



The Bihar State Co-operative Bank Ltd.

1914 से विश्वास का प्रतीक

Ashok Rajpath, Patna-800 004.

**RFP for selection of Vendor for
Implementation of FIU online AML
(CTR,CCR,NTR, KYC),UCIC application
through Finacle Integration**

**Bihar State Co-Operative Bank Ltd., Ashok Raj Path,
Patna 800 004.**

RFP for selection of Vendor for Implementation of **FIU (CTR,CCR,NTR, KYC) online AML application through Finacle Integration**

Notice Inviting RFP for Selection of Vendor for Implementing of FIU (CTR,CCR,NTR, KYC) online AML application through Finacle Integration

Sealed ReTender are invited under two bid system from reputed Software Company/ Firm/Agency for implementing of FIU Reports (STR, CTR, NTR, KYC Norms) online AML application, which should be able to handle and monitoring function related to RBI Guide for FIU Reports (STR, CTR, NTR, KYC Norms) AML application mentioned in the RFP. Details regarding scope of work, eligibility criteria, bidding process etc. can be found in the bidding document, which can be downloaded from BSCB website (<http://biharbank.bih.nic.in/>). Bidding documents can also be purchased from the office of BSCB on payment of Rs. 600.00 (Six hundred only) as tender document fee. In case of downloaded tender documents, tender document fee shall be submitted along with the bid.

Last date for receipt of Tender is **3/05/2014 (till 2:00PM)** through regd. /speed post/ courier/by hand. Bids will be opened on **same day at 3.30PM** at BSCB Head office. Right to accept or cancel the bid will be reserved with the Bank.

Managing Director

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**Bihar State Co-operative Bank Limited, Patna.
Ashok Raj Path, Patna (Bihar) India**

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**INVITATION FOR BIDS
FOR
FIU (CTR,CCR,NTR, KYC) online AML application through Finacle Integration**

BID REFERENCE:	BSCB/01/2014
DATE OF COMMENCEMENT OF SALE OF BIDDING DOCUMENT:	25/04/2014
LAST DATE FOR SALE OF BIDDING DOCUMENT:	03/05/2014
LAST DATE AND TIME FOR RECEIPT OF BIDS:	03/05/2014 up to 2:00 pm
TIME AND DATE OF OPENING: OF BIDS	03/05/2014 up to 3:30 pm
PLACE OF OPENING OF BIDS:	: Bihar Sate Co-operative Bank Ltd., Ashok raj Path, Patna, Bihar
ADDRESS FOR COMMUNICATION:	Bihar Sate Co-operative Bank Ltd., Ashok raj Path, Patna, Bihar

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Background of Bihar State Co-op Bank

The Bihar State Co-operative Bank Ltd. was established in Patna way back in 1914 and was registered under Co-operative Society Act 11 of 1912 with the following objectives

- To serve as the apex bank in the state of Bihar for societies.
- To guide and promote co-operative activities in the State.
- To organise the provision of credit for Co-operative societies.
- To serve as a balancing centre in the Co-operative Credit Structure of the State.
- To function as a financing bank in terms of the Act and the Rules and to carry on general business.

The Bank was registered in the name of Bihar and Orissa Provincial Co-operative Bank on 16.03.1914 under Cooperative Societies Act II of 1912. Its registration no.267/1913-14. Initially the area of operation of the Bank was Bihar and Orissa both. After separation of Orissa in the year 1936-37 its area of operation was confined to Bihar and its name was changed as Bihar State Co-operative Bank Ltd. in December 1950. After application of Banking Regulation Act 1949 to Co-operative Bank on 1st March 1966 this Bank was included in the second schedule of Reserve Bank of India in the month of July 1966. Earlier, The bank was doing trading business also, but this business was transferred to Bihar State Co-operative Marketing Union after its establishment in the month of June 1958.

- The Founder Members of the Bank were as follows:

1. Maharaja Bahadur Guru Mahadev Sharan Prasad Shahi (Hathua)
2. Raja Bahadur Kritya Nand Sinha, (Banaili)
3. Rai Bahadur Harihar Prasad Narayan Singh (Dumraon)
4. Raja P.C. Lal (Purnea)

- The Bank was established with an initial fund of about three lacs as detailed below:
- The Bank is presently doing its business through its 11 branches and 22 DCCBs affiliated to it.
- The Bank was earlier doing the lending business under Agriculture sector only. But after issuance of guidelines from NABARD regarding non-agriculture finance, the Bank started business under non-

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agriculture sector in the year 1990. Thus the Bank is presently doing the lending business in Agriculture as well as Non agriculture sector both.

1. Scope (Based on RBI Circular)

Module require for Banks :-

1. Anti Money Laundering Module
 - STR (Suspicious transaction monitoring and reporting including white list report)
 - CTR (Cash transaction monitoring and reporting including white list report and Monthly CTR report as per FIU format)
 - NTR (Non Profit Organization Report)
 - CCR (Counterfeit Currency Report)
2. KYC (-ve listing and populating data from various sources)
3. De-Duplication of customer accounts across bank
4. Populating the missing data in Bank's centralised database
5. UCIC (Unique Customer Identification Code)

AML application should have the following Feature:-

- Online real time monitoring & surveillance solution
- Rule based surveillance engine monitors current transactional data, non-transactional data (KYC), and historical data for suspicious trading patterns.
- Comes with extensive library of analytical foundation & detection models which helps the bank to be compliant with required 61 IBA alerts
- Monitoring transactions of Politically active persons (PEP), Non-Cooperative Countries or Territories (NCCT), FATF blacklist countries
- Management of alerts through Alerts and case Management
- Capable of generating any future scenarios prescribed by IBA/RBI from time to time
- Capable of having proper mechanism for distribution of alerts to different users/screening officer at AML cell and to different locations viz. Branches/HO
- Capable of having Hierarchy for escalation of alerts to different levels as per Bank's requirement
- Capable of identifying multiple CIFs of a single customer on parameters like Date of Birth, PAN Number, Aadhaar Card, Driving License etc.
- Finacle Integration
- Data Cleansing, Data Standardization, Data profiling
- Capable of verification of existing customers, the new customers and walk in customers against various negative lists prescribed by the Regulatory Authorities (UN, OFAC etc.)
- Capable of providing STR case in the required file format of FIU-IND for uploading in their site.
- STR (Suspicious transaction monitoring and reporting including white list report)
- CTR (Cash transaction monitoring and reporting including white list report and Monthly CTR report as per FIU format)
- NTR (Non-Profit Organization Report)
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2. Technical Evaluation

1. Bidder must be a Company registered under the Indian Companies Act, 1956 and who have their registered offices with legal presence in India Copy of Company Registration Certificate/ Certificate of Incorporation

2. The bidder should be in the Information Technology (software application development / implementation), Managed Services business with Training and Capacity building and Data Migration be part of their work for last five years as of 31st March 2014

Copy of Work Orders (of relevant project/s) for last five years as of 31st March 2014

3. The bidder should have positive net worth for the past three financial years (FY12-13, FY 11-12 and FY 10-11). The bidder has to submit copies of balance sheets/profit & loss accounts/ annual reports of last three financial years (up to 31-Mar-2013).

Copies of balance sheets/profit & loss accounts/ annual reports of last three financial years

4. a. The bidder should have order of data cleansing (ongoing projects with at least 2 banks in India)

In order to enable Bank to assess the authenticity of the above, the bidder shall provide relevant and necessary documentary evidence in relation to the previous similar contracts executed by the bidder. Eg. Copies of the Work Order and its timely completion certificates, customer satisfaction certificates etc.

5. The bidder shall have company registration certificate under company act, valid sales tax registration certificate, valid service tax registration certificate etc.

a. Copy of Company Registration certificate/Certificate of Incorporation

b. Copy of Sales Tax registration certificate

c. Copy of income tax registration certificate

d. Copy of service tax registration certificate.

6. The bidder should not have been blacklisted in the last 10 years of operation by State Cooperative Bank and 22 DCCBs of Bihar.

Submit Self declaration, signed by Authorized Signatory

Bidder must provide as supporting documentary proof in form of work orders confirming year, value of services delivered in each of the projects, completion certificate from client confirming year and value, scope of work along with reference details of the client.

3. Commercial Format

Commercial of Part – A

- Cost of Application Software
- Cost of Implementation & Annual Maintenance Charge after completion of warranty

Or,

- Cost of monthly rental basis

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- Cost for Bihar State Cooperative Bank and 22 District Central Cooperative Banks be quoted separately.

The Bank may require the vendor to capture the missing information at a later stage costs and methodology of which will be worked out separately.

Vendor needs to give a declaration that they will provide the necessary support on mutually agreeable terms in the future.

EVALUATION OF COMMERCIAL BID

- a) The Commercial Bids of only the technically qualified bidders will be opened for evaluation.
- b) Tender will be awarded to lowest one vendor