

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



**Response to Pre-Bid Queries Published On**  
**17.02.2024**

**RFP for The**  
**Selection of Application Service Provider for Core Banking Solution and**  
**Allied Applications**

**For**

**Bihar State Co-operative Bank & its District Central Co-operative Banks**

In reference to the Request for Proposal (RFP) for The Selection of Application Service Provider for Core Banking Solution and Allied Applications for Bihar State Co-operative Bank & its District Central Co-operative Banks, reference no. HO/MD/IT/2692 dated 05.02.2024, all are advised to note the following:

Sr. No	Section Number	Page number	Point Number	Original Clause	Query	BSCB Response
1	3	11	3.1	Cost of the Tender document (non-refundable) INR 20,000/- + INR 3,600/- (GST) = INR 23600/-	We request you to kindly waive off Tender Fee amount to MSME towards increase in tender participants	Refer Corrigendum - 1
2	3	11	-	Last date of submission of the Technical and Commercial bid.	As per the RFP the last date of submission of the RFP is on 26/02/2024 on or before 3:00 PM. We would like to request you to kindly extend the bid submission date till 15/03/2024.	RFP Requirement stands
3	3	11	3.1	Earnest Money Deposit: INR 20,00,000/- (Rupees Twenty Lacs Only) payable online through e-payment mode i.e. NEFT/RTGS/Credit Card on the following	Request BSCB Bank to reduce the EMD amount to Rs. 10,00,000/- (Rupees Ten Lacs)	RFP Requirement stands
4	5	28	-	BSCB will take necessary arrangement for providing the required infrastructure to the Bidder to host the solutions.	<p>a. Please clarify whether the infrastructure provided bank to be hosted at its bidder DR / DR site. Who will bear the hosting charges?</p> <p>b. Please clarify who will provide the data base and other system software's to run the application software. We suggest that the Application software provider should quote and supply, install manage the RDBMs as it is most crucial and integral part of CBS solution</p>	<p>a. Bank will provide the DC/DR Infrastructure. The bidder will be responsible for installation, Configuration, and maintenance of the software.</p> <p>b. The Bidder is required to propose the RDBMS and the bank will procure the RDBMS. It is the responsibility of the bidder to install and manage the RDBMS.</p> <p>The bidder should also provide the entire Hardware &amp; software sizing (including VM details &amp; storage capacity with RAID type) required to maintain the application and transaction volumes for the entire duration of the contract.</p>
5	5	28	4	All banks should be treated as a distinct entity & their application servers should be logically separated for each of its 23 DCCBs & BSCB.	Whether Apex controls applications of DCCBs or are they controlled by individual entity/implementation.	Each entity/DCCBs will have its own control of the applications. Apex/BSCB will not have any control of the DCCB's applications.
6	5.1	29	11	The application needs to capable enough to handle all the future applicable statutory and regulatory reporting and compliance requirements with respect to RBI/NABARD/NPCI etc. without any additional cost throughout the project tenure.	Request to change New enhancements to be taken as per mutual agreement on CR basis.	The same will be discussed & finalized with the shortlisted bidder.

7	5.1	29	13	The application needs to be capable enough to integrate with future National Level PACS software. The Bidder will be solely responsible for providing any Interfaces/API required at no additional cost during the project tenure.	Application have API's to be exposed which can be utilized by Pacs system. Request to change any specific interfacing requirements to be taken up as Change request	The same will be discussed & finalized with the shortlisted bidder.
8	5.1	29	10	The application Must-to-have and Good-to-have functionalities for CBS in DCCB as per guidelines issued by NABARD	Can we expect business process change where Product functionality is not straight fit.	The same will be discussed & finalized with the shortlisted bidder during the BRD phase with adherence to NABARD guidelines.
9	5.1	30	8	Transfer Pricing	What is the scope of transfer pricing? More functionality clarity is required.	Please refer to Annexure-1 and the final requirement will be finalized during the BRD phase with the shortlisted bidder.
10	5.1	30	14	Government Module	What is the scope of Government Module? More functionality clarity is required.	Please refer to Annexure-1 and the final requirement will be finalized during the BRD phase with the shortlisted bidder.
11	5.1.2	32	8	The Bidder shall provide for all subsequent changes to reports as suggested by the statutory and regulatory bodies from time to time immediately to the Banks at no additional cost to the Banks	As it si difficult to estimate the changes request to cap this requirement.	The same will be discussed & finalized with the shortlisted bidder.
12	5.2.1	36	11	Multi-Currency (if any) & Multi-Lingual Support	1. Multilingual support is required whether just at AML reporting purpose. Please clarify scope of functionality. 2. Multi-currency - whether it is future business scope or is it currently operating in multi-currency. Please clarify scope of functionality.	Please refer to Annexure-1 and the final requirement will be finalized during the BRD phase with the shortlisted bidder.
13	5.6.3	48	m	Bidder shall ensure that faulty front-end equipment should be repaired or replaced within 48 hours of reporting.	AS RFP is only for Application implementation, please clarify on the areas of front-end equipment	Refer Corrigendum - 1
14	6	66	-	The bidder must 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.	Can we expect infrastructure and network availability before the start of the project.	The bidder will have to execute the project within the mentioned timeline of 6 months. However, in case of any delay in infrastructure & network readiness from the Bank end, the same will not be considered in the implementation timeline of the application provider.
15	6	66	-	The bidder must execute the project within 6 months period	Can we get common PMO for implementation	Common PMO will be created for BSCB & all its DCCBs.

16	7	68	1	The CBS Solution Provider should have CMMi Level 5 certification and ISO 27001:2013 certification	ISO 9001 and CMMi both are equivalent certification in respect to the scope of certification and as per procurement manual (document link: <a href="https://doe.gov.in/sites/default/files/Manual%20for%20Procurement%20of%20Consultancy%20%26%20Other%20Services_0.pdf">https://doe.gov.in/sites/default/files/Manual%20for%20Procurement%20of%20Consultancy%20%26%20Other%20Services_0.pdf</a> ) guidelines at Pg. 13 [point (e) of ix) Specifications in Tenders and other procurement solicitations:] "Specifying foreign certifications/ unreasonable technical specifications/ brands/ models in the bid document is restrictive and discriminatory practice against local suppliers. If foreign certification is required to be stipulated because of non-availability of Indian Standards and/or for any other reason, the same shall be done only after written approval of Secretary of the Department concerned or any other Authority having been designated such power by the Secretary of the Department concerned." <b>Request you to kindly accept ISO 9001 along with ISO 27001.</b>	RFP Requirement stands
17	7	68	B.1	The CBS Solution Provider should have CMMi Level 5 certification and ISO 27001:2013 certification	We request you to change this clause to:- The CBS Solution Provider should have CMMi Level 3 certification and ISO 27001:2013 CERTIFICATION	RFP Requirement stands
18	7	68	A.3	Both Prime Bidder and the CBS OEM should have positive profit before tax (PBT) in the last three financial years (2020-21,2021-22,2022-23)	Request to remove this clause	RFP Requirement stands
19	7	69	C.2	The Proposed CBS application from the OEM should have been implemented in at least 1 (One) State Cooperative Bank and 2 (Two) District Central Cooperative bank in India in last 5 years.	We request you kindly change the clause as The Proposed CBS application from the OEM should have been implemented in at least 1 (One) State Cooperative Bank and 2 (Two) District Central Cooperative bank in India in last 5 years. If bidder don't have implementation experience of state co-op bank, then bidder must have implemented in more then 3 District Central Cooperative banks in India in India with an average of more than 100 branches per bank.	RFP Requirement stands

20	7	69	C.1	The prime bidder should have prior experience in implementation and supporting core banking solution in at least 3 banks (State Cooperative Banks/DCCBs/ PSU Banks/RRBs only). The bidder should have mandatory experience at least in 1 (One) State Cooperative Bank or District Central Cooperative Bank CBS implementation out of 3 banks in last 5 years.	We request for relaxation in this clause that If prime bidder is PSU then prior experience of only OEM may be considered.	RFP Requirement stands
21	7	69	C.4	The prime bidder should have exposure at least 2 (Two) projects in State Co-operative Bank or District Central Cooperative Bank providing onsite CBS application support by L1 and L2 resources.	We request you to kindly remove this clause.	RFP Requirement stands
22	7	69	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 (2020-21,2021-22,2022-23)	<b><u>Request you to change that:</u></b> 1) Prime Bidder should have a minimum average annual Turnover of INR 150 Crores in the last three financial years (2020-21,2021-22,2022-23)	RFP Requirement stands
23	7	69	C.1	The prime bidder should have prior experience in implementation and supporting core banking solution in at least 3 banks (State Cooperative Banks/DCCBs/ PSU Banks/RRBs only). The bidder should have mandatory experience at least in 1 (One) State Cooperative Bank or District Central Cooperative Bank CBS implementation out of 3 banks in last 5 years.	Please consider renewal orders as well for this clause	Renewal Order along with Credential Letter will be considered.
24	7	69	C.2	The Proposed CBS application from the OEM should have been implemented in at least 1 (One) State Cooperative Bank and 2 (Two) District Central Cooperative bank in India in last 5 years.	Please consider renewal orders as well for this clause	Renewal Order along with Credential Letter will be considered.

25	7	69	C.3	<p>The Prime Bidder or its consortium partner(s) should have experience in implementing and managing each of the below applications (which may include multiple customers/clients) in at least one (1) State Co-operative Banks or one (1) District Central Co-operative Banks in India in last 5 years.</p> <ol style="list-style-type: none"> <li>1. Anti-Money laundering Solution (AML)</li> <li>2. Loan Originating System (LOS)</li> <li>3. HRMS Application</li> <li>4. GST Application</li> <li>5. Micro-ATM Client Application and FI</li> </ol>	Please consider renewal orders as well for this clause also please provide selection of at least 2 applications out of the mentioned applications	Renewal Order along with Credential Letter will be considered.
26	7	69	C.4	<p>The prime bidder should have exposure at least 2 (Two) projects in State Co-operative Bank or District Central Co-operative Bank providing on-site CBS application support by L1 and L2 resources.</p>	Please consider renewal orders as well for this clause	Renewal Order along with Credential Letter will be considered.
27	7	69	C.5	<p>The proposed Core Banking Solution should have Agricultural Loan module and KCC module as per State/District Central Cooperative Banks which should have been implemented in at least one (1) State Cooperative Bank or one (1) District Central Cooperative Bank.</p>	Please consider renewal orders as well for this clause	Renewal Order along with Credential Letter will be considered.
28	7	69	C.1	<p>The prime bidder should have prior experience in implementation and supporting core banking solution in at least banks (State Cooperative Banks/DCCBs/ PSU Banks/RRBs only). The bidder should have mandatory experience at least in 1 (One) State Cooperative Bank or District Central Cooperative Bank CBS implementation out of 3 banks in last 5 years.</p>	<p>The required experience shall limit the participation in the bid as the experience is very specific. Kindly consider relaxing the criteria as follows:</p> <p>The prime bidder or its consortium partner should have prior experience in implementation and supporting core banking solution in at least banks (State Cooperative Banks/DCCBs/ PSU Banks/RRBs only). The bidder (prime bidder or its consortium partner) should have mandatory experience at least in 1 (One) State Cooperative Bank or District Central Cooperative Bank CBS implementation out of 3 banks in last 5 years.</p>	RFP Requirement stands

29	7	69	C.4	The prime bidder should have exposure at least 2 (Two) projects in State Co-operative Bank or District Central Co-operative Bank providing on- site CBS application support by L1 and L2 resources.	The required experience shall limit the participation in the bid as the experience is very specific Kindly consider relaxing the criteria as follows. The prime bidder or its consortium partner should have exposure at least 2 (Two) projects in State Co-operative Bank or District Central Co-operative Bank providing on- site CBS application support by L1 and L2 resources. or The prime bidder should have exposure at least 2 (Two) projects in System Integration support by L1 and L2 resources.	RFP Requirement stands
30	8.3.3	73	2	<b>Bidders submitting DCCB credential should note:</b> For all the above three cases if Bidder submits credential of a State Cooperative Bank and a DCCB credential under the same State Cooperative bank running similar instance of CBS or allied applications <u>then only the credential of State Cooperative Bank will be considered.</u> Hence, Bidders are requested to submit different DCCBs credentials which are not under same State Cooperative Bank.	<b>Request you to change that:</b> <b>Bidders submitting DCCB credential should note:</b> For all the above three cases if Bidder submits credential of a State Cooperative Bank and a DCCB credential under the same State Cooperative bank running similar instance of CBS or allied applications <u>consider the credential of State Cooperative Bank and as well as DCCBs under same State Cooperative Bank individually.</u>	RFP Requirement stands
31	8.3	73	2	The prime bidder should have prior experience in implementation and supporting core banking solution in 3 banks (State Cooperative Banks/DCCBs/ PSU Banks/RRBs only). The bidder should have mandatory experience in 1 (One) State Cooperative Bank or District Central Cooperative Bank CBS implementation out of 3 banks in last 5 years.	Kindly consider relaxing the criteria as follows:  The prime bidder or its consortium partner should have prior experience in implementation and supporting core banking solution in 3 banks (State Cooperative Banks/DCCBs/ PSU Banks/RRBs only). The bidder (prime bidder or its consortium partner) should have mandatory experience in 1 (One) State Cooperative Bank or District Central Cooperative Bank CBS implementation out of 3 banks in last 5 years.	RFP Requirement stands

32	9	87	9.21	<p>The Bidder claims and represents that it has obtained appropriate rights to provide the Deliverables and Services upon the terms and conditions contained in this RFP.</p> <p>The Bidder shall be responsible at its own cost for obtaining all necessary authorizations and consents from third party licensors of Software used by the Bidder in performing its obligations under this Project.</p> <p>If a third party's claim endangers or disrupts BSCB and its DCCBs use of the deliverables, the Bidder shall at no further expense, charge, fee or cost to BSCB and its DCCBs individually, obtain a license so that BSCB and its DCCBs may continue use of the Deliverables in accordance with the terms of this RFP.</p> <p>The Bidder shall indemnify and keep fully and effectively indemnified BSCB and its DCCBs from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes used by the Bidder or in respect of any other services rendered under this RFP.</p>	<p>Following clause is missing. Please include:</p> <p><b>Intellectual Property Rights</b></p> <p>a. the Licensor hereby confirms that:</p> <ol style="list-style-type: none"> <li>i. to the best of Licensor's knowledge, the Software Solution does not infringe upon any intellectual property of any third party.</li> <li>ii. All Intellectual Proprietary Rights in Software Solution, Updates, Confidential Information and Trademarks belong to Licensor and have been duly procured by Licensor from authorised sources.</li> </ol> <p>b. the Licensee hereby states that;</p> <ol style="list-style-type: none"> <li>i. The Licensee hereby expressly disclaims any and all Intellectual Proprietary Rights in the Software Solution.</li> <li>ii. The Licensee shall promptly notify the Licensor of any unauthorized third-party duplication, distribution or use of Software Solution which comes to attention of Licensee and shall provide the Licensor with whatever reasonable assistance as necessary to (i) stop such activities and (ii) recover and / or destroy such unauthorized copies.</li> <li>iii. The Licensee shall not attempt to register any of Trademarks, company names or trade names or any logo used or associated with Software Solution nor shall the Licensee attempt to develop or in any way develop any products, which is similar to any portion of Software Solution.</li> <li>iv. All Intellectual Property Rights in respect of Software Solution delivered to Licensee under this Contract and subsequent support and services including but not limited to product fixes, modifications or enhancements that are either release generally (such as commercial product service packs) or that are provided to Licensee when performing services (such as workarounds, patches, bug fixes, beta fixes and beta builds) shall belong exclusively to Licensor.</li> </ol>	RFP Requirement stands
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33	9	87	9.19	<p>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>Following clause is missing. Please include:</p> <p><b>Limitation of Liability</b>  Licensor's liability under this contract is limited to the amount of fees considerations received by it reduced by the associated costs, till such time as the Software Solution is under warranty from Licensor. After expiry of warranty and provided the Client has entered into an Annual Maintenance Contract (AMC) for maintenance and support of the Software Solution, such liability will be limited to the amount of AMC fees paid to Licensor during the calendar year of such claim. Under no circumstances shall the liability of Licensor regardless of the nature of claim whether in contract, tort, strict liability or any other theory of liability, exceed the amount mentioned above.  The aforesaid limitation does not apply to any liability of the Licensor towards violation of third-party Copyrights / Intellectual Property Rights or for any loss or damages caused to the Bank's premises or property, solely attributable due to the acts of the Licensor/ Licensor 's employees, representatives.  The Licensor shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, which may be deemed as consequential incident of the claim.  The foregoing states and constitutes the entire obligations and liabilities of Licensor to Licensee.</p>	RFP Requirement stands
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34	9	87	9.20	<p>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.</p> <p>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.</p> <p>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 caused due to gross negligence or wilful misconduct by BSCB and its DCCBs or its employees.</p>	<p>Following clause is missing. Please include:</p> <p><b>a. Indemnification</b> The Licensor hereby indemnifies Licensee from costs and expenses arising from infringement of unaffiliated third party rights by the Software Solution provided that: (1) Licensor is given prompt notice of the claim; (2) Licensor is given immediate and complete control over defence and/or settlement of claim, and Licensee fully cooperates with Licensor in such defence and/or settlement; (3) Licensee does not prejudice in any manner Licensor's conduct of such claim; and (4) the alleged infringement is not based upon use of Software Solution in a manner prohibited under this Contract, in a manner for which Software Solution was not designed, or in a manner not in accordance with Specifications.</p> <p><b>b. Altered Version</b> The Licensor shall have no liability for any claim of infringement based on (a) use of a superseded or altered version of Software Solution if infringement would have been avoided by use of a current or unaltered version of Software Solution which Licensor made available to Licensee or (b) combination, operation or use of Software Solution with software, hardware or other materials not furnished by Licensor.</p> <p><b>c. Liability</b> The foregoing states Licensor's entire obligation and liability with respect to infringement of any intellectual property right.</p>	RFP Requirement stands
35	9	88	9.23	<p>The bidder shall furnish as part of its bid, bid security of INR 20,00,000/- (Rupees Twenty Lakhs Only). The bid security shall be denominated in INDIAN RUPEES only and should be in the form of NEFT/Online Transfer issued by a Scheduled Commercial Bank as per given format (Annexure 14- "EARNEST MONEY DEPOSIT") provided in the</p>	<p>We request you to kindly waive off EMD amount to MSME towards increase in tender participants</p>	Refer Corrigendum - 1

				RFP and valid for forty-five (45) days beyond the validity of the bid		
36	9.23	89	e	The bid security will be refunded to: 1. The successful bidder, only after furnishing an unconditional and irrevocable Performance Bank Guarantee for 10% of the contract value (valid till the end of assignment period) with 6 (six) months claim period. 2. The unsuccessful bidders, only after the acceptance of the "Letter of Appointment" by the selected bidder.	For the unsuccessful bidder the EMD will be returned once the "Letter of Appointment" is issued or accepted by the selected bidder. What in case if selected bidder don't accept the letter	In that case, the entire RFP process will be scrapped and the other bidders will get the refund of EMD except for the shortlisted bidder who didn't accept the "Letter of Appointment".
37	ANNEXURE 1: FUNCTIONAL AND TECHNICAL REQUIREMENTS	107	15.2.7.8	System should record Biometric Attendance	Request bank to confirm if the Vendor has to interface HRMS with attendance raw-data (In-out time) from biometric system driver and process it in HRMS.	Yes, the vendor has to interface with HRMS with the attendance system.
38	ANNEXURE 1: FUNCTIONAL AND TECHNICAL REQUIREMENTS	107	15.11	Pension Gratuity & PF	Do Bank have all owned Trusts?	No, all the banks don't have their own trust.
39	11	140	6	Critical (Statutory/Audit/Urgently required due to Govt. notification) - To be completed within 48 hours	Can we agree on the timelines based on the complexity and mutual agreement.	The same will be discussed & finalized with the shortlisted bidder on a case-to-case basis.

40	General Query	-	-	-	<p>Please share the below details for Existing and Projected (for 3/5 years):</p> <p>a. Total Number of Users</p> <p>b. Number of Internet/Mobile users</p> <p>c. Number of Concurrent Internet/Mobile users</p> <p>d. Number of Product Holdings Per Customer</p> <p>e. Number of Customers</p> <p>f. Number of Accounts</p> <p>g. Kindly highlight the key operational features to be expected to be performed by the user on mobile, tablets or handhelds</p> <p>h. Number of Concurrent Internet/Mobile Users</p> <p>i. Number of Web &amp; Mobile Application Users</p> <p>j. Please share Purging policy percentage for volume data at the end of each year</p> <p>k. Is there any specific requirement for any database like Oracle, MS SQL and/or PostgreSQL ?</p> <p>l. Since along with on-premise deployment, proposed solution is also expected to be hosted on cloud, does BSCB Bank has a preferred cloud partner?</p> <p>m. As the proposed solution expected to be hosted on cloud, does BSCB Bank has a preferred cloud partner?</p>	<p><b>Point A:</b> and Point F are already available in the RFP for each bank.</p> <p><b>Point G:</b> refer Annexure 1.</p> <p>For Point K: Bidder to mention its proposed database architecture.</p> <p><b>Point L:</b> and Point M: Currently bank has no preference for hosting on the cloud. If required, the same will be discussed with the selected Bidder only.</p> <p>For the rest of the points same will be discussed &amp; finalized with the shortlisted bidder on a case-to-case basis.</p>
41	General Query	-	-	-	<p>Please Confirm whether the below environments are required:</p> <p>a. Near DR</p> <p>b. Reporting Server (Optional)</p>	<p>Near DR is not required at present.</p> <p>The report server is based on the application architecture proposed by the bidder. All Banks (bank-wise) require all the mentioned reports &amp; new regulatory reports (if any) on time and without impacting CBS application performance during the entire tenure of the contract.</p>
42	General Query	-	-	-	<p>Confirm whether the below Applications Used by BSCB Bank:</p> <p>a. Existing Loan Origination System</p> <p>b. Existing Loan Management System</p> <p>c. Existing Loan Collection System</p> <p>d. GL and Finance Management</p> <p>e. Risk/Credit Rating System</p> <p>f. Digital Channels</p> <p>g. Document Management System</p> <p>h. Any Other</p>	<p>LOS Application is not present in BSCB and its DCCBs. BSCB and its DCCBs have its Loan Management and Loan Collection system as part of CBS. So no separate solution is present.</p> <p>BSCB and its DCCBs use Non-Financial Transactions through digital channels. BSCB and its DCCBs do not have transaction licenses for digital channels.</p>
43	General Query	-	-	-	<p>Please list all the internal &amp; external systems with whom the proposed solution is expected to be integrated</p>	<p>Please refer to section 4 of the RFP.</p>

44	General Query	-	-	-		<p>Please provide the Scope Of Work Related to the below:</p> <ul style="list-style-type: none"> <li>a. Government Module</li> <li>b. Merchant Onboarding</li> <li>c. Billers Onboarding</li> <li>d. Receipt/Collection Module</li> <li>e. Payment/Expenditure Module</li> <li>f. Investment &amp; Liquidation Module</li> <li>g. Agricultural Loan with subsidy and interest waiver facility</li> <li>h. Transfer Pricing</li> </ul>	Please refer to Annexure-1 and the final requirement will be finalized during the BRD phase with the shortlisted bidder.
45	7	69	C.3	<p>The Prime Bidder or its consortium partner(s) should have experience in implementing and managing each of the below applications (which may include multiple customers/clients) in at least one (1) State Co-operative Banks or one (1) District Central Co-operative Banks in India in 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</p>	<p>We request you to consider the modules need to be implemented under multiple customers as we currently we don't not have a single customer where we have implemented all five modules.</p>	<p>As per the RFP clause bidder can submit credentials for at least one State Cooperative Bank or One District Central Cooperative Bank for each of the allied applications mentioned. This can include multiple clients.</p>	
46	7	69	C.5	<p>The proposed Core Banking Solution should have Agricultural Loan module and KCC module as per State/District Central Cooperative Banks which should have been implemented in at least one (1) State Cooperative Bank or one (1) District Central Cooperative Bank.</p>	<p>Please make this point as optional.</p>	<p>RFP Requirement stands</p>	
47	4	25	4.2	<p>Present Applications Used by Banks</p>	<p>Some applications like internet banking, CTS, Recon are currently implemented in specific banks and remaining in all banks. Our understanding is these applications will continue 'as is' unless explicitly mentioned in scope section.</p>	<p>Bidder to note that applications not mentioned in scope need to be integrated/interfaced with new CBS for each bank.</p>	
48	5	39	5.3.3	<p>Data Migration Requirements</p>	<p>Our understanding is data migration is limited to migrate existing data from Finacle 7.0.29 into new CBS &amp; new data archival solution (for historical data) and also ensure GST application has got the data required for running the application</p>	<p>Understanding is correct. Data migration requirements will be discussed with the selected bidder.</p>	

49	5	40	5.4	Human Resource Management System	Most of the industry standard HRMS solutions are SAAS offerings. Request bank to consider SAAS solution for HRMS.	As mentioned in the scope, the allied applications will be procured in Capex mode.
50	5	56	5.9	IT Service Administration	Our understanding is banks will procure the hardware and other infrastructure requirements like database, middleware required for the in-scope applications and get the same installed by the infrastructure service provider as per the sizing provided. Pls confirm the understanding.	Understanding is correct.
51	6	57	6.9	IT Service Administration	Pls confirm if the bidder has to propose ITSM tool	No. Banks will procure the ITSM tool along with infrastructure.
52	5	58	5.9	Adhere to IT Service Management (ITSM) processes aligned to ITIL framework for all the IT Services defined and managed.	<p>Request You to please add below additional point for ITSM requirement and clarity on number of agents required to support the ITSM.</p> <p>IT Service Management: Ticket management and processes such as Incident, Problem, Change, and Release governed by robust SLA policies and supported by a Knowledge Base.</p> <p>Business Workspace - Department-specific workspaces that can co-exist on the same service management platform. Global and workspace-level admin configurations with enhanced security. Enables a unified employee support portal overall.</p> <p>IT Asset Management: End-to-end Asset Lifecycle Management, Inventory Management, CMDB, Configurations Management, SaaS Management/Contract Management (track and monitor contracts/licenses for cost/use and renewal).</p> <p>Self-service Portal: A Self-Service portal that offers advanced AI/Virtual Agent chatbots' functionalities to improvise your knowledge base with integrated forums, web widgets and help customers find answers faster.</p> <p>Install Orchestration apps at ease with zero code - The Orchestration center hosts a number of 3rd party apps that can be used in your specific workflows. Once these apps are installed, they can be easily invoked within the workflow automator.</p> <p>Robust Automations - Eliminate repetitive tasks and manual processes that lead to productivity</p>	Currently, all these are not part of the scope of the RFP.

hurdles for your IT team and drive service efficiency using no-code workflows and powerful automation.

Performance Management and Reporting: Enabling the management functions by providing out-of-the-box reports such as Service Performance and operations reports, Incident management reports, SLA conformance reports, and Known Issue Analytics.

Integrations: Create out-of-the-box-connectors, SDKs, and API configurations to scale without dependency on our integrated Marketplace and Neo Platform.

Intelligent Service Management - Leverage the power of our enterprise-grade AI engine—Freddy by making smarter service desk decisions, increasing agent productivity, and elevating employee experiences with virtual chatbots.

Neo platform - A modern GenAI-first approach to building custom applications, integrations, and workflow automations.

- A Low-code/No-code tool, requiring minimal training
- Self-compliant with the best practices of ITIL V4 Framework.
- A right-sized IT service management platform which is clutter-free and easy-to-use
- Platform is Pink Verified in 6 processes: Incident Management, Service Request, Change Management, Problem Management, Asset Management, and Service Catalog Management.
- Rapid Time to value and easy implementation with robust integrations
- Personalised support with standardized SLAs on, among other things, availability, performance, scalability, and maintainability

The ITSM solution should be publicly hosted in a highly resilient, responsive, and scalable MeITY emplaned cloud environment. Letter signed by the authorised representative of the firm shall be

					<p>uploaded along with the bid. Core Banking Solution to be hosted as per the RFP Requirement.</p> <p>The solution should be multi-tenant SaaS solution with multiple availability zones. It should also be a highly available solution with minimal downtime.</p> <p>OEM should have Quality accreditations such as ISO 27001, ISO 27701, SOC 2 Type 2, GDPR Compliant.</p> <p>OEM should be there in Magic Gartner quadrant for IT Service Management (ITSM) 2022</p>	
53				IT Service Administration	<p>The bidder has to submit proper hardware sizing requirement as part of bid document to ensure that the solution provided and sized by the bidder can meet the Banks' current and future transaction and business volumes. Pls share the growth projection for all the banks to facilitate sizing.</p>	<p>Already available in the RFP Section 4: Current Project Overview.</p>