The Corrigendum/Addendum/Clarification to Pre-Bid Queries raised by prospective bidders in response to RFP No.BSCB/1639 Dated: 26.08.2022

The pre-bid meeting was held on 13th September 2022, at 12:00 PM in the MD Cell of The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna – 800004, as per above referred RFP. Though most of the queries raised by prospective bidders were clarified during the meeting, following Corrigendum/Addendum/Clarification for some crucial queries is hereby issued.

The following Corrigendum/Addendum/Clarification in response to queries raised by prospective bidders shall form an integral part of bid document and it may amount to an amendment of relevant para/clause of the bid document. Wherever there is a conflict, the provisions herein shall prevail over the relevant Para/clause of the RFP/bid document.

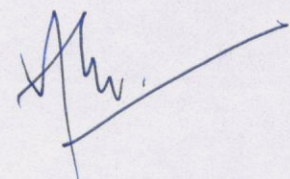| S.No.	Page No.	Section	Section Name	Clarification point as stated in the RFP document	Comment/Suggestion/Deviation	Bank Response
1.	4	1	Invitation for Tender Offers	Fees for RFP Document (non-refundable).	Our organization is registered as a "Medium" entity under the MSME Act. Request the Bank to grant exemption for payment of tender fees under MSME Act of the Govt. of India and also as per GFR 2017 guidelines – Rule no. 161, it is been mention that tender fees should be exempted to be paid by the MSMEs.	Only RFP document fees will be exempted.
2.	13	5.5	Earnest Money Deposit	The Earnest Money Deposit (EMD) amount is of Rs. 100000(Rupees One lakh) only to be submitted by bidders in favour of "The Bihar State Co-operative Bank Ltd" payable at Patna.	Our organization is registered as a "Medium" entity under the MSME Act. Request the Bank to grant exemption for payment of tender fees under MSME Act of the Govt. of India and also as per GFR 2017 guidelines – Rule no. 161, it is been mention that tender fees should be exempted to be paid by the MSMEs.	As per RFP.
3.	9	3(1)	Eligibility Criteria	The AML solution offered should have been implemented in at least two of the scheduled commercial banks. Preference will be	Kindly modify the clause as AML solution offered should have been implemented in at least two of the scheduled commercial banks in India. Request bank that there	As per RFP

				given to the company having implemented in any state co-operative bank.	should not be any preference related to experience for implementation in state co-operative bank.	
4.	9	3(4)	Eligibility Criteria	The bidder must be able to provide 24*7 onsite operational and technical support to the bank at Bihar.	Request bank to amend the clause as the bidder must be able to provide 24*7 onsite / offline / remotely operational and technical support to the bank from any location in India to meet the SLA.	Accepted
5.	11	5.1.	Technical Bid	It should include necessary documentation in support of corporate structure, founder vand related history of the company, ownership structure, and number of years in business and relevant business lines, specific certifications (ISO 17799, BS 7799, etc).	For specific certifications the recent updates are ISO Certifications.	Updated ISO equivalent and above certifications will be acceptable.
6.	9	2	Scope of the project	The solution must have compatibility with Core Banking Solution (Finacle 7) implemented in our bank and would include supply, installation, implementation, management and maintenance of all necessary hardware and software.	Request to confirm if the hardware / operating system and database is to be provided & maintained by bank or bidder. If the same is to be provided by Bidder then there should be provision in Commercial Format to quote for Hardware, OS and Database.	It is not mandatory for bidder to provide Hardware, OS and database. Bank can ask for hardware / OS / database if and when required. You are requested to quote the commercial for both the conditions i.e. only for software and software with hardware / OS / Database.
7.	9	2	Scope of the project	Watchlist for customer screening	Watchlist like (LexisNexis, Dow Jones etc.) for customer screening will be provided by Bank or the same has to be	Watchlist will be provided by the bidder only. The freelist will be acceptable.

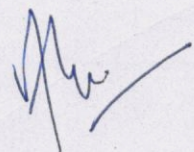|					provided by the bidder. If bidder has to provide the watchlist then, will bank be OK with the Free list available for screening.	
8.	9	2	Scope of the project	Features and functionalities	Request bank to provide the list of Features and Functionalities for AML solutionwhich bank expects to be available in the proposed solution.	Attached
9.	24	Form 5	Power of Attorney	Format of Power of Attorney	POA as per RFP form 5 is to be signed by Board of Directors, which will not be possible, as we already have the Power of attorney on Rs. 1000 stamp paper, in the name of authorized signatory signed by Board of Directors. Request bank to allow to submit the POA which is already available with us.	POA in the name of authorized signatory will be acceptable.
10.	23	Form 4	Technical Bid Form	We will obtain Bank Guarantee in a sum equivalent to 10 percent of the contract price for the due performance and observance of the contract, in the form and manner prescribed by and to the satisfaction of 'Bank Name'.	As per Govt. of India guidelines – Ministry of Finance Rule No. F.0/4/2020-PPD, it is been decided to reduce the Performance security from 10% to 3%. Request bank to amend the security deposit equal to 3% of order value.	A sum equivalent to 3% of the contract price for the due performance will be obtained in the form of Demand Draft.
11.	16	6.3.	Vendor Assessment Methodology		Request bank to provide the scoring matrix on which bank will assess the vendor score.	Scoring matrix is confidential with the bank.
12.	13	5.2.	Commercial Bid	Commercial bid should include warranty for the hardware, software and the entire solution supplied as part of this contract for a period of 5 years from the date of	Supply, installation and maintenance of hardware to be in scope of bank, please confirm. If yes, then bank need to amend the clause.	It is not mandatory for bidder to provide Hardware, OS and database. Bank can ask for hardware / OS / database if and when required. You are requested to quote the

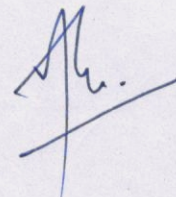|						
				go live.		commercial for both the conditions i.e. only for software and software with hardware / OS / Database.
13.			Payment Terms	Payment Terms	Request bank to provide payment terms for the commercials quoted.	The vendor must accept the payment terms proposed by the Bank. The commercial bid submitted by the vendors must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the vendor, in case of delays or defaults on the part of the vendor. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the cost of such items and professional fees quoted by the vendor in the price bid against such activity / item. The method and conditions of payments to be made to the

						successful vendor shall be:
						Annual Subscription Fee: 30% of yearly subscription cost plus applicable taxes will be paid yearly in advance after delivery of licenses / product as per the scope and start of the subscription. The payment will be on production of original invoice and against receipt of satisfactory report from the Bank's Project / Operation Manager. The Bank at its discretion will submit requests for addition/decrease in number of user subscriptions as per the requirements reviewed

						every year. The cost of proportionate increase/decrease will be as per the annual subscription cost agreed between Bank and successful vendor for that year.
14.			Database	Database	Which databases are available with bank and will bank provide the database license for AML solution.	Bank's CBS database (if agreed with bank's CBS team) will be available for AML solution.
15.			Customers	Number of customers	What are the number of total customers till date with bank and what is the expected year on year growth of customers.	Total No. of Customers – 85000(approx) Expected growth of customers – 5000(approx)
16.	4	1	Invitation for Tender Offers	Last date and time for receipt of tender offers	Request bank for extension of due date.	Last date of submission of Technical bid – 27.09.2022. Opening of Technical Bid – 29.09.2022.
17.			General		Request to clarify whether the requirement is for opex or capex model ? Whether bidder to host the solution in their DC/DR or it should be in Bank's premise.	Capex model. It will be in the premises of bank's CBS vendor.
18.			General		If it's On premise(Bank's DC/DR) please clarify who will procure required hardware and connectvity?	It will be in the premises of bank's CBS vendor.

19.					Request bank to clarify on what is the existing DC & DR location.	DC & DR location is Pune & Noida maintained by bank's CBS vendor.
20.					Request bank to clarify if the Connectivity be provided by bank? If No, what is the bandwidth required?	Provided by bank's CBS Vendor.
21.					Request bank to clarify what is the Existing DB used? (Oracle , MySQL, MS-SQL etc).	Oracle
22.					Request bank to let us know if bidder is expected to migrate data from Existing system to new system ?	Yes
23.					It is our assumption that the proposed solution needs to be integrated with bank's Finacle core banking system only. Requesting bank to confirm	Should integrate with Bank CBS i.e. Finacle 7 and above expected version.
24.					It is our assumption that the existing Core Banking System at bank is Finacle CBS (by Infosys) and not a Core Banking Solution (CBS) of M/s Wipro Limited. Kindly check and confirm.	Bank's CBS is Finacle 7 maintained by M/S Wipro Ltd,