipur Bazar, Motipur	843111
167	Muzaffarpur	Mushari	Main Road, Aurai Block , Aurai	843105
168	Muzaffarpur	Muzaffarpur	Sadar Hospital Road, Opposite Sadar Hospital Road , Muzaffarpur, Bihar	842001
169	Muzaffarpur	Paroo	Paroo chowk , Main Road	843112
170	Muzaffarpur	Sahebgunj	Sakra Chowk, Main road	843103
171	Muzaffarpur	Sakra	Block Road , Gaighat	843107
172	Nalanda(Biharserif)	Asthawan	Opposite Dakbanglow, At & P.O.- Ashthawan, Nalanda. Pin Code- 803107	803107
173	Nalanda(Biharserif)	Biharserif	Purani Jail Road, At & P.O.- Biharsharif. Pin Code- 803101	803101

174	Nalanda(Biharserif)	Chandi	Bihar Chandi Main Road, Near Bus Stand, At & P.O- Chandi, Nalanda. Pin Code- 803108	803108
175	Nalanda(Biharserif)	Ekangasarai	Sadhu Market, Opp.- Durga sthan, Bihar Ekangar Road, Ekangarsarai, Nalanda. Pin Code- 801301	801301
176	Nalanda(Biharserif)	Harnaut	Bihar Bakhtyarpur Main Road, Opp. Hanuman Mandir, At & P.O.- Harnaut, Nalanda. Pin Code- 803110	803110
177	Nalanda(Biharserif)	Hilsa	Cinema More, Bihari Road, At & P.O.- Hilsa, Nalanda Pin Code- 801302	801302
178	Nalanda(Biharserif)	HO Branch	Purani Jail Road, At & P.O.- Biharsharif. Pin Code- 803101	803101
179	Nalanda(Biharserif)	Islampur	Koari Tola, Near Devi Sthan, At & P.O.- Islampur, Nalanda. Pin Code- 803103	803103
180	Nalanda(Biharserif)	Noorsarai	Bihar Noorsarai Main Road, At & P.O- Noorsarai, Nalanda. Pin Code- 803113	803113
181	Nalanda(Biharserif)	Parwalpur	NEAR GOVERNMENT HOSPITAL, PARWALPUR, 803114	803114
182	Nalanda(Biharserif)	Rahuee	Bihar Rahuee Main Road, Near Bajrangi More, At & P.O.- Rahuee, Nalanda. Pin Code- 803119	803119
183	Nalanda(Biharserif)	Rajgir	Dharamshala Road, Khadi Bhandar ke upar, At & P. O.- Rajgir, Nalanda. Pin Code- 803116	803116
184	Nalanda(Biharserif)	Sarmera	AT+POST- SARMERA, NALANDA PIN 811104	811104
185	Nawada	Akbarpur	Main Road, Akbarpur, Nawada -805126	805126
186	Nawada	Hasua	Rajgrih Road, Hasua,Nawada -805103	805103
187	Nawada	HO Branch	Kutchary Road,Nawada - 805110	805110
188	Nawada	Kashichak	Main Road, Near Station, Kashichak, Nawada -805108	805108
189	Nawada	Kawakole	At & P.O Kawakol (Main Road),Nawada - 805106	805106
190	Nawada	Laund	Main Road Lound, Nawada -805122	805122
191	Nawada	Nardiganj	Main Road, Nardiganj, Nawada -805109	805109
192	Nawada	Nawada	Kutchary Road,Nawada - 805110	805110
193	Nawada	Nemdarganj	Near Bundalkhnd Thana, Ranchi Road, Nawada - 805121	805121
194	Nawada	Pakri Barawan	Warsliganj Road, Pakribrawan, Nawada - 805124	805124
195	Nawada	Par Nawada	Kutchary Road,Nawada - 805112	805112
196	Nawada	Rajouli	Old Bypass, Near P.N.B, Rajauli Nawada - 805125	805125
197	Nawada	Sirdala	At P.O Sirdala (Lound Road), Nawada - 805127	805127
198	Nawada	Warisal Ganj	Station Road, Warsliganj, Nawada - 805130	805130
199	Pataliputra	Bakhtiyarpur	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. BAKHTIYARPUR STATION ROAD IN FRONT OF GOVT HOSPITAL PATNA BIHAR	803212

200	Pataliputra	Bankipur	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. S. P. VERMA ROAD, PATNA BIHAR	800001
201	Pataliputra	Barh	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. LAKH NARAYAN BHAWAN NEAR COURT AREA BARH PATNA BIHAR	803213
202	Pataliputra	Bihta	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. STATION ROAD BELOW BANK OF BARODA BIHTA PATNA BIHAR	801103
203	Pataliputra	Bikram	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. BUS STAND NEAR SAHID CHOWK BIKRAMPATNA BIHAR	801104
204	Pataliputra	Danapur	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. GOLA ROAD NEAR VISHAL MEGA MART DANAPUR PATNA BIHAR	801503
205	Pataliputra	Dhanarua	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. PATNA GAYA MAIN ROAD NEAR ALLAHABAD (INDIAN) BANK PATNA BIHAR	804451
206	Pataliputra	Digha	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. TRILOKI SINGH MARKET DIGHA HAT PATNA BIHAR	800011
207	Pataliputra	Dulhinbazar	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. IN FRONT OF PUNJAB NATIONAL BANK DULHINBAZAR PATNA BIHAR	801102
208	Pataliputra	Fatuha	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. NAGAR PARISAD FATUHA PATNA BIHAR	803201
209	Pataliputra	Fulwarisariff	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. NEAR TAMTAM PADAPO PHULWARI SHARIF PATNA BIHAR	801505
210	Pataliputra	Head Office	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. S. P. VERMA ROAD, PATNA BIHAR	800001
211	Pataliputra	Khusroopur	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. NEAR RAILWAY STATION KHUSRUPUR PATNA BIHAR	803202
212	Pataliputra	Malsalami	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. GAURI DAS KI MANDI BHATTI PAR MALSALAMI PATNA BIHAR	800008
213	Pataliputra	Maner	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. MANER BAZAR MANER PATNA BIHAR	801108
214	Pataliputra	Masuhari	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. NEAR GANDHI MAIDAN MASAUHRI PATNA BIHAR	804452
215	Pataliputra	Naubatpur	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. IN FRONT OF REFRAH HOSPITAL NAUBATPUR PATNA BIHAR	801105
216	Pataliputra	Paliganj	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. IN FRONT OF PALIGANJ HIGH SCHOOL, PALIGANJ PATNA BIHAR	801110
217	Pataliputra	Pandarak	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. NEAR GUPTA MISHTHAN	803221

			BHANDAR (OLD) JAGDISH DWAR PANDARAK PATNA BIHAR	
218	Pataliputra	Patna City	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. IN FRONT OF GULZARBAGH STATION ROAD PATNA BIHAR	80007
219	Pataliputra	Punpun	THE PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD. NEAR PUNPUN GHAT RAILWAY STATION PUNPUN PATNA BIHAR	804453
220	Purnea	Amour	Banmankhi Bazar, Purnea	854202
221	Purnea	Araria	Araria Court, Araria	854311
222	Purnea	Bahadurgunj	Bahadurganj Bazar, Kishanganj,	855101
223	Purnea	Baisee	Baisee Bazar, Purnea	854315
224	Purnea	Banmanki	Rupuoli Bazar, Purnea	854204
225	Purnea	Bhawanipur	Dhamdaha Bazar, Dhamdaha	854205
226	Purnea	Dhamdaha	Bhawanipur Bus Stand, purnea	854204
227	Purnea	Forbesgunj	Raniganj Bazar, Raniganj, Araria.	854334
228	Purnea	Gulabbagh	Kasba Bazar, Purnea	854330
229	Purnea	HO Branch	Sahkari Bhawan, Court Compound, Purnea	854301
230	Purnea	Jokihat	Forbesganj Bazar Samitee, Araria.	854318
231	Purnea	Kasba	Gulabbagh Bazar, Purnea	854326
232	Purnea	Kishanganj	Kishanganj West Dinajpur Road, Kishanganj	855107
233	Purnea	Kurshakata	Jokihat Bazar, Jokihat, Araria	854329
234	Purnea	Narpatgunj	Kursakanta Bazar, Araria	854331
235	Purnea	Purnea	Court Compound, Purnea	854301
236	Purnea	Raniganj	Narpatganj Bazar, Araria	854335
237	Purnea	Rapaouli	Amour Bazar, Purnea	854315
238	Purnea	Terhagachh	Near of Block, Terhagachh , Kishanganj	855101
239	Purnea	Thakurganj	Thakurganj Bazar, Kishanganj	855116
240	Rohika	Babubarhi	WARD NO 11 BANK ROAD BABUBARHI	847224
241	Rohika	Basopati	1ST FLOOR ABOVE POST OFFICE BHABHANDAI CHOWK	847225
242	Rohika	Benipatti	MAIN ROAD BENIPATTI	847223
243	Rohika	Bisfi	NEAR HIGH SCHOOL BISFI	847122
244	Rohika	Ghogardiha	NEAR ITI GHOGHARDIHA	847402
245	Rohika	HO Branch	THANA CHOWK MADHUBANI, 847211	847211
246	Rohika	Jainagar	SAHID CHOWK JAYNAGAR	847226
247	Rohika	Jhanjarpur	PURANI BAZAR JHANJHARPUR NEAR ICICI BANK ATM	847404
248	Rohika	Khajauli	MANIYARWA KHAJAU LI	847228
249	Rohika	Khutauna	NEAR BARI MASJID KHUTAUNA	847227
250	Rohika	Ladaniya	NEAR BUS STAND LADANIYA	847232
251	Rohika	Madhepur	VARIETY MARKET INSIDE SAHARA MADHEPUR	847408
252	Rohika	Madhubani	THANA MORE MADHUBANI	847211
253	Rohika	Pandaul	HATIYA CHOWK PANDAUL BAZAR PANDAUL	847234

254	Rohika	Rajnagar	MACHHTA CHOWK SATGHARA RAJNAGAR	847235
255	Samastipur	Dalsingsarai	Mal Godam Road, Daslingsarai	848114
256	Samastipur	Daulatpur	Dev Maya Complex, 1st Floor, Mahavir Chowk, Ruseda	848210
257	Samastipur	HO	Court Compound, Samastipur	848101
258	Samastipur	Kalyanpur	Rameshwar Market, Near Bank of India, Kalyanpur chowk	848302
259	Samastipur	Patori	Gola Road, Patori	848504
260	Samastipur	Samastipur	Court Compound, Samastipur	848101
261	Samastipur	Singhia	Singhia Chowk	848509
262	Samastipur	Tajpur	Thana Road, Tajpur	848130
263	Sasaram	Akbarpur	Akbarpur Bazar near Police Station Akbarpur, Rohtas-821311	821211
264	Sasaram	Bhabhu	Jaiprakash chouk,DeviJee Road, Kaimur, 821101	821101
265	Sasaram	Bhagwanpur	At+po-Bhagwanpur, Adhora Road, Bhagwanpur, Pin Code-821102	821102
266	Sasaram	Bikramgunj	Bikramgunj Bazar, Near S.B.I, branch Bikramgunj, Rohtas-802212	802212
267	Sasaram	Chainpur	Chand Road near Police Station Chainpur ,Pin Code-821103	821103
268	Sasaram	Chenari	Chenari Bazar,Rohatas,pin Code-821104	821104
269	Sasaram	Dehri	Station Road Dehri on-son near Trimurti Cinema hall , Dehri, Rohtas-821307	821307
270	Sasaram	Durgawati	Opposite over Breez NearAllahabad Bank, Durgawati, Kaimur, Pin Code-821105	821105
271	Sasaram	HO Branch	Sasaram Karghar mor, Sasaram, Rohtas,Pin Code-821115	821115
272	Sasaram	Karaghar	Near Police Station, Karghar, Rohtas Pin Code 802205	802205
273	Sasaram	Kudra	Jahnabad Kudra, Sonhan Road. Kudra Kaimur Pin Code-821108	821108
274	Sasaram	Mohania	Station Road Mohaniya Kaimur, Pin code - 821109	821109
275	Sasaram	Nasrigunj	Nasrigunj Bazar In fornt of S.B.I. Nasrigunj, Rohtas-821310	821310
276	Sasaram	Natwar	Natwar Bazar, Natwar Rohtas PinCode-802218	802218
277	Sasaram	NAUHATTA (Akbarpur Extension Counter)	vill+po+block Nauhatta dist-Rohtash	821304
278	Sasaram	Nokha	Near Kali Mandir, Oppsite S.B.I. bank Nokha, Rohtas Pin Code-802215	802215
279	Sasaram	Ramgarh	Nuwaw Road,Opposite PNB,Ramgarh,pin code-821110	821110
280	Sasaram	Sasaram Main	Sasaram Karghar mor, Sasaram, Rohtas,Pin Code-821115	821115
281	Sasaram	Tilauthu	Tilouthu Bazar Near Bipin Bihari Sinha Bulding, Tilouthu, Rohtas,821311	821311
282	Sitamari	Bairgania	CHANDRALOK MARKET, PATEL CHOWK, BAIRGINIA, SITAMARHI, BIHAR	843313
283	Sitamari	Balsand	NEAR THANA MORE	847211

284	Sitamari	Dumra	NEAR HEAD POST OFFICE, SITAMARHI COURT, DUMRA, SITAMARHI, BIHAR	843301
285	Sitamari	HO Branch	NEAR HEAD POST OFFICE, SITAMARHI COURT, DUMRA, SITAMARHI, BIHAR	843301
286	Sitamari	Mehsaul (Ext counter)	NEAR MEHSAUL OP, MEHSAUL CHOWK, SITAMARHI, BIHAR	843302
287	Sitamari	Parihar	TAMANNA MARKET, PARIHAR MAIN CHOWK, PARIHAR, SITAMARHI	843324
288	Sitamari	Piprahi	NEAR BLOCK GATE, PIPRAHI, SHEOHAR	843334
289	Sitamari	Pupari	NAYAK BHAWAN, KARPURI CHOWK,PUPRI, SITAMARHI	843320
290	Sitamari	Riga	IN FRONT OF RIGA SUGAR MILL, RIGA, SITAMARHI	843327
291	Sitamari	Runnisaidpur	RAMESHWARI MARKET, NEAR BELSAND ROAD, RUNNISAIIDPUR,SITAMARHI	843328
292	Sitamari	Shbohar	ARUNA BHAWAN, NEAR PROJECT GIRL'S HIGH SCHOOL, SHEOHAR	843329
293	Sitamari	Sitamari	GOLA ROAD SITAMARHI	843302
294	Sitamari	Sonbarsa	NEAR BRC BHAWAN, SONBARSA, SITAMARHI	843330
295	Sitamari	Sursund	KALA MANDIR CAMPUS, SURSAND, SITAMARHI	843331
296	Siwan	Ander	BLOCK ROAD ANDAR	841231
297	Siwan	Barharia	NEAR STATE BANK OF INDIA, BARHARIA	841232
298	Siwan	Basantpur	NEAR STATE BANK OF INDIA, BASANTPUR	841406
299	Siwan	Chainpur	INFRONT OF BANK OF INDIA, CHAINPUR	841203
300	Siwan	Darauli	NEAR CENTRAL BANK OF INDIA, DARAULI	841234
301	Siwan	Goriyakothi	COLLAGE ROAD GORIAKOTHI	841434
302	Siwan	Guthani	THANA ROAD GUTHANI	841435
303	Siwan	Hasanpura	Siwan Chainpur main road, Hasanpura	841236
304	Siwan	HO	Court Compound Siwan	841226
305	Siwan	Maharajgunj	Near oversear More, Maharajganj	841238
306	Siwan	Main Bazar	Near Gandhi Maidan, Siwan	841226
307	Siwan	Merwa	Station Road , Mairwa	841239
308	Siwan	Mustafabad	NEAR GRAMIN BANK, MUSTAFABAD	841439
309	Siwan	Raghunathpur branch	NEAR BLOCK RAGHUNATHPUR	841504
310	Siwan	Tarwara	MAIN ROAD, SIWAN BASANTPUR ROAD	841506
311	Siwan	Titra	Mairwa Road Titra Bazar	841245
312	Vaishali	Hajipur	Hospital Raad, Gandhi Chowk, Hajipur, Vaishali, Bihar	844101
313	Vaishali	HO	Hospital Raad, Gandhi Chowk, Hajipur, Vaishali, Bihar	844101
314	Vaishali	Jandah	Baba Complex, Mahua Road, Gandhi Chowk, Jandaha, Vaishali, Bihar	844505
315	Vaishali	Lalgunj	Near Cinema Hall, Lalganj, Vaishali (Bihar)	844121
316	Vaishali	Mahua	Fudeni Chowk, Patepur Road, Mahua, Vaishali, Bihar	844122
317	Vaishali	Mehnar	Bus Stand, Thana Road, Mahnar, Vaishali, Bihar	844506

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



**Response to Pre-Bid Queries Published
On 18.09.2024**

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

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:

Sr No	Section Number	Page Number	Point Number	Original Clause	Query	BSCB Response
1	7.1	111	4	The prime bidder should have experience in ongoing or completed projects in design, development, and implementation of projects in IT transformational projects / ICT Projects / ICT components / e-Governance / Digital solution projects with any Central / State Government / PSUs / BFSI in the last five (5) years (from FY 2019-24) for minimum project cost of INR Thirty (30) Crore amongst which the following value specified has to be included in the criteria mentioned herein:	Request you to kindly modify the clause as below: The prime bidder should have experience in ongoing or completed projects in design, development, and implementation of projects in IT transformational projects / ICT Projects / ICT components / e-Governance / Digital solution projects / IT hardware/Surveillance project with any Central / State Government / PSUs / BFSI in the last five (5) years (from FY 2019-24) for minimum project cost of INR Thirty (30) Crore amongst which the following value specified has to be included in the criteria mentioned herein:	Please refer corrigendum
2	8.3.3	126	2	Bidder's Capability & Experience For Switching The Bidder should have provided/should be providing ATM switch to at least five SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling at least 300 ATMs (which may include multiple Banks).	We think, this criterion is relevant to NFS-Switching Services OEM. Request you to kindly modify the cause as below: The NFS-Switching Services OEM should have provided/should be providing ATM switch to at least five SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling	Please refer corrigendum
3	9.1	132		The Technical Bid should be submitted as per details provided in the RFP document in a password-protected file marked as "Technical Bid" and Commercial bid shall be kept in a separate password-protected file marked as "Commercial Bid".	Is it required to protect the technical and commercial bids using some password before uploading in the e-tender portal? Kindly clarify.	Please refer corrigendum
4	General	43	14	Operation and maintenance phase	Kindly clarify the commencement of O&M phase. Will it commence from go-live of the CBS application (i.e. from the 7th month after start date) or after go-live + three months of stabilization period.	Please Refer RFP Page 43, Point 14 Start with Go-Live
5	8.3.3	123		Bidders scoring a minimum score of 70% i.e., an overall score of 100 marks or more will be declared technically qualified.	For more bidders to qualify for the tender, please modify the clause as: Bidders scoring a minimum score of 60% i.e., an overall score of 100 marks or more will be declared technically qualified.	RFP Clause Stands

6	8.3.3	123		Bidders scoring a minimum score of 70% i.e., an overall score of 100 marks or more will be declared technically qualified.	In order to make more bidders qualify the technical evaluation criteria, we request BSCB to reduce the cut-off score to 60%	RFP Clause Stands
7	General	43	14		We request BSCB to please clarify the duration of stabilization period. Also, please clarify does the operation and maintenance phase will start after the stabilization period.	Stabilization period is three (3) months Post Go-Live Page 43, Point 14. Stabilization period will be part of "Operation and Maintenance Phase" which will start post Go-live.
8	7.2	114	7	The proposed allied applications should have been implemented in at least One (1) State Cooperative Bank in India or One (1) District Central Cooperative Bank in India in the last five (5) years. 1. Anti Money laundering Solution (AML) 2. Loan Originating System (LOS) 3. HRMS Application 4. GST Application 5. Micro-ATM Client Application and FI Purchase Orders / Contract Agreement/ Credential letter is required to be provided from Bank.	We request BSCB Bank authority to consider Loan Originating System (LOS) implementation experience in any Scheduled Bank and NBFCs . The LOS implemented in Scheduled Banks and NBFCs are much more digitized and efficient in current fintech world. This will enable both BSCB Bank and Fintech vendors to bring in synergies in the LOS implementation for requirement specified in the RFP leading to improved customer service and experience during loan originations.	RFP Clause Stands
9	8.3.3	125 & 126	2	(Maximum 10 Marks) The proposed allied applications should have been implemented in at least 1 (One) State Cooperative Bank in India or District Central Cooperative Bank in India in the last 5 years. 1. Anti Money Laundering Solution (AML) 2. Loan Originating System (LOS) 3. HRMS Application 4. GST Application 5. Micro-ATM Client Application and FI (05 Marks) The proposed allied applications should have been implemented in more than 1 (One) State Cooperative Bank in India or District Central Cooperative Bank in India in the last 5 years. 1. Anti Money laundering Solution (AML) 2. Loan Originating System (LOS) 3. HRMS Application 4. GST Application 5. Micro-ATM Client Application and FI (10 Marks) Bidders submitting DCCB credential should note: For all the above three cases if Bidder	We request BSCB Bank authority to consider Loan Originating System (LOS) implementation experience in Scheduled Bank and NBFCs . The LOS implemented in Scheduled Banks and NBFCs are much more digitized and efficient in current fintech world. This will enable both BSCB Bank and Fintech vendors to bring in synergies in the LOS implementation for requirement specified in the RFP leading to improved customer service and experience during loan originations.	RFP Clause Stands

				submits credential of a State Cooperative Bank and also a DCCB credential under the same State Cooperative bank running similar instance of Application and Infrastructure then only the credential of State Cooperative Bank will be considered. Hence, Bidders are requested to submit different DCCBs credentials which are not under same State Cooperative Bank. Applications can be in different banks but each of the application should have total implementation count in the minimum no. of banks to get scoring.		
10	General Query	General Query	General Query	General Query	We request Bank authority to share loan volumetrics: 1) Types of loan products mentioned in RFP or Annexure -1 2) Product wise no of loans /year and projections 3) any other metrics that can help us plan for infra for hosting application to meet SLAs	This will be shared after onboarding
11	General Query	General Query	General Query	General Query	Will all the onboarding/origination's journeys be the same for the BSCB and all the 23 DCCBs or will there be customization from bank to bank.	Yes
12	5.5 LOS	56 & 58	5.5.1 Detailed Scope of Work	5.5.4 Integration with External Systems Provide APIs for integrations with various External Systems.	There is no mention of integration with 3rd Party KYC APIs (Ex: PAN, Aadhaar, Udyam, GST etc). Request you to clarify whether the bank has existing vendors for these APIs where we have to integrate the LOS with their APIs or New APIs from vendors have to provide the same pre-identified and pre-integrated in LOS system being proposed. Also, clarify whether Bank will bear the recurring cost of those API hits during onboarding the customers in LOS journeys. Also the APIs for other applications like CBS, DMS, other systems of the bank will be made available for integration with LOS. Also can the vendor provide bundled DMS with LOS system being proposed.	1. The bank has no existing vendors. 2.The recurring cost for hits during onboarding will be borne by the bank. 3. Bidders to provide all the APIs without additional cost. 4. It is bidders' responsibility.

13	5.12.1	98	1., 2., 3 etc.	<p>1. BANK wishes to on-board a Bidder/Services provider who provides separate isolated infrastructure for the banks for 5 years (post go-live) for hosting Core Banking & allied applications. The same will be extendable contract expiration on mutually accepted terms & conditions.</p> <p>2. Entire solution needs to be on a dedicated and separate environment dedicated to banks and no other client should be hosted on this environment provisioned for the banks.</p> <p>3. The Bidder will be responsible for provisioning the required cloud IT infrastructure at DC & DR site for Hosting the bank's applications</p>	<p>Kindly confirm the below queries :-</p> <p>1. It is understood that bank will procure licenses of underlying technologies (database, application server, analytics etc.) for Core Banking and allied applications and host the same on IaaS. Please confirm.</p> <p>2. It is recommended to procure Enterprise Grade Perpetual Licenses of the various technologies (Database, application server, analytics etc.) backed by 24X7 SLAs provided by the OEM. Please confirm.</p> <p>3. Sizing for the required technology products is to be provided for 5 years. Please confirm.</p> <p>4. All the technology software licenses should be in name of the bank.</p>	<p>Bidder to provide the entire infrastructure including OS, RDBMS in IaaS model. Bank will only procure application license in capex.</p>
14	3. 5.12.5	85 103	d. 8.	<p>The Bidder shall be responsible for Implementing and maintaining BCP and online DR readiness (including data replication) for the proposed solution and associated services.</p> <p>8. ...However, the replication in DR should be real-time so as to be as close to zero with respect to RPO.</p>	<p>It is recommended to implement a DR solution that will ensure zero data loss at any distance and also the standby database should be online and contribute to daily business operations (such as it should be possible to run reporting from the standby database) thus optimizing load on the primary database. Please confirm.</p>	<p>Bidders are free to propose along with commercial if required by them to maintain RPO & RTO.</p>
15	5.8.3	84	e.	<p>Adequate Data security measures and controls should be in place in-line with industry standards (PCIDSS) and standards prescribed by franchisee/Associations and RBI from time to time.</p>	<p>It is requested to consider data security solutions from an Enterprise Grade Database OEM that fully comply with various regulatory guidelines such as from Reserve Bank of India (https://rbidocs.rbi.org.in/rdocs/content/PDFs/GBS300411F.pdf) and have documented public reference substantiating the same.</p> <p>At a minimum, it is requested to consider the following data security solutions that will at least provide the following capabilities :-</p> <ol style="list-style-type: none"> 1. Encryption of data at rest and in-transit using multi-tiered keys with externalized vault for storing master keys 2. Inbuilt protection of sensitive data from privileged users such as database administrators 3. Securing audit data in an externalized vault with added capabilities such as alerts and compliance reporting 4. Inbuilt firewall capabilities at the database layer to protect against vulnerable IPs, SQL injection etc. <p>Kindly confirm.</p>	<p>RFP Clause Stands</p>

16	General	General	General		<p>From the database sizing perspective, could you kindly share the following information :-</p> <ol style="list-style-type: none"> 1. Total number of logged in application users 2. Total number of logged in database users 3. Year on Year user growth (%) 4. Total number of concurrent Active users 5. Estimated size of the database after initial data load 6. Total usable disk capacity estimated (GB) 	Refer to Section 4.1 Business Projection (BSCB & DCCBs) Point 1 to 5 and DCCBs wise user details.
17	General	General	General		<p>It is requested to consider an enterprise database management system that provides the capability to store all kinds of data (relational, geospatial, graph, XML, JSON etc.) and perform all kinds of operations(transaction processing, machine learning etc.) within the same database engine for best manageability and performance.</p> <p>Also, the enterprise database management system should provide bundled tools (at no additional cost) for geospatial analysis, low code no code development, capability to create machine learning models within the database etc.</p>	Please be guided by RFP.
18	2	40	15	<p>15. Reporting services</p> <ol style="list-style-type: none"> a) Operational Reports <ol style="list-style-type: none"> i. Daily Reports ii. Periodic Reports b) MIS Reports c) RBI/NABARD & other Regulatory and Statutory Reports during the project tenure without any additional cost 	<p>There are reporting and analytics requirements in multiple sections of the RFP. From the sizing perspective, could you please confirm the below :-</p> <ol style="list-style-type: none"> 1. Concurrent active users executing dashboards 2. Year on Year user growth (%) 3. Concurrent active users for the following report categories :- <ol style="list-style-type: none"> a. Report type Small (~ 2 pages per report) b. Report type Medium (~ 25 pages per report) c. Report type Large (~ 100 pages per report) d. Report type Extra Large (>= 1000 pages per report.) 	The user growth and concurrent active user provided in RFP Section 5. The report page count is the prerogative of statutory bodies.
19	5.1.4	45	1	<p>1. The bidder will be responsible for identifying the detailed interface requirements for integrating the existing applications & interfaces to the systems as mentioned in Section 4.3 of RFP and for all other functionalities as mentioned in this RFP.</p>	<p>Regarding integration requirements, from the sizing perspective, could you kindly share the following: -</p> <ol style="list-style-type: none"> 1. Max number of expected transactions per sec 2. Year on Year user growth (%) 3. Maximum message size exchanged during communication 	Refer to Section 4.1 Business Projection (BSCB & DCCBs) Point 1 to 5 and DCCBs wise branch & user details.
20	3	12		<p>The bidder to provide DC and DR inside Indian Territory which should be in separate seismic zone and at least 1000kms apart.</p>	<p>Request to change to 500Kms or above.</p> <p>The bidder to provide DC and DR inside Indian Territory which should</p>	RFP clause stands

					be in separate seismic zone and at least 500kms apart.	
21	4	17	4.1 Organization Details	<Finacle Version 7.0.29> For BSCB and 22 DCCBs <Wings 4.9.42 > For Supaul DCCB Operating Model: OPEX/ASP Model for all the banks	Please let us know what is the database, version of DB, OS, and edition of DB (Std. or Ent) is being used in BSCB and DCCB now? Also, if Oracle, then are these databases under Support (ATS)?	Existing CBS are on NABARD project(ASP/OPEX model).
22	5	36		The bidder has to host the CBS and the allied applications in DC & DR along with required compute, storage, Network & security components under Infrastructure as a Service (IaaS) model for BSCB and its 23 no. of DCCBs.	Request to add Meity empaneled Virtual Private Cloud. Bank's requirements. The bidder has to host the CBS and the allied applications in DC & DR along with required compute, storage, Network & security components under Infrastructure as a Service (IaaS) on Meity empaneled CSP as subscription model for BSCB and its 23 no. of DCCBs.	RFP Clause Stands
23	5	36		Allied Applications (AML, GST, HRMS, LOS, FI for Micro ATM and micro-ATMs Client Application, Applications for GEN AI, ICCB Helpdesk, Grievance Management, Call Center)	Please let us know the technology details like java/dotnet etc. and infrastructure required for this application in terms of vCPU, memory, storage.	Bidder to propose applications
24	5.9.2	87			Please let us know how to size the Gen AI system.	Based on the sizing of the legacy data backup size, it is the prerogative of the Bidder
25	5.12.1	98		1. BANK wishes to on-board a Bidder/Services provider who provides separate isolated infrastructure for the banks for 5 years (post go-live) for hosting Core Banking & allied applications. The same will be extendable contract expiration on mutually accepted terms & conditions.	Request to add Meity empaneled Virtual Private Cloud. 1. BANK wishes to on-board a Bidder/Services provider who provides separate isolated infrastructure on Meity empaneled CSP as subscription model for the banks for 5 years (post go-live) for hosting Core Banking & allied applications. The same will be extendable contract expiration on mutually accepted terms & conditions. The bidder should submit proof as public URL referring and undertaking on CSP's letterhead.	RFP Clause Stands
26	5.12.1	98		4. The bidder shall implement the cloud IT infrastructure using the Infrastructure as a Service (IaaS) model wherein: a. Infrastructure as a Service (IaaS): The Bidder/Services provider shall provide the compute, storage, networks, and other fundamental resources to deploy and run CBS Software with allied applications as per bank's requirements.	Request to add Meity empaneled Virtual Private Cloud. 4. The bidder shall implement the cloud IT infrastructure using the Infrastructure as a Service (IaaS) model wherein: a. Infrastructure as a Service (IaaS): The Bidder/Services provider shall provide the compute, storage, networks, and other fundamental resources on MEity empaneled CSP to deploy and run CBS Software with allied applications as per bank's requirements.	RFP Clause Stands

27	5.12.1	100		18. The Cloud infrastructure and bank's data must be maintained ONLY at the location of the identified Cloud hosting site.	Request to add Meity empaneled Virtual Private Cloud. 18. The Cloud infrastructure and bank's data must be maintained ONLY at the location / region of the identified Cloud hosting site of the CSP empaneled by Meity and audited by STQC.	RFP Clause Stands
28	5.12.1	103		10. The bidder needs to facilitate physical access to Data Center for the IS Auditors identified by the bank, bank officials and regulators and other authorized persons of the bank. The auditors to be allowed to run their own tools on the hardware provided for this project or provide necessary tools for extracting required inputs. The Bidder to also permit forensic audit of the hardware/ software whenever required.	Please remove this statement as physical access to Cloud Data Center is restricted for security purpose. However, you can ask for audit report of STQC and other security compliance reports which will be provided by the CSP.	RFP Clause Stands
29	Disclaimer	2		While effort has been made to include all information and requirements of BSCB and its DCCBs with respect to the solution requested, this RFP does not claim to include all the information the bidder may require.	We would request that this be exhaustive as otherwise it would be difficult for us to provide accurate financials.	Query not specific and irrelevant
30	5	36		The Bank reserves the right to change the scope of RFP considering the Bank's requirements.	We would request that this be post discussions and upon arriving at mutually agreed positions, accounting for any changes that this may cause such as to delivery times, prices, etc.	Bank may change the scope or any provision of RFP any time before the final bid submission date. However, in case there is any change in scope after the submission of bids by the bidders, it will be mutually discussed and agreed.
31	5.5.5	59	(ii)	The requirements shown under Annexure 1 is illustrative not exhaustive. This may change its requirement at any point of time.	We would request that this be exhaustive as otherwise it would be difficult for us to provide accurate financials.	Query not specific.
32	5.6.1	60	(a)	The entire activity under this solution would be guided by and conform to policies and guidelines of the Banks, GOI, RBI, UIDAI, IDRBT, IBA, NPCI, State Govt/s, etc.	We would request that these be called out so as to ensure compliance, as these are not the usual regulators that guide out functioning. Alternatively, we would suggest that these be restricted to laws applicable to IT SPs providing such services.	RFP Clause Stands
33	5.6.1	61	(j) and (k)	j. Bidder shall indemnify the Banks from transaction risk (from system error, negligence and mismanagement). k. Bidder shall indemnify the Banks and hold the Banks harmless against loss or liability, claims actions or proceedings if any, that may arise through the action of its employees, agents, contractors, etc.	We would request that the indemnity be only for gross negligence and wilful misconduct of our employees and not from any transaction risk or any action of other employees.	RFP Clause Stands

34	5.6.1	61	(m)	Bidder shall maintain adequate documentations, records, audit trials, etc., and cooperate with RBI/Bank's internal audit teams, regulatory authorities and third-party external auditors for conducting periodical audit and arrange for necessary access to relevant information / assets under the control of the bidder.	We would kindly request that there be a prior notice period that is provided to the Bidder before such audits are conducted.	Prior intimation will be provided before any such audit unless restricted by regulatory or law enforcement agencies.
35	11	72	xxii	Bidder must undertake suitable changes in the solution including the software, procedure and operations as required from time to time to comply with any new rules of Indian Law/RBI/IBA/MFI/TRAI/Govt. of India/NPCI and other Regulators for Mobile Banking services without any additional cost to the bank.	We would request that the compliance with such new rules of all regulators be notified to us as and when it arises so that we can ensure compliance with the same, as otherwise we may be unaware considering that it is not our respective regulator.	Same will be intimated by Bank to selected bidder and likewise bidder should also remain updated on new rules released by regulators.
36	12	74	vii	The Bidder has to envisage all necessary services to be provided and ensure that the same are delivered to the bank for running IMPS solution successfully. The banks will not accept any plea of The Bidder at a later date for omission of software & services mandatory for successful implementation of the solution as per the defined scope of work on the pretext that the same was not explicitly mentioned in the SOW.	We would request that this not be the case as it the scope of work should be extensive and everything expected should be covered in the SoW.	RFP Clause Stands
37	16	77	xii	The bidder shall indemnify, protect and save BSCB & its DCCBs against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights, etc. or such other statutory infringements in respect of Micro ATM and allied applications.	We would request that this be restricted to third party claims for IPR infringements only and not broad language such as "any law pertaining to patent, trademarks, copyrights, etc."	RFP Clause Stands
38	5.8.3	84	h	The Bank reserves the right to conduct post-implementation audits of the complete Solution Setup inclusive of software, hardware, services to ensure that the security controls are in place and for other Regulatory or Bank specific compliance checks.	We would request that this be amended to include a notice period prior to such audits and that the access to audit is only restricted to the documents directly related to the products/ services in scope.	Prior intimation will be provided before any such audit unless restricted by regulatory or law enforcement agencies.
39	9	140	14	Bid shall remain valid for 180 days from the date of opening of Technical Bid.	We would request that the bid validity be reduced to 60 days as it would difficult to maintain the same price for a longer duration owing to reasons out of the Bidder's control.	RFP Clause Stands

40	9.20.	141		<p>Limitation of Liability The aggregate liability of the Bidder in connection with this Agreement, the services provided by the bidder for the specific scope of work document, regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise) and including all liability shall be the actual limited to the extent of the total contract value.</p>	<p>We request that any indirect or consequential damages should be excluded considering the same would not be foreseeable by the service provider. Please add the following language to exclude indirect and consequential damages: In no event will the measure of damages payable by either party include, nor will either Party be liable to the other Party or any third party (including under any indemnity) for (a) loss of revenue, profit, goodwill, downtime costs, business interruption, diminished business value, loss or damage to data, anticipated savings; or (b) for any special, incidental, indirect, exemplary, punitive or consequential damages of any party, including third parties, regardless of: (i) whether such damages were foreseeable: (ii) whether or not the aggrieved Party was advised of the possibility of such damages in advance; and (iii) the legal or equitable theory (contract, tort or otherwise) upon which the claim is based.</p>	RFP Clause Stands
41	9.21	142		<p>Indemnity The Bidder shall, at its own cost and expenses, defend and indemnify BSCB and its DCCBs against all third-party claims including those of the infringement of intellectual property rights, including patent, trademark, copyright, trade secret or industrial design rights, arising from the performance of the contract. The Bidder shall expeditiously meet any such claims and shall have full rights to defend itself therefrom. If BSCB and its DCCBs are required to pay compensation to a third party resulting from such infringement etc., The Bidder will bear all expenses including legal fees. BSCB and its DCCBs will give notice to the Bidder of any such claim and shall provide reasonable assistance to the Bidder in disposing of the claim. The Bidder shall also be liable to indemnify BSCB and its DCCBs , at its own cost and expenses, against all losses/damages, which BSCB and its DCCBs may suffer on account of violation by the Bidder of any or all applicable national/ international trade laws. This liability shall not ensue if such losses/damages</p>	<p>Please modify clause to restrict indemnity obligations only to IPR infringement and breach of applicable law.</p> <p>Indemnity The Bidder shall, at its own cost and expenses, defend and indemnify BSCB and its DCCBs solely against all third-party claims including those of the infringement of intellectual property rights, including patent, trademark, copyright, trade secret or industrial design rights, arising from the performance of the contract. The Bidder shall expeditiously meet any such claims and shall have full rights to defend itself therefrom. If BSCB and its DCCBs are required to pay compensation to a third party resulting from such infringement etc., The Bidder will bear all expenses including legal fees. BSCB and its DCCBs will give notice to the Bidder of any such claim and shall provide reasonable assistance to the Bidder in disposing of the claim. The Bidder shall also be liable to indemnify BSCB and its DCCBs , at its own cost and expenses, against all losses/damages, which BSCB and its DCCBs may suffer on account of violation by the Bidder of any or all applicable national/ international trade laws. This liability shall not ensue if such losses/damages are attributable to caused due to gross</p>	RFP Clause Stands

are caused due to gross negligence or wilful misconduct by BSCB and its DCCBs or its employees.

~~negligence or wilful misconduct by~~
BSCB and its DCCBs or its employees.

42	9.22	142	Intellectual Property Rights	<p>Please add the following language: The parties agree to not assign any Intellectual Property Rights owned by either party (including, in the case of Vendor, Intellectual Property Rights owned by any of its group companies, its affiliates, sub-contractors and licensors) existing as at the date of the contract or modifications, or which is created by Vendor, its affiliates and licensors independently of the contract. Each party licenses the other to use those of its pre-existing/background Intellectual Property Rights as reasonably required to facilitate the performance of the contract. No transfer of ownership of any intellectual property occurs under the contract. The Purchaser grants to the Vendor, a non-exclusive, worldwide, royalty-free right and licence to any intellectual property that is necessary for Vendor and its designees to perform its obligations under the contract. If deliverables are created by Vendor specifically for the Purchaser and identified as such in supporting material, then upon payment of applicable fees in full towards such deliverables, Vendor grants the Purchaser a worldwide, limited, non-exclusive, fully paid, royalty-free licence to reproduce and use copies of the deliverables internally. For the purposes of the contract, Intellectual Property Right(s) means copyrights (including rights in computer software), patents, trademarks, trade names, service marks, business names (including internet domain names), design rights, rights in databases, semiconductor topography rights, rights in undisclosed or confidential information (such as know-how, trade secrets and inventions (whether patentable or not)) and all other intellectual property or similar proprietary rights of whatever nature (whether registered or not and including applications to register or rights to apply for registration) which may now or in the future subsist anywhere in the world, ("IPR").</p>	RFP Clause Stands
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43	9.24	143	d)	<p>Bid Security – Earnest Money Deposit</p> <p>The Bid Security submitted by the bidder will be forfeited if:</p> <ol style="list-style-type: none"> 1. The bidder withdraws his tender after processing but before acceptance of “Letter of appointment” issued by Bank. 2. The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee. 3. The bidder violates any of the provisions of the terms and condition of this tender specification. 4. The bidder withdraws his tender before processing of the same. 	<p>We request that EMD not be forfeited for violation of any provisions of the T&Cs of the tender.</p> <p>Bid Security – Earnest Money Deposit</p> <p>The Bid Security submitted by the bidder will be forfeited if:</p> <ol style="list-style-type: none"> 1. The bidder withdraws his tender after processing but before acceptance of “Letter of appointment” issued by Bank. 2. The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee. 3. The bidder violates any of the provisions of the terms and condition of this tender specification. 4. The bidder withdraws his tender before processing of the same. 	RFP Clause Stands
44	9.25	144		Performance Bank Guarantee	<p>We request for the validity of the PBG to be only for the duration of the contract and not for any period after.</p> <p>We request that the PBG be invoked only for material breaches and be subject to a cure period of not less than 30 days to correct material breaches before the PBG is invoked.</p> <p>PBG should not be invoked for subjective reasons (through the use of words like 'dissatisfied', 'satisfaction', etc.)</p>	RFP Clause Stands

45	9.36	148		Force Majeure	<p>Please add the following: Neither party will be liable under the Contract for any default caused by circumstances beyond their reasonable control (“Force Majeure”), except for payment obligations.</p> <p>The Liquidated Damages and penalty provisions will not be applicable in case of a Force Majeure event. In the event that the Force Majeure continues for a period of 60 days, either party will have the right to terminate the contract. Any termination right arising from a Force Majeure Event will be deemed a termination for convenience. Accordingly, HPE will be paid the termination fees for termination arising due to a Force Majeure Event. The Force Majeure Event will not affect the payment obligations of the customer falling due during the force majeure event or for services and products delivered prior to the termination due to Force Majeure. Invocation of Force Majeure provisions will not be linked to acceptance by either party of the said Force Majeure event.</p>	RFP Clause Stands
46	9.37	149		Cancellation of Contract	<p>We cannot agree to subjective reasons for cancellation of the contract. In addition, Bidder will also require the right to cancel the contract in case of breach by the Customer. Please replace clause with the following mutual termination clause: Either party may terminate this Agreement on written notice if the other fails to meet any material obligation and fails to remedy the material breach within a reasonable period after being notified in writing of the details. If either party becomes insolvent, unable to pay debts when due, files for or is subject to bankruptcy or receivership or asset assignment, the other party may terminate this Agreement and cancel any unfulfilled obligations. Any terms in the Agreement which by their nature extend beyond termination or expiration of the Agreement will remain in effect until fulfilled and will apply to both parties' respective successors and permitted assigns. A 'material breach' of contract is a failure to perform the contract that strikes the very center of the contract and defeats the very purpose of entering into the contract.</p>	RFP Clause Stands

47	9.42	151		Termination for Convenience	<p>Bidder requires payment protection for such termination for convenience: BSCB & its DCCBs must pay to Bidder:</p> <ul style="list-style-type: none"> (a) net book value of equipment primarily used to provide the service; (b) unamortized start-up costs; (c) employee separation costs including relocation or redundancy costs; (d) reasonable wind-down charges; (e) contract break costs, including licenses, leases, purchase orders and other third party contracts; (f) an amount representing services performed or products supplied but not yet billed or billed but unpaid. 	RFP Clause Stands
48	9.43	151		<p>Effect of Termination</p> <p>The Bidder agrees that after completion of the Term or upon earlier termination of the assignment the Bidder shall, if required by BSCB and its DCCBs, continue to provide maintenance services to BSCB and its DCCBs at no less favourable terms than those contained in this RFP. In case BSCB and its DCCBs wants to continue with bidder's services after the completion of this contract then the Bidder shall offer the same or better terms to BSCB and its DCCBs . Unless mutually agreed, the rates shall remain firm.</p> <p>The Bidder agrees that BSCB and its DCCBs at any point of time during tenure of contract may return/discontinue any of the Deliverables/services in whole or part thereof offered under this RFP. BSCB and its DCCBs shall not be liable to make any payment in respect of the Deliverables/services returned in whole or part thereof.</p>	<p>Please delete these clauses. Effectively, the bidder is expected to continue to provide services perpetually at the same terms and conditions despite termination. This is not acceptable. Also, there are termination clauses provided for in the tender. We cannot agree to return/discontinuation without any liability on the customer. Bidder will have to be paid in line with the requested termination fees and charges.</p>	RFP Clause Stands
49	9.44	152		<p>Renewal of Contract</p> <p>In case BSCB and its DCCBs wants to continue with the bidder's services after the completion of this contract, The Bidder shall offer the same services or enhanced services to BSCB and its DCCBs . Unless mutually agreed, the same rates shall apply.</p>	<p>Any renewal must be on mutually agreed terms. We cannot agree to continue renewal on same rates perpetually. Please delete this clause.</p>	<p>Requested to kindly read the clause carefully. It is clearly mentioned that unless mutually agreed, the same rates shall apply.</p>
50	General Query	General Query	General Query	Escrow Mechanism	<p>Escrow mechanism not acceptable. Please deleted all escrow provisions.</p>	RFP Clause Stands

51	9.46	152	<p>Exit Management</p> <p>In case the BSCB & other DCCBs wants to continue with the bidder's services after the completion of this contract then the Bidder shall offer the same or better terms to the Bank. Unless mutually agreed, the rates shall remain firm. The Bidder agrees that the Bank & all other DCCBs at any point of time during the tenure of the contract may return/discontinue any of the Deliverables/services in whole or part thereof offered under this agreement. The Bank & all other DCCBs shall not be liable to make any payment in respect of the Deliverables/services returned in whole or part thereof.</p>	<p>Please delete these clauses. Effectively, the bidder is expected to continue to provide services perpetually at the same terms and conditions despite termination. This is not acceptable. Any renewal must be on mutually agreed terms. We cannot agree to continue renewal on same rates perpetually.</p> <p>Also, there are termination clauses provided for in the tender. We cannot agree to return/discontinuation without any liability on the customer. Bidder will have to be paid in line with the requested termination fees and charges.</p>	RFP Clause Stands
52	9.48	158	<p>Arbitration</p> <p>The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties and shall continue to render the Service/s in accordance with the provisions of the Contract/Agreement notwithstanding the existence of any dispute between the Parties or the subsistence of any arbitration or other proceedings.</p>	<p>HPE will require a right to suspend performance in circumstances where the nature of the dispute is such that the continued provision of the Service/s would be detrimental to the Bidder.</p>	RFP Clause Stands
53	9.52	159	<p>Bidder's Liability</p> <p>Bidder's liability in case of claims against BSCB resulting from misconduct/fraud or gross negligence of the bidder, its employees, and sub-contractors or from infringement of patents, trademarks, copy rights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.</p>	<p>We cannot agree to uncapped liability for breach of confidentiality obligations. Please delete.</p>	RFP Clause Stands

54	9.53	159		Liquidated Damage	<p>We request that any LD and penalties be recovered from the bidder at the end of the contract and not from the payments due to the bidder.</p> <p>Notwithstanding anything to the contrary, the overall cumulative liquidated damages and penalties (both combined) for failure to meet any schedules or SLAs will be limited to a maximum of 10% of the annual contract value. Any LD and penalties will be recovered from the vendor only at the end of the contract and not from the payments due to the vendor.</p> <p>Any failure or delay by HPE will be excused if it was caused by:</p> <ul style="list-style-type: none"> -Customer or Customer's affiliates, agents or contractors. -Force majeure event -Reliance on Customer instructions, authorizations, approvals or other information -A third party not under the control of HPE 	RFP Clause Stands
55	9.58	160		Audit	<p>Notwithstanding anything to the contrary, the scope of audit will exclude HPE's internal pricing, overheads, margins, costing and other commercially sensitive information.</p> <p>The frequency of audits will be limited to once a year and the cost of such audits will be entirely borne by the customer. The audits must only be carried out by a neutral third party who is not a competitor of HPE and audits may only be carried out with prior notice of 15 business days. If the Customer wishes to select a third party auditor to perform such audit, such auditor shall sign a confidentiality agreement reasonably agreeable to HPE prior to commencement of the audit, and the result of the audit shall be subject to such confidentiality agreement.</p> <p>The costs associated with such audits will be borne by the customer.</p> <p>We submit that: Auditors shall NOT be given access to:</p> <ol style="list-style-type: none"> 1.Any information not related to the Services; 2.Bidder locations/premises (or portions thereof) that are not related to the Services; or 3.Bidder records or documents relating to the make-up of Bidder's internal overhead calculations or direct costs, their relationship to the service charges, any financial 	RFP Clause Stands

					<p>cost model, calculation of service charges or Bidder's profitability; or</p> <p>4. Internal Bidder audit reports, or any summaries thereof.</p> <p>We require independent auditors to:</p> <ol style="list-style-type: none"> 1. provide Bidder with at least thirty (10) days' notice of its requirement for an Audit allowed once in a year, with such notice describing the issue(s) that will be the subject of the audit; 2. be subject to Bidder site/premises security obligations and have their access controlled/monitored by Bidder; 3. pay all Bidder costs associated with the audit at current time and material rates and submit any requests for Bidder assistance with an audit as a change request. <p>Any third-party auditor/inspector shall:</p> <ol style="list-style-type: none"> 1. not be a competitor of Bidder or a third party in dispute / conflict with Bidder; 2. execute a confidentiality agreement acceptable to Bidder; 3. be independent. 	
56	Annexure 5	179		FORMAT FOR PERFORMANCE BANK GUARANTEE	We would request that invoking the PBG be restricted to material breaches, the reason for invoking the PBG be provided, and that a notice period be provided to the Bidder prior to invoking the PBG.	RFP Clause Stands
57	Annexure 13	190		BID SECURITY FORM	We would request that the bid validity be reduced to 60 days as it would be difficult to maintain the same price for a longer duration owing to reasons out of the Bidder's control.	RFP Clause Stands
58	Annexure 14	191		EARNEST MONEY DEPOSIT	We would request that the EMD be revoked only for fraudulent activities.	RFP Clause Stands
59	Annexure 19	231		MANUFACTURER'S AUTHORISATION FORM	We would request that the step-in obligation aspect be deleted as OEMs would not be able to fulfill the requirement completely for a contract that they are not a part of. They would be restricted to the contract between them and the Bidder.	RFP Clause Stands
60	7.1	112	6	The prime bidder should have the below quality certificates that are valid as of bid submission date. a. ISO 9001:2000 and ISO 27001:2013 b. Minimum CMMI Maturity Level3 certification	Bidder requests to remove the 'CMMi Level 3 certified or above' clause for wider participation.	RFP Clause Stands

61	6	108	6	The bidder has to execute the project within 6 months period including System Requirement Study, Gap Analysis, UAT, BRD, Development, SIT, Mock migration and operationalization of the Allied Applications.	Request Bank to make this implementation period 12 months	RFP Clause Stands
62	6	109	ii	The bidder should provide the required hardware and software for the implementation of proposed solution within 1 month from the date of release of PO by Bank	Request to make it 6 weeks from the date of PO	RFP Clause Stands
63	6	109, 110	iv (Points 1 to 7)	Milestone- activity Chart showing all implementation milestones within 6 months	Request Bank to agree on implementation milestones chart in consultation with selected bidder as this is a complex transformation project for CBS and multiple allied applications	RFP Clause Stands
64	5.1.5	47	4	The test setup should be at least 10% of the production environment.	In 5.2.3 Point 10 (Page 49) it is mentioned as 20% of production, please clarify	The test setup should be at least 20% of the production environment.
65	5.13.4	108	4	Penalty Cap 10% of contract value	Request the Bank to keep Penalty Cap 10% of contract value for services and excluding license amounts	RFP Clause Stands
66	4.1	18		Business Projection	Growth in No of Branches in 5 years is 916 from 316 of existing branches. This projection also needs to be considered for infra sizing and other components. Please clarify.	Yes
67	4.2	32		Present Applications Used by Bank	Few of the Applications such as CKYC, PFMS, PPS, CTS, Internet Banking, NACH, SMS, Ticketing tool currently provided by wipro are not part of commercial bid of this RFP. Please clarify if bidder should consider those in commercial.	No, please refer Annexure-1 and RFP Section 5
68	7	111	7.1, 8th Point	Manufacturer Authorization Form (MAF) is to be submitted in the name of Prime Bidder or to the Lead bidder in case of consortium bid, from the Original Equipment Manufacturer (OEM) for all the proposed applications.	Manufacturer Authorization Form (MAF) is to be submitted in the name of Prime Bidder or to any Consortium Member in case of consortium bid, from the Original Equipment Manufacturer (OEM) for all the proposed applications.	Please refer corrigendum
69	9	144	9.25	Performance Bank Guarantee	Please allow selected bidder to submit fresh PBG Annually @ 10% of the remaining Bid Value for the remaining duration of the contract.	Please refer corrigendum
70	9	148	9.35	Contract Period	Is Contract period of 5 years including the duration of implementation till Go live or its 5 years after go live? Commercial Bid format needs change accordingly.	5 Years After Go-live

71	10	164	10.2	Application Payment Terms for Linceses of Business Application software (CBS, Head Office Module, AML, HRMS, GST, LOS, Micro-ATM Application)	<p>Requesting bank to consider Below Payment Terms for License Cost.</p> <p>Business Application software (CBS, Head Office Module, AML, HRMS, GST, LOS, Micro-ATM Application)</p> <p>a. 80% of the license cost will be paid on delivery of licenses of applications to the bank with installation of base version of the relevant applications.</p> <p>b. 10% of the license cost will be paid on UAT sign-off from Individual Banks.</p> <p>c. 10% of the License cost will be paid after successfully go live of the application for all banks.</p>	RFP Clause Stands
72	10	164	10.4	Application Payment Terms, Implementation Cost of Business Applications	<p>Requesting bank to consider Below Payment Terms for Implementation Cost.</p> <p>a. 30% of Implementation cost will be paid on delivery of licenses to the bank</p> <p>b.30% of implementation cost will be paid on deployment of product</p> <p>c. 30% of the Implementation cost will be paid on UAT sign-off.</p> <p>d. 10% on 1 month completion which includes successful smooth run.</p>	RFP Clause Stands
73	10	164	10.4	Application Payment Terms, Migration Cost of Business Applications	<p>Requesting bank to consider Below Payment Terms for Migration Cost</p> <p>a. 30% of the Migration cost will be paid on submission of Migration Strategy Document</p> <p>b. 30% of the Migration cost will be paid on 1st Mock Migration.</p> <p>c. 20% of the Migration cost will be paid after successful completion of all Mock Migration Cycles.</p> <p>d. 10% on of the Migration Cost on UAT Sign Off with migrated data</p> <p>e. 10% on completion of Go which includes successful smooth run.</p>	RFP Clause Stands
74	5	42	5.1.2	Gap Identification and Resolution 15. All 320 Branches along with HO should GO LIVE on a single day.	<p>Request BSCB to consider big bang approach in two waves as Go-Live for 24 different entities will involve seperate migration processes for each bank and executing the same in a single window will be difficult logistically.</p>	RFP Clause Stands
75	8	120	8.2	Normalization of Bids The Bank will go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that Bidders are more or less on the same technical ground.	<p>Request the Bank to provide the normalization criteria for technical evaluation. This is to ensure level playing field for globally acclaimed and technologically advanced CBS solutions getting due importance and scoring is not merely based on functional compliance submitted without proper justification.</p>	Normalization criteria cannot be shared with the bidder

76	5.6	59	b	The Service Provider will provide an end-to-end solution to the Banks supporting online/ transactions through Micro ATMs / Mobile Devices / Tablet / Laptop and inter-alia includes that	What functionalities are required through laptops?	Refer RFP section 5.6, and FTR
77	5.6	60	v	The solution shall support authenticating the customer through Biometrics (finger prints / IRIS) or PIN.	Is Iris required or can the authentication be done through fingerprints and/or pin/otp?	Either of the alternative should be available for service delivery.
78	5.6	60	vi	The solution provided by the TSP / Service Provider shall have a Key Management System for secure transfer of data/messages across the ecosystem with proper encryption.	Does the bank require hardware base key management (HSM) or a software based key management? If hardware based key management is required then please provide the details of peak and non peak transactions per second to size the HSM.	Since the switching services will be provided on transaction basis, the bidder is free to provide as per their convenience.
79	5.6.3	62		The proposed solution may be rolled out to cover various other products & services to other customers as well, in any part of the state of Bihar, as may be identified by the Banks.	Need details of "other products".	Any product if lunched by the state of Bihar
80	5.6.5	64	2	EBT and DBT transactions	What functionality expected from DBT. Is it just an interface to core banking or the entire DBT functionality to be provided,	DBT module is expected
81	5.6.5	65	ii	Mutual funds on a referral basis	Need details on this requirement	Please refer corrigendum
82	5.5.1	57	iii	Provide APIs for integrations with various External Systems.	Need details on this requirement. E.g do we have to integrate with Cersai or integrate with the banks KYC system. Apart from CIBIL/Core Banking/CKYCR please specify if any other system integration required	YES
83	5.8	66	5.8	ATM/Micro ATM Switch Solution, IMPS & UPI Switch Solution Switch provider's DC and DR to be connected with CBS DC and DR (For BSCB and its DCCBs) to ensure optimum uptime and the cost of the links should be the part of the DC & DR.	Our understanding is that ATM. IMPS, UPI switch can be purely SAAS solution implemented and operated from OSD / OEM data center which will be different from the hosted DC & DR of other applications. This OSD / OEM data center will be colocation with AM/IMPS/UIP switch of BSCB (and its DCCBs) hosted along with other clients of the OSD / OEM with logical segregation. Pls confirm the understanding.	The proposed switch provider's /switch OEM 's DC and DR should be connected with the bank's DC and DR (proposed by the bidder as part of the RFP)
84	5.8	69	5.8	10. Fraud Risk Monitoring Solution	Our understanding is that scope of FRM solution is only limited to ATM. IMPS, UPI switch transactions. Pls confirm the understanding.	Yes, related to ATM, IMPS, UPI switch transactions
85	5.6	61	5.6.2	Responsibilities of the Bidder	How many resources (Manpower) are required for coordination and Maintenance support	It is the responsibility of the Bidder considering the SLA
86	5.12.6	104	5.12.6	Wide Area Network	Tentative bandwidth details to be terminated at DC and DR	Bidder to propose based on proposed application to maintain RPO & RTO specified in RFP.
87	5.12.6	104	5.12.6	Wide Area Network	Are the Devices at DC and DR required in HA mode?	Yes
88	5.12.6	104	5.12.6	Wide Area Network	Connectivity to be establish between DC and DR to Respective Banks DC & DR Or bank branches as well.	From Bidder's proposed DC & DR to all Bank's branches

89	5.12.6	104	5.12.6	Wide Area Network	Is there any dedicated onsite resources are required for connectivity maintenance?	Please be guided by RFP.
90	5	Anne xure 1 - Switching General Requirements	5.4	Access to GUI based real-time user-friendly monitoring tool for devices (ATMs/ Terminals etc.). Tools should be accessible through channels like laptops / desktops, tablets and smart phones at bank's Head Office, all Zonal offices, branches or bank designated vendors for monitoring the devices. The monitoring tool should have real time / near real time status of all the terminals connected along with cash position, hardware errors etc.	Considering the security measures, the GUI access will be provided on Banks Laptop/Desktop over secured connection. Please confirm	RFP Clause Stands
91	6	Anne xure 1 - Switching General Requirements	6	Providing transaction routing, authentication and authorization services for Magstripe cards, EMV/ Chip and PIN cards, and Aadhaar-based biometric authentication (as and when required).	Bidders assume that, The switching solution will be interfaced with Banks Biometric Authentication server for Authentication, please confirm	All these are part of FI and bank has no server.
92	7	Anne xure 1 - Switching General Requirements	7	Provide an interface between the hosted ATM switch/ Services and the Bank's Call Centre to handle card related requests / queries such as lost card, card hot-listing, PIN regeneration, etc.	Please understands that, Bidder will publish the APIs and the same will be consumed by the Banks existing vendor for integration. Please confirm the understanding	System Integrator is the SPOC for all three activities. Since all these activities are the part of SoW of RFF.
93	8	Anne xure 1 - Switching General Requirements	8.5	To safeguard ATM Cards against fraud Integration / interface with all type of ATM and / CRM and / CD Terminals (all Types of Make & Models) with all types of financial and non-financial transactions claimed by The Bank to process all EMV compliant card transactions.	Please provide the list of Make & Model available with Banks & 23 DCCBs for ATM/CD/CRM	The list will be provided upon onboarding
94	12	Anne xure 1 - Switching General Requirements	12	Solution must support international networks / interchanges including but not limited to NPN, SCT, NPCI, DFS, RuPay, VISA, MASTERCARD, Amex, CUP, Dinners, Cirrus, DISCOVER etc.	Please specify the current schemes certified by Bank & 23 DCCBs	The list will be provided upon onboarding
95	14	Anne xure 1 - Switching General Requirements	14	The reporting tool should have user-friendly and powerful querying mechanism and help effective data mining based on the Bank defined parameters, processing logic, rules and criteria. The solution should have a strong Management Information / Decision Support System facility.	Bidder understands that, Bidder has to provide the list of various reports as defined in the RFP along with the Regulatory reports and Bidder shall publish the APIs to integrate with the Banks reporting & MIS tool, please confirm	Bidder understanding is correct

96	30	Anne xure 1 - Switching General Requirements	14	The Proposed solutions should provide multi-lingual features.	Please specify the language to be supported	HINDI, ENGLISH
97	30	Anne xure 1 - Switching Solution	30	Switch should have capability to drive all standard POS terminals (Both NFC and Non-NFC) including but not limited to Hypercom, Verifone, Schlumberger, Lipman, Ingenico etc along with Mobile POS terminals like M-Swipe, Mobiswipe etc.	Please confirm the following 1. Does Bank is live on POS Acquiring, if Yes, Please provide the POS details 2. Bidder assumes that, Bidder should connect to Bans NAC to connect POS terminals, please confirm.	The bank does not have any acquiring POS. The switch must connect to any POS terminal inside Indian territory under NPCI.
98	51	Anne xure 1 - Switching Solution	51.9	Linking Aadhaar Number with Bank Account	1. Please provide transactions to be performed along with the transaction flow 2. Provide the details if any specific interface required along with data field for Aadhaar Registration	This will be shared after onboarding
99	51	Anne xure 1 - Switching Solution	51.9	Multi Lingual Screen & receipts	Bidder understands that, the required PRN files will be provided by the ATM vendor, Please confirm.	HINDI, ENGLISH
100	63	Anne xure 1 - Switching Solution	63.1	CBS Host of The West Bengal State Co-operative Bank Ltd. (Existing and Future CBS)	Please confirm if Bidder is expected to Integrate with Bihar State Co-op Bank & West Bengal State both. Please confirm	Typo Mistake
101	63	Anne xure 1 - Switching Solution	63.6	EMS feed server for providing Switch Feed of respective ATMs for the purpose of ATM Monitoring to Managed Services ATM Vendors	Please confirm, Is bidder is expected to do monitoring or providing Feed to Banks Vendor for Monitoring. Please confirm	YES
102	63	Anne xure 1 - Switching Solution	63.9	Interface with IMPS through Net Banking / ATMs, Merchant Acquiring and Foreign Inward Remittance.	1. Please provide the list of transactions from ATM Switch expected & to be performed through interfacing with the Bank's IMPS through Net Banking. 2. Please specify if any specify reports is required along with data formats 3. Bidder understands that, Bidder will publish the APIs for integration and the same to be consumed by the Bank. Please confirm the understanding.	Refer Section 4.1
103	63	Anne xure 1 - Switching Solution	63.9	Interface with IMPS through Net Banking / ATMs, Merchant Acquiring and Foreign Inward Remittance.	Bidder would request Bank to provide the transaction set to be processed for Merchant Management System	The list will be provided upon onboarding

104	63	Anne xure 1 - Switc hing Solut ion	63.17	Over Draft facilities through ATM	<p>1. Please provide transactions to be performed along with the transaction flow</p> <p>2. Provide the details if any specific interface required along with data field for Overdraft through ATM</p>	This will be shared after onboarding
105	63	Anne xure 1 - Switc hing Solut ion	63.26	E-KYC Interface	<p>1. Please provide the list of transactions from Switch expected & to be performed through interfacing with the Bank's EKYC application.</p> <p>2. Please specify if any specify reports is required along with data formats</p> <p>3. Bidder understands that, Bidder will publish the APIs for integration and the same to be consumed by the Bank. Please confirm the understanding.</p>	This will be shared after onboarding
106	13	IMPS	2	IMPS Switching Solution:	<p>Understanding is that IMPS implementation will be green field implementation for all member banks - no migration is involved. Pls confirm.</p> <p>Pls provide projected transaction volumes for IMPS transaction.</p>	Refer Section 4.1
107	13	UPI	2	UPI Switching Solution	<p>Understanding is that UPI implementation will be green field implementation for all member banks - no migration is involved. Pls confirm.</p> <p>Pls provide projected transaction volumes for UPI transaction.</p>	Refer Section 4.1
108	5	Timel ines	5.8.1	T+ 4 Months	<p>Considering the detailed scope provided in the RFP, Request Bank to consider and increase timeline to 10 months as there are multiple applications which needs implementation, and it usually requires at least 10 months for a proper delivery. Hence request Bank to consider at least T+10 for delivery.</p>	RFP Clause Stands
109	22	Anne xure 1 - Switc hing Solut ion	22	The Bidder is required to ensure the compliance of the proposed solution with National Common Mobility Card (NCCM) as per Government of India guidelines.	<p>Please elaborate the requirement & define the required scope to be considered.</p> <p>Is Bank presently issuing NCCM cards? How many?</p> <p>Is NCCM Balance being maintained by CBS or existing Switch. IF by Switch - how many NCCM wallets are in force?</p>	Bidder to comply with direction of GOI
110	32	Anne xure 1 - Switc hing Solut ion	22	The Proposed Solution should support and provide the following capabilities <ul style="list-style-type: none"> • QR based payment through ATMs. • Transaction through Bharat QR • Support for enabling transaction using Virtual card and e-gift Cards 	<p>1. Is Bank presently live on QR based Cash withdrawal</p> <p>2. Please specify that, Bank is willing to be live as an Issuer or Issuer Acquirer Both for QR based Cash withdrawal</p> <p>3. Is prepaid card part of Bidder scope or Bidder is expected to integrate with Existing prepaid solution.</p>	No

111	42	Anne xure 1	EJ	EJ Soution Content Management	Which solution is presently being used by Bank for EJ pulling, state screen push etc.	The list will provided upon onboarding
112	23	Anne xure 1 - Switching General Requirements	23	The Proposed Solution should provide the features of cardless transaction and shall interface for all the required delivery channels for enabling cardless transactions.	Bidder request Bank to provide the transaction set to be performed as cardless transactions along with the list of applications to be integrated	This will be shared after onboarding
113	25	Anne xure 1 - Switching General Requirements	23	All Data and Storage pertaining to WBSCB shall reside in INDIA and there should not be any routing of information outside INDIA without the knowledge and acceptance of the same by the bank.	Is Bidder expected to store data for West Bengal State co-op Bank also, Along with Bihar State Co-op Bank, Please confirm	Typo Mistake, It is about BSCB and its 23 DCBBs
114	2	Anne xure 1 - Switching Solution	2	Solution should be compliant with standards and guidelines issued by major card schemes such as RuPay, VISA, Master Card, Discover etc. along with the mobile based payment mechanisms IMPS & UPI provided by NPCI.	Please specify the current schemes certified by Bank & 23 DCCBs	This will be shared after onboarding
115	39	Anne xure 1 - Switching Solution	39.2	Online transactions like online shopping, bill payments, Fee,	For Bill payments, Bidder shall integrate with Bank Payment aggregators. Please confirm	Yes
116	60	Anne xure 1 - Switching Solution	60.1	POS Transactions	Provide the list of Banks along with POS terminals active for POS Acquiring	NO
117	61	Anne xure 1 - Switching Solution	60.1	Solution should provide for Intra bank transfer, VISA Money Transfer (VMT), Western Union as well as any other transfer methods as per the Bank's	1. Please provide transactions flow to be processed 2. Provide the details if any specific interface required along with data field for VMT & Western union	This will be shared after onboarding
118	63	Anne xure 1 - Switching Solution	63.3	Card to Card less Payment	1. Please provide transactions to be performed along with the transaction flow 2. Provide the details if any specific interface required along with data field for Card to card less payments	This will be shared after onboarding

119	29	CMS	29	Bidder should provide the application with system security functionality in terms of user authentication, access management, audit trails of cards, user maintenance and activities performed by the users with no limitation on the number of users.	In today's world most bank and FIs prefer LDAP or equivalent with their Active directory server or similar approach. This allows bank to have centralized control over users for multiple enterprise level applications thereby reducing risk of segregated user Management and audit level challenges in future. Request Bank to allow bidder to propose Active directory integration instead of user management on bidder's application	RFP Clause Stands
120	30	CMS	30	The Solution provided by the successful bidder should be able to generate, calculate & redeem Loyalty Points based on parameters configurable at the Banks end such as BIN, Network, Card Products, MCC, Purchase Transactions value, required duration, geography wise and as per the requirements of the Bank.	The bidder would only share the original / reversal transactions files (online / offline mode) with Loyalty program/ reward points vendor on a daily basis. Request Bank to confirm that, the calculation of reward points & cashback would be done by the respective vendor & would be out of scope from the bidder	Please refer corrigendum
121	13	UPI	2	UPI - The License for the solution to be Enterprise which means unlimited client licenses for Bank's branches and to support new channels during the contract period.	The UPI solution would be on hosted model, hence enterprise-based license shall not be applicable.	RFP Clause Stands
122	13	UPI	9	The proposed solution should seamlessly integrate with the Bank's Alternate delivery channels i.e., ATM, Internet Banking, Mobile Banking, IMPS solution, SMS and Bank's CBS, Cash Management system, Financial Inclusion gateway, Multi-Function Kiosks, Remittance agencies, bulk file upload facility for payment. Common API or Web services necessary for channel integration to be provided.	Bidder would like Bank to provide the transaction Set along with the flow for the following Integration with UPI solution 1. ATM, 2. Internet Banking, 3. IMPS Solution 4. Cash management System 5. FI gateway 6. Remittances Agencies Provide the details if any specific interface required along with data field for above interfaces	RFP Clause Stands
123	4	34	4.4	Present PACS and Micro-ATM Count of Individual Banks	Kindly share ATM growth for Year on Year for 5 Years	The data will provided upon onboarding
124	5	37	Annexure-1.	DC-DR replication bandwidth & internet links at DC & DR	Kindly provide complete address of bank DC and DR for network link feasibility check from bidders dc	Part of SoW of RFP and will be provided by System Integrator
125	5	59	5.6	iii. Presently Bihar SCB and all its DCCBs are using 450 Micro-ATMs and in future the number may go upto 6000 Micro ATMs. Bidder to host the Micro ATM and Financial inclusion Solution for devices that can go upto 6000. .	Kindly confirm that bidder has to factor infra sizing for how many number of ATM's	May go upto 6000 Micro ATMs

126	5.8	66	4	Monitoring of ATM/CD/CRM: The Bidder should provide GUI/Web based monitoring tools for existing ATMs as well as new ATMs/CDs. The monitoring tool should have features to trace the transaction, monitoring performance of application and troubleshooting, a distributed view for logical group of ATMs for conducting all system set-up and maintenance and network monitoring and control activities. The monitoring tool application should be made available with separate instances for BSCB and its Member Banks.	Kindly share the total number of users and users concurrency for accessing the web based monitoring tools for existing ATM	Average 1 user per branch. (BSCB and 23 DCCBs)
127	5.8	66	5.8	The bidder should arrive at the sizing independently for every individual banks. In case, the sizing quoted by the bidder fails to meet the necessary services, BSCB & its DCCBs will not bear any cost for upgrades or replacements. Also, during the contract period, growth of the banks should be considered. Any additional cost required for scaling up of hardware and/or software would be borne by the bidder.	Kindly share YoY UPI volume growth for next 5 Years for all BSCS and its DCCB's	Refer RFP Section 4.1
128	5.8.1	80	4	Provide and Maintain network connectivity between the bidder's DC and DR with the Banks' (existing/ future) DC and DR during the contract period. The links will be on Bank's name and the individual Bank will pay the charges. Provide and maintain network connectivity between bank's DC and DR with NPCI's DC and DR for accessing NPCI back-office portals of all the products.	Kindly provide details of Telecom service providers available at Bank DC & DR site to check the network feasibility for accessing the NPCI Back-office Portals of all the products via Bidder's DC & DR	Bank is now on OPEX model, thus bidders to fend for themselves .
129	5.8.2	81	3	The bidder shall migrate all card and related data from BSCB & its DCCBs existing Card Management System to the new Card Management System within the scope of this document and at no additional cost to the banks.	Kindly provide existing data size for migration	The list will be provided upon onboarding
130	5.9.3	87	9	Mobile/email OTP-based authentication for secure and personalized experiences for the customer	Kindly confirm that bank will provide email and mobile gateway for OTP-based authentication for secure and personalized experiences for the customer	Both
131	General	General	General	Generic Query	Kindly confirm that Switch service provider/bidder has to connect to how many locations of Bank and its partners	HO of Each bank

132	General	General	General	Generic Query	Kindly provide year on year volumetric/transaction for next 5 years with bifurcation of financial and non financial transactions	Refer Section 4.1
133	General	General	General	Generic Query	Kindly provide year on year total number of ATM cards for 5 years	Refer Section 4.1
134	General	General	General	Generic Query	Kindly provide the Maximum Volumetric/Transaction per day (TPD) Year on Year for next 5 years of ATM transaction	Refer Section 4.1
135	General	General	General	Generic Query	Kindly provide the Maximum Volumetric/Transaction per day (TPS) Year on Year for next 5 years of ATM transaction	Refer Section 4.1
136	General	General	General	Generic Query	Kindly share total count of users from Bank Branches/Call Centre accessing the web-enabled access to check balances, block the card and other queries relating to the card account including closure of the card account	Refer Section 4.1
137	General	General	General	Generic Query	Kindly provide total number of ATM cards issued and active card counts	The data will be provided upon onboarding
138	General	General	General	Generic Query	Is there a requirement to access UPI solution from internet	Based on the need of the future, but cannot be ruled out
139	General	General	General	Generic Query	Kindly confirm that ATM security will be managed by Bank	Physical security will be prerogative of the bank.
140	7.5	116		The proposed NFS Switch Provider should have executed at least One(1) Mobile Banking project along with IMPS, UPI & Interfacing with BBPS in SCBs /DCCBs / RRBs / PSU Banks / Pvt. Banks / Small Finance Banks / RRBs in India during last Five (5) years - Credentials from clients in form of Purchase Orders / Contract Agreement/Client certificate etc. is required	IMPS & UPI and BBPS are switching services which primarily routes transaction from various channels like MB / IB / ATMs / Recyclers / etc to networks and also to the ultimate source of truth CBS for credit debit. But, Mobile banking is a channel to direct customer for initiating the transaction. So, would request to separate the switch provider from a channel / front end application provider since it is mentioned that NFS switch provider should have a mobile banking.	RFP Clause Stands
141	3.1	14		Last date of submission of the Technical and Commercial bid - 19/09/2024 on or before 3:00 PM	Considering the detailed Scope Defined in the RFP, Bidder would request bank to provide the extension to provide the exhaustive response to the RFP Extension of 2 Weeks	Please refer corrigendum
142	General	General	General	Generic Query	Provide the certification completed by BSCB & 23 DCCBs with NPCI, VISA & Mastercard	The data will be provided upon onboarding
143	7	111	7.1	Bid can be submitted by a single bidder or as a consortium. In case of consortium bid, one of the entities of the consortium shall be termed as Lead bidder and other(s) would be termed as consortium members.	We request the bank to clarify whether it is possible for a single bidder to submit the tender independently for NFS-Switching Services and not as part of consortium.	Not Permitted
144	LOS & Monitoring		6.1.15	System should provide facility to support various EMI calculators like Normal, Flip, Balloon, Step up, Step down etc.	Kindly elaborate the Flip Repayment method with an example.	EMI amount can change at predefined intervals irrespective of the ROI change

145	Recovery & Collection		10.4	Follow Up Action	Kindly confirm whether Litigation, Repossession & Auction Module are also in scope for LCS.	YES
146	Loans and advances		3.1.285.190	System should have Provision to open rephased loan accounts in which provision to generate specific repayment plans like RATL type plan.	Kindly elaborate this requirement.	This is about loan restructuring
147	5.2	AML	5.2.7	Support for matching off transactions, customer data against negative lists maintained on the database. These negative lists would be updated on a separate database and thus the vendor would be expected to build an interface with the same for alert generation.	Is this point related to SWIFT screening? If not, please clarify	Yes, It is About SWIFT Screening.
148	5.3	AML	5.3.88	Subjective Alerts – These alerts should be primarily based on observations made by the teller, user or any other employee of the BANK.	Kindly elaborate on this point with use cases	System Independent: Mechanism of raising alerts/triggers from employees, media reports, law enforcement agency queries
149	Annexure 14 : EMD	191		That the BIDDER is hereby submitting the security deposit of Rs. 10,00,000/- (Rupees Ten lacs Only) vide [NEFT/Online Transfer issued by a scheduled/Commercial bank] bearing No	We request clarification regarding the Earnest Money Deposit (EMD) requirement. On page 14 of the document, it is stated that the EMD amount is INR 20,00,000 (Rupees Twenty Lacs Only), to be paid online via NEFT/RTGS. However, on page 191, Annexure 14, the EMD amount is specified as INR 10,00,000 (Rupees Ten Lacs Only). Please confirm the correct EMD amount to be submitted. Additionally, we kindly request that you provide the EMD draft so that we can proceed with processing the Bank Guarantee (BG).	Please refer corrigendum
150	7.4	116	7.4 Sr. No. 5	The DC-DR Infrastructure provider should have an annual turnover of Rs. 250 Crore (Rupees Two Hundred Fifty Crore) in the last three financial years (2021-2022, 2022-2023 and 2023-2024). Note: c. The turnover should be from IT/ITES. Turnover of any parent, subsidiary, associated or other related entity will not be considered.	We request you to amend the clause as; The DC-DR Infrastructure provider should have an average annual turnover of Rs. 200 Crore (Rupees Two Hundred Fifty Crore) in the last three financial years (2021-2022, 2022-2023 and 2023-2024). Note: c. The turnover should be from IT/ITES. Turnover of any parent, subsidiary, associated or other related entity will not be considered.	Please refer Corrigendum

151	ANNEXURE 18	226	Sr. No. 5	The DC-DR Infrastructure provider should have an annual turnover of Rs. 250 Crore (Rupees Two Hundred Fifty Crore) in the last three financial years (2021-2022, 2022-2023 and 2023-2024). Note: d. The turnover should be from IT/ITES. Turnover of any parent, subsidiary, associated or other related entity will not be considered	We request you to amend the clause as; The DC-DR Infrastructure provider should have an average annual turnover of Rs. 200 Crore (Rupees Two Hundred Fifty Crore) in the last three financial years (2021-2022, 2022-2023 and 2023-2024). Note: d. The turnover should be from IT/ITES. Turnover of any parent, subsidiary, associated or other related entity will not be considered	RFP Clause Stands
152	5.2.5	50	5.2.	5.2.5 Data Migration Requirements	Kindly confirm the data size that needs to be migrated to the Cloud.	The SI has to coordinate with its CBS OEM
153	11	70	11	xv. Bidder has to ensure the flawless switching of all the services under purview of this RFP to Disaster Recovery (DR) site during DR drill as and when decided by bank/statutory authority or in case of non-availability of primary / DC site of BSCB and its Member Banks	kindly Confirm DR Drill frequency?	Half yearly DR drills. The frequency of DR drill may change based on regulatory guidelines during the contract period and bidder should abide by the same without additional commercials.
154	5.8.1	80	5.8.1	Provide and Maintain network connectivity between the bidder's DC and DR with the Banks' (existing/ future) DC and DR during the contract period. The links will be on Bank's name and the individual Bank will pay the charges. Provide and maintain network connectivity between bank's DC and DR with NPCI's DC and DR for accessing NPCI back-office portals of all the products.	Kindly elaborate reason and Requirement for links between Bidders DC-DR and Banks DC-DR During Contract Perios?	The Bidder/Switch service provider's DC & DR to be connected to Bank's DC & DR(which bidder will propose as part of this RFP) for switching solution to work. We assume that Bidder/Switch service provider's DC & DR will be already connected to NPCI.
155	5.8.1	80	5.8.1	Provide and Maintain network connectivity between the bidder's DC and DR with the Banks' (existing/ future) DC and DR during the contract period. The links will be on Bank's name and the individual Bank will pay the charges. Provide and maintain network connectivity between bank's DC and DR with NPCI's DC and DR for accessing NPCI back-office portals of all the products.	Kindly Confirm For the Existing Connectivity and Bandwidth for Each and Every Bank and branches?	The connectivity between bidder's proposed DC & DR to branches will not have any link to existing setup as bidder has to propose new connectivity for all branches and required bandwidth will depend on applications proposed by bidder.
156	5.8.1	80	5.8.1	Provide and Maintain network connectivity between the bidder's DC and DR with the Banks' (existing/ future) DC and DR during the contract period. The links will be on Bank's name and the individual Bank will pay the charges. Provide and maintain network connectivity between bank's DC and DR with NPCI's DC and DR for accessing NPCI back-office portals of all the products.	Kindly Confirm the Existing Connectivity and Bandwidth for Each and Every Bank and branches?	The connectivity between bidder's proposed DC & DR to branches will not have any link to existing setup as bidder has to propose new connectivity for all branches and required bandwidth will depend on applications proposed by bidder.

157	5.8.1	80	5.8.1	Provide and Maintain network connectivity between the bidder's DC and DR with the Banks' (existing/ future) DC and DR during the contract period. The links will be on Bank's name and the individual Bank will pay the charges. Provide and maintain network connectivity between bank's DC and DR with NPCI's DC and DR for accessing NPCI back-office portals of all the products.	Kindly confirm details Address with pin code of each banks HO + All branches for Checking Feasibility of the Connectivity?	Please refer corrigendum
158	2	84	2	a. Network Connectivity between Bank and bidder's Data Centers: The Bidder should provide adequate network bandwidth connectivity from bidder's proposed DC and DR to Banks DC & DR Site in HA Mode (Active-Active Load Distributed).	Kindly provide the complete address with pin code for DC-DR of Each Bank?	The adequate network bandwidth connectivity between Bidder/Switch service provider's DC & DR to Bank's DC & DR(which bidder will propose as part of this RFP) to be provided by Bidder in HA Mode(Active-Active Load Distributed)..
159	5.12	98	5.12 IaaS	The Bidder/Services providers shall be responsible for provisioning adequate Internet Bandwidth and connectivity at the DC & DR, including termination devices (SDWAN), for end users to access the Core Banking with allied applications.	Kindly Confirm Every bank has existing SDWAN Solution or, Required New SDWAN Solution?	New SDWAN solution is required to be proposed by bidder
160	5.12	100	5.12	22. The bidder should provide periodic(atleast half-yearly) bank-specific data dump to the BSCB and all other 23 DCCBs in a specific format.	Who is the provisioning the storage and servers for the Data Dump at banks premises? If bidder then kindly specify the required backup storage size for the same.	Data dump to be provided at least half-yearly in Hard drive or any other mechanism as decided during contract finalization with shortlisted bidder. Bank will provide the required media for data dump.
161	5.12	100	5.12	22. The bidder should provide periodic(atleast half-yearly) bank-specific data dump to the BSCB and all other 23 DCCBs in a specific format.	or banks will provide USB storage for data Dump Purpose?	Data dump to be provided at least half-yearly in Hard drive or any other mechanism as decided during contract finalization with shortlisted bidder. Bank will provide the required media for data dump.
162	5.12	100	5.12	23. The bidder should restore the data dump twice in a year.	Who is the provisioning the storage and servers for the Data Dump at banks premises? If bidder then kindly specify the required backup storage size for the same. or banks will provide USB storage for data Dump Purpose?	The restoration testing of data dump has to be done in Bank's proposed DC & DR in hardware provided by bidder. This is part of regulatory and audit compliance.
163	7.1	111	2	Prime Bidder and the CBS OEM should have a combined minimum average Annual Turnover of INR 250 Crores in the last three financial years (2021-22, 2022-23, 2023-24)	Prime Bidder /CBS OEM / Consortium partners should have a combined minimum average Annual Turnover of INR 250 Crores in the last three financial years (2021-22, 2022-23, 2023-24)	RFP Clause Stands

164	7.2	114	7	<p>The proposed allied applications should have been implemented in at least One (1) State Cooperative Bank in India or One (1) District Central Cooperative Bank in India in the last five (5) years</p> <ol style="list-style-type: none"> 1. Anti Money Laundering Solution (AML) 2. Loan Originating System (LOS) 3. HRMS Application 4. GST Application 5. Micro ATM Application and FI 	<p>Any 3 of the below proposed allied applications should have been implemented in State Cooperative Bank, District Central Cooperative Banks or any Cooperative Bank in India</p> <ol style="list-style-type: none"> 1. Anti Money Laundering Solution (AML) 2. Loan Originating System (LOS) 3. HRMS Application 4. GST Application 5. Micro ATM Application and FI 	RFP Clause Stands
165	7.1	111	2	<p>Prime Bidder and the CBS OEM should have a combined minimum average Annual Turnover of INR 250 Crores in the last three financial years (2021-22, 2022-23, 2023-24)</p> <p>Note:</p> <ol style="list-style-type: none"> a. The turnover should be from IT / ITES. b. Turnover of any parent, subsidiary, associated or other related entity will not be considered. 	<p>Please let us know if MSMEs are exempted from this criterion</p>	RFP Clause Stands
166	7.1	111	4	<p>The prime bidder should have experience in ongoing or completed projects in design, development, and implementation of projects, in IT transformational projects / ICT Projects / ICT components / e-Governance / Digital solution projects with any Central / State Government / PSUs / BFSI in the last five (5) years (from FY 2019-24) for minimum project cost of INR Thirty (30) Crore amongst which the following value specified has to be included in the criteria mentioned herein:</p> <ul style="list-style-type: none"> ● One project of value not less than INR 30 crores including taxes OR ● Two (2) projects each of value not less than INR Fifteen (15) crores including taxes OR ● Three (3) or more projects each of value not less than INR Ten (10) crores including taxes 	<p>Please let us know if MSMEs are exempted from this criteria.</p>	Please refer Corrigendum
167	7.2	113	5	<p>The Proposed CBS application should have been implemented/ongoing support in at least two (2) State Cooperative Banks in India and two (2) District Central Cooperative Banks in India in the last 5 years.</p>	<p>Please let us know if MSMEs are exempted from this criteria</p>	RFP Clause Stands

168	7.5	117	5	The proposed NFS Switch Provider should have provided/should be providing ATM switch to at least five (5) SCB / DCCB / RRB / Small Finance Bank / PSU Bank / Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling at least 300 ATMs (which may include multiple Banks).	Requesting to make it 3 banks And also request to consider Foreign Bank and UCBS.	RFP Clause Stands
169	3.1	14	Tender Processing Fees	As applicable amount mentioned in the portal to be paid as One Time Fee payable online through e- payment mode i.e. NEFT/RTGS/Credit Card on the following website: https://eproc2.bihar.gov.in	Kindly allow to submit the tender fee by Demand Draft and upload the copy of demand draft on the portal - https://eproc2.bihar.gov.in	RFP Clause Stands
170	3.1	14	EMD	Earnest Money Deposit he following website: INR 20,00,000/- (Rupees Twenty Lacs Only) payable online through e-payment mode i.e. NEFT/RTGS on the following website: https://eproc2.bihar.gov.in EMD can also be paid in the form of a Bank Guarantee issued by any nationalized or scheduled bank in India.	Kindly share the EMD Bank Guarantee format. Also allowed to upload the Bank Guarantee format on the portal in lieu of Online payment through e-payment on portal - https://eproc2.bihar.gov.in	Refer Annex 14 of RFP
171	3.1	14	Mode	Technical Proposal: To be uploaded in soft copy at https://eproc2.bihar.gov.in Commercial Proposal: To be uploaded in soft copy at https://eproc2.bihar.gov.in	Do we need to submit any document as hardcopy of response document before the bid submission timelines? Please confirm.	No, only online via e-proc portal.
172	11	172	Annexure 4	ANNEXURE 4: NON-DISCLOSURE AGREEMENT	Is ANNEXURE 4: NON-DISCLOSURE AGREEMENT need to submit along with Bid submission on Stamp Paper? Kindly confirm.	Non-Disclosure Agreement needs to be submitted as per RFP as a part of Technical Bid

173	10.2	164	Payment Terms	<p>Business Application software (CBS, Head Office Module, AML, HRMS, GST, LOS, Micro-ATM Application)</p> <p>a. 60% of the license cost will be paid on delivery of licenses of applications to the bank and installation of base version of the relevant applications.</p> <p>b. 10% of the license cost will be paid on UAT sign-off from Individual Banks.</p> <p>c. 10% of the License cost will be paid after successfully go live of the application for all banks.</p> <p>d. 20% on 3 months completion which includes successful smooth run.</p> <p>e. Any addition/reduction in the licenses will be on pro-rata basis arrived from the existing Bill of Material</p> <p>f. The license cost should not include the ATS cost</p> <p>ATS Cost for Business Application Software</p> <p>ATS (post warranty) cost for Business Application Software will be paid quarterly in arrears. Application warranty will start post successful production roll-out.</p>	<p>Kindly change the clause as below -</p> <p>Business Application software (CBS, Head Office Module, AML, HRMS, GST, LOS, Micro-ATM Application)</p> <p>a. 60% 80% of the license cost will be paid on delivery of licenses of applications to the bank and installation of base version of the relevant applications.</p> <p>b. 10% of the license cost will be paid on UAT sign-off from Individual APEX Banks.</p> <p>c. 10% of the License cost will be paid after successfully go live of the application for all banks.</p> <p>d. 20% on 3 months completion which includes successful smooth run.</p> <p>e. Any addition/reduction in the licenses will be on pro-rata basis arrived from the existing Bill of Material</p> <p>f. The license cost should not include the ATS cost</p> <p>ATS Cost for Business Application Software</p> <p>ATS (post warranty) cost for Business Application Software will be paid quarterly in advance arrears. Application warranty will start post successful production roll-out.</p>	RFP Clause Stands
174	10.4	165	Implementation Cost	<p>III. 100% of implementation cost will be paid after 30 days of successful Go-Live and sign off and acceptance by individual Bank</p>	<p>Kindly change the clause as milestone wise payment as below -</p> <p>30% on SRS Sign off by APEX Bank</p> <p>15% Commencement of SIT by APEX Bank</p> <p>15% Commencement of UAT by APEX Bank</p> <p>30% Completion of UAT signoff by APEX Bank</p> <p>10% Go-Live by APEX Bank</p>	RFP Clause Stands
175	10.5	165	Migration Cost	<p>I. 50% of migration charges will be paid after completion of the successful 1st Mock migration from legacy software to proposed applications and sign-off from individual Banks.</p> <p>II. 30% of migration charges will be paid after final migration and go-live.</p> <p>III. 20% of migration charges will be paid after Migration audit.</p>	<p>Kindly change the clause as below -</p> <p>50% of migration charges will be paid after completion of the successful 1st Mock migration from legacy software to proposed applications and sign-off from individual APEX Banks.</p> <p>II. 30% of migration charges will be paid after final migration and go-live.</p> <p>III. 20% of migration charges will be paid after Migration audit.</p>	RFP Clause Stands
176	10.6	165	Customization Cost	<p>50% of the Customization cost will be paid after completion of UAT and sign-off from individual Banks.</p> <p>50% of the Customization cost will be paid after deployment of patches in the production environment.</p>	<p>Kindly change the clause as below -</p> <p>50% of the Customization cost will be paid after completion of UAT and sign-off from individual APEX Banks.</p>	RFP Clause Stands

177	9.25	144	Performance Bank Guarantee	The Bidder should furnish a Performance Bank Guarantee valid for the entire project tenure which is Five(5) years with additional claim period of 180 days, to the extent of 10% of the value of the entire contract of BSCB and its DCCBs .	The Bidder should furnish a Performance Bank Guarantee valid for the entire project tenure which is Five(5) years with additional claim period of 180 days, to the extent of 5% 10% of the value of the entire contract of BSCB and its DCCBs .	Refer to corrigendum
178	9.53	159	Liquidated Damage	The liquidated damages will be subject to an overall cap of 10% of the contract value.	The liquidated damages will be subject to an overall cap of 5% 10% of the contract value.	RFP Clause Stands
179	9.45	152	Escrow Mechanism	BSCB along Its DCCBs and Bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the Core Banking software product supplied/procured by the Bidder to the bank in order to protect its interests in an eventual situation. The Banks and the Bidder shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Cost for the escrow will be borne by the Bidder. As a part of the escrow arrangement, the final selected Bidder is also expected to provide a detailed code documentation of the CBS solution which has been duly reviewed by an external independent organization.	BSCB along Its DCCBs and Bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the Core Banking customization done software product supplied/procured by the Bidder to the bank in order to protect its interests in an eventual situation. The Banks and the Bidder shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Cost for the escrow will be borne by the Bidder. As a part of the escrow arrangement, the final selected Bidder is also expected to provide a detailed code documentation of the CBS solution which has been duly reviewed by an external independent organization.	RFP Clause Stands
180	5.13.4	108	Penalty Cap	Overall cap for penalties over the tenure of the contract will be 10% (ten percent) of the contract value.	Kindly change the clause as below - Overall cap for penalties over the tenure of the contract will be 10% (ten percent) 5% of the contract value.	RFP Clause Stands
181	9.42	151	Termination for Convenience	BSCB & its DCCBs , by written notice sent to bidder, may terminate the Contract with a notice of 3 months, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for BSCB & its DCCB's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.	BSCB & its DCCBs, by written notice sent to bidder, may terminate the Contract with a notice of 3 months, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for BSCB & its DCCB's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective. The payment will be made for all the services rendered and deliverables provided up to the effective date of termination.	Understanding is correct. The payment will be made for all the services rendered and deliverables provided up to the effective date of termination.
182	9.37	149	Cancellation of Contract	Any other appropriate reason in view of BSCB & its DCCBs	Request for deletion of clause - Any other appropriate reason in view of BSCB & its DCCBs	RFP Clause Stands

183	6	108	Onboarding of Resources	The Project & Team leads should be mobilized and on-boarded within 2 (two) weeks from the release of PO by the bank. The project team should be mobilized and on-boarded within 1 (one) month from the release of PO by the bank.	Onboarding of Resources The Project & Team leads should be mobilized and on-boarded within 4 (four) 2 (two) weeks from the release of PO by the bank. The project team should be mobilized and on-boarded within 6 weeks 1 (one) month from the release of PO by the bank.	RFP Clause Stands
184	6	109	CBS Migration & Go-live	CBS Migration & Go-live - The proposed migration & go-live of CBS along with the support team should be deployed at DC & DR within 8 months of release of PO by the bank.	CBS Migration & Go-live - The proposed migration & go-live of CBS along with the support team should be deployed at DC & DR within 12 3 months of release of PO by the bank.	RFP Clause Stands
185	6	109	UAT of CBS	UAT of CBS - The User acceptance test for the CBS migration to be completed within 6 months of release of PO by the bank.	UAT of CBS - The User acceptance test for the CBS migration to be completed within 8 6 months of release of PO by the bank.	RFP Clause Stands
186	4	18	Business Projection	present volume / count - No of transactions through CBS	Is this daily or monthly or yearly transaction count ?	Please Refer Section 4.1
187	4.2	4.2	Finacle 7.0.29 running in 22 Banks		Can we participate in the bid and upgrad Finacle 7x to Finacle10.2.25 latest version ?	Bidder to participate based on full scope of the RFP
188	4.2	4.2	CBS Schemes, Products, charges, interests and Reports and customizations in Finacle7x		Please confirm if the schemes, products, charges, interests and reports and customization in Finalce7x are common for all 22 Banks.	No
189	Finacle CBS Upgrade	Finacle CBS Upgrade	customization Porting estimates		If upgrade is permitted, kindly inform the number of customization scripts (com, scr, sql, mrts) etc. for Porting estimates	RFP Clause Stands
190	4.2	4.2	AML, HRMS,		Can we continue with the existing solutions of AML and HRMS with upgrades ?	RFP Clause Stands
191	4,2	4,2	Wings4.9.42 Supaul District Central Cooperative Bank		Please confirm if the existing CBS vendor will provide the data extracted in Finacle uploadable format ?	No, migration is the sole responsibility of the bidder
192	5.1	5.1	Point 12. Any point will not be treated as customization point which is already available in Annexure 1 "Functional Technical Specification" irrespective of the response from the bidde		Please clarify this clause. In case any of the requirement is not readily meeting the Bank's requirement, the bidder needs to customize the same.	CR will be accepted beyond the FTR only post stabilization period as mentioned in RFP.
193	5.9.2	5.9.2	GEN AI Virtual Assistant		Please inform the services offered. Also, confirm if only interface is to be developed by the bidder?	Please be guided by RFP.
194	5.9.4	5.9.4	2. ICCS Helpdesk & Grievance Management		Please inform the functionalities. Also, confirm if only interface is to be developed by the bidder?	Please be guided by RFP.
195	5.1	5.1 Core	8. Performance Testing, Load Testing and Stress Testing utilisation <= 70%		Is this required for all 24 Banks or only one Bank for confirmation ?	For the combined capacity of all banks
196	5.1	5.1	13 The application needs to be capable enough to integrate with future National Level PACS software		Please share the indicative date of release of national level PACS software ?	The sole prerogative of GOI and during the tenure of the project.
197	5.1	5.1	14. Government Module		Under Government Module, Billers Module for collection/ payment requirement are shared. Please clarify	Each bank i.e BSCB and its 23 DCCBs(RFP section 5) will treated as separate entity

198	5.1		5.1	15.14 Investment & Liquidation Module	Same is already covered in HO module. Please clarify	No
199	5.1.2		5.1.2	6. gaps pointed out by the audit and inspection team etc, will be immediately resolved.	Any gap identified during FRMS phase only will be considered for resolution to meet the go-live timelines.	RFP Clause Stands
200	5.1.2		5.1.2	11. The Bidder will give adequate time to the Banks for reviewing the gap report.	Time to be planned based on the go-live plan. This needs to be discussed mutually during FRMS phase.	RFP Clause Stands
201	5.1.2		5.1.2	15. All 320 Branches along with HO should GO LIVE on a single day	Phase wise go-live should be permitted within the overall timelines considering the complexity in migrating 23 Banks in a single day.	RFP Clause Stands
202	5.1.2		5.1.2	14.The cost of all customizations as mentioned above is required to be included in the Price Bid will be considered as change request (CR) post go-live and stabilization period next 3 months from the date of go-live. Till stabilization time the Bank will not make any additional costs for such efforts.	The cost pertaining to customizations (CR) to be paid along with go-live milestone. Kindly consider.	RFP Clause Stands
203	5.1.3		5.1.3	16. The Bidder shall develop the data conversion programs to convert existing CBS data to CBS upload format	Please confirm the LEGACY CBS vendor will support mapping of fields and data extraction from legacy CBS for convering to CBS upload format.	Existing CBS vendor will provide Data dump.
204	5.1.5		5.1.5 Testing	Point 4 The test setup should be at least 10% of the production environment	Section 5.1 point 3; Section 5.2.3 point 10 indicates Test environment be 20% production environment. Plesae confirm which is correct ?	Please refer corrigendum
205	General	70	point 11		Please inform the number of Banks expecting license during the implementation phase.	BSCB and 23 DCCBS
206	General	109	Page 109, 6,	Point 5 UAT in 6 months.Point 6 CBS go-live in 8 months. Point no. 7: Allied applications go-live in 6 months	The go-live dates are inconsistent including the chart.. Kindly clarify the actual go-live dates for CBS and allied applications	Please be guided by RFP.
207	Annexure 19 MAF		Annexure 19 MAF	Undertaking by OEM in case the SI is unable to perform, OEM shall obligation by themselves or through alternate.	Kindly remove the condition from OEM as OEM will give MAF in their standard format.	RFP Clause Stands
208	6		6	Go-live in 6 months from the date of PO.	Considering the number of Banks 23 to be migrated and Allied applications to be implemented along with customization, integrations and testing including infra readiness. 6 months will be difficult. Kindly extend between 9 - 12 months	RFP Clause Stands

209	7 Eligibility Criteria	111	2	<p>Prime Bidder and the CBS OEM should have a combined minimum average Annual Turnover of INR 250 Crores in the last three financial years (2021-22, 2022-23, 2023-24)</p> <p>Note: a. The turnover should be from IT / ITES. b. Turnover of any parent, subsidiary, associated or other related entity will not be considered.</p>	<p>Please relax the criteria as follows: Prime Bidder and the CBS OEM should have a combined minimum average Annual Turnover of INR 250 Crores in the last three financial years (2021-22, 2022-23, 2023-24) Clarification: As per CVC guidelines, the average annual turnover should 1/3rd of the annual project cost.</p>	RFP Clause Stands
210	7 Eligibility Criteria	112	6	<p>The prime bidder should have the below quality certificates that are valid as of bid submission date. a. ISO 9001:2000 and ISO 27001:2013 b. Minimum CMMI Maturity Level3 certification</p>	<p>Please relax the criteria as follows: The prime bidder should have the below quality certificates that are valid as of bid submission date. a. ISO 9001:2000 and ISO 27001:2013 b. ISO 20000:2011 or any other additional ISO Clarification: Very few Core Banking Solution (CBS) companies hold CMMI Level 3 certification. To meet qualification criteria, CBS companies are often forced to partner with CMMI Level 3-certified firms, which unnecessarily inflates project costs as these firms typically only lend their certification without taking responsibility for product development or project implementation. CMMI, an American quality certification benchmark, is largely required in the U.S. In India, this clause is often used to limit competition. Therefore, we request a relaxation of this requirement.</p>	RFP Clause Stands
211	7.2	113	2	<p>The proposed CBS application OEM should have minimum CMMi Level 3 certification.</p>	<p>Please remove this clause. Clarification: Very few Core Banking Solution (CBS) companies hold CMMI Level 3 certification. To meet qualification criteria, CBS companies are often forced to partner with CMMI Level 3-certified firms, which unnecessarily inflates project costs as these firms typically only lend their certification without taking responsibility for product development or project implementation. CMMI, an American quality certification benchmark, is largely required in the U.S. In India, this clause is often used to limit competition. Therefore, we request a relaxation of this requirement.</p>	RFP Clause Stands

212	7.4 DC-DR infrastructure provider	115	1	The DC-DR Infrastructure provider should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act, 2008 and operating with an office in India for the last five years	Please relax the criteria as follows: The DC-DR Infrastructure provider should be an established entity under the Companies Act 1956/2013, a Partnership Firm registered under the Partnership Act of 1932 or registered (converted to) under the Indian Limited Liability Partnership Act, 2008 and operating with an office in India for the last three years. Clarification: DC-DR Infrastructure provide with Tier IV certificate and MEITY empanelled operating in India for last three years should also be considered	RFP Clause Stands
213	7.4	116	5	The DC-DR Infrastructure provider should have an annual turnover of Rs. 250 Crore (Rupees Two Hundred Fifty Crore) in the last three financial years (2021-2022, 2022-2023 and 2023-2024).	Please relax the criteria as follows: The DC-DR Infrastructure provider should have an average annual turnover of Rs. 250 Crore (Rupees Two Hundred Fifty Crore) in the last three financial years (2021-2022, 2022-2023 and 2023-2024). Clarification: A company's business may vary, with higher turnover in one year and less than ₹250 crore in another. Therefore, instead of setting a criterion based on an annual turnover of ₹250 crore, it would be more appropriate to consider the average annual turnover of ₹250 crore. Please relax the criteria as follows:	Please refer corrigendum
214	7.5 NFS-Switching Services	116	2	The proposed NFS switching solution provider should have a minimum average Annual Turnover of INR 25 Crores in the last three financial years (2021-22, 2022-23, 2023-24)	Please relax the criteria as follows: The proposed NFS switching solution provider should have a minimum average Annual Turnover of INR 10 Crores in the last three financial years (2021-22, 2022-23, 2023-24)	RFP Clause Stands
215	7.5	117	5	The proposed NFS Switch Provider should have provided/should be providing ATM switch to at least five (5) SCB / DCCB / RRB / Small Finance Bank / PSU Bank / Pvt. Banks in India in the last five years and the proposed Switch solution must have handled / handling at least 300 ATMs (which may include multiple Banks).	Please relax the criteria as follows: The proposed NFS Switch Provider should have provided/should be providing ATM switch to at least five (5) SCB / DCCB / RRB / Small Finance Bank / PSU Bank / Pvt. Banks in India in the last five years and the proposed Switch solution must have handled / handling at least 200 ATMs (which may include multiple Banks).	RFP Clause Stands
216	7.5 NFS-Switching Services	117	6	The proposed NFS Switch Provider should have provided/should be providing IMPS switch and solution to at least five (5) SCB / DCCBs / RRBs / PSU Banks / PVT Banks in India in last five years & UPI switch and solution to at least Five (5) SCB / DCCBs / RRBs / PSU Banks / Pvt. Banks in India in last three (3) years and proposed Switch solution must have handled/handling at least 3,00,000 transactions monthly.	Please relax the criteria as follows: The proposed NFS Switch Provider should have provided/should be providing IMPS switch and solution to at least five (5) SCB / DCCBs / RRBs / PSU Banks / PVT Banks in India in last five years & UPI switch and solution to at least Five (5) SCB / DCCBs / RRBs / PSU Banks / Pvt. Banks in India in last three (3) years and proposed Switch solution must have handled/handling at least 1,00,000 transactions monthly.	RFP Clause Stands

217	8.3.3	123-124	2	<p>The Proposed CBS application should have been implemented/ongoing support in more than 3 (Three) State Cooperative Bank in India and more than 3(Three) District Central Cooperative Bank in India in the last 5 years.</p> <p>10 Marks</p>	<p>The Proposed CBS application should have been implemented/ongoing support in more than 2 (Two) State Cooperative Bank in India and more than 5(Five) District Central Cooperative Bank in India in the last 5 years.</p> <p>10 Marks</p>	RFP Clause Stands
218	8.33	126		<p>The Bidder should have provided/should be providing ATM switch to more than six SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling at least 500 ATMs (which may include multiple Banks). (10 Marks)</p>	<p>The Bidder should have provided/should be providing ATM switch to more than six SCB/DCCB/RRB/ Small Finance Bank/PSU Bank/Pvt. Banks in India in the last five years and the proposed Switch solution must have handled/handling at least 200 ATMs (which may include multiple Banks). (10 Marks)</p>	RFP Clause Stands