



THE WEST BENGAL STATE CO-OPERATIVE BANK LTD.

Registered Office & Head Office: 24A Waterloo Street, Kolkata - 700 069

Ref No.:HO/MD/674

Date: 06.08.2021

CORRIGENDUM-4

Based on pre-bid queries received from prospective bidders and in continuation to the Request for Proposal notice under reference no RFP Reference: **WBSCB/MOB/1.1 dated the 30th June 2021 for "Selection of Application Service Provider for Mobile Banking Solution along with IMPS Switch and Solution, UPI Switch and Solution and BBPS Interface"**, the Bank has decided to amend, modify, delete, and clarify some of the clauses in the above RFP as under:

Sl. No.	Page No.	Section	Point as stated in RFP document	To Be Read As / Attachment / Enclosure / Clarifications
1	29	4.10 Bid Security / EMD	4. In view of above, it is reiterated that notwithstanding anything contained in Rule 171 of GFRs 2017 or any other Rule or any provision contained in the Procurement Manuals, no provisions regarding Bid Security should be kept in the Bid Documents in future and only provision for Bid Security Declaration should be kept in the Bid Documents.	Format for Bid Security Declaration is attached.
2	30	4.17 The Bidder to Submit Power of Attorney:	The Bidder is required to submit a Power of Attorney in the name of the person duly authorized by the Bidder to sign all the Bid documents and submit the bid.	The Bidder is required to submit a Power of Attorney or Board Resolution in the name of the person duly authorized by the Bidder to sign all the Bid documents and submit the bid.
3	9	3 Detailed Scope of Work	The Bidder should propose Mobile Banking Application along with IMPS Switch and Solution, UPI Switch and Solution on CAPEX model. The proposed solution will be hosted at Bidder's certified Data Centre (DC) and Disaster Recovery Center (DRC).	Bidders are free propose shared / dedidacated environment for DC & DR.
4	12	3.1.1 Detailed Scope of Work	Bank will undertake the Audit/vulnerability assessment and penetration testing of the solution by third party/independent auditors as per requirement of the Bank/Regulatory authorities	Reasonable notice will be provided to the Bidder for any audit. Audit shall be conducted subject to security and confidentiality policies of the Bidder. Vulnerability assessmet and penetration testing would be as per PCI DSS standards.

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5	73	8.3 Functional and Technical Specifications: Functional Specifications: Functional Requirement for Mobile Banking Solution, IMPS and UPI - 4 Reconciliation: 4.3	The bidder to ensure security and confidentiality of the data or information obtained from the Bank and should comply with the IT security / IS policy of the Bank from time to time.	The Bidder follows and complies by its own IT security / IS policies, standards, guidelines.
6	22	Detailed Scope of Work 3.4 Interface with Bharat Bill Payment System (BBPS)	The bidder should provide application interface to Bank's Core Banking Solution, Internet Banking, SMS Gateway, Bank's selected BBPOU for providing BBPS Solution.	The Bidder needs to interface the proposed Mobile Banking Application with the Bank's existing BBPOU solution.
7	67 & 12	8.3 Functional and Technical Specifications Pt. No. 2.1 & 3.2 IMPS Switch and Solution	Supply, installation, maintenance and Technical Support for Multitenancy IMPS Switch at WBSCB Bank DC & DRC. & The vendor should implement the IMPS solution on ASP Model i.e. at Bidder's DC and at Disaster Recovery Site.	IMPS Switch will be hosted at Bidder's DC & DR.
8	68	8.3 Functional and Technical Specifications Pt. No. 2.17	Bidder has to provide Onsite support of 1 engineer for IMPS Switch maintenance, customization, certification etc.	Requirement stands deleted.
9	69	8.3 Functional and Technical Specifications Pt. No. 2.20.2	Withdraw Cash at ATM and CRM using UPI	This is future requirement of the Bank. As per banking industry trend, the same functionality may be introduced by WBSCB within the project tenure
10	69	8.3 Functional and Technical Specifications Pt. No. 2.20.4	Scan & Pay	This is future requirement of the Bank. As per banking industry trend, the same functionality may be introduced by WBSCB within the project tenure
11	69	8.3 Functional and Technical Specifications Pt. No. 2.20.5	Payment Reminders	This is future requirement of the Bank. As per banking industry trend, the same functionality may be introduced by WBSCB within the project tenure
12	72	8.3 Functional and Technical Specifications Pt. No. 4.1	The bidder will provide the Reconciliation Solution on CAPEX model and the reconciliation solution is to be executed on an OPEX Model on per transaction basis wherein the required reconciliation software, hardware, database license, OS license or any other licenses required for the application and the manpower for reconciliation services is to be provided by the bidder and to be sized adequately to meet the current and projected requirement.	The bidder will provide the Reconciliation Solution on OPEX model and the reconciliation solution is to be executed on an OPEX Model on per transaction basis wherein the required reconciliation software, hardware, database license, OS license or any other licenses required for the application and the manpower for reconciliation services is to be provided by the bidder and to be sized adequately to meet the current and projected requirement.

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13	-	General	Volume Projections	Out of total 14 Lakhs Customers, WBSCB expecting 20% (approx) of the total customers will be considered for mobile banking users for 1st year and 10% year on year growth for next 5 years.
14	53	8.3 Functional and Technical Specifications Pt. No. 1.2.7	Any other new technology implemented in future	This clause stands deleted.
15	53	8.3 Functional and Technical Specifications Pt. No.1.3.2	ATM switch	This is future requirement and Integration required with ATM switch in future.
16	54	8.3 Functional and Technical Specifications Pt. No.1.3.3	Internet Banking	This is future requirement and Integration required with ATM switch in future.
17	54	8.3 Functional and Technical Specifications Pt. No.1.4.1.1	-In case a customer has multiple accounts with the Bank, the vetted list must be displayed, so that only authorized accounts are shown.	Both Mobile Banking user and the Bank Admin controls the enabling and disabling the list of accounts that can be viewed in Mobile Banking. The final logic will be decided at the time of requirement gathering or UAT.
18	54	8.3 Functional and Technical Specifications Pt. No.1.4.1.10	- Access to credit card Statement	Clause stands deleted
19	54	8.3 Functional and Technical Specifications Pt. No.1.4.1.11	-Mutual fund / Insurance Statement	Clause stands deleted
20	56	8.3 Functional and Technical Specifications Pt. No.1.4.5.8	- application support for multiple languages, primarily multilingual and support advertisement of Banking Product Within the Mobile Banking application	It will be part of Pre & Post login Screens
21	57	8.3 Functional and Technical Specifications Pt. No.1.4.5.12	- capability to support campaign management of New products and loyalty programs for customers	It will be part of Pre & Post login Screens
22	57	8.3 Functional and Technical Specifications Pt. No.1.4.6	Innovative offerings in a phased manner:-	This is future requirement and will be sharing with the selected bidder time to time.
23	57	8.3 Functional and Technical Specifications Pt. No.1.4.6.9	- Cash withdrawal though ATM, OTP/PIN based authentication, allowing Bank's customers to withdraw cash from any WBSCB's ATM using mobile authentication/authorization	ATM integration is available with the bank through which a service/API can be called by Mobile Banking Solution

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24	58	8.3 Functional and Technical Specifications Pt. No.1.4.6.15	- user defined option to enable and disable services	This facility should have at user level.
25	4	3) Scope of Work Detailed Scope of Services	On behalf WBSCB the bidder should coordinate to host the Mobile Application at Google Play store and the ownership of account should be in WBSCB's name'	Coordination for the hosting of mobile app for the non-Android versions of the app will be managed by Bank.
26	8	3) Scope of Work Section 3.1.4 Implementation	Bank has decided to use a phased roll-out approach for implementation of mobile banking solution	Phase wise roll out plan is as follows: First basic mobile Banking, Second IMPS, Third UPI and Fourth BBPS and future related points.
27	53	Section 8.3 1.1.7	Symbian	Clause stands deleted
28	53	Section 8.3 1.2.5	WAP	Clause stands deleted
29	12	3.1.2	The bidder shall supply the software & enterprise-wide perpetual licenses for the proposed solution. The bidder should provide enterprise-wide license for the proposed mobile banking solution.	Bidder will agree to grant to Bank a non-transferable, non-exclusive, term license to use the solution in accordance with the terms of the contract entered between bank and bidder. However, the license terms will be finalizing with the selected bidder at the time of agreement execution.

2. The other things in the proposal documents will remain unchanged. If further modification / alteration / deletion in the proposal is decided to be carried out, it will be advised subsequently. The eligible vendors are requested to take note of the above and place their technical proposals online and submit hard copies of the proposals at 3rd Floor of the Bank.

Inconvenience caused to is regretted.


(Manasij Mukhopadhyay)
Managing Director

(Prepared by Shri Tapan Mitra, IT Consultant, The WBSCB Ltd.)

Bid Security/EMD Declaration

Ref. No.

Date.

The Managing Director
The West Bengal State Co-operative Bank Ltd.
24A, Waterloo Street, Kolkata-700069

Dear Sir,

Sub: Declaration on Bid Security/EMD

Dear Sir,

Ref: - Request for Implementation of Mobile Banking Solution – Bid Security Declaration

We <organization name> understand that as per the Govt. of India circular no. F.9/4/2020-PPD dated 12th November 2020 (Subject: Bid Security: Earnest Money Deposit) EMD is not required.

We hereby also understand and confirm that we will be suspended for the period of 2 years from the date of issue of RFP if we:

1. Withdraw or modify this RFP before processing.
2. Withdraw or modify this RFP after processing but before acceptance of "Work Order" to be issued by the Bank.
3. Withdraw or modify this RFP before furnishing an unconditional and irrevocable Performance Bank Guarantee.
4. Violate any of the provisions of the terms and conditions of this RFP

Yours faithfully,

Authorized Signatory
(Name and Designation)

For and on behalf of

(This letter should be on the letter head of bidder duly signed by an authorized signatory)