

Sr. No	Page No./ Section No.	Clause No.	Reference/ Subject	Clarification Sought	Bank Response
1	7	2.1. Document Control Sheet	Last Date and Time for submission of Bids - 1600 Hrs. on 18/02/2026	Kindly provide extension of 2 weeks post pre bid queries response to submit the bid.	Refer to Corrigendum for this. Last Date and Time for submission of Bids extended to - 1600 Hrs. on 25/02/2026
2	10	4.1. Executive summary of the project	The scope of work covers end-to-end implementation of biometric authentication solution (including related documentation, hardware and software) with all its components including required patch chord, fingerprint scanners compatibility with multiple Oses, electrical and LAN cabling etc., installation, commissioning, Testing, Configuration and Maintenance of the proposed biometric authentication application at NTB's Data Centre (DC) and Disaster Recovery (DR) site for a period of five years from signing the contract.	Kindly note that patch cord, electrical and Lan cabling etc. does not fall under scope of the implementation of biometric authentication solution. We request the bank to amend this clause accordingly.	Refer to Corrigendum for this. <b>This clause may read as:</b> The scope of work covers end-to-end implementation of biometric authentication solution (including related documentation, hardware and software) with all its components including required fingerprint scanners compatibility with multiple Oses etc., installation, commissioning, Testing, Configuration and Maintenance of the proposed biometric authentication application at NTB's Data Centre (DC) and Disaster Recovery (DR) site for a period of five years from signing the contract
3	20	4.31. Evaluation of Eligibility Criteria	The proposed solution offered with respect to supply, implementation and Maintenance of devices should be in compliance with all listed guidelines issued by Regulatory and Statutory bodies like RBI, UIDAI and other regulators etc.	As per UIDAI's directive, all L0/public level scanners were discontinued for Aadhar authentication by 30.04.2025, and STQC certification is only applicable for Aadhar use cases. As per our understanding the Bank requirement is for the 2FA i.e. for public level devices hence, this UIDAI requirement is not relevant.	The understanding is correct. The proposed solution offered with respect to supply, implementation and Maintenance of devices should be in compliance with all listed guidelines issued by Regulatory and Statutory bodies like RBI, and other regulators etc. Compliance to UIDAI is not mandatory.

4	22	4.32. Evaluation of Technical Bids	B. BIDDER's/OEM's Capability & Experience 4. CMMI Level: CMMI Level 3 - 1 Marks CMMI Level 4 - 2 Marks CMMI Level 5 – 3 Marks	We kindly request the bank to award equal marks, i.e. 3 marks each to all CMMI level holders.	The clause remains same as per the RFP.
5	31	5.1. Broad Outlines of Scope of Work	2. The successful Bidder should provide Perpetual License for the Biometric application for an unlimited user license. There should not be any other license like Client Access License to run the application.	Kindly note that we will provide the perpetual license for the biometric application for the number of users mentioned in the RFP, i.e. 1200 user license as mentioned under the Technical Specifications.	The clause remains same as per the RFP.
6	31	5.1. Broad Outlines of Scope of Work	Bank should at any point of time be able to integrate any number of applications/devices/middleware with the biometric authentication solution as and when required, as per mutually agreed commercials and terms.	We request the bank to provide details regarding the applications/devices/middleware that the bank expects us to support under the contract period of 5 years.	The clause remains same as per the RFP. However, the Bank will start initially with AD/CBS solution and subsequently other solutions like HRMS etc. can be on boarded as and when required, as per mutually agreed commercials and terms.
7	31	5.1. Broad Outlines of Scope of Work	6. The application shall not be dependent on OS or DB version and in case the OS or DB version is upgraded by Bank, bidder needs to upgrade the application without any additional cost to Bank.	We wish to highlight that our solution supports Windows and any changes to the OS, if possible, will be done via CR which may incur charges.	The clause remains same as per the RFP. However, this point shall be applicable only to the systems that are available and integrated during the UAT and Go-Live stages
8	31	5.1. Broad Outlines of Scope of Work	If there is any system upgrade in Bank's CBS or any other application which is integrated with Biometric Authentication Solution, then it is Biometric vendor's responsibility to ensure that the integration with the above systems is provided without any cost to Bank and without affecting the normal course of business.	Kindly note that Minor upgrades and changes will be supported; Major upgrades/changes might come under CR.	The clause remains same as per the RFP. However, this point shall be applicable only to the systems that are available and integrated during the UAT and Go-Live stages

9	31	5.1. Broad Outlines of Scope of Work	The solution should include Application Software, 24*7 support and all other features mentioned herein.	We request the bank to clarify in detail regarding the 24*7 support expected from the bidder.	The Bank is working 24*7 and the proposed solution should include the Application Software, 24x7 support, and all other features, functionalities, and requirements as specified in the RFP
10	34	5.3. Sizing of Hardware and Software	The bidder should size the storage considering RAID5 configuration. The bidder should provide the sizing for SAN for keeping 5-year data online.	We request the bank to provide more clarity regarding this requirement.	Refer to Corrigendum for this- The bidder should size the storage considering RAID 6 configuration. The bidder should provide the sizing for SAN for keeping 5-year data online.  The bidder is required to calculate and propose the storage capacity based on a <b>RAID 6 configuration</b> , taking into account the usable storage after RAID 6 parity overhead. The sizing should be based on the <b>effective/usable capacity</b> , not on the raw disk capacity.
11	34	5.3. Sizing of Hardware and Software	The bidder shall propose hardware sizing such that at any point in time during the contract period, the average CPU utilization should not exceed 70% at the Data Centre during business hours. In case the average hardware utilization exceeds 70% more than 3 times in a quarter, the additional hardware has to be provided by the successful bidder responding to this RFP to optimize the performance, within the indicated levels, at no further cost to Bank.	As per our understanding, we assume that the hardware for the biometric authentication solution will be provided by the bank. Hence we request you to remove this hardware requirement from the bidder scope.	The clause remains same as per the RFP.

12	35	5.5. Facility Management	The Bidder has to provide onsite (Noida, Uttar Pradesh) one (1) resources for FBAS services from the period commencing from date of execution of Purchase order by both parties till 12 months from the date of Go-Live (preparation / foundation period) for integration, implementation, support, sustenance phases etc.	We request the bank to clarify if they expect the bidder to absorb the cost for this resource or can the bidder add the cost for this resource in the BOM.	Point is already Covered under RFP Point No 7.14
13	36	5.9.General Aspects in Scope	The proposed solution should have Access Control List features and should be able to record unsuccessful login attempts and client's IP and Network Interface Address.	We request the bank to clarify whether it is requesting information for unsuccessful logins where a fingerprint is captured successfully but the backend returns an unsuccessful match in response.	Any unsuccessful login attempts should be captured and record of the same be made available with the client's IP and Network Interface Address.
14	38	5.10. Delivery Schedule of Implementation	Installation, implementation and UAT of FBAS solution – Within 2 weeks of date of delivery.	We kindly request the Bank to provide an extension on the timeline for Installation, implementation and UAT of FBAS solution – Within 4-6 weeks of date of delivery.	The clause remains same as per the RFP.
15	40-49	5.17. Technical and Functional Specifications	The proposed solution is Customizable application software and its integration can be done with the NTB's core banking application and any other web application chosen by NTB. This has to be done by the bidder at no additional cost to the NTB.	Kindly note that integrating additional applications outside the scope of this RFP is a chargeable activity and will come under Change Request (CR).	The clause remains same as per the RFP.
16	40-49	5.17. Technical and Functional Specifications	The proposed solution is to be compatible with the client machines which could be desktops/AIOs/laptops/Tablets currently working on all versions of RHEL 7 or above, Windows 10 and above, Windows Server 2019 and above which should be supported by the proposed solution.	As per our understanding the devices will be used with end-user laptop/desktop on which the 2FA Solution will be deployed, we understand that the end-user devices will be based on windows 10 or above OS only. Kindly confirm?	The Windows deployed on end point devices will be Windows 10 or above only.

17	40-49	5.17. Technical and Functional Specifications	<p>The bidder to guarantee the availability of resources at NTB from the initial phase until the completion of the project. The cost for this should be included in the implementation cost. Additionally, the bidder should ensure the presence of a minimum of One onsite resources in Noida and sufficient offsite resources post implementation, to provide technical support for the 2FA solution during maintenance services (warranty/AMC/ATS). However, NTB reserves the right to increase the number of required resources at the location, and the bidder should be prepared to fulfil such requirements as necessary</p>	<p>Advise that we support and provide remote deployment, or are we okay with resources part and add it in P&amp;L?</p>	<p>The clause remains same as per the RFP.</p>
18	40-49	5.17. Technical and Functional Specifications	<p>STQC Certification for Aadhar/ UID authentication)</p>	<p>As per UIDAI's directive, all LO/public level scanners were discontinued for Aadhar authentication by 30.04.2025, and STQC certification is only applicable for Aadhar use cases. Since the bid scope mentions that the Banks wants to use these devices for 2FA we assume the Bank wants the LO/public level devices hence, this requirement is not relevant. Additionally, UIDAI and STQC have stopped renewing LO public device certificates. Given this, we request the Bank to remove the STQC certification requirement from the scope.</p>	<p>Refer to Corrigendum for this- This clause may read as: Global Certifications (1. PIV or STQC Certification 2. CE 3. RoHS 4.WHQL certified drivers)  Note:-The Global Certifications for LO devices is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).</p>

19	40-49	5.17. Technical and Functional Specifications	Make and Model of device (STQC Complied )	As per UIDAI's directive, all LO/public level scanners were discontinued for Aadhar authentication by 30.04.2025, and STQC certification is only applicable for Aadhar use cases. Since the bid scope mentions that the Banks wants to use these devices for 2FA we assume the Bank wants the LO/public level devices hence, this requirement is not relevant. Additionally, UIDAI and STQC have stopped renewing LO public device certificates. Given this, we request the Bank to remove the STQC certification requirement from the scope.	Refer to Corrigendum for this- <b>This clause may read as:</b> Point No 102  Make and Model of device (STQC Standard) is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).
20	40-49	5.17. Technical and Functional Specifications	SDK (SDK support for at least Java. .Net, C/C++. The SDK should be compatible with all versions of Windows , Linux and Android Operating System)	We request the removal of the requirement for Linux and Android compatibility. As per our understanding, the LO devices will be used for 2FA login through the Biometric Authentication Solution (BAS), which is accessed on Windows-based desktops/laptops. Hence, Windows compatibility should be sufficient.	The clause remains same as per the RFP.
21	40-49	5.17. Technical and Functional Specifications	RD services (Enabled)	As per the requirement the Banks wants the deploy LO Biometric Authentication (BAS) devices which will be utilized for authentication in CBS and other application/portals/devices which is a non-Aadhar use case. The RD services are enabled for the Aadhar ecosystems only contradicting to the actual requirement.  Hence we request the Bank to kindly remove the RD service requirement from the scope.	Refer to Corrigendum for this- <b>This clause may read as:</b> Point No 110  To support RD services

22	51	6.1. Term and Extension of the Contract	<p>Warranty: The selected bidder must provide 1 (One) year on-site comprehensive warranty &amp; 4 (Four) Years comprehensive ATS/AMC Support supplied under this RFP covering all parts and Labour from the date of acceptance of the systems by NAINITAL Bank at the respective locations i.e. on-site comprehensive warranty/Support.</p>	<p>We request the Bank to clarify the warranty &amp; ATS/AMC Support period as under #6.7 Payment Schedule the Bank asks for 7 years (5 year's warranty &amp; 2 years ATS/AMC, extendable at the Bank's discretion).</p> <p>Kindly confirm?</p>	<p>The selected bidder must provide 1 (One) year on-site comprehensive warranty &amp; 4 (Four) Years comprehensive ATS/AMC Support supplied under this RFP covering all parts and Labour from the date of acceptance of the systems by NAINITAL Bank at the respective locations i.e. on-site comprehensive warranty/Support. It will be initially for altogether 5 Years (1 Year Warranty and 4 Year support). Additionally 2 years will be on mutually agreed terms</p>
23	52	6.1. Term and Extension of the Contract	<p>Warranty: Configuration changes, version up-gradations, performance monitoring, trouble shooting, FBAS and other related software installation, running of batch processes, database tuning, replacement / support, technical support for application and data maintenance, recovery, query generation and management etc. of all software supplied under this RFP.</p>	<p>Any changes that can be done through configuration can be part of solution and scope. Any upgradation of solution that require new installation, migration should be consider as change request. Request bank to consider the same.</p>	<p>The clause remains same as per the RFP</p>
24	56	6.7. Payment Schedule	<p>Other Terms &amp; Conditions: The Bidders should note that the contract entered with the successful bidder will be for implementation and post go-live period of 7 years (5 year's warranty &amp; 2 years ATS/AMC, extendable at the Bank's discretion). The Bank will have the right, in its sole discretion to re-negotiate the prices/ terms and conditions.</p>	<p>We request the Bank to clarify the warranty &amp; ATS/AMC Support period as under #6.7 Payment Schedule the Bank asks for 7 years (5 year's warranty &amp; 2 years ATS/AMC, extendable at the Bank's discretion).</p> <p>Kindly confirm?</p>	<p>The clause remains same as per the RFP.</p> <p>The contract period will be Five years from the Go-Live date of proposed solution and extendable for further Two years solely at option of the Bank.</p>
25	57	6.8. Service Level Agreement	<p>Authentication accuracy forefinger-print authentication should be FRR to be &lt; 1% &amp; FAR &lt; .001%.</p>	<p>We request the bank to consider FRR&lt;=2% and FAR = 0.01%.</p>	<p>The clause remains same as per the RFP</p>

26		7.4. Undertaking by OEM as Bidder	We also assure that our on-site service support would be available to Bank on 24x7 basis.	<p>Please note that it contradicts the clause where a specific shift is mentioned for on-site resources, it cannot provide services on a 24x7 basis, but instead from 9-6/10-7 PM shift as mentioned previously, kindly amend this clause in this undertaking.</p> <p>We kindly request the Bank to consider the OEM support to the Bank's working hours 9 AM to 6 PM/10 AM to 7 PM shift as mentioned in the Maintenance Support of the RFP. This will be used for the BAS Solution being utilised during the Bank working hours.</p>	<p>Refer to Corrigendum for this- <b>This clause may read as:</b></p> <p>We also assure that our on-site service support would be available from 9AM -6 PM/10 AM-7 PM shift. However, the Offsite support would be available 24x7.</p>
27	10	4.1 Executive summary of the project	Scope change due to regulatory requirements	The RFP requires the Bidder to incorporate changes in the proposed solution (including the software, procedure, operations) to comply with guidelines issued by RBI, NPCI, UIDAI, the Bank or other regulations from time to time, at no cost to bank. Please clarify whether major changes involving significant re-development, re-architecture or additional infrastructure will be handled separately through mutually accepted change request mechanism.	The clause remains same as per the RFP
28	16	4.16 Security Deposit	Validity of Security Deposit/ PBG	It is provided that the BG will be released after 60 months and/or extended period or execution of all pending Purchase Orders, whichever is later. Please confirm that the reference to "Purchase Orders" is limited only to Purchase Orders issued pursuant to this RFP.	Yes, the understanding is correct
29	26	4.35 Bank's Right to Vary Scope of	Changes in the scope of contract at the time of award	Clause 4.13 permits the Bank to vary the scope of contract at the time of award by written order though with provision of	Agreed, if any variation in scope requires any material change, cost or timelines will be subject to prior

		Contract at the time of Award		equitable adjustment as decided by the Bank. It is requested that any material change in scope, cost or timelines be subject to prior mutual discussion between the parties.	mutual discussion between the parties.
30	49-50	6 Section IV – General Conditions of Contract and Service Levels Agreement	Force Majeure	The Force majeure clause in RFP provides relief only to the Bank and requires the Bidder to continue performance of its obligations even during force majeure period. It is requested that similar reliefs are extended to Bidder as well for the force majeure events.	The clause remains same as per the RFP
31	49-50	6 Section IV – General Conditions of Contract and Service Levels Agreement	Scope of Indemnity	The indemnity obligations under the RFP appear to be unlimited. It is suggested that the total liability of the Bidder, including indemnity obligations, be limited to the total contract value, and that indirect, consequential or punitive damages be excluded.	The clause remains same as per the RFP
32	49-50	6 Section IV – General Conditions of Contract and Service Levels Agreement	Arbitration	<p>Please clarify whether the arbitration shall be conducted by a sole arbitrator or a panel of arbitrators, and whether the appointment process will be in compliance with Section 12(5) of the Arbitration and Conciliation Act, 1996 and applicable judicial precedents to ensure independence and neutrality of the arbitral tribunal.</p> <p>We also request that the arbitrator be appointed mutually by the Bank and the Bidder, or through an agreed institutional mechanism, to avoid any potential challenge to the arbitral proceedings on grounds of unilateral appointment.</p>	The clause remains same as per the RFP

33	51	6.1 Term and Extension of the Contract	Extension at Bank's Option	<p>Please clarify whether the proposed two-year extension at the Bank's option requires acceptance by the Bidder, or whether the Bidder is mandatorily required to continue services upon exercise of such option by the Bank, and whether such extension will be on mutually agreed terms or will automatically continue on the same commercial terms, pricing, SLA and penalty structure applicable for the 5th year,</p> <p>In case of long-term contracts, extensions are typically subject to mutual consent to ensure continued commercial and operational feasibility, and that continuation of pricing, SLA and penalty terms at fifth-year levels during the extended period may not adequately factor in cost escalation and evolving regulatory requirements.</p>	The contract period will be Five years from the Go-Live date of proposed solution and extendable for further Two years solely at option of the Bank. However, the proposed two-year extension will be on mutually agreed terms
34	51	6.1 Term and Extension of the Contract	Warranty - sub-clause (iv)	Please clarify the process for identification and isolation of faults in cases where third-party components are installed, and whether delays or failures attributable to such third-party components will be excluded from the bidder's warranty and SLA obligations. Clear delineation of responsibilities would help avoid potential disputes where third-party hardware or software impacts system performance.	Any software/application installed by the Bank on the machines and if such software/application impacts the working of the Biometric solution then the Warranty should not become Void. However, the warranty and SLA will not be applied to such installations.
35	51-52	5.9 (g) and 6.1 Term and Extension of the Contract	Commencement of Warranty	The RFP clause 6.1 -Software - requires the Bidder to provide comprehensive warranty for proposed solution from the date of acceptance of Purchase Order. We understand that warranty obligations are typically linked to operational Go-Live	<p>Refer to Corrigendum for this-</p> <p><b>This clause may read as:</b> The selected bidder must provide 1 (One) year comprehensive warranty &amp; 4 (Four) Years comprehensive</p>

				<p>rather than Purchase Order acceptance. This clause is contradictory to 5.9 (g) which specifies that 1-year warranty for proposed solution will commence from Go-live date. After that Bidder will maintain software for 4 years.</p> <p>Accordingly, please clarify whether the warranty period shall commence from the date of acceptance of Purchase Order or from the date of Go-Live / user acceptance of the proposed solution.</p>	<p>ATS/AMC Support supplied from the date of Go-Live including other software, associated modules and services required to meet the requirements in the RFP. In case of extension of contract with the vendor for further period, the bidder will have to provide support and AMC for next two years i.e. (6th Year AMC/ATS &amp; 7th Year AMC/ATS) on mutually agreed terms and price.</p>
36	51	6.1 [Software Clause (iv)(c)]	Regulatory & Bank-Specific Changes	<p>RFP states that during Warranty and ATS, the selected bidder will be responsible for Bug fixing, enhancement, modifications, customization, upgrades due to statutory, regulatory, industry, Bank specific changes.</p> <p>Please clarify whether statutory, regulatory, industry or Bank-specific changes requiring significant customisation or enhancement will be treated as part of standard AMC/ATS or handled through a separate change request process as open-ended inclusion of Bank-specific changes may result in scope expansion beyond the originally agreed solution.</p>	<p>The clause remains same as per the RFP</p>
37	52-53	6.2 Termination of the Contract	Termination	<p>The termination clause states that the contract may be terminated on grounds such as “unsatisfactory progress”, “failure to perform to the satisfaction of the Bank” or “any other reason in the judgment of the Bank”. Please clarify the criteria and process that will be followed for such termination, including whether it would be based on identification of a material</p>	<p>Yes, the Bidder will be provided a reasonable opportunity to rectify before the clause is invoked.</p>

				breach and communication thereof to the Bidder.	
38	52-53	6.2 Termination of the Contract	Termination	The termination clause does not expressly provide for any period for rectification of breach prior to termination. Please clarify whether the Bidder will be provided a reasonable opportunity to cure or rectify any breach before termination, except in cases involving fraud, insolvency or abandonment.	Yes, the Bidder will be provided a reasonable opportunity to cure or rectify any breach before termination, except in cases involving fraud, insolvency or abandonment.
39	52-53	4.38 & 6.2 Termination of the Contract	Termination on account of assignment of contract	<p>The termination clause provides for termination in case the Bidder assigns or attempts to assign its interest under the contract.</p> <p>It is requested that the contract permits assignment by either party to a successor entity pursuant to any merger, amalgamation, consolidation or corporate restructuring, provided that such assignment does not materially alter the scope of work, commercial terms or obligations of the other party. Any material change arising from such assignment shall be subject to prior mutual discussion and written agreement between the parties.</p>	The clause remains same as per the RFP
40	52 - 53	4.38 & 6.2 Termination of the Contract	Termination	The termination clause provides that, upon cancellation or termination of the contract for any reason, the Bank may get the balance work executed through another party at the risk and cost of the bidder. Please clarify whether such risk purchase and cost recovery will apply only where termination is attributable to bidder default, and not in cases of termination for other reasons	Yes it applies only where termination is attributable to bidder or any party engaged by the bidder for the project defaults, and not in cases of termination for other reasons

41	54	6.3 Exit Management:	Exit Management	The exit management clause requires the Service Provider to support transition and migration activities, including on a chargeable basis in certain scenarios. Please clarify the maximum duration for which such exit management and transition support is required to be provided.	The clause remains same as per the RFP. It Can be decided mutually at the time of invoking the clause or finalization of the Agreement.
42	55	4.13 & 6.5 Prices	Firm Prices	Clause 4.13 and 6.5 state that prices shall remain firm during the contract period. Please clarify whether this applies only to the scope defined in the RFP, and how any additional requirements arising from scope changes, new regulatory requirements or Bank-specific enhancements will be handled.	The clause remains same as per the RFP. Any additional requirement out of scope of the RFP will be on mutually agreed terms.
43	55-57	6.7 Payment Schedule	Delay in payments	Clause 6.7(I) provides that any delay in achievement of milestones by the Bidder shall automatically result in delay of corresponding payment. Please clarify whether delay in payments will apply only where delay in achievement of milestones is solely attributable to the Bidder and not due to Bank or third party dependencies.	The clause remains same as per the RFP. Any delay in achievement of milestones by the Bidder attributed or third parties prosed by the Bidder in the project shall automatically result in delay of corresponding payment.
44	55-57	6.7 Payment Schedule	Withholding of payments	Clause 6.7(X) provides that withholding of payment by the Bank shall not amount to a default on the part of the Bank. Please clarify whether such withholding will be limited to specific, documented non-compliance or delays, and whether the reasons for withholding will be communicated to the Bidder.	The clause remains same as per the RFP. Any reason for withholding will be communicated to the Bidder through mail or by other means.
45	55-57	6.7 Payment Schedule	Objection to payments	Clause 6.7(XI) provides that payment-related objections raised after three months from release of payment will not be entertained. Please clarify whether this	This limitation applies only to clerical or accounting or reconciliation discrepancies, and not to issues

				limitation applies only to clerical or accounting discrepancies, and not to issues discovered subsequently through audit or reconciliation.	discovered subsequently through audit.
46	57-59	6.8 Service Level Agreement	SLA	Clause 6.8 provides that the detailed SLA will be defined by the Bank at the time of issuance of the Purchase Order. Please clarify whether the SLA terms will be finalised mutually and shared with the Bidder prior to signing.	Yes, SLA terms will be finalized mutually and shared with the Bidder prior to signing.
47	57-59	6.8 Service Level Agreement	Additional infrastructure	Clause 6.8 requires the Bidder to provide additional infrastructure free of cost at any stage if Bank requirements are not met. Please clarify whether this obligation is limited to infrastructure committed as part of the originally proposed solution, and excludes additional requirements arising due to scope changes or new standards.	Free additional infrastructure is limited to infrastructure committed as part of the originally proposed solution, and excludes additional requirements arising due to scope changes or new standards by the bank.
48	59	6.9 Uptime and Penalty	Penalty cap	Clause 6.9 provides that penalties are capped at 5% of TCO, while the Penalty Cap section provides a cap of 10% of the purchase order value. Please clarify the applicable overall penalty cap and whether all penalties and liquidated damages are included within such cap.	Refer to Corrigendum for this- <b>This clause may read as:</b> The penalty is capped at maximum 10% of TCO

49	57-59	6.7 & 6.8 Service Level Agreement	Liquidated damages	The payment and SLA clauses refer to deduction of liquidated damages and also state that penalties and liquidated damages shall be levied separately and concurrently. However, liquidated damages are not defined in the RFP. Please clarify the scope, trigger events and quantum/ cap of liquidated damages.	Liquidated damages shall be applicable in case of delay in delivery, implementation, or failure to meet the agreed Service Level Requirements (SLAs).  a) Delay in Delivery / Implementation b) Non-compliance with SLAs c) The total liquidated damages and penalties shall be recovered by deduction from the vendor's invoice or from any other payments due to the vendor, without prejudice to the Bank's other rights under the contract.
50	6	Section I – Invitation to Bid	EMD (Earnest Money Deposit) to be submitted - Rs 25,00,000	We request the bank to reduce the EMD amount to below ₹5,00,000. We would also like to highlight that most banks typically keep the EMD requirement under ₹5 lakhs.	The clause remains same as per the RFP.
51	Page No. 19, Section II: Instructions for Bid Submission	4.31 (8)	Must be net profit making entity (from Indian operations only) for each year in the last three financial years that is financial years - 2022-23, 2023-24 and 2024-25.	It is requested to kindly amend this clause to net worth-based eligibility as under:  “The bidder must have a positive net worth from Indian operations only in each of the last three financial years i.e. FY 2022–23, FY 2023–24 and FY 2024–25, as per audited financial statements, duly certified by a Chartered Accountant.”	Refer to Corrigendum for this- <b>This clause may read as:</b> The bidder must have a positive net worth from Indian operations only in each of the last three financial years i.e. FY 2022–23, FY 2023–24 and FY 2024–25, as per audited financial statements, duly certified by a Chartered Accountant.

52	Page 20 ,22 of 82	Clause No.4.31.and B Bidder 's/ OEM Capability & Experience Evaluation of Eligibility Criteria and Clause No. B BIDDER's/OEM's Capability & Experience	<p>BIDDER/OEM must have experience in implementation of proposed solution offered for Supply, Implementation &amp; Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) in Scheduled Commercial Banks/RRBs/Public Sector Bank/Private Bank/ Co-Operative Bank* in India to be calculated as below:</p> <ul style="list-style-type: none"> <li>· Scheduled Commercial Banks/ RRBs /Public Sector Bank/ Private Bank each organization implementation will carry 2 marks</li> <li>· For each Co-Operative Bank implementation will carry 1 mark.</li> </ul> <p>*The Co-Operative Bank must have the following criteria as on 30.06.2025.</p> <ul style="list-style-type: none"> <li>i) Branch Operations in at least three states in India.</li> <li>ii) Total Business of Rs. 10,000 crore or above in India.</li> </ul> <p>(Copy of proof must be enclosed for both Point No i and ii)</p>	<p>Request you to modify the given clause as suggested :</p> <p>BIDDER/OEM experience have implemented the proposed Solutions and its Operations, Supply and Maintenance of devices (minimum 1000 devices)in Scheduled Commercial Banks/RRBs/Public Sector Bank/Private Bank/PSU/Govt. Organization/Public Sector Co-Operative Bank* in India to be calculated as below:</p> <ul style="list-style-type: none"> <li>· Scheduled Commercial Banks/ RRBs/Public Sector Bank/ Private Bank/PSU/Govt. Organization/Public Sector Organization each organization implementation will carry 2mark</li> <li>· For each Co-Operative Bank implementation will carry 1 mark.</li> </ul> <p>*The Co-Operative Bank must have the following criteria as on 30.06.2025.</p> <ul style="list-style-type: none"> <li>i) Branch Operations in at least three states in India.</li> <li>ii) Total Business of Rs. 10,000 crore or above in India. (Copy of proof must be enclosed for both Point No i and ii)</li> </ul> <p>Justification: The solution and implementation process are the same across banks, PSU, and Government organizations. Large PSU and Government organizations have similar</p>	The clause remains same as per the RFP.
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				<p>scale, asset volume, and operational complexity as banks. Therefore, we request that experience in PSU and Government organizations also be considered for evaluation, in addition to banking institutions, to allow wider participation without compromising technical capability.</p>	
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53	page no .19 of 82	4.31. Evaluation of Eligibility Criteria at point no.7	Bidder should have minimum annual turnover (from Indian operation) of Rs 10 crores each during the last three financial years that is 2022-2023, 2023-24 and 2024 25 as per audited financial statements.	Request you to modify the given clause as suggested : Bidder should have minimum annual turnover (from Indian operation) of Rs 2 crores each during the last three financial years that is 2022-2023, 2023-24 and 2024-25 as per audited financial statements. Justifications As per page no. 23 The bidder turnover criteria as per clause no.2 is at least 2 crores. So, we request you to change this clause so that more bidder can participate in the tender	The clause remains same as per the RFP.
54	38/ 5 Section III	5.10.Delivery Schedule of Implementation	1.Supply of Fingerprint Biometric Authentication Devices and Services (FBAS) License- Delivery Within 2 weeks from the date of issuance of the Purchase Order (PO) to the successful bidder	Request Bank to change the delivery time to within 4 weeks from the date of issuance of the PO	The clause remains same as per the RFP.
55	38/ 5 Section III	5.10.Delivery Schedule of Implementation	2.Installation, Implementation maintenance of FBAS solution and its related software, software licenses & User Acceptance Test --Installation, implementation and UAT of FBAS solution – Within 2 weeks of date of delivery.	Request Bank to change the Installation, implementation and UAT of FBAS solution – 4 business weeks from the date of SOW agreement Sign-off and infrastructure readiness.	The clause remains same as per the RFP.
56	38/ 5 Section III	5.10.Delivery Schedule of Implementation	3. Completion of initial Implementation of FBAS solution at all Branches --Within 4 weeks of installation of FBAS solution (Go-Live).	Request you to extend another 2 business weeks since Rollout is subject to end-user availability and infrastructure availability.	The clause remains same as per the RFP.

57	40/ 5	5.17. Technical and Functional Specifications- L0 Biometric Authentication Device: Technical Specifications	80. Certification (PIV)	PIV is a foreign certification issued by FBI of USA, whereas in India we follow STQC certificate, Request you to kindly amend the clause as PIV or STQC certification	Refer to Corrigendum for this- This clause may read as: Global Certifications  (1. PIV or STQC Certification  2. CE  3. RoHS  4.WHQL certified drivers)  Note:-The Global Certifications for L0 devices is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).
58	49/ 5	5.17. Technical and Functional Specifications- L0 Biometric Authentication Device: Technical Specifications	110. RD services (Enabled)	As the requirement is for L0 certified device ,hence RD services are not required, we request you to kindly remove the same	Refer to Corrigendum for this- <b>This clause may read as:</b> Sr. No. 110  To support RD services
59	48/5	5.17. Technical and Functional Specifications- L0 Biometric Authentication Device: Technical Specifications	101 Global Certifications (1. PIV 2. CE 3. RoHS 4.WHQL certified drivers 5.STQC Certification for Aadhar/ UID authentication)	We would like to mention that our product is a Make In India Product and has STQC CERTIFICATE FROM GOVT OF INDIA,	Refer to Corrigendum for this- This clause may read as: Global Certifications  (1. PIV or STQC Certification  2. CE  3. RoHS  4.WHQL certified drivers)

					Note:-The Global Certifications for LO devices is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).
60	38/ 5 Section III	5.10.Delivery Schedule of Implementation	1.Supply of Fingerprint Biometric Authentication Devices and Services (FBAS) License- Delivery Within 2 weeks from the date of issuance of the Purchase Order (PO) to the successful bidder	Request Bank to change the delivery time to within 4 weeks from the date of issuance of the PO	The clause remains same as per the RFP.
61	38/ 5 Section III	5.10.Delivery Schedule of Implementation	2.Installation, Implementation maintenance of FBAS solution and its related software, software licenses & User Acceptance Test --Installation, implementation and UAT of FBAS solution – Within 2 weeks of date of delivery.	Request Bank to change the Installation, implementation and UAT of FBAS solution – 4 business weeks from the date of SOW agreement Sign-off and infrastructure readiness.	The clause remains same as per the RFP.
62	38/ 5 Section III	5.10.Delivery Schedule of Implementation	3. Completion of initial Implementation of FBAS solution at all Branches --Within 4 weeks of installation of FBAS solution (Go-Live).	Request you to extend another 2 business weeks since Rollout is subject to end-user availability and infrastructure availability.	The clause remains same as per the RFP.
63	40/ 5	5.17. Technical and Functional Specifications- LO Biometric Authentication Device: Technical Specifications	80. Certification (PIV)	PIV is a foreign certification issued by FBI of USA, whereas in India we follow STQC certificate, Request you to kindly amend the clause as PIV or STQC certification	Refer to Corrigendum for this- This clause may read as: Global Certifications  (1. PIV or STQC Certification  2. CE  3. RoHS  4.WHQL certified drivers)  Note:-The Global Certifications for LO devices is not mandated but preferable to follow the security

					guidelines as per the industry best practices (Like STQC, PIV).
64	49/ 5	5.17. Technical and Functional Specifications- LO Biometric Authentication Device: Technical Specifications	110. RD services (Enabled)	As the requirement is for LO certified device ,hence RD services are not required, we request you to kindly remove the same	Refer to Corrigendum for this- <b>This clause may read as:</b> Sr. No. 110  To support RD services
65	48/5	5.17. Technical and Functional Specifications- LO Biometric Authentication Device: Technical Specifications	101 Global Certifications (1. PIV 2. CE 3. RoHS 4.WHQL certified drivers 5.STQC Certification for Aadhar/ UID authentication)	We would like to mention that our product is a Make In India Product and has STQC CERTIFICATE FROM GOVT OF INDIA,	Refer to Corrigendum for this- This clause may read as: Global Certifications  (1. PIV or STQC Certification 2. CE 3. RoHS 4.WHQL certified drivers)  Note:-The Global Certifications for LO devices is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).
66	20	Eligibility clause no. 16	Bidder should have the solution for implementation of Two Factor Fingerprint Biometric Authentication (Recognition of Finger) and/ or authentication of transaction	Request the Bank to modify the clause as Bidder/ OEM should have the solution for implementation of Two Factor Fingerprint Biometric Authentication (Recognition of	Refer to Corrigendum for this. <b>This clause may read as:</b> Bidder/OEM should have the solution for implementation of Two Factor Fingerprint Biometric

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				Finger) and/ or authentication of transaction	Authentication (Recognition of Finger) and/ or authentication of transaction
67	38	5.10 Delivery Schedule of Implementation	Supply of Fingerprint Biometric Authentication Devices and Services (FBAS) License- Delivery Within 2 weeks from the date of issuance of the Purchase Order (PO) to the successful bidder	The timeline of 2 weeks is very stringent. Request Bank to consider 4-6 weeks for same.	The clause remains same as per the RFP.
68	38	5.10 Delivery Schedule of Implementation	Installation, Implementation maintenance of FBAS solution and its related software, software licenses & User Acceptance Test- Installation, implementation and UAT of FBAS solution – Within 2 weeks of date of delivery.	Request the Bank to amend the timeline to within 6-8 weeks of date of delivery	The clause remains same as per the RFP.
69	38	5.10 Delivery Schedule of Implementation	Completion of initial Implementation of FBAS solution at all Branches- Within 4 weeks of installation of FBAS solution (Go-Live).	Request the Bank to amend the timeline to within 6-8 weeks of installation of FBAS solution (Go-live)	The clause remains same as per the RFP.
70	55	6.7 Payment Schedule	Application and/or OS License cost Ø 25% of the cost of software cost will be payable on successful implementation of UAT Phase Ø 50% of the cost of software cost will be payable on successful go live of the biometric authentication solution Ø 25% of the cost of software cost will be payable after 3 months of successful go live of the biometric authentication solution	Request the Bank to pay 25% of the cost of software on Contract sign off; 50% on UAT and 25% on Go-Live	The clause remains same as per the RFP.

71	55	6.7 Payment Schedule	Implementation Cost Ø 50% of the implementation cost will be payable on completion of Pilot and sign-off Ø 30% of the implementation cost will be payable on completion of complete rollout and sign-off Ø 10% after completion of 1 Quarter after Roll Out and Sign Off Ø 10% at the end of 1 year	Request the Bank to amend the payment milestones to 25% on contract sign off; 25% on completion of pilot and sign-off; 30% on completion of rollout and sign-off; 20% after completion of 1 quarter after rollout and sign off.	The clause remains same as per the RFP.
72	58	6.8 Service Level Agreement	Penalties	The penalties mentioned in the RFP are very high. Penalties are deterrent but such high penalties will make the project unviable. Hence request the Bank to rationalize the same. Also there should be a cap on penalty.	The clause remains same as per the RFP.
73		General	Extension of submission date	Request the Bank to extend the date of submission by 21 days from the date of receipt of response of queries from Bank.	Refer to Corrigendum for this. Last Date and Time for submission of Bids extended to - 1600 Hrs. on 25/02/2026
74	19	Section 4.31, Evaluation of Eligibility Criteria, point no 7,	Bidder should have minimum annual turnover (from Indian operation) of Rs 10 crores each during the last three financial years that is 2022-2023, 2023-24 and 2024-25 as per audited financial statements.	We request department to make the change the turnover criteria from 10 cr to 100 cr It will allow quality bidders to participate in tender and will allow quality implementation and project management capabilities, the kind of project management capabilities are asked in tender will usually be fulfilled by companies with good financial strength.  If this is not acceptable, then we request department to accept the turnover of 5 cr.	The clause remains same as per the RFP.

75	19	Section 4.31, Evaluation of Eligibility Criteria, point no 13,	<p>The Bidder/OEM must have implemented the proposed Solutions and its Operations, Supply and Maintenance of devices (minimum 1000 devices) in at least One Scheduled Commercial Banks/RRBs/ Public Sector Bank/ Private Bank/ Co-Operative Bank* in India during the last 3 years.</p> <p>*The Co-Operative Bank must have the following criteria as on 30-06-2025.</p> <p>i) Branch Operations in at least three states in India.</p> <p>ii) Total Business of Rs. 10,000 crore or above in India.</p> <p>(Copy of proof must be enclosed for both Point No i and ii)</p>	<p>experience of any Govt organization/Large PSU/large IT Organization.</p> <p>We request department to change the clause as follows:</p> <p>The Bidder/OEM must have implemented the proposed Solutions and its Operations, Supply and Maintenance of devices (minimum 500 devices) in at least One Scheduled Commercial Banks/RRBs/ Public Sector Bank/ Private Bank/ Co-Operative Bank/ PSU/Large Private Organization in India during the last 3 years.</p> <p>*The Co-Operative Bank must have the following criteria as on 30-06-2025.</p> <p>i) Branch Operations in at least three states in India.</p> <p>ii) Total Business of Rs. 10,000 crore or above in India.</p> <p>(Copy of proof must be enclosed for both Point No i and ii)</p>	The clause remains same as per the RFP.
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76	22	Section 4.32, Point no B. Point no 1 BIDDER's/OEM's Capability & Experience	<p>1. BIDDER/OEM must have experience in implementation of proposed solution offered for Supply, Implementation &amp; Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) in Scheduled Commercial Banks/RRBs/Public Sector Bank/Private Bank/ Co-Operative Bank* in India to be calculated as below:</p> <ul style="list-style-type: none"> <li>• Scheduled Commercial Banks/ RRBs /Public Sector Bank/ Private Bank each organization implementation will carry 2 marks</li> <li>• For each Co-Operative Bank implementation will carry 1 mark.</li> </ul> <p>*The Co-Operative Bank must have the following criteria as on 30.06.2025.</p> <p>i) Branch Operations in at least three states in India.</p> <p>ii) Total Business of Rs. 10,000 crore or above in India.</p> <p>(Copy of proof must be enclosed for both Point No i and ii)</p>	<p>We request department to accept the experience of PSU/Govt organization as well.</p> <p>These solution are standard in nature and have been deployed at mass scale by large organization, we request department to consider the same.</p>	<p>The clause remains same as per the RFP.</p>
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77	23	<p>Section 4.32, Point no B.</p> <p>BIDDER's/OEM's Capability &amp; Experience</p>	<p>BIDDER/OEM should have at least 5 years of experience in providing proposed solution for Technical &amp; Commercial) for Supply, Implementation &amp; Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) in a Scheduled Commercial Bank/RRBs/Public Sector Bank/ Private Bank/ Co-Operative Bank* in India.</p> <p>Experience-:</p> <p>Category-1: Scheduled Commercial Bank / RRBs /Public Sector Bank / Private Bank in India. More than 5 years -10 Marks Between 4 to 5 years -7 Marks Less than 4 years -5 Marks</p> <p>Category-2: Co-Operative Bank More than 8 years -10 Marks Between 6 to 8 years-6 Marks Less than 6 years -4 Marks Higher marks will be considered if Bidder has experience in both category i.e. Category-1 and Category-2 *The Co-Operative Bank must have the following criteria as on 30.06.2025. i) Branch Operations in at least three states in India. ii) Total Business of Rs. 10,000 crore or above in India. (Copy of proof must be enclosed for both Point No i and ii)</p>	<p>We are request department to add one more category as follows:</p> <p>Category-3: Large Private Organization/MNC. More than 5 years -10 Marks Between 4 to 5 years -7 Marks Less than 4 years -5 Marks</p>	<p>The clause remains same as per the RFP.</p>
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78	38	Section 5.10, Point no 1.  Delivery Schedule of Implementation	Delivery Within 2 weeks from the date of issuance of the Purchase Order (PO) to the successful bidder	We request department to change the date from 2 weeks to 6 weeks. 2 week is a very short period and is not realistic for such large and critical deployment.	The clause remains same as per the RFP.
79	38	Section 5.10, Point no 2.  Delivery Schedule of Implementation	Installation, implementation and UAT of FBAS solution – Within 2 weeks of date of delivery.	We request department change the timeline to 4-6 weeks.	The clause remains same as per the RFP.
80	38	Section 5.10, Point no 3.  Delivery Schedule of Implementation	Completion of initial Implementation of FBAS solution at all Branches within 4 weeks,	We request department to change this to 6 weeks.	The clause remains same as per the RFP.
81	47	Point no 87 of : L0 Biometric Authentication Device: Technical Specifications (Requirements in Bracket	Image acquisition and storage (According to RBI- UIDAI File no. K-11020/44/2012- UIDAI (Auth-I) dated 24-05-2017 and subsequent compliances)	Since in Banking environment Non-Aadhar devices are required, hence this clause regarding to UIDAI compliance does not hold valid for Nainital Bank.	The UIDAI Compliance is not mandated but the Standard for acquisition and storage should be the same as mentioned in UIDAI guidelines
82	48	Point no 99 of : L0 Biometric Authentication Device: Technical Specifications (Requirements in Bracket	Firmware level Encryption/ On-board template encryption (Encryption of L0 device should be as per the guidelines of UIDAI.)	Aadhar devices are not allowed to be used in Non-Aadhar ecosystem and it violates Aadhar ecosystem, L0 encryption cannot be used for banking use case hence we request department to remove this clause	The UIDAI Compliance is not mandated but the Standard for Firmware level Encryption/ On-board template encryption should be the same as mentioned in UIDAI guidelines

83	48	Point no 102 of : L0 Biometric Authentication Device: Technical Specifications (Requirements in Bracket	Make and Model of device (STQC Complied )	STQC for devices was required to be compliant for Aadhar ecosystem in biometric domain, since Bank of Nainital use case is purely a non-Aadhar use case, hence this clause does not stand a necessary requirement, hence we request department to remove the same.	Refer to Corrigendum for this- <b>This clause may read as:</b> Point No 102  Make and Model of device (STQC Standard) is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).
84	105	Point no 105 of : L0 Biometric Authentication Device: Technical Specifications (Requirements in Bracket	STQC Certification (Valid STQC Final certification as on date of Bid submission )	STQC certification was originally introduced for devices within the Aadhar ecosystem. Since the Bank's ecosystem operates entirely outside of Aadhar, this requirement for Non-Aadhar devices is not applicable. The validity of STQC certification for all OEMs supplying Non-Aadhar devices has already expired. Furthermore, certain OEMs that were unable to deliver Aadhar L1-compliant devices were temporarily permitted to continue with L0 devices, subject to STQC certification. In light of this, we respectfully request the department to remove this clause, as Non-Aadhar devices are not required to maintain a valid STQC certificate.	Refer to Corrigendum for this- <b>This clause may read as:</b> PIV or STQC Certification (Valid PIV OR STQC Final certification as on date of Bid submission)  Note:-The Certifications is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).
85	49	Point no 110 of : L0 Biometric Authentication Device: Technical Specifications (Requirements in Bracket	RD services (Enabled)	Rd service is strictly prohibited and it cannot be used in Non-Aadhar ecosystem, neither it is supported for Aadhar ecosystem, we request department to remove this clause	Refer to Corrigendum for this- <b>This clause may read as:</b> Sr. No. 110  To support RD services

86	19	Section 4.31, Evaluation of Eligibility Criteria, point no 7,	Bidder should have minimum annual turnover (from Indian operation) of Rs 10 crores each during the last three financial years that is 2022-2023, 2023-24 and 2024-25 as per audited financial statements.	<p>We request department to make the change the turnover criteria from 10 cr to 100 cr, It will allow quality bidders to participate in tender and will allow quality implementation and project management capabilities, the kind of project management capabilities are asked in tender will usually be fulfilled by companies with good financial strength.</p> <p>If this is not acceptable, then we request department to accept the turnover of 5 cr.</p>	The clause remains same as per the RFP.
87	19	Section 4.31, Evaluation of Eligibility Criteria, point no 13,	<p>The Bidder/OEM must have implemented the proposed Solutions and its Operations, Supply and Maintenance of devices (minimum 1000 devices) in at least One Scheduled Commercial Banks/RRBs/ Public Sector Bank/ Private Bank/ Co-Operative Bank* in India during the last 3 years.</p> <p>*The Co-Operative Bank must have the following criteria as on 30-06-2025.</p> <p>i) Branch Operations in at least three states in India.</p> <p>ii) Total Business of Rs. 10,000 crore or above in India.</p> <p>(Copy of proof must be enclosed for both Point No i and ii)</p>	<p>experience of any Govt organization/Large PSU/large IT Organization.</p> <p>We request department to allow the experience of Large IT &amp; MNC companies as well. This will allow border participation.</p>	The clause remains same as per the RFP.

88	22	Section 4.32, Point no B. Point no 1 BIDDER's/OEM's Capability & Experience	<p>1. BIDDER/OEM must have experience in implementation of proposed solution offered for Supply, Implementation &amp; Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) in Scheduled Commercial Banks/RRBs/Public Sector Bank/Private Bank/ Co-Operative Bank* in India to be calculated as below:</p> <ul style="list-style-type: none"> <li>• Scheduled Commercial Banks/ RRBs /Public Sector Bank/ Private Bank each organization implementation will carry 2 marks</li> <li>• For each Co-Operative Bank implementation will carry 1 mark.</li> </ul> <p>*The Co-Operative Bank must have the following criteria as on 30.06.2025.</p> <p>i) Branch Operations in at least three states in India.</p> <p>ii) Total Business of Rs. 10,000 crore or above in India.</p> <p>(Copy of proof must be enclosed for both Point No i and ii)</p>	<p>We request department to accept the experience of PSU/Govt organization as well.</p> <p>These solution are standard in nature and have been deployed at mass scale by large organization, we request department to consider the same.</p>	<p>The clause remains same as per the RFP.</p>
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89	23	<p>Section 4.32, Point no B.</p> <p>BIDDER's/OEM's Capability &amp; Experience</p>	<p>BIDDER/OEM should have at least 5 years of experience in providing proposed solution for Technical &amp; Commercial) for Supply, Implementation &amp; Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) in a Scheduled Commercial Bank/RRBs/Public Sector Bank/ Private Bank/ Co-Operative Bank* in India.</p> <p>Experience-:</p> <p>Category-1: Scheduled Commercial Bank / RRBs /Public Sector Bank / Private Bank in India. More than 5 years -10 Marks Between 4 to 5 years -7 Marks Less than 4 years -5 Marks</p> <p>Category-2: Co-Operative Bank More than 8 years - 10 Marks Between 6 to 8 years-6 Marks Less than 6 years -4 Marks Higher marks will be considered if Bidder has experience in both category i.e. Category-1 and Category-2 *The Co-Operative Bank must have the following criteria as on 30.06.2025. i) Branch Operations in at least three states in India. ii) Total Business of Rs. 10,000 crore or above in India. (Copy of proof must be enclosed for both Point No i and ii)</p>	<p>We are request department to add one more category as follows:</p> <p>Category-3: Large Private Organization/MNC. More than 5 years -10 Marks Between 4 to 5 years -7 Marks Less than 4 years -5 Marks</p>	<p>The clause remains same as per the RFP.</p>
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Pre Bid queries response for RFP Reference for NTB/IT/FBAS/2026/01/026, Solution for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) at various locations of The Nainital Bank Ltd. published on 29-01-2026.

90	38	Section 5.10, Point no 1.  Delivery Schedule of Implementation	Delivery Within 2 weeks from the date of issuance of the Purchase Order (PO) to the successful bidder	We request department to change the date from 2 weeks to 6 weeks. 2 week is a very short period and is not realistic for such large and critical deployment.	The clause remains same as per the RFP.
91	38	Section 5.10, Point no 2.  Delivery Schedule of Implementation	Installation, implementation and UAT of FBAS solution – Within 2 weeks of date of delivery.	We request department change the timeline to 4-6 weeks.	The clause remains same as per the RFP.
92	38	Section 5.10, Point no 3.  Delivery Schedule of Implementation	Completion of initial Implementation of FBAS solution at all Branches within 4 weeks,	We request department to change this to 6 weeks.	The clause remains same as per the RFP.
93	47	Point no 87 of : LO Biometric Authentication Device: Technical Specifications (Requirements in Bracket	Image acquisition and storage (According to RBI- UIDAI File no. K-11020/44/2012- UIDAI (Auth-I) dated 24-05-2017 and subsequent compliances)	Since in Banking environment Non-Aadhar devices are required, hence this clause regarding to UIDAI compliance does not hold valid for Nainital Bank.	The UIDAI Compliance is not mandated but the Standard for acquisition and storage should be the same as mentioned in UIDAI guidelines

94	48	Point no 99 of : L0 Biometric Authentication Device: Technical Specifications (Requirements in Bracket	Firmware level Encryption/ On-board template encryption (Encryption of L0 device should be as per the guidelines of UIDAI.)	Aadhar devices are not allowed to be used in Non-Aadhar ecosystem and it violates Aadhar ecosystem, L0 encryption cannot be used for banking use case hence we request department to remove this clause	The UIDAI Compliance is not mandated but the Standard for Firmware level Encryption/ On-board template encryption should be the same as mentioned in UIDAI guidelines
95	48	Point no 102 of : L0 Biometric Authentication Device: Technical Specifications (Requirements in Bracket	Make and Model of device (STQC Complied )	STQC for devices was required to be compliant for Aadhar ecosystem in biometric domain, since Bank of Nainital use case is purely a non-Aadhar use case, hence this clause does not stand a necessary requirement, hence we request department to remove the same.	Refer to Corrigendum for this- <b>This clause may read as:</b> Point No 102  Make and Model of device (STQC Standard) is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).
96	105	Point no 105 of : L0 Biometric Authentication Device: Technical Specifications (Requirements in Bracket	STQC Certification (Valid STQC Final certification as on date of Bid submission )	STQC certification was originally introduced for devices within the Aadhar ecosystem. Since the Bank's ecosystem operates entirely outside of Aadhar, this requirement for Non-Aadhar devices is not applicable. The validity of STQC certification for all OEMs supplying Non-Aadhar devices has already expired. Furthermore, certain OEMs that were unable to deliver Aadhar L1-compliant devices were temporarily permitted to continue with L0 devices, subject to STQC certification. In light of this, we respectfully request the department to remove this clause, as Non-Aadhar devices are not required to maintain a valid STQC certificate.	Refer to Corrigendum for this- <b>This clause may read as:</b> PIV or STQC Certification (Valid PIV OR STQC Final certification as on date of Bid submission)  Note:-The Certifications is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).

97	49	Point no 110 of : L0 Biometric Authentication Device: Technical Specifications (Requirements in Bracket	RD services (Enabled)	Rd service is strictly prohibited and it cannot be used in Non-Aadhar ecosystem, neither it is supported for Aadhar ecosystem, we request department to remove this clause	Refer to Corrigendum for this- <b>This clause may read as:</b> Sr. No. 110  To support RD services
98	NA	Extention	Bid Submission Extension date	We request department to extend bid submission date by 2 weeks.	Refer to Corrigendum for this. Last Date and Time for submission of Bids extended to - 1600 Hrs. on 25/02/2026
99	47	5.17 Technical and Functional specification - SI no. 87	Image Acquisition & Storage - Per RBI-UIDAI File K-11020/44/2012-UIDAI dated 24-05-2017	For 2FA solution, As per UIDAI L1 certified Aadhar based Device cannot be used for non aadhar use case, we recommend & request to remove the STQC & UIDAI norms	The UIDAI Compliance is not mandated but the Standard for acquisition and storage should be the same as mentioned in UIDAI guidelines
100	48	5.17 Technical and Functional specification - SI no. 87	Firmware Encryption - Encryption as per UIDAI guidelines for L0 device	Firmware level encryption is applicable for L1 device as per the UIDAI norms, whereas your requirement is of L0 device, the same technology can be incorporated with additional charges	The UIDAI Compliance is not mandated but the Standard for Firmware level Encryption/ On-board template encryption should be the same as mentioned in UIDAI guidelines
101	48	5.17 Technical and Functional specification - SI no. 100	Template Extractor - Minex compliant, STQC certified sensor + extractor	This clause applicable for L1 device as per UIDAI norms, we request to remove this clause as it is being under non aadhar use case	Refer to Corrigendum for this- <b>This clause may read as:</b> (Template Extractor - Minex compliant, STQC certified sensor + extractor) Note:-The Certifications is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).
102	48	5.17 Technical and Functional	Make and Model - STQC complied	STQC certificate applicable for L1 device specification as the device	Refer to Corrigendum for this- <b>This clause may read as:</b>

		specification - SI no. 102		requirement is for non aadhar use case	Point No 102 Make and Model of device (STQC Standard) is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).
103	48	5.17 Technical and Functional specification - SI no. 105	STQC Certification - Valid STQC Final certification as on bid submission date	STQC certificate applicable for L1 device specification as the device requirement is for non aadhar use case	Refer to Corrigendum for this- <b>This clause may read as:</b> PIV or STQC Certification (Valid PIV OR STQC Final certification as on date of Bid submission)  Note:-The Certifications is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).
104	48	5.17 Technical and Functional specification - SI no. 106	Sensor & Extractor - All parameters as per UIDAI pre-certification per latest STQC scheme	This clause applicable for L1 device as per UIDAI norms, we request to remove this clause as it is being under non aadhar use case	Refer to Corrigendum for this- <b>This clause may read as:</b> (Sensor & Extractor - All parameters as per UIDAI pre-certification per latest STQC scheme)  Note:-The Certifications is not mandated but preferable to follow the security guidelines as per the industry best practices (Like STQC, PIV).