



Request for Proposal (RFP) for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) at various locations/solutions of The Nainital Bank Ltd.

DEPARTMENT OF INFORMATION TECHNOLOGY

The Nainital Bank Ltd, DIT,
UPRNN Building, C-20 / 1A/7 5th floor,
Sector -62, Noida, UP- 201309

RFP Reference: NTB/IT/FBAS/2026/01/026

Date: 29-01-2026

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List of Abbreviations

Acronym	Full Form
Bank/ TNBL/NTBL/NTB	The Nainital Bank Ltd
BG	Bank Guarantee
CMDB	Configuration Management Database
DC	Data Centre
DR	Disaster Recover
EOS	End of Support
EOL	End of Life
ISO	Indian Standard Organisation
NDA	Non-Disclosure Agreement
OEM	Original Equipment Manufacturer
OSD	Original Software Developer
PBG	Performance Bank Guarantee
PCI DSS	Payment Card Industry Data Security Standard
PIM	Privileged Identity Management
RCA	Root Cause Analysis
RFP	Request for Proposal
SIEM	Security Information and Event Management
SOP	Standard Operating Procedure
SLA	Service Level Agreement
VA & PT	Vulnerability Assessment & Penetration Test
HO	Head Office
RO	Regional Office
AMC	Annual Maintenance Contract
ATS	Annual Technical Support
BoM	Bill of Materials
DB	Database
EMD	Earnest Money Deposit
GST	Good Services Tax
NBFC	Non-Banking Financial Company
PO	Purchase Order
RBI	Reserve Bank of India
UIDAI	Unique Identification Authority of India
TB	Technical Bid
TCO	Total Cost of Ownership
UAT	User Acceptance Testing

2. Section I – Invitation to Bid

RFP No. NTB/IT/BAS/2026/01/026

The Nainital Bank Ltd.
Department of Information Technology,
5th Floor, UPRRN Building C-20 / 1A / 7,
Sector-62, Noida, Uttar Pradesh-201309

Dated: 29-01-2026

The Nainital Bank Ltd. invites bids (Technical & Commercial) for **Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS)** from eligible Bidders which are valid for a period of 180 days from the last date of submission of bid date.

Scope of Work	Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS)	
Application Money	Rs. 5,000/- (Rupees Five Thousand Only)	Application money has to be deposited as DD/PO/NEFT* at the time of submission of Bid.
EMD (Earnest Money Deposit) to be submitted	Rs. 25,00,000/- (Rupees Twenty Five Lakhs Only)	Earnest Money Deposit (EMD) submitted in the form of DD/PO/NEFT/RTGS* or Bank Guarantee which should be valid for a period of 6 months from last date for bid submission date. EMD to be deposited along with the bid.
Last date and time of submission of Bids	18/02/2026 (1600 Hrs)	
Date and time of opening of Eligibility cum Technical Bids (envelope 1 and envelope 2)	Date and time of opening of envelope 1 & 2 will be shared later to the Bidders (through the authorized e-mail ID shared by the Bidders in Bidder Profile.)	

Interested parties may view and download the RFP Document containing the detailed terms & conditions, from the website <https://www.nainitalbank.bank.in/english/tender.aspx>

*DD/PO/NEFT/RTGS and Bank Guarantee should be made in favour of The Nainital Bank Ltd. and DD/PO be made Payable at Delhi.

RFP Coordinator – Hem Joshi

Contact No – 9990189556

E-mail: it@nainitalbank.co.in

2.1. Document Control Sheet

Tender Reference No.	NTB/IT/BAS/2026/01/026
Name of Organization	THE NAINITAL BANK LTD.
Tender Type (Open/Ltd/EOI/Auction/Single)	OPEN
Tender Category (Services/Goods/works)	Services/Goods
Type/Form of Contract (Work/Supply/Auction/Service/Buy/Empanelment/Sell)	Supply/Service
Technical Evaluation (Yes/No)	Yes
Is Multi Currency Allowed	No (Only INR)
Payment Mode (Online/Offline)	Offline/Online
RFP Issuance Date	29/01/2026
RFP Coordinator	RFP Coordinator – Mr. Hem Joshi Contact No –9990189556 E-mail– it@nainitalbank.co.in
Last date of receiving written request for clarifications before the pre-bid meeting	16:00 hrs. on 03/02/2026 e-mail– it@nainitalbank.co.in
Pre-bid meeting	Pre bid meeting will be held through the online mode on 06/02/2026 between 11:00 AM and 1:00 PM. Bidder to submit the names of -2- authorized officials/persons (Maximum) along with their contact numbers, designations and e-mail IDs on it@nainitalbank.co.in by 02/02/2026. Invitation link of the meeting will be sent by the Bank to email IDs (max 2) of authorized officials/persons of the Bidder to join the Online Pre-Bid Meeting as per the schedule mentioned above. In order to join the On-Line Pre-bid meeting, the Bidder's representatives will have to click the link provided through E-mail by the Bank.
Last date of submission of RFP response (Closing date) And address for submission of Bid	1600 Hrs. on 18/02/2026 at The Nainital Bank Ltd, Department of Information Technology (DIT), 5th Floor, UPRNN Building C-20 / 1A / 7, Sector-62, Noida, Uttar Pradesh-201309
Mode of Submission of Bid	The Bidder shall send the Bid Envelope through Courier / Registered Post / Speed Post/in Person at The Nainital Bank Ltd. at the above address on or before 16:00 hrs, on bid submission date mentioned herein this RFP document.
Date and time of opening of Eligibility cum Technical Bids (envelope 1 and envelope 2)	Date and time of opening of envelope 1 & 2 will be shared later on to the Bidders (through the authorized e-mail ID shared by the Bidders.)
Date of Technical Presentation	Date of technical presentation will be shared later on to the eligible Bidders through authorized e-mail ID shared by the Bidders.
Contract Type (Empanelment/Tender)	Tender
Multiple Technical Annexure(s)	Yes
Quoting for all Technical Annexures is compulsory	Yes

Application Money	Application Money of Rs. 5,000/- (Rupees Five Thousand Only) * has to be deposited as DD / PO / NEFT at the time of Bid submission. The NEFT should be sent on or before last date of Bid submission as per account details mentioned below: Account Name - Adjusting Account Account Number - 999420300000001 IFSC Code - NTBLONAI999 Branch Name - Head Office, Nainital
Bid Security (Earnest Money Deposit)	Earnest Money Deposit (EMD) of Rs. 25,00,000/- (Rupees Twenty-Five Lakh Only) * submitted in the form of DD/PO/NEFT/ RTGS or Bank Guarantee which should be valid for a period of - 6-(six) months from last date for bid submission date. EMD to be deposited along with the bid. The NEFT/RTGS should be sent on or before revised last date of Bid submission as per account details mentioned below: Account Name - Adjusting Account Account Number - 999420300000001 IFSC Code - NTBLONAI999 Branch Name - Head Office, Nainital
Bid Validity days	180 days from the last date for submission of bid
Location for Submission of Bid	The Nainital Bank Ltd, Department of Information Technology (DIT) 5th Floor, UPRNN Building C-20 / 1A / 7, Sector-62, Noida, Uttar Pradesh-201309
Validity of Contract	Five years from the Go-Live date of proposed solution and extendable for further Two years solely at option of the Bank.
Address for Communication	The Nainital Bank Ltd, Department of Information Technology (DIT) 5th Floor, UPRNN Building C-20 / 1A / 7, Sector-62, Noida, Uttar Pradesh-201309

* MSEs (Micro and Small Enterprise (MSE) are exempted from paying the application money and Bid security amount for which the concerned enterprise needs to provide necessary documentary evidence. For MSEs Government of India provisions shall be considered while evaluating the tender. (Please refer Pt. 4.6 of this RFP document for detailing the MSE clause)

***DD/PO/NEFT/RTGS and Bank Guarantee should be made in favour of The Nainital Bank Ltd. and DD/PO be made Payable at Delhi.**

3. DISCLAIMER

The information contained in this Request for Proposal Document (RFP Document) or subsequently provided to Bidder/s, whether verbally or in documentary form by or on behalf of the Nainital Bank Limited or any of their representatives, employees or advisors (collectively referred to as — Bank Representatives), is provided to Bidder(s) on the terms and conditions set out in this RFP Document and any other terms and conditions subject to which such information is provided. This document shall not be transferred, reproduced, or otherwise used for purpose other than for which it is specifically issued.

This RFP Document is not an agreement and is not an offer or invitation by the Bank Representatives to any party other than the entities who are qualified to submit their Proposal (Bidders). The purpose of this RFP Document is to provide the Bidder with information to assist the formulation of their Proposal. This RFP Document does not purport to contain all the information each Bidder may require. This RFP Document may not be appropriate for all persons, and it is not possible for the Bank Representatives, their employees, or advisors to consider the investment objectives, financial situation and particular needs of each party who reads or uses this RFP Document.

The Bank, its employees and advisors make no representation and shall have no liability to any person, including any Applicant or Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this bidding process. The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP. The Bidder is expected to examine all instructions, forms, terms and specifications in the bidding Document. Failure to furnish all information required by the bidding Document or to submit a Bid not substantially responsive to the bidding Document in all respect will be at the Bidder's risk and may result in rejection of the Bid. The Bank Representatives may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP Document.

Subject to any law to the contrary and to the maximum extent permitted by law, the Bank and its Directors, Officers, employees, contractors, representatives, agents and advisors disclaim all liability from any loss, claim, expenses (including, without limitation, any legal fees, costs, charges, demands, actions, liabilities, expenses or disbursement incurred therein or incidental thereto) or damage, (whether foreseeable or not) ("losses") suffered by any person acting on or refraining from acting because of any presumption or information (whether oral or written and whether expressed or implied), including forecasts, statements, estimate or projections contained in this RFP document or conduct ancillary to it whether or not the losses rise in connection with any ignorance, negligence, inattention, casualness, disregard, omission, default, lack of care, immature information, falsification or misrepresentation on the part of the Bank or any of its Directors, officers, employees, contractors, representatives, agents, or advisors.

4. Section II: Instructions for Bid Submission

4.1. Executive summary of the project

The Nainital Bank Ltd was established in the year 1922 with the objective to cater banking needs of the people of the region. Bank of Baroda, a premier nationalized bank, is managing the affairs of The Nainital Bank Ltd since 1973. The Bank at present is having 177 branches at present operating in five states i.e. Uttarakhand, Uttar Pradesh, Delhi, Haryana and Rajasthan. Bank's Head Office is at Nainital, Uttarakhand and -3- Regional Offices are functioning at Noida, Dehradun and Haldwani and other offices functioning elsewhere. Bank will also open branches and offices in future. The Bank is running with a vision which states: "To emerge as a customer centric National Bank & become the most preferred bank for its product, services, technology, efficiency & financials." Bank has 100% of its branches/offices on Core Banking Solution – Finacle 10.x (Infosys).

Scope of RFP in brief is mentioned below:

The Nainital Bank intends to deploy LO (Level Zero) Biometric Authentication (BAS) devices which will be utilized for authentication in CBS and other application/portals/devices. This Request for Proposal (RFP) document has been prepared solely for the purpose of enabling Nainital Bank ("the Bank") to select a Bidder for Supply, Implementation & Maintenance of Biometric Authentication Devices (FBAS) at various locations of Nainital Bank.

The Bank, for this purpose, invites proposal from Bidders who are interested in participating in this RFP who fulfill the eligibility criteria mentioned under **Point 4.31** and also in a position to comply with the technical requirement as mentioned in **Point 5.17**. Apart from the above the bidder must also agree to all our terms & conditions mentioned under this RFP. The RFP document is not recommendation, offer or invitation to enter into a contract, agreement or any other arrangement, in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between the Bank and any successful Bidder as identified by the Bank, after completion of the selection process as detailed in this document.

Features of 2FA solution: The proposed solution should be a single interface, applet-less, browser independent. The Client machines will be accessing the proposed solution through Mozilla Firefox, Google, Chrome, Microsoft Edge etc. where the finger print devices are connected. The bidder is required to integrate the biometric device provided/procured by the vendor/Bank with the proposed solution without any additional cost during the contract period. NTB invites bids from prospective bidders with demonstrated experience and competence in providing Annual Maintenance and Facility Management Services for biometric authentication solutions (BAS) for Core Banking Application (CBS) and other solutions or devices. Bidders must adhere to NTB's Policies, Compliance & Audit Guidelines, IRDAI Guidelines, UIDAI Guidelines, Government of India's Guidelines, and other directives issued by statutory bodies without any delay or additional cost that may impact existing services.

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 Center (DC) and Disaster Recovery (DR) site for a period of five years from signing the contract.

The selected bidder will also be required to provide:

- System Study and Preparation of Functional Requirement Study Document, Systems Requirement Study document, data flow diagrams, data model, flow-charts, entity relationship diagrams, etc.
- Review and analyse the existing system design, architecture, process flow for the proposed solution
- Designing the security and solution architecture for the proposed solution.
- Capturing/Migration of the data viz employee profile, Fingerprint data, maker-checker, geographical locations etc. with the proposed solution along with deduplication.

- Hardware, Network and Bandwidth sizing and setting up of all required environment.
- Configuration of users, groups and workflow for various stakeholders of NTB on 2FA solution for user enrolment validation, maker-checker and approval process
- Continuous monitoring and maintenance support with defined SLAs;
- Regular updates, security patches, and version upgrades;
- Compliance with applicable regulatory and IT security standards;
- Periodic asset reconciliation and reporting;
- If the L0 devices are discontinued, then the new devices introduced shall be integrated free of cost during the contract period.

The Bidder has to undertake to incorporate, at no cost to the Bank, suitable changes in the proposed solution including the software, procedure, security as well as operations as required and which come into force from time to time to comply with any new guidelines from RBI/NPCI/Bank/Other regulator and statutory bodies as per their defined time-lines for providing the BAS solution. The Bidder shall ensure that the required Hardware, Software, Middleware along with other components etc. meets all the technical and functional requirement as envisaged in the scope of the RFP for proposed solution

The broad scope of work for the proposed solution is given in the 'Detailed Scope of Work' section. This is an end to end project and all the items/features required for making the proposed solution operational should be considered by the Bidder, even if the same is not explicitly mentioned in this RFP document or not clarified through subsequent corrigendum(s)/amendment(s), if any.

The detailed Scope of Work is attached in Section III: Detailed Scope of Work

4.2. Preparation of Bids

Bidder should consider all corrigendum/s, (if any), published on the Bank's website related to the RFP Document before submitting their bids.

Please go through the tender advertisement and the RFP Document carefully to understand the documents required to be submitted as part of the bid. Please note the number of covers in which the bid documents have to be submitted, the number of documents - including the names and content of each of the document that need to be submitted. Any deviations from these may lead to rejection of the bid.

4.3. Submission of Bids

The Bidder shall seal the original DD/PO or Bank Guarantee as EMD and Application fees in form of DD/PO in an envelope which will be marked as Envelope No. I along with other Pre-qualification documents. If the same are deposited through NEFT/RTGS, as the case may be, details of same should be submitted in the Bidder's Profile. The Bidder shall mark its company/firm/LLP name and RFP reference number on the back of the Bank Demand Draft before sealing the same. The address of The Nainital Bank Ltd. i.e. places of submission of bids, name and address of the Bidder and the Tender/RFP Reference Number shall be marked on the envelope. The envelope shall also be marked with a Sentence "NOT TO BE OPENED BEFORE the Date and Time of Bid Opening". If the envelope is not marked as specified above, THE NAINITAL BANK LTD. will not assume any responsibility for its misplacement, premature opening etc.

The Bidder shall send the Bid Envelope through Courier / Registered Post / Speed Post/in Person at **The Nainital Bank Ltd, Department of Information Technology (DIT), 5th Floor, UPRNN Building, C-20 / 1A / 7, Sector-62, Noida, Uttar Pradesh - 201309** on or before **1600 Hrs on 18/02/2026** (Bid Submission Date).

One paper copy and one electronic copy (Power Point or Microsoft Word and Excel contained in storage media) of all documents submitted under Technical Bid (**Envelope 2**) must be supplied to Bank at **The Nainital Bank Ltd, Department of Information Technology (DIT), 5th Floor, UPRNN Building, C-20 / 1A / 7, Sector-62, Noida, Uttar Pradesh - 201309** and addressed as "Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS)".

Bidders are requested to note that they should necessarily submit their commercial bids in the format provided and no other format is acceptable. If the Bidder(s) adopts any other format, such bid(s) shall be rejected.

4.4. Assistance to Bidders

Any queries relating to the RFP Document and the terms and conditions contained therein should be addressed to the RFP Coordinator indicated in this RFP.

4.5. Cost to Bid

The Bidder shall bear all costs associated with the preparation and submission of its bid, including cost of presentation for the purposes of clarification of the bid or otherwise. The Bank will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the RFP/tendering process.

4.6. Micro and Small Enterprise (MSE)

As per recommendations of GOI, Bank has decided to waive off EMD, tender cost (application money) and, Fees for proposed solution features for Micro and Small Enterprise MSE.

- i. MSEs are exempted from paying the application money and Bid security amount for which the concerned enterprise needs to provide necessary documentary evidence issued by NSIC. For MSEs Government of India provisions shall be considered while evaluating the tender/RFP. Bids received without EMD, tender cost (application money), and Fees for proposed solution features from Bidders not having valid NSIC registered documents for exemption will not be considered.
- ii. To qualify for EMD, Tender/RFP Fee / Cost (application fee), and Fees for proposed solution features exemption, firms should necessarily enclose a valid copy of registration certificate which is valid on last date of submission of the tender/RFP documents. MSE firms who are in the process of obtaining registration will not be considered for EMD, Tender/RFP Fee / Cost (application fee), and Fees for proposed solution features exemption.
- iii. MSE Bidder has to submit a self-declaration accepting that if they are awarded the contract and they fail to sign the contract or to submit a Performance Bank Guarantee before the deadline defined by the Bank, they will be suspended for a period of three years from being eligible to submit bids for contracts with the Bank.
- iv. Bids received without EMD for Bidders not having valid registration documents for exemption will not be considered. However, Performance Bank Guarantee has to be submitted by the Bidder under any circumstance. The Udyam Registration Certificate (URC) submitted as proof of MSE should be valid as on the last date of submission of the RFP. The NIC codes mentioned in the URC should mention the services currently rendered by the bidder

4.7. Contents of the RFP Document

The RFP Document is divided into following sections:

1. Section I - Invitation to Bid
2. Section II - Instructions for Bid submission
3. Section III - Detailed Scope of Work
4. Section IV - General Conditions of the Contract and Service Level Agreement
5. Section V - Bid Submission Format

The Bidder is expected to examine all instructions, forms, terms & conditions, and scope of work in the RFP Document and furnish all information as stipulated therein.

4.8. Clarification on RFP Document

A prospective Bidder requiring any clarification on the RFP Document may submit his queries, through email, at the Bank's e-mail address i.e. it@nainitalbank.co.in and as per schedule indicated under **Section I – Invitation to Bid**. The queries must be submitted in the following format (in Excel file, *.xls) shall only be considered for clarification:

Sr. No	Page No./ Section No.	Clause No.	Reference/ Subject	Clarification Sought

The Bank will only respond to queries submitted in the above excel format.

All queries on the RFP Document should be received on or before as prescribed by the Bank in Section I of this RFP Document. Bank's response (including the query but without identifying the source of inquiry) would be provided to the Bidders present during the Pre-bid meeting and corrigendum (if any) would be uploaded on bank's website <https://www.nainitalbank.bank.in/english/tender.aspx>. Bidders are responsible for duly checking the above website for any corrigendum and Bank's response.

Note: Inputs/suggestions/queries submitted by Bidders as part of the pre-bid queries and otherwise will be given due consideration by the Bank, however THE NAINITAL BANK LTD is not mandated to accept any submission made by the Bidder and nor the Bidder will be given any written response to their submissions. If an input is considered valid by the bank the same will be accepted and incorporated as part of the corrigendum and shall be published on Bank's website.

4.9. Amendment of RFP Document

At any time prior to the last date for receipt of bids, the Bank, may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the RFP Document by an amendment.

Amendments, if any, will be notified in writing on bank's website www.nainitalbank.bank.in under Tender Option and will be binding on all Bidders.

In order to provide prospective Bidders reasonable time in which to take the amendment into account in preparing their bids, the Bank may, at its discretion, extend the last date for the receipt of Bids. Any or all corrigendum/amendments notified by the Bank shall be treated integral part of this RFP

4.10. Language of Bids

The Bids prepared by the Bidder and all correspondence and documents relating to the bids exchanged by the Bidder and the Bank, shall be written in **English language only**.

4.11. Documents Comprising the Bids

The bid prepared by the Bidder shall comprise of the following components:

1. Envelope 1 -Pre Qualification envelope

The Pre-qualification envelope, besides the other requirements of the Tender, shall comprise of the following: (The envelope should be marked as "Pre-Qualification")

- Bid Submission Cover Letter.
- Bidder's Profile.
- Application Money in form of DD/PO in original or details of NEFT/RTGS in Bidder's Profile.
- EMD (in original as mentioned in this RFP) the original Bank Guarantee for EMD must be submitted in a sealed envelope mentioning "EMD- NTB/IT/FBAS/2026/01/026" by Bid submission end date as mentioned in Section I – Invitation to Bid.
- NDA document in original (Refer Point 7.16 for Non-Disclosure Agreement Format)
- Response to Eligibility criteria: Eligibility Criteria which should contain all the supporting documents

asked for eligibility criteria.

- Power of Attorney executed by the Bidder in favour of the Principal Officer or the duly Authorized Representative, certifying and authorizing him as an authorized signatory for the purpose of this Tender.
- All documents should be signed and stamped by the authorized person only.

2. Envelope 2 - Technical Bid envelope

The Technical Bid, besides the other requirements of the Tender, shall comprise of the following:(The envelope should be marked as “Technical bid”)

- Technical Bid Letter
- Technical / Functional Specifications (**Refer point 5.17**)
- POC / Product Walk through, along with Presentation (**Refer point 4.32 “C”**) Technical Presentation of Evaluation of Technical Bids)
- Bidder Solution
- Details of Hardware and Operating System Requirement (**Refer point 7.15** of Bid Submission Format)
- Methodology and Project Implementation Plan
- Manufacture authorization Format (all applicable Original Equipment Manufacturer OEM)
- FBAS tool features and functionalities document (Each feature of proposed solution carries separate marks for evaluation).
- Supporting documents as required in technical score sheet
- All documents including Power point presentation, solution document, technical compliance, bill of material shall be submitted in a storage media. Technical compliance and bill of material has to be submitted in excel format.
- All documents should be signed and stamped by the authorized person only.

3. Envelope 3 - Commercial Bid envelope

The Commercial Bid, besides the other requirements of the Tender, shall comprise of the following:(The envelope should be marked as “Commercial bid”)

- Commercial Bid
- Commercial Bid Letter
- Breakdown of Cost Components
- A standard format for submission of commercial bids has been provided with the tender to be filled by all the Bidders. Bidders are requested to note that they should necessarily submit their commercial bids in the format provided in **Point No 7.14**(Commercial Bid Format) and submission in any other format will lead to rejection of the bid

4.12. Bid Prices

The Bidder shall indicate in the proforma prescribed in in Section V – Bid Submission Format Point No 7.14 (Commercial Bid Format), the total Bid Prices of the solution it proposes to provide under the Contract. Prices should be shown separately for each item as detailed in RFP Documents.

In the absence of above information as requested, a bid may be considered incomplete and be summarily rejected.

The Bidder shall prepare the bid based on details provided in the RFP Documents. It must be clearly understood that the Scope of Work is intended to give the Bidder an idea about the order and magnitude of the work / solution required by the Bank and is not in any way exhaustive and guaranteed by the Bank. The Bidder shall carry out all the tasks in accordance with the requirement of the RFP Documents and it shall be the responsibility of the Bidder to fully meet all the requirements of the RFP Documents.

4.13. Firm Prices

Prices quoted in the bid must be firm and final and shall not be subject to any upward modifications, on any account whatsoever. However, the Bank reserves the right to negotiate the prices quoted in the bid to effect downward modification. The Bid Prices shall be indicated in Indian Rupees (INR) only.

The Commercial bid should clearly indicate the price to be charged and Taxes will be applicable as per actuals. It is mandatory that such charges wherever applicable/payable should be indicated separately in **Point No 7.14– Bid Submission Format**. However, should there be a change in the applicable taxes, the same may apply.

4.14. Bidder Qualification

The "Bidder" as used in the RFP Documents shall mean the one who has signed the Tender Form. The Bidder may be represented either through the **Principal Officer** or his duly **Authorized Representative**, in either cases he/she shall submit a certificate of authority. All certificates and documents (including any clarifications sought and any subsequent correspondences) received hereby, shall, as far as possible, be furnished and signed by the representative and the principal.

It is further clarified that the individual signing the tender or other documents in connection with the tender must certify whether he/she signs as the Constituted attorney of the Bidder firm or a company.

The authorization shall be indicated by **written power-of-attorney** accompanying the bid.

The power of attorney and any other document consisting of adequate proof of the ability of the signatory to bind the Bidder shall be annexed to the bid.

Any change in the Principal Officer shall be intimated to THE NAINITAL BANK LTD. in advance.

4.15. Earnest Money Deposit (EMD)

The Bidder shall furnish, as part of its bid, an Earnest Money Deposit (EMD) of the amount Rs 25,00,000/- (Rupees Twenty-Five Lakh Only) as per details in the Document Control Sheet, as a bid security.

The EMD is required to protect the Bank against the risk of Bidder's conduct which would warrant the security's forfeiture.

The EMD inform of bank guarantee submitted as per Document Control Sheet shall have be valid for a period of -6- months from the last date of bid submission, of any Scheduled Commercial Bank (except The Nainital Bank Limited) favouring "The Nainital Bank Ltd". In case the EMD is sent through NEFT/RTGS, such details are to be submitted as mentioned at Point 4.3 Submission of Bids

In case of Bidders being an MSE under registration of any scheme of Ministry of MSE, they are exempted from the submission of EMD. A valid certificate in this regard issued by the NSIC has to be submitted along with the bid. (Please refer pt. no. 4.6 Micro and Small Enterprises clause for details)

Unsuccessful Bidder's EMD will be returned after award of contract to the successful Bidder. **No interest will be paid by the Bank on the EMD.**

The successful Bidder's EMD will be discharged upon the Bidder executing the Contract, and furnishing the Bank Guarantee/security deposit, for contract performance. **No interest will be paid by the Bank on the EMD.**

The EMD may be forfeited:

_____ a. if a Bidder withdraws its bid during the period of bid validity specified in the RFP; _____

or

b. in the case of a successful Bidder, if the Bidder fails;

- i. to sign the Contract in accordance; or
- ii. to furnish Security Deposit/Bank Guarantee for contract performance
- iii. To comply with any other condition precedent to signing the contract specified in the RFP documents

4.16. Security Deposit

- The successful Bidder will be required to submit Security deposit in the form of Bank Guarantee, favouring The Nainital Bank Ltd equal to the 10% of purchase order value.
- Validity: Valid for the 60 months. The BG will be released after 60 months and/or extended period or execution of all pending Purchase Orders, whichever is later.
- In the event of non-performance of obligation or failure to meet terms of this RFP or subsequent agreement the Bank shall be entitled to appropriate/invoke the security Deposits/Performance Bank Guarantee as the case may be without notice or right of demur to the Bidder.
- In the event of termination, Bank may invoke the Performance Bank Guarantee/Security Deposits, recover such other direct costs and other amounts towards direct damages from the Agency that may have resulted from such default and pursue such other rights and/or remedies that may be available to the Bank under law.
- No interest shall be paid by the Bank on security deposit.

4.17. Period of Validity of Bids

Validity of bid will be 180 days from the last date of submission of bid. **Any bid of a shorter period may be rejected by the Bank as non- responsive.**

In exceptional circumstances, the Bank may request the Bidder(s) for an extension of the period of validity of bids up to 180 days more. Any clarification/request or response thereto on extension of period of bid submission or extension of period of validity of EMD shall be done as per this RFP documents. The validity of EMD may also be extended if required.

4.18. Format and Signing of Bid

The original and all copies of the bid shall be typed or written in indelible ink. **The original and all copies** shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Agreement/Contract. All pages of the bid, except for un-amended printed literature, shall be initialled and stamped by the person or persons signing the bid.

The response to the bid should be submitted along with legible, appropriately indexed, duly filled Information sheets and sufficient documentary evidence as per Checklist. Responses with illegible, incomplete information sheets or insufficient documentary evidence shall be rejected.

The Bidder shall duly sign and seal its bid with the exact name of the firm/company/LLP to whom the contract is to be issued.

4.19. Revelation of Prices

Prices in any form or by any reason before opening the Commercial Bid should not be revealed, failing which the offer shall be liable to be rejected.

4.20. Terms and Conditions of Bidders

Printed terms and conditions of the Bidders will not be considered as forming part of their Bids. The terms and conditions mentioned the RFP will solely prevail.

4.21. Consortium

The selected bidder may have a tie-up with any solution provider for providing the mentioned services. However, the selected bidder should have a relationship with the solution provider as an authorized reseller, distributor, and should have a back-to-back agreement to ensure that the total solution proposed is as a turnkey solution.

The selected bidder shall have the single-point responsibility of the bid will be deemed to be the system integrator and will be deemed to play the lead role in the bid.

The selected bidder shall mention in technical bid the details of contractor or sub- contractor in connection with the services required to be provided by the bidder. Under all circumstances, the selected bidder shall be responsible for misconduct / deficiencies in services rendered to Bank through the bidder selected or its sub-contractors. Bank reserves the right to reject work, which is not in conformity with its standards.

4.22. Last Date for Receipt of Bids

Bids will be received by the Bank at the address specified under **Section I - Invitation to Bid** no later than the time and date specified in Section I -Invitation to Bid.

The Bank may, at its discretion, extend the last date for the receipt of bids by amending the RFP Document, in which case all rights and obligations of the Bank and Bidders previously subject to the last date will thereafter be subject to the last date as extended.

4.23. Late Bids

Any bid received by the Bank after the last date and time for receipt of bids prescribed by the Bank, pursuant to **Section I - Invitation to Bid**, shall stand rejected.

4.24. Modification and Withdrawal of Bids

No bid may be altered / modified subsequent to the closing time and date for receipt of bids. Unsolicited correspondences from Bidders will not be considered.

No bid may be withdrawn in the interval between the date for receipt of bids and the expiry of the bid validity period specified by the Bidder in the Bid. Withdrawal of a bid during this interval may result in the Bidder's forfeiture of its EMD.

4.25. Bidder's Address for Correspondence

The Bidder shall designate the official mailing address and the place at which all correspondence shall be sent by the Bank.

4.26. Contacting the Bank

No Bidder shall contact the Bank on any matter relating to its bid, from the time of the bid opening up to the time of award of contract.

Any effort by a Bidder to influence the Bank's bid evaluation, bid comparison or contract award decisions may result in the rejection of the Bidder's bid.

4.27. Opening of Bids by Bank

The Bank will convene a bid opening session as per time schedule where one representative from the Bidder, who has successfully submitted the bid, may participate. Subsequent to this, Bank will further evaluate the Bid of only those agencies whose Application fees, Fees for proposed solution features, NDA document in original, EMD and eligibility criteria is found to be in order.

4.28. Evaluation of Bids

Bank will evaluate the bids. Decision of the Bank would be final and binding upon all the Bidders.

The purpose of this clause is only to provide the Bidders an idea/overview of the evaluation process that the Bank may adopt. However, the Bank reserves the right to modify the evaluation process at any time during the Tender process, without assigning any reason, whatsoever, and without any requirement of intimating the Bidders of any such change. Bidder must possess the requisite experience, strength and capabilities in providing the solution necessary to meet the

Bank's requirements, as described in the RFP Document. Bidder must possess the technical knowhow and the commercial wherewithal that would be required to successfully deliver the project as part of the solution and also to provide the maintenance and management support services sought by the Bank, for the entire period of the agreement/contract. The Bidder's bid must be completed in all respect and covering the entire scope of work as stipulated in the RFP Document.

4.29. Preliminary Examination

The Bank will examine the bids to determine whether they are complete, whether the bid format conforms to the Tender requirements, whether any computational errors have been made, whether required EMD have been furnished, whether the documents have been properly signed, and whether the bids are generally in order.

A bid determined as not substantially responsive will be rejected by the Bank, summarily and may not subsequently be made responsive by the Bidder by correction of the nonconformity.

4.30. Clarification

When deemed necessary, during the tendering process, the Bank may seek clarifications or ask the Bidders to make Technical presentations on any aspect from any or all the Bidders. However, that would not entitle the Bidder to change or cause any change in the substance of the tender submitted or price quoted.

THE NAINITAL BANK LTD. reserves the right to seek fresh set of documents or seek clarifications on the already submitted documents.

4.31. Evaluation of Eligibility Criteria

In this part, the bid will be reviewed for determining the compliance of the general conditions of the contract and Eligibility Criteria as mentioned in the Tender. Any deviation from general conditions of the contract and eligibility criteria will lead to rejection of the bid.

Before opening and evaluation of the technical proposals, Bidders are expected to meet all the general conditions of the contract and the eligibility criteria as mentioned below. Bidders failing to meet these criteria or not submitting requisite supporting documents / documentary evidence for supporting pre-qualification criteria are liable to be rejected summarily.

The Bidder must possess the requisite experience, strength and capabilities in providing the solution necessary to meet the requirements, as described in the RFP Document. The Bidder must also possess the technical knowhow and the commercial wherewithal that would be required to successfully implement the project and provide the support services sought by THE NAINITAL BANK LTD. for the entire period of the agreement/contract. The bids must be complete in all respects and should cover the entire scope of work as stipulated in the RFP Document. The invitation to the bids is open to all Bidders who qualify the eligibility criteria as follows:

S. No	Eligibility Criteria	Supporting Required (Documents to be submitted)	Complied (Yes/No)
1	Bidder should be Government Organization / PSU / PSE / partnership firm under Partnership Act / LLP /private or public Ltd company/Proprietorship firm and should be a Registered Company under Companies Act 1956/2013, India.	Documentary Proof to be attached (Certificate of Incorporation).	
2	Bidder should have been in existence in India at least for last 5 years as on date of bid	Documentary Proof to be attached (Certificate of Incorporation). Submit also copy of PAN Card, GST Registration.	

3	Bidder to provide an undertaking on his letter head that all the functional and technical requirements highlighted as part of Technical Scope are covered in totality in the proposal submitted.	Letter of confirmation from Bidder Letter Head	
4	Bidder should not have been blacklisted / debarred by any Statutory, Regulatory or Government Authorities or Public Sector Undertakings /RBI/NHB/IBA/Banks (PSUs / PSBs) or Private Banks or Financial Institutions since last 3 FY years and till date.	Letter of confirmation (self-certified letter as per the format given in pt. 7.6 signed by authorized official of the Bidder)	
5	The Bidder should have neither failed to perform on any agreement during the last three years, as, evidenced by imposition of a penalty by an arbitral or judicial pronouncement or awarded against the Bidder or its Affiliated / Group Companies / member firms, nor from any project or agreement nor had any agreement terminated for breach by such Bidder or of its Affiliates / Group Companies / member firms.	A self – declaration to be furnished by the Bidder on the company’s letter head for the same.	
6	The Bidder should be an OEM as well as Original Software Developer or should have Manufactures’ Authorization Form (MAF) and a direct back-to-back support agreement with the OEM. In case of manufacturers authorization, a letter of authorization from original manufacturer must be furnished.	Self-Certificate should be submitted with the Bid duly signed by the authorized signatory of the Bidder in case Bidder is owner of the software, else authorization letter from the OEM for selling of software and a direct back-to-back support agreement with the OEM. In case of manufacturers authorization, a letter of authorization from original manufacturer must be furnished.	
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.	Audited financial statement of last three financial years. (If the Balance sheet for 2024-25 is provisional the CFO/CA of the company should certify the same under company’s seal. The CFO/CA certificate in this regard should be without any riders or qualification)	
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.	Audited Financial statements for the financial years 2022-23, 2023-24 and 2024-25. (If the Balance sheet for 2024-25 is provisional the CFO/CA of the company should certify the same under company’s seal. The CFO/CA certificate in this regard should be without any riders or qualification)	

9	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.	Self-Certificate should be submitted with the Bid duly signed by the authorized signatory of the Bidder	
10	Bidder should have any two of the below mentioned certificate which is valid as on the date of RFP submission <ul style="list-style-type: none"> • ISO 9001:2015 • ISO 27001 • ISO 22301 • ISO 14001 	Copy of the relevant document (Valid Certificate)	
11	All necessary licenses / subscription should be of enterprise class or equivalent and should be included in Bill of Material. Future Scale-up should not require any additional licenses.	Undertaking from the bidder on bidder's letter head signed by the authorized signatory of the bidder.	
12	Is Back ground verification of all onsite/offsite resources mandatorily done by the bidder ?	Letter of confirmation from Bidder to be submitted.	
13	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. *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)	Copy of Purchase Orders/ Work Completion Certificates/ Client Reference letters stating completion of satisfactory services to be submitted.	
14	Bidder/OEM should have existing Support Centres in India and should be able to provide support and maintenance of the hardware supplied.	List of Offices and a self-certification in this regard signed by Authorized Signatory to be submitted.	
15	The Bidder/Bidder's parent company should not have been declared Non Performing Asset (NP) and defaulter in repayment of instalments by any BFSI organisation as on date on date of submission of tender.	Self-Declaration letter signed by Authorized Signatory to be submitted.	
16	Bidder should have the solution for implementation of Two Factor Fingerprint	The bidder in their company's letter head shall provide undertaking to this effect	

	Biometric Authentication (Recognition of Finger) and/ or authentication of transaction	signed by Authorized Signatory to be submitted.	
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4.32. Evaluation of Technical Bids

Only those Bidders who qualify all Pre-qualification / Eligibility Criteria requirements will be qualified for technical bid evaluation.

Technical presentation will also be a part of the process for evaluation of the bids. The Bank reserves the right to reject a proposed solution including Product / Service if it is of an opinion that the offered product/service does not match the technical requirements /objectives specified in Technical Bid – Bank’s Requirements.

The technical bid will first be reviewed for determining the Compliance of the Technical bids with the Tender terms and conditions, Minimum/Mandatory Technical requirements and the scope of work as defined in this tender.

Any bid found to be non-compliant to the mandatory Technical Requirements, Tender terms and conditions and the scope of work shall be rejected summarily and will not be considered for further evaluation. **Bids that are technically compliant would only be taken up for commercial evaluation.**

Bidders should submit the Technical Specification compliance sheet as a part of technical bid.

If the Bidder is found to be non-compliant to any of the mandatory technical specifications, then the respective bid would be summarily rejected without assigning any score.

Bidder is required to submit all the supporting documents as per the criteria mentioned in the Tender. Bank reserves right to summarily reject any bid which does not contain all the mandatory supporting document or may ask Bidder to resubmit documents, the decision of Bank will be final and binding in this regards. Bids that are technically qualified would only be taken up for commercial evaluation.

Bidders are required to comply with all the Technical Specifications as mentioned in Tender, no deviation will be accepted. Any deviation would be summarily rejected without assigning any score.

Bank reserves the right to disqualify any Bidder based on any criteria considered relevant and its decision is binding. Representations, if any from disqualified Bidders will not be entertained and will be summarily rejected. THE NAINITAL BANK LTD. will not respond to any query raised by Bidders seeking reasons for rejection of the bid.

Technical Bids will be evaluated for the following broad parameters and a score would be given to each Bidder by the Bank based on the scoring criteria mentioned below-

Sl. No.	Parameter	Weightage	Maximum Score	Minimum Score
Technical Evaluation				
A.	Proposed solution offered for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS)	40%	40	28
B	BIDDER’s/OEM’s Capability & Experience	30%	30	21
C	Technical Presentation and Project Understanding	30%	30	21
Total		100	100	70

Bidder should ensure that any non-compliance against Sr. No 74 to Sr. No 111 in Point 5.17 - Technical and Functional Specifications will lead to disqualification.

Scoring Matrix:

A. Proposed solution offered for

Sl. No.	Scoring Parameter	Maximum Score
1.	Proposed solution for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) at various locations/solutions of Nainital Bank - Functionality & Technical Requirements Evaluation as detailed under Point 5.17 of Detailed Scope of Work of this document. (Note: The total marks of the Techno Functional Requirements will be scaled down to 40 marks) Formula: (Total Marks Obtained/Total Marks)*40	40
	Total	40

B. BIDDER's/OEM's Capability & Experience

Sl. No.	Scoring Parameter	Maximum Score	Documents to be submitted
1	BIDDER/OEM must have experience in implementation of proposed solution offered for Supply, Implementation & 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: <ul style="list-style-type: none"> Scheduled Commercial Banks/ RRBs /Public Sector Bank/ Private Bank each organization implementation will carry 2 marks For each Co-Operative Bank implementation will carry 1 mark. <p>*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>	10	Copy of the Credential Letter or Copy of Purchase order from the client's executive and an Undertaking from the Bidder on the Bidder's letter head confirming the implementation along with the contact details of client's representative.

2	<p>The BIDDER/OEM shall have an annual turnover of at least 2 Crores for the last three (3) financial years (i.e., 2022-23, 2023-24 and 2024-25) should be</p> <ul style="list-style-type: none"> • Turnover up-to 2 Cr INR – 3 Marks • Turnover between 2.01 Cr to 5 Cr INR – 4 Marks • Turnover greater than 5 Cr INR – 5 Marks 	5	Audited Financial statements for the financial years 2022-23, 2023-24 and 2024-25. Certified letter from the Chartered Accountant. The CA certificate in this regard should be without any riders or qualification.
3	<p>BIDDER/OEM should have at least 5 years of experience in providing proposed solution for Technical & Commercial) for Supply, Implementation & 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-: 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>	10	Copy of the Credential Letter or Copy of Purchase order from the client's executive and an Undertaking from the Bidder on the Bidder's letter head confirming the implementation along with the contact details of client's representative.
4	<p>CMMI Level CMMI Level 3 - 1 Marks CMMI Level 4 - 2 Marks CMMI Level 5 - 3 Marks</p>	3	Copy of the Certificate
5	<p>Certification (any two) ISO 9001:2015 - 1 Mark ISO 27001 - 1 Mark ISO 22301 -1 Mark</p>	2	Copy of the Certificate
	Total	30	

C. Technical Presentation

All the eligible bidders along with their OEMs will be required to make presentations to supplement their bids, showcase overall solution proposed. Bank will schedule presentations and the time and location will be communicated to the bidders. Failure of the bidder to complete a scheduled presentation to Bank may result in rejection of the proposal. Demonstration / Presentation on proposed solution for Technical & Commercial) for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) - Showcasing Solution Description, Functionality, Architecture & Deployment model covering below major points:

- Clarification in understanding requirements
- Detailed approach & methodology for providing the proposed solution
- Project Rollout Plan
- Live Demo of Proposed Solution

Coverage of entire details as per scope of work with value add/proposition so as to ensure a complete effective and efficient solution.

Sr.	Overall Technical Presentation	Maximum Score	Score
1	Presentation Introduction and Industry Insight & Clarification in understanding requirements	5	
2	Project Plan (Detailed approach & methodology)	5	
3	Solution Positioning	5	
4	Execution Methodology (Project Rollout Plan)	5	
5	Timeline Adherence & adherence to SLAs	5	
6	Project Governance & Live Demo of Proposed Solution	5	
Total Max Score		30	

The following criteria must be adhered to by all Bidders, in connection with the POC, Product Walkthrough, along with Presentation of the proposed solution during the bid selection process.

- At least one senior representative from Bidder's organization should be present in the technical presentations
- Complete soft copies of the presentation materials should be shared with the Bank before the presentation.
- The Bank will expect and demand that the key personnel showcased by the vendor in the technical presentation should be the same person that actively drives the project execution.
- Bidders must strictly adhere to the time slots provided to them for the technical presentation, allowing ample time and scope for question-answers.
- Focus of the presentation should be on the specifics of the solution/approach being proposed for the Bank, not on general elucidation of technologies, tool stacks or concepts.
- Both technical and administrative aspects of the Assignment should be given suitable coverage.
- Focus should be on bringing out clearly what is specific / different / novel about the approach, not on beefing up the presentation with commonly known and/or spurious information
- All aspects of requirements in the RFP should be covered in the presentation – e.g., proposed approach, capability to develop industry grade customized products, processes, frame works, diagnostic tools, organizational capabilities, team, governance, continuous development, transition approach etc.
- Any assumption, if taken in the response to RFP document should be clearly brought out in the technical presentation, along with the justification.
- Bank's evaluation and scoring on all aspects including technical presentation are final and non-negotiable

Note:

1. Group/Parent organization/company experience shall not be considered.
2. Direct orders from end customers shall be considered
3. The technical score will be allotted by Bank to each Bidder against each section and will be considered final.

Technical Evaluation Criteria-

ST = Each Technical Proposal will be assigned a Score Technical (ST).

The Bidder with highest marks obtained (TM) in technical evaluation will be given a Score Technical (ST) of 100 points.

The score technical (ST) of other proposals will be computed as follows:

$ST = 100 \times TS / TM$, where TS= marks obtained for Technical Proposal

Based on ST (Score Technical) the bid with highest ST score will be termed as T1. The rest of the Bidders shall be ranked in descending order of ST Score value as T2, T3, T4 and so on.

Score will be considered up to two decimal places. Technical qualified bid will be considered once it scores minimum score technical (ST) of 70% and above, and rest will be technically rejected. Commercial will not be opened for technically dis-qualified bid.

4.33. Evaluation of Commercial Bids

Commercial bids submitted by only those Bidders, who have qualified both pre- qualification and Technical evaluation, will be eligible for further evaluation.

The Commercial Bids of only those Bidders short listed from the Technical Bids by Bank will be opened in the presence of their representatives on a specified date and time to be intimated to the respective Bidders, and the same will be evaluated by Bank.

Bidders will be ranked as per the ascending order of value of their Commercial Bids (As per **Point No 7.14 Commercial Bid Format**) as (Least Quoted) LQ1, LQ2, LQ3.....and so on, LQ1 being the lowest Financials.

SF = Each commercial Proposal will be assigned a financial score (SF). The lowest GTV (Grand Total Value) (FM) will be given a financial score (SF) of 100 points. The financial scores of other proposals will be computed as follows:

$SF = 100 \times FM / LQ_x (1,2,3...)$, where $LQ_x = \text{Amount of Financial Proposal (GTV)}$

Based on SF (Score Financial) the bid with highest SF score will be termed as L1. The rest of the Bidders shall be ranked in descending order of SF Score value as L2, L3, L4 and so on.

Bidders quoting incredibly low or unrealistic high cost of items leading to unrealistic GTV with a view to subverting the tender process shall be rejected straight away by Bank and EMD of such vendor will be forfeited. Any bid found to be unsatisfactory in terms of any of the evaluated parameters as mentioned may be rejected and will not be considered for further evaluation.

4.34. Final Bid Evaluation (Techno commercial bid):

The Combined Final Score contains 70% weightage for technical evaluation and 30% weightage for commercial evaluation. Therefore, combined and final evaluation will be done on the following basis:

Proposals will finally be ranked according to their combined Techno commercial score (TC) based on the below mentioned formula:

$$TC = ST \times 0.7 + SF \times 0.3$$

Bidders will be ranked basis their Final Techno Commercial Score (TC) i.e. TC1, TC2, TC3...and so on, TC1 being the highest Combined Final Score.

The shortlisted Bidder will be declared after thorough evaluation of commercial bid by Bank. During the evaluation if the Bank finds that the detailed commercial bid is not in order or not complete etc. then Bank will treat his bid as non-viable and same will be rejected, and EMD will be forfeited. In such case the next ranked techno commercial Bidder will be considered for further evaluation and so on till a Bidder is selected.

If any Bidder withdraws his bid, at any stage after the submission of the bid, till the final evaluation or declaration of the

final selected Bidder, it will be declared a defaulting Bidder and EMD of such defaulting Bidder will be forfeited and THE NAINITAL BANK LTD. reserves right to blacklist such Bidders for next three years from participating in any THE NAINITAL BANK LTD. tender. In such situation the tendering process will be continued with the remaining Bidders as per their ranking.

If the Bidder backs out after being declared as selected Bidder, it will be declared a defaulting Bidder and EMD of such defaulting Bidder will be forfeited and THE NAINITAL BANK LTD. reserves right to blacklist such organization for next three years from participating in any THE NAINITAL BANK LTD. Tender. In such case the detailed commercial bid of next ranked techno commercial Bidder will be evaluated.

- a) If the detailed commercial bid is found in order, complete and its GTV is less than the withdrawing Bidder, then this Bidder will be declared as selected Bidder and will provide services at its own quoted rates.
- b) In case the GTV of next ranked techno commercial Bidder is higher than the withdrawing Bidder, then it should match the detailed commercial bid offered by withdrawing Bidder into to.
- c) If next ranked techno commercial Bidder also backs out, then the Bank will complete the tender process by following the aforesaid process again for other remaining techno- commercial ranked Bidders.

Please note that if, after various rounds of evaluation to shortlist a Bidder in place of defaulting Bidder, the Bank does not find any suitable Bidder amongst remaining eligible Bidders, then the Bank shall be at its liberty to reject or accept the bid of the next ranked techno commercial Bidder.

4.35. Bank's Right to Vary Scope of Contract at the time of Award

The Bank may at any time, by a written order given to the Bidder, make changes to the scope of the Contract as specified.

If any such change causes an increase or decrease in the cost of, or the time required for the Bidder's performance of any part of the work under the Contract, whether changed or not changed by the order, an equitable adjustment shall be made in the Contract Value or time schedule, or both, as decided by the bank and the Contract shall accordingly be amended. Any claims by the Bidder for adjustment under this Clause (Clause 4.35) must be asserted within thirty (30) days from the date of the Bidder's receipt of the Bank's changed order.

4.36. Bank's Right to Accept Any Bid and to Reject Any or All Bids

The Bank reserves the right to accept any bid, and to annul the RFP/Tender process and reject all bids at any time prior to award of Contract, without incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Bank's action.

4.37. Notification of Award

Prior to the expiration of the period of bid validity (180 days from last date of bid submission), the Bank will notify the successful Bidder in writing that its bid has been accepted.

The notification of award will constitute the formation of the Agreement/Contract, requiring the successful Bidder to furnish Bank Guarantee, favouring The Nainital Bank Ltd. of 10% of the Work/Purchase Order Value for ensuring contract performance. Thereafter the Bank will notify each unsuccessful Bidder and will return/release its EMD.

4.38. Award of Contract

There will be only one vendor.

At the same time as the Bank notifies the successful Bidder that its bid has been accepted, the Bank will send the Bidder the Proforma of Contract.

Within 15 days of receipt of the Proforma of Contract, the successful Bidder shall sign and date the Contract and return it to the Bank along with the Bank Guarantee, favouring The Nainital Bank Ltd. of 10% of the Work/Purchase Order Value for contract performance as security deposit.

The contract period will be commencing from the date of signing of contract and will be valid for 5 years from the date of Go-Live of solution for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS). THE NAINITAL BANK LTD. reserves the right to extend the contract for further period of two years.

Bidder has to agree for honouring all tender conditions and adherence to all aspects of fair trade practices in executing the purchase orders placed by THE NAINITAL BANK LTD.

If the name of the system/service/process/solution is changed for describing substantially the same in a renamed form; then all techno-fiscal benefits agreed with respect to the original product, shall be passed on to THE NAINITAL BANK LTD. and the obligations with THE NAINITAL BANK LTD. taken by the Vendor with respect to the product with the old name shall be passed on along with the product so renamed.

The above Security Deposit will be in the form of Bank Guarantee (BG) of any Scheduled Commercial Bank (except of The Nainital bank Ltd). Security Deposit should be valid for the entire contract period of 60 months and renewed for extended period, if required, and thereafter on satisfactory performance and completion of contract, the Security Deposit shall be refunded to the vendor without any interest.

Termination of contract:

1. The Bank shall serve the 30 days' notice of termination to the Shortlisted bidder before terminating the contract of the selected.
2. The Bank will be entitled to terminate the contract, without any cost to the Bank and recover expenditure incurred by the Bank, on the happening of any one or more of the following:
 - a. The selected bidder commits a breach of any of the terms and conditions of the bid.
 - b. The selected bidder goes into liquidation voluntarily or otherwise or appointment of receiver or manager of any of the successful bidder's assets or insolvency of the successful bidder.
 - c. Distress, execution or other legal processes being levied on or upon any of the successful bidder's goods and/ or assets.
 - d. If the successful bidder assigns or attempts to assign his interest or any part thereof of the project assigned.
 - e. An attachment is levied or continues to be levied for a period of 7 days upon effects of the Agreement.
 - f. The progress regarding the execution of the order accepted by the successful bidder is found to be unsatisfactory or delay in execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving 30 days' notice for the same. In this event, the successful bidder is bound to make good the additional expenditure, which the Bank may have to incur in executing the balance contract. This clause is applicable, if for any reason the contract is cancelled/terminated.
 - g. Non-satisfactory performance of the successful bidder during implementation and operation.
 - h. An act or omission by the successful Bidder, its employees or its agents in the performance of the services provided in the contract and this RFP including delay in performance of the services beyond the specified period or any other reason which in the judgment of the Bank does warrants termination of contract
 - i. Failure to perform services to the satisfaction of Bank.
 - j. Material discrepancies in the Services noted by the Bank. The Bank reserves the right to procure the same or similar service from the alternate sources at the risk, cost and responsibility of the Successful bidder.
 - k. Successful bidder is found to be indulging in frauds.
 - l. The Bank suffers a reputation loss on account of any activity of vendor or penalty is levied by regulatory authority.
 - m. In the event of sub contract or assignment contrary to the terms of agreement

THE NAINITAL BANK LTD. may, at any time, terminate the contract by giving written notice of -30- days to the vendor(s) without any compensation, if the vendor(s) becomes bankrupt or otherwise insolvent, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to THE NAINITAL

BANK LTD. If at any point during the contract, if the vendor(s) fails to, deliver as per the RFP terms and conditions or any other reason amounting to disruption in service, the Termination and Exit Management clause to be incorporated in contract, will be invoked. In case of any takeover/merger/acquisition/transfer of ownership of bidder, the responsibility for smooth transition to the new entity lies with the Bidder at no extra cost. Moreover, Bank will be informed in advance through written notice of likely event of any takeover/merger/acquisition/transfer of ownership of Bidder. If the contract is terminated by the Bank, the Bank shall also be entitled to get back the infrastructure and hardware, if any, provided by the Bank. Termination of contract by the Bank may also be accompanied by a de-facto blacklisting of the successful bidder.

4.39. Conflict of Interest:

The Bank requires that bidder shall provide professional, objective, and impartial advice and at all times hold the Bank's interest paramount, strictly avoid conflicts with other Assignment(s)/ Job(s) or their own corporate interests and act without any expectations/ consideration for award of any future assignment(s) from the Bank. **Bidder has an obligation to disclose any situation of actual or potential conflict in assignment/job, activities and relationships that impacts their capacity to serve the best interest of the Bank, or that may reasonably be perceived as having this effect. If the Bidder fails to disclose said situations and if the Bank comes to know about any such situation at any time, it may lead to the disqualification of the Bidder during bidding process or the termination of its Contract during execution of assignment.**

4.40. Confidentiality of the Document

The RFP Document to be submitted by bidder is confidential and the Bidder shall ensure that anything contained in RFP Document shall not be disclosed in any manner, whatsoever. The document contains information confidential and proprietary to the Bank. Additionally, the bidder will be exposed by virtue of the contracted activities to internal business information of the Bank and Associates. The bidder shall ensure that its own employees or the employees/firm(s) engaged/hired by him shall maintain full confidentiality of the entire information. Disclosure, reproduction, transmission of this RFP, any amendment to the RFP, any specifications, plan, drawing, pattern, sample data or any part of the aforementioned information to parties not directly involved in providing the services requested could result in disqualification of bidder, premature termination of the contract or legal action against the bidder for breach of trust.

No media release/public announcement or any other reference to the RFP or any programme thereunder shall be made without written consent of the Bank. Reproduction of the RFP or any other written document without written consent of the Bank by Photographic, electronic or other means is strictly prohibited. The Successful bidder will be required to sign a Confidentiality and non-disclosure agreement with Bank.

4.41. Placing of Purchase Orders

Purchase order will be placed on the vendor in hardcopy format for procurement of proposed solution / Hardware / Software / System / Service.

Objection, if any, to the Purchase Order must be reported to the Bank by the vendor within five (5) working days counted from the date of receipt of Purchase Order for modifications, otherwise it is assumed that the vendor has accepted the Purchase Order.

If the vendor is not able to supply/deploy/operationalize the ordered Hardware/software system/service/process completely within the specified period, the penalty clause will be invoked.

The decision of THE NAINITAL BANK LTD shall be final and binding on all the vendors to this document. THE NAINITAL BANK LTD reserves the right to accept or reject an offer without assigning any reason whatsoever.

4.42. Bank Guarantee for Contract Performance

Within thirty days of the receipt of notification of award from the Bank, the successful Bidder shall furnish the performance security in the form of Bank guarantee, favouring BANK valid for a period of 60 months from the date of

Signing of Contract in accordance with the Conditions of Agreement/Contract.

Failure of the successful Bidder to comply with the requirement mentioned in document shall constitute sufficient ground for the annulment of the award and forfeiture of the EMD. In case of exigency, if the Bank gets the work done from elsewhere, the difference in the cost of getting the work done will be borne by the successful Bidder.

Performance Bank Guarantee as per following schedule:

S.no.	Item	Value
1	Instrument	One single Deposit in the form of Bank Guarantee
2	Validity of Performance Bank Guarantee	Bank Guarantee to be submitted along with the duly stamped and signed contract and should be valid for a period of 60 months from the date of Go-Live of Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) solution. In case there is an extension of contract beyond 60 months, Bidder has to provide the BG for that extended period.
3	Amount	10% of Purchase Order value

4.43. Tender Related Condition

The Bidder should confirm unconditional acceptance of full responsibility of completion of job and for executing the 'Scope of Work' of this tender. This confirmation should be submitted as part of the Technical Bid. The Bidder shall also be the sole point of contact for all purposes of the Contract.

The Bidder should not be involved in any major litigation/arbitration that may have an impact of affecting or compromising the delivery of services as required under this contract. If at any stage of Tendering process or during the currency of the Contract, any suppression / falsification of such information is brought to the knowledge of the Bank, the Bank shall have the right to reject the bid or terminate the contract, as the case may be, without any compensation to the Bidder and claim damages before the court of law, resulting from such rejection/termination as the case may be.

4.44. Prevention of Corrupt and fraudulent practices:

It is required that every participating bidder is required to sign an integrity pact as part of this RFP majorly covering the following:

1. Every Bidders / Suppliers / Contractors are expected to observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of the policy:
2. "Corrupt Practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of an official in the procurement process or in contract execution AND
3. "Fraudulent Practice" means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Bank and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.
4. The Bank reserves the right to reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.
5. The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract

4.45. Rejection Criteria

Besides other conditions and terms highlighted in the RFP Document, bids may be rejected under following circumstances:

4.45.1 General Rejection Criteria

- Bids submitted without or improper EMD, and/or Application Money.
- Bids submitted without proposed solution features fees and NDA document in original (Refer Point 7.16 of Non-Disclosure Agreement).
- Bid submitted through Telex /Telegraphic / Fax/E-Mail will not be considered for evaluation.
- Bids which do not confirm unconditional validity of the bid as prescribed in the Tender.
- If the information provided by the Bidder is found to be incorrect/ misleading at any stage / time during the Tendering Process.
- Any effort on the part of a Bidder to influence the Bank's bid evaluation, bid comparison or contract award decisions.
- Bids received by the Bank after the last date and schedule time for receipt of bids as prescribed by the Bank.
- Bids without letter of authorization and without any other document consisting of adequate proof of the ability of the signatory to bind the Bidder.

4.45.2 Technical Rejection Criteria

- Technical Bid containing commercial details.
- Revelation of Prices in any form or by any reason before opening the Commercial Bid.
- Failure to furnish all information required by the RFP Document or submission of a bid not substantially responsive to the RFP Document in every respect.
- Bidders not quoting for the complete scope of work as indicated in the RFP documents, corrigendum/addendum (if any) and any subsequent information given to the Bidder.
- Bidders not complying with the material technical requirement by way of functionality, specifications and General Terms and conditions as stated in the RFP Documents.
- The Bidder not confirming unconditional acceptance of full responsibility of providing services as contemplated in this RFP.
- If the bid does not confirm to the timelines indicated in the bid.
- Bidder not scoring minimum marks as mentioned in Tender
- The Details of Hardware and Operating System Requirement (**Refer Point 7.15** of Bid Submission Format) submitted by the Bidder will be considered by the Bank.

4.45.3 Commercial Rejection Criteria

- Incomplete Financial Bid
- Financial Bids that do not conform to the Tender's Financial bid format
- Total price quoted by the Bidder does not clarify regarding all statutory taxes and levies applicable.
- If there is an arithmetic discrepancy in the commercial bid calculations the Bank shall rectify the same at its discretion. If the Bidder does not accept the correction of the errors, its bid may be rejected.

5. Section III: Detailed Scope of Work

The Bidder shall provide a complete solution which takes into account business requirements of the Bank. The proposed solution is expected to integrate data sources as per the requirement, and develop the RBI reports and other identified reports. The Bidder is responsible for the RFP to comply the requirements and addendum & corrigendum issued thereafter. The Bank assumes no responsibility for assumptions or judgments made by the Bidder for proposing and implementing the solution. In the event the proposed solution fails to meet as per SLA

and the scope and objective of the RFP (and addendums), the Bidder will have to upgrade, modify or replace the proposed solution at no additional cost to the Bank.

The Bidder is completely responsible for any supplies and services which might not have been specifically mentioned in this RFP but are necessary for installation, testing, security, commissioning, compliance, performance, integration with existing software solution of the Bank, operations, maintenance or completeness of the order, shall be made available by the Bidder as per the time schedule for smooth and efficient operation and maintenance of the system. The Bidder shall take all corrective measures arising out of discrepancies, error, omission and other information as mentioned above within the time schedule and without extra cost to the Bank.

The Bidder shall provide the detailed design and features of the proposed solution and also shall share a detailed project plan. The plan needs to cover the UAT release plan of individual features in a phased manner so that there should not be any delay in the mutually agreed timelines. Before each UAT release the detailed onsite knowledge transfer needs to be completed by the Bidder. After successful completion all UAT phases, the application will be moved into production with all features after completing all necessary audits. The application needs to be complied with all audit finding by Bank's empanelled auditor, who is assigned the task of conducting the security audits. The Bank intends the vendor appointed under the RFP shall have single point responsibility for fulfilling all obligations and providing all deliverables and services required for successful implementation of the project.

5.1. Broad Outlines of Scope of Work

The Bank plans to acquire, implement, and maintain a Fingerprint Biometric Authentication Devices and Services (FBAS). We're inviting technical and commercial proposals from qualified bidders with a proven track record in all phases of FBAS solution delivery.

Proposed implementation services include, but not limited to, customization and parameterization, testing, installation, production roll-out and go-live. Implementation for the proposed solutions across all the branches/HO/RO locations will be done by the bidder.

Project Scope:

The selected bidder will be responsible for the entire lifecycle of our **Fingerprint Biometric Authentication Devices and Services (FBAS) solution including its supply, implementation, Monitoring, Maintenance, and support**. Their project scope encompasses, but isn't limited to FBAS solution only.

Biometric Authentication System

1. The selected bidder should supply, install, commission and operationalize Fingerprint based Biometric Authentication solution to all Branches and offices of Nainital Bank spread across the country (present and future). The solution should include Application Software, 24*7 support and all other features mentioned herein.
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
3. The (MS Windows/RHEL) Client machines will be accessing the application through any web browser (Microsoft Edge, Internet Explorer Ver 10.0 and above, Mozilla Firefox, Google Chrome etc.) where the finger print devices are connected. The backend application will fetch the LIVE finger print information from the Client machines. The LIVE finger print information received will be compared with the respective finger print template stored in the database and send a "YES or NO" response. Application should also be compatible with any other web browsers suitable to future technology like opera, Safari and Netscape.
4. Size of the finger print template should not exceed 1KB and should be stored in central server in encrypted format.
5. Should have the capability to configure the Servers in Active — Active cluster at primary Data Centre as per the Bank's requirement and also at DR site of the Bank.
6. Bank will provide required hardware, OS and DB licenses for the application. The Bidder should share with the Bank, a detailed architecture & hardware sizing of the proposed Biometric Solution.

7. Hardware sizing shall be provided to ensure biometric authentication for concurrent users (1,000 users with 5% increase every year) during peak time for biometric authentication. The bidder should ensure an uptime of 99.5% and Hardware and Software have to be sized accordingly.
8. Biometric solution should work within the Bank's existing network bandwidth capacity, which could be based on Leased Line, MPLS, VSAT, RF or any other suitable networking technology/method adopted by the Bank.
9. The solution must provide feature of Best Finger Detection (BFD) for fast matching of biometrics.
10. Upon implementation of the Biometric login solution, the employee should be able to login through any System (PC) or any branch/ Office.
11. There should be a provision to register the fingerprints of all TEN fingers and stored in the central server under the Employee-id and that he/she must be able to login with any of the finger print of his/her choice which should be validated and authenticated. The employee-id will be the unique identifier and primary key. At the time of registering, system should be able to check for de-duplication of the finger prints.
12. The solution should provide multi-level Maker Checker facility at the time of enrolment process. E.g.: Branch, ROs, DRM Offices, HO, Admin or other offices. The proposed Application must have been developed in such a way that any change in Bank's Hierarchy shall be easily configured.
13. The solution should provide a secure end-to-end encrypted channel for all data communication between client and server.
14. After implementation of the Biometric solution, a facility should be available to bypass biometric login, and to allow direct login to application at user level, branch level, or at any other parameter defined by the Bank. However, such bypass right should be controlled centrally by the authorized office of the Bank. The logs of any such bypass records should be captured and be readily available for any audit or compliance purpose.
15. The approach to the solution should be such that before any user can enter the CBS or other system with which Biometric Authentication System is integrated, they have to get their Finger Print authenticated through the Finger Print authentication system.
16. The Successful Bidder will be required to provide onsite support for whole contract duration. One technically qualified and experienced staffs should be deployed for trouble-free performance and supervision of on-site operation of the supplied Biometric Solution for Five years (extendible by 2 years) as per discretion of Bank.
17. Prior to starting the ATS phase, Successful Bidder should arrange to provide complete technical as well as functional training of the Biometric Solution to the Bank's officials without any additional cost. Scope of training and number of officials for training will be determined by the Bank after having a preliminary discussion with the successful bidder.
18. During the course of the project, the selected Bidder should undertake to implement the observations / recommendations of the Bank's IS-Audit, Security Audit Team or any other audit conducted by the Bank or external agencies without any additional cost to Bank.
19. 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.
20. Bidder should take backup of existing fingerprint (if any) and import in new solution offered without any additional cost.
21. The solution will be a single interface for authenticating all the applications through biometric. Bidder should not provide a separate authentication interface for each application. The users will be provided application access based on their access right to specific application.
22. Bank is currently not using any Biometric scanners. Bidder shall provide the biometric authentication solution which must support the device provided by the vendor and any other device procured by the Bank.
23. For implementation of other biometric scanners (IRIS and Facial recognition) Bank will place order to successful bidder at the mutually agreed rates as and when the requirement arises.
24. 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.
25. Application shall have feature to search an employee using multiple parameters such as employee ID, employee Name, SOL ID, Department etc. The parameters in the Biometric Authentication system shall be easily configurable. If any extra parameters or features need to be added in future, it shall be done

by bidder without any extra cost to Bank

26. Bidder shall provide the MIS to Bank as per format decided by Bank. The system should support integrated MIS with minimum following reports Branch wise, Region Wise, Zone Wise, Head Office Wise, Department wise and Bank as a whole
 - (i) Biometric Authentication Report
 - (ii) Biometric Bypass Report
 - (iii) Biometric Attendance Report
 - (iv) Biometric Devices Report
 - (v) Biometric Enrolment Report
 - (vi) Event log Report
 - (vii) De-dup report
 - (viii) Other Reports as per Bank's requirement without any additional cost to Bank
 - (ix) MIS Module: MIS reports related to biometric login authentication and failure report, Device Reports, biometric attendance reports etc.
27. The system should support online/ real-time comprehensive and customizable dashboard.
28. The Bidder should comply with Bank's IT Security and Information Security Policy in key concern areas relevant to the RFP. Security requirement of the Bank will be shared with the successful bidder.
29. 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.
30. The product should be designed in such a way that audit trails, audit logs of all its functions/ processes are maintained and to be provided to bank as and when required.
31. The bidder will assist Bank in migration of all stored encrypted biometrics related details from their outgoing solution to new biometric solution acquired by Bank in future.
32. The bidder should deploy, integrate and ensure operation of the FBAS solution from the DR Site to ensure continuity of FBAS solution when operations are running from DR Site of the Bank.

Maintenance Support

The bidder has to provide at least one seat (technical experts) (as per bill of material) during 9 AM to 6 PM/10 AM to 7 PM for technical support without any additional cost such as travelling, lodging, resources etc.

The technical resources should be competent to handle/ integrate/ implement/ test/ go-live of the solution/customizations within Bank's stipulated time. Resources are expected to perform, testing, UAT, preparation of test cases, support, monitoring, certification, implementation, reporting, coordination with banks team/s, Audit compliance, VAPT(Vulnerability Assessment & Penetration Testing) closure, any other statutory compliance, FBAS installation, fixes, analytics, logged complain for software/ issues, day to day MIS reports, conducting DR Drill, DC-DR Drill, database support including performance monitoring, perform daily/weekly/monthly/yearly backup and restoration activity, optimization, maintenance of table spaces, log files, troubleshooting, online replication with zero lag, product documentation, user management and post go-live support.

Detailed process documentation, SOP (Standard operating procedure) and management of solution should be created and submitted before project signoff.

Selected bidder is expected to deploy academically good, technically sound and competent personnel to ensure smooth operations at bank's site. The deputed personnel will be employed by the selected bidder on their payrolls/ contracts without having any employment right with the bank. Moreover, deployed personnel will not have any right whatsoever to lodge claim of any nature directly or indirectly with the bank and it would be responsibility of selected bidder to address such issues without involving the bank. The deputed persons have to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised/ disclosed/

misused/ misappropriated then bank would take suitable action as deemed fit and selected vendor would be required to compensate the bank to the fullest extent of loss incurred by the bank. Bidder is expected to adhere to Bank's request for removal of any personnel, if bank notices any negligence/gross misconduct/violation of trade secret/disclosure of bank's data to third party and any decision of the bank in this regard would be final and binding upon the selected vendor.

The vendor should provide a detailed description of how the updates/ upgrades will be reaching the desktops to update the FBAS solution/agent with reference to size of the updates, the frequency of updates and bandwidth utilization etc.

Prices payable to the successful bidder as stated in the Contract shall be firm and not subject to any changes under any circumstances during the contract period of 5 years or period of deliverables under this contract whichever is later from the date of placing purchase order.

5.2. Reports

Bidder shall provide the MIS to Bank as per format decided by Bank. The system should support integrated MIS with minimum following reports Branch wise, Region Wise, Zone Wise, Head Office Wise, Department wise and Bank as a whole

- (i) Biometric Authentication Report
- (ii) Biometric Bypass Report
- (iii) Biometric Attendance Report
- (iv) Biometric Devices Report
- (v) Biometric Enrolment Report
- (vi) Event log Report
- (vii) De-dup report
- (viii) Other Reports as per Bank's requirement without any additional cost to Bank
- (ix) MIS Module: MIS reports related to biometric login authentication and failure report, Device Reports, biometric attendance reports etc.

The report formats may change as per the requirements of RBI/Other regulator/statutory bodies and Bank for its own use, such reports to be provided at no additional cost to Bank.

5.3. Sizing of Hardware and Software

The successful bidder is required to design, size and provide detailed bill of material for the hardware required to operationalize the complete proposed FBAS solution. Bidder is required to size the hardware for 1200 devices, but the hardware should be scalable to support 2,000 devices. The required hardware will be provided by Bank. The bidder is required to provide the hardware sizing only as per bill of material.

The bidder shall confirm/ certify that the hardware proposed is adequate to fulfil BANK's requirement and is as per the industry best practices. Wherever applicable, the bidder should also get the confirmation from the OEM, regarding the proposed infrastructure landscape provided and hardware sizing proposed. During the tenure of the contract, in case of any shortfall of software licenses or hardware sized; bidder is required to provide software / hardware at no additional cost to Bank. Bidder should consider high availability (active-passive) architecture at primary Data Centre and Disaster Recovery Centre. The bidder should size the storage considering RAID5 configuration. The bidder should provide the sizing for SAN for keeping 5-year data online. The bidder is expected to provide calculations / logic arrived at the sizing for all appliances/ hardware and its supporting software as part of the response. The bidder shall ascertain the sizing of the hardware is adequate and will ensure adequate optimization and parameterization exercise to be executed on the proposed software

The proposed hardware sizing must include:

- 1) Application server(s) – production environment (at UAT, DC and DR)
- 2) Database server(s) – production environment (at UAT, DC and DR)
- 3) Web server(s) – production environment (at UAT, DC and DR)

- 4) Application Server(s) for development and testing environment, if required by bidder (only at DC)
- 5) Any other hardware/software component required as part of the solution

Bank will provide space, power for the in-scope solutions. However, bidder is required to mention specifications of virtual environment required to host in-scope solutions. Bank will provide the network bandwidth for the in-scope application. However, bidder is required to mention the bandwidth requirement for in-scope solution. It is expected that the proposed solution to consume minimal bandwidth, so that it should not impact Bank's day to day business operations. The bidder will be responsible for the installation of testing and production environment. Bidder shall submit the certificate from OEM confirming the installation. 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.

5.4. Software Lifecycle

Proposed solution should follow Software Development Life Cycle (SDLC) processes for data integration, MIS, data quality, cross functional analytical requirements of the Bank and should be as per ISO Standards.

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. The Bank presumes the cost of onsite resource will be provided under **7.14 Commercial Bid Format**.

In case the above resources need to be replaced, the Bidder will use all reasonable endeavours to replace such individual(s) promptly by other sufficiently skilled, qualified, and experienced person(s) at no extra cost to the Bank. Bidder shall be solely responsible for acts and omissions of the said resource. In event of any loss, of whatsoever nature, is caused to the Bank due to acts and omission of said resource, the bidder shall compensate the Bank to extent of such loss.

Considering the extensive nature of the assignment and the envisaged relationship with the Bidder, any service, which forms a part of facilities management that is not explicitly mentioned in this RFP as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional costs to the Bank. The Bidder has to envisage all necessary services to be provided and ensure the same is delivered to the Bank. The Bank will not accept any plea of the Bidder at a later date for omission of critical services on the pretext that the same was not explicitly mentioned in the RFP.

5.6. Training

The Bidder will be responsible for training the Bank's employees in the areas of parameterization, implementation, migration, operations, management, error handling, system administration, etc. The training should at least cover the following areas:

- a. Functionality available in the solution,
- b. New functionality customized (if any),
- c. Parameterization,
- d. Impact Analysis,
- e. Generating various reports from the solution provided,
- f. System and Application administration,
- g. Log analysis and monitoring

All the trainings would be held at the appropriate sites (Bidder and NTBL premises as identified at the time of training) and the Bidder has to organize the trainer from OEM.

The above training has to be conducted within 3 months of signoff and is exclusive of OEM trainer. OEM training is to be provided every year to the Bank team.

The Bidder will be expected to deliver to the Bank one (1) physical copy and one (1) electronic copy of documentation for each of the deliverables and online context-sensitive help module included in the software to enable the Bank's personnel to use and understand the operations of the deliverables. The Bank may make additional copies of the Bank specific documentation for their internal use.

5.7. Manuals/ Documentation

Project Documents, User Manuals and Technical manuals are to be provided for all the functionalities/modules/tools proposed for the solution separately. All works related to the assignment handled are to be well documented and will form the part of deliverables. They should be delivered both in hard copy and soft copy at the end of each stage.

5.8. Web Portal

The proposed solution should allow the users to build and generate adhoc reports / data based on the aggregated and granular data. This Portal should enable users to run / view/ download the reports in various formats such as excel, pdf, csv, text, etc. The Web Portal should be device and browser compatible and should be accessible through Desktops/Web. History of report generation should also be made available in the portal. The web portal should have proper user management module to enable various level of users and allocating access rights to users.

5.9. General Aspects in Scope

The selected Bidder should provide required software and licenses along with licence keys & copy of licence to the Bank, if any, including implementation / execution of the same within the stipulated time period.

- a. The proposed solution should maintain logs and audit trails of all the activities. The audit logs should be capable of being used for forensic evidence. Being a financial institution, Bank expects that the proposed solution should facilitate necessary security check and validation processes for ensuring full-proof access to the systems. These security measures should be an integral part of the proposed solution.
- b. Follow industry standards during the whole SDLC Process.
- c. Multiple levels of authority are mandatory so that the proposed solution can provide multiple levels of access for users, managers, administrators etc., depending on their roles.
- d. Any security related issues (including various audit conducted by the Bank/Third Party) reported/observed in the system is to be rectified on top priority. The Bidder is required to fix any vulnerability in the proposed solution at no additional cost during the entire tenure of the contract.
- e. All vulnerabilities, installation of patches, security and database incidents etc., should be attended within the time frame as per Bank's Policy.
- f. 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.
- g. The selected Bidder should provide one year of comprehensive warranty for proposed solution including associated services. The warranty of the proposed solution will start from Go-Live Date of the proposed solution. After the completion of One year of warranty, the Bidder will maintain the software for 4 years (plus extended period, if any) as a part of ATS.
- h. The successful Bidder should take care of all aspects of installation on existing or new setup, De-Installation, Configuration, Re-configuration, enhancements, updates, version upgrades, problem analysis, on-site, as well as off-site support to ensure smooth operations during and post implementation on perpetual basis.
- i. Bidder should sign the Service Level Agreement (SLA) based services and SLA tracking system for maintaining operational workflow.
- j. The scope of the services is to be provided for the project duration initial for 5 years with an option to the Bank to exit after 90 days' notice (Services will be deemed to have been implemented from the Go-Live date i.e. from the date when bank decides to live the software for the end users).

- k. Time, being an essential feature of the contract, the selected Bidder is expected to successfully implement the proposed solution within 4-8 weeks from the date of acceptance of Purchase Order. The priority of reports will be decided by Bank and will be conveyed to the successful Bidder.
- l. Project Completion Document should be comprehensive to enable the bank to refer to any details at a future date in case of faults/errors or maintenance/up gradation/patch management.
- m. The Bidder should develop new Reports of modify/ combine existing reports as per instructions/ requirements from RBI/Bank, etc. during the whole contract period of 5 years.
- n. Bank conducts VAPT (Vulnerability Assessment & Penetration Testing) and Information Security audit on quarterly basis. The Bidder/ OEM needs to comply with the findings of the VAPT/IS Audit/Secure Coding Practices in terms of the proposed solution provided under this RFP.
- o. The successful Bidder has to meet the requirement of Audit/VAPT/CISO before going Live since approval of Audit/VAPT/CISO is mandatory. The Bidder has to resolve any VAPT/External/Internal/RBI/NPCI Audit observations within stipulated time.
- p. The successful Bidder is expected to maintain coding standards as per best industry standards and bank reserves the right to audit the source code for industry standards.
- q. The Bidder is expected to develop a disaster recovery plan for restoration of the system in the event of any disaster or major incident. The Disaster recovery plan will be first tested prior to go-live to verify DR readiness and then on every subsequent DR Drill conducted by Bank. The Bidder shall support during the DR drill and period will be decided by bank.
- r. In case any Bidder quotes open source software for any requirement given in the RFP, then it is mandatory for the Bidder to quote rightful subscription and support charges to ensure compliance with the service levels defined in the RFP. The Bidder shall take into consideration future takeover/ merger/ acquisition/ amalgamation of the open source software to/ by other company. The Bidder should give an undertaking stating the continuation of support of the open source software delivered if any.
- s. Bidder will provide Application interface architecture for application.
- t. Bidder will ensure Audit trails should be enabled for application server.
- u. Bidder will ensure secure code review post major/critical changes to the application/software
- v. Bidder will ensure escrow arrangement for application.
- w. Bidder will provide Architecture interface design.
- x. Bidder will provide Source code audit certificate.
- y. Bidder will ensure that application level logs should be compatible for integration in Security Information and Event Management (SIEM) tool of the Bank for the proposed applications. As required by Bank the Bidder shall provide all the required information and data for integrating with SIEM.
- z. The Bidder shall also ensure that the software does not and shall not contain any computer code or any other procedures, routines or mechanisms to:
 - a. Disrupt, disable, harm or impair in any way the software (or other applications installed on the system the software is installed or interacts with) orderly operation based on the elapsing of a period of time, exceeding an authorized number of copies, advancement to a particular date or other numeral (sometimes referred to as “time bombs”, “time locks”, or “drop dead” devices);
 - b. Cause the software to damage or corrupt any of the Banks’ or its clients’ data, storage media, programs, equipment or communications, or otherwise interfere with the Banks operations, or
 - c. Permit the Bidder and/or its personnel and/or its licensors and/or any other third party, to access the software (or any other software or Banks computer systems) to cause such disruption, disablement, harm, impairment, damage or corruption (sometimes referred to as “traps”, “access codes” or “trap door” devices).

The scope of work shared above is only indicative and non-exhaustive. The bank and successful Bidder will prepare an exhaustive list of reports to be provided as a part of this proposed solution.

5.10. Delivery Schedule of Implementation

<u>Sr</u>	<u>Activity</u>	<u>Time Period for Completion</u>
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
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.
3.	Completion of initial Implementation of FBAS solution at all Branches	Within 4 weeks of installation of FBAS solution (Go-Live).
4.	On-site Support and Training	From date of Rollout till project period of 5 years

5.11. Detail Design

- Database design - Source to target mapping/Reports - design workflows for approval.
- Build & Testing - Install proposed software solution and configure servers in Production environments, UAT and DR set up.
- Implement Designed Proposed Solution.
- Develop Unit, Integration and User Acceptance Test cases.
- Data archival for analytical purpose.
- Knowledge transition to Support team.

5.12. Proposed Solution and Approach

To carry out the development of the above-mentioned components, successful Bidder will be responsible for the following activities and will approach the engagement in this fashion:

- Successful Bidder will work with business team to understand detailed requirements, understand application in the scope of this project.
- Bidder will prepare Functional specifications and conceptual design that will be reviewed and signed-off by the Bank. Based on these documents, Bidder will prepare detailed design and document the same for Database model and report (User Interface).
- Bank will review the design documents and provide signoffs.
- Bidder to Develop / Build integrations, DB model and reports as per the design for the agreed scope.
- Bank to review code and provide signoff. Bidder to fix code that is non-compliant with standards.
- Bidder will conduct performance tests throughout the period of TCO on quarterly basis. Based on the results, performance issues if any will be fixed by the Bidder. Bank may also conduct audit of the project through third party multiple times during the period of TCO and any observations observed thereof will be fixed by the Bidder within the prescribed timeframe.
- Bidder will perform Unit testing, SIT testing and fix any defects found during testing.
- Bidder to prepare configuration and deployment guide.
- Bank to provide sign off to move the code to production.
- Bidder to deploy code for production go-live.
- Bidder to ensure system should support the Policy of the bank. Data backup shall be done as per data backup and retention policy of the Bank.
- Bidder to provide training to users as and when required by the bank.

- In the event of system breakdown or failures at any stage, protection available shall be specified which would include the following:
 - Diagnostic for identification
 - Protection of data entered
 - Recovery / restart facilities
 - Backup facilities
- Bidder will respect the confidentiality of all information given to it by the Bank and will not divulge any such information to any third party or other units without the consent of the Bank.

5.13. Project Deliverables

As part of the project management exercise the bidder is expected to do:

Phase	Project Specific Deliverables
Project Preparation	<ul style="list-style-type: none"> • Project Kick-Off • Project Charter and Project Plan • Resource Deployment Plan
Business Design	<ul style="list-style-type: none"> • As-Is report & Identification of major / minor design consideration • To- Be report and Gap Assessment report • Workshop for business blue print, gaps and way forward
Configuration & Customization	<ul style="list-style-type: none"> • Configuration document consisting of system setting and parameters customization-design, development and technical documents
Integration	<ul style="list-style-type: none"> • Integration with Bank's existing solution(s), if any
UAT signoff in test environment	<ul style="list-style-type: none"> • Demonstration of all the functionalities/ requirements as depicted in the scope of work along with all required customization including interface with Bank's existing infrastructure • Any necessary additional stress testing to be arranged by bidder • Resolving of UAT issues and signoff
Technical Documentation	<ul style="list-style-type: none"> • The document which needs to be delivered by the vendor to the Bank for every software/module including any third party software before software/service become operational includes user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, functional specification, software requirement specification, system configuration documents, system/database administrative documents, debugging/diagnostics documents, test procedures etc. • Necessary periodic updation/review (at least once in a quarter) of all the documents above must be carried out by the vendor and submitted to the bank.
Training	<ul style="list-style-type: none"> • Core team training plan (functional & technical) • Training manuals for core team training (functional & technical) • End-user training manuals • Training completion certificates to all users trained (during train the trainer sessions)
Go Live	<ul style="list-style-type: none"> • Go-live for all functionalities/ requirements as stated in the scope of work for the bidder

The successful bidder is expected to monitor the infrastructure/ hardware dedicated for in scope applications. It is the responsibility of the successful bidder to resolve any deficiency identified in the performance of the FBAS application, as observed during the acceptance test. The successful bidder is expected to mobilize the team and set-up project management office within 7 days from the date of PO issuance by Bank. Commencement of work would mean reporting of successful bidder's resources at the designated Nainital Bank

locations for project. The successful bidder shall not change any member of the project team during the course of the project without written consent from Bank.

5.14. Quality Assurance

Quality assurance program to be followed for the execution of the contract will be as under:

- The secure SDLC process shall be adopted for configuration customization and the software in line with PCI DSS by adoptions.
- Whenever major enhancements are carried out they should be done after vulnerability assessment on Applications.
- UAT: Both operational staff of the Successful Bidder and users of the Nainital Bank Ltd shall test the System and ensure that the same meets the agreed specification before it is transferred to production. Test criteria shall be developed and agreed prior to commencement of User Acceptance Test. Errors shall be documented and rectified.
- A set of Support and Maintenance procedures shall be implemented and maintained as follows:
 - **Compliance of Service Level Agreement:** To monitor the performance operational activities on periodical basis.
 - **Issue Management:** To record all day to day operational issues for timely resolution.
 - **Change Management:** To record all new requirements to track changes and configuration of system and to ensure that changes are made in a secured manner.
 - **Incident Management:** To record all incidents and escalate to respective teams based on escalation matrix to do root cause analysis for corrective action.
 - **Log Management:** To log and track all operational activities to prevent security flaws.
 - **Project Management:** To establish a steering committee to guide the project and resolve issues and disputes between Successful Bidder and Bank.
 - The Successful Bidder shall conduct an Annual Onsite Audit of its Systems & Personnel with regard to SLA conformance.

5.15. Implementation scope

- Installation of application on Bank DC and DR site.
- Exact replica of the solution to be deployed on bank’s Disaster Recovery (DR) site.
- The Bidder would provide the sizing of the Hardware, Security Devices, OS, Database, any other components required for implementation of the project.

5.16. Detail Design

- Install proposed software solution and configure servers in Production environments, UAT and DR.
- Implement Designed Solution.
- Develop Unit, Integration and User Acceptance Test cases. Bidder will perform Unit testing, SIT testing and fix any defects found during testing.
- Data backup shall be done as per data backup and retention policy of the Bank.

5.17. Technical and Functional Specifications

In this stage, the evaluation of Technical specifications would be made as per the method described hereunder: -

Sr. No.	Specification (Requisite features)	Bidder’s Compliance (Y/N)	Bidder’s Remark
Technical Specifications:			
1	The proposed solution should be Single Interface, Applet less and Browser independent.		

Sr. No.	Specification (Requisite features)	Bidder's Compliance (Y/N)	Bidder's Remark
2	The proposed solution should be compatible with the devices being supplied or procured by the Bank.		
3	The solution should be based on premise development model.		
4	The proposed solution should have provision of automatic archiving of old data (i.e., data past its life time) to save on storage box and to optimize the solution.		
5	The proposed solution to include automated process of de-duplication of all new user enrolments done in NTB.		
6	The proposed solution to include centralized architecture for Fingerprint Scanner for enrolment, validation, matching, de-duplication and authentication of fingerprint data. This data has to be synchronized with central repository at regular intervals.		
7	The proposed solution has to have two instances of setup, one at DC and another as DR at the site decided by NTB. The vendor shall also be required to setup UAT environments as part of the solution.		
8	The proposed Database Servers are configured as an Active – Passive cluster at the primary site (DC) and the disaster Recovery (DR) Site with high availability network load balancing.		
9	The proposed solution is customizable and configurable to support an architecture whereby multiple users share a common finger print device in the branch for authentication, as well as have provision for use of one device per user. This should be configurable at the server level whenever NTB desires so.		
10	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.		
11	The proposed 2FA solution to return the success/failure response to any login attempt within 3-5 seconds.		
12	Each record in the proposed solution has to pertain to a single subject and will contain an image record (consisting of single view)		

Sr. No.	Specification (Requisite features)	Bidder's Compliance (Y/N)	Bidder's Remark
	for each of one or more fingers; multiple fingers (single image records).		
13	The bidder to ensure that the 2FA solution offered, accepted and implemented does not in any way disturb or degrade the performance of either the back-end or front-end functioning of the core banking application or any other application of NTB.		
14	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.		
15	The proposed solution is to be capable of providing various MIS and audit trail reports of login by users and transactions made using 2FA, as and when required by NTB/NTB's internal/External auditor, Regulatory authorities etc.		
16	Bidder proposes to provide latest version of enterprise wide perpetual license for the 2FA application, with 1200 user license and DC/DR with high availability within NTB.		
17	The proposed hardware is to be suitably sized for NTB to ensure smooth 2FA login and authentication with 50 concurrent authentications. Provision should be kept at the time of sizing for at least 10% growth in number of users over the next 5 years. In case, the Hardware specification or the software ability to handle the said load is found to be insufficient, the bidder will have to bear the cost of upgrade of the hardware or software.		
18	Whether the bidder has benchmarked & sized the requisite Hardware & software licenses involved in 2FA solution depending on the number of users and peak time of operations of NTB. The existing enterprise Licenses of RHEL and MySql/Oracle will be made available to the vendor, if required. Any other licenses required for development, UAT and deployment has to be factored and need to be procured by the vendor in favour of NTB.		
19	Whether the bidder has submitted details of hardware & software technical specifications (including system		

Sr. No.	Specification (Requisite features)	Bidder's Compliance (Y/N)	Bidder's Remark
	software/OS mentioning version nos.) purported to be used for the 2FA solution as per Point 7.15 along with the technical bid.		
20	Whether the proposed solution ensures an uptime of 99.5%, calculated on a monthly basis and Hardware and Software have to be provisioned accordingly.		
21	Whether proper provision has been made in proposed 2FA solution to use NTB's existing network, which is based on MPLS or any other suitable networking technology/method adopted by the NTB. Bidder needs to clearly mention the network bandwidth requirements in their technical proposal.		
22	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		
23	The Onsite resource has to pro-actively monitor the breakdown calls of solution / device and ensure that breakdown calls are closed in time as per SLAs and submit the monthly / quarterly breakdown call reports to NTB.		
24	Proposed solution should be integrated with Windows AD for LDAP authentication.		
25	The bidder has to take into account compliance to all licensing, statutory and regulatory requirements while submitting their technical & commercial bids.		
26	The bidder has to provide Project Planning and Management		
27	The bidder has to provide System Study and Preparation of Functional Requirement Study Document, Systems Requirement Study document, data flow diagrams, data		

Sr. No.	Specification (Requisite features)	Bidder's Compliance (Y/N)	Bidder's Remark
	model, flow-charts, entity-relationship diagrams, etc.		
28	The bidder to provide the Design of the security and information architecture for the proposed solution.		
29	The solution should provide multi-level Maker Checker facility at the time of enrolment process. E.g.: Branch, ROs, HOs, DITs or other offices. Application shall be developed in such a way that any change in NTB's Hierarchy shall be easily configured		
30	Customization of the application software and its integration with the NTB's core insurance application and any other web application chosen by NTB has to be done by the bidder at no additional cost to the NTB		
31	The proposed solution should support virtualization at the application infrastructure level.		
32	The bidder proposes to provide a robust & fool-proof backup & storage solution for storage, backup & retrieval of 2FA data.		
33	The bidder to provide Performance & Security testing, Unit Testing, User Acceptance Testing ,support.		
34	The proposed solution to allow horizontal and vertical scaling, to meet the load that may increase from time to time		
35	The bidder proposes to provide OEM Training and OEM certified documentation to minimum 5 NTB employees involved in the project of integration of CBS with 2FA solution for two factor authentication.		
36	The bidder to ensure Maintenance and onsite support for each software and hardware components procured through this RFP .		
37	The bidder to ensure for Knowledge transfer (KT), system documentation and user manuals of the solution to NTB at the end of roll out sign off.		
38.	Functioning of Software / Hardware / Network etc.	Attached supporting Documents	
39.	Licensing details of Software Solution / Service/ Product	Attached supporting Document	
40.	The Software Solution should be convenient to use. It should have web		

Sr. No.	Specification (Requisite features)	Bidder's Compliance (Y/N)	Bidder's Remark
	based graphic interface & ability to provide for access by users through web browser.		
41.	All vulnerabilities, installation of patches, security and database incidents etc., should be attended within the time frame as per the Bank's policy.		
42	Space management of Server, database etc		
43	Availability of application round the Clock.		
44	DR activity as per schedule as and when decided by the bank		
45	Maintaining logs, database backup, backup of application on daily basis and to be stored on backup server as per Bank's guidelines and Statutory requirements.		
46	Onsite support during banking hours on all working days & as and when required in case of exigencies beyond above mentioned working days/hours.		
47	Trouble shooting of application related Issues.		
48	Implementation of IT security policy as per bank's extant instructions.		
49	Compliance of Security Audit		
50	Seamless Integration –The applicable software should be centrally installed at HO level (DC & DR Site) and branch should be capable of accessing the application through Bank's intranet.		
51	Installation of SSL certificates/ replacement of expired SSL certificates with new Certificates & Use/replacement of software as per bank's policy		
52	The application should be robust enough to handle 1200 concurrent hits which may be expandable to 1500 to 2000.		
53	The solution should be flexible, modular and expandable to accommodate further upgradation /modification.		
54	Vendor should use only licensed version of the software and no pirated software be used.		
55	Certification of the solution provider viz Information Security, Business Continuity, Data Privacy, Quality Management, etc		
56	Any other technical related work as and when decided by the Bank.		
57	Image Quality Determination and Feature Generalization algorithms as per STQC guidelines.		

Sr. No.	Specification (Requisite features)	Bidder's Compliance (Y/N)	Bidder's Remark
58	FAR & FRR threshold as per STQC guidelines.		
Functional Requirements:			
59	User Module: The solution should provide multi-level Maker Checker facility at the time of enrolment process. E.g.: Branch, ROs, HO or other offices. Application shall be developed in such a way that any change in Bank's Hierarchy shall be easily configured.		
60	Biometric 2FA solution to be installed in all branches and offices of NTB spread across the 5 states (present and future).		
61	MIS Module: MIS reports related to biometric login authentication and failure report, Device Reports, biometric attendance reports etc. as detailed in Point No 5.2		
62	Office/Device Management Module: Feature to manage new existing devices/offices to be used for CBS login/biometric attendance etc.		
63	Integration Module: Integration with existing peripheral applications with Biometric Application.		
64	Login feature – Concurrent User session for the same user account is to be restricted in same application.		
65	Administrative- The system should be capable of providing role based access control system		
66	User profiles – The system should be able to define different level (profiles) for different types of user in Branches, Regional Offices, Head office, Admin etc.		
67	Support – Undertaking that the online technical support team should be able to resolve the issues / fix bugs identified from time to time and update the solution accordingly without cost.		
68	General Requirement – All the modules of the solutions should be fully integrated and no manual intervention		

Sr. No.	Specification (Requisite features)	Bidder's Compliance (Y/N)	Bidder's Remark
	should be needed for inter – modules operations.		
69	In case the Bank migrates to higher version of CBS in future, then the software solution shall support the Bank flawlessly		
70	Application should be scalable and adaptable to the meet the new scenarios, Requirements, responsibilities etc.		
71	The proposed Solution has to be customizable so that in future Bank can add more Bank-specific modules in the same.		
72	System should provide an extensive monitoring system, with reviews and compliance controls, on a single digital platform.		
73	They system should provide export tool bar, which allows user to download report in PDF, Excel, Word, Doc		
L0 Biometric Authentication Device: Technical Specifications (Requirements in Bracket)			
74	Fingerprint template Compliance for minutiae data (To submit ISO 19794(2) compliance)		
75	Fingerprint template Compliance for image resolution (PIV)		
76	Scan resolution pixels/centimetre (ppcm) (197)		
77	Scan resolution pixels/inch (ppi) (500)		
78	Pixel depth (bits) (8 bit 256 grey scale)		
79	Dynamic range (grey levels) (200)		
80	Certification (PIV)		
81	Enrolment and Verification (other than just the image of the finger being captured) (Live-scan/Optical)		
82	Impression type ((Live-scan plain/Optical platter)		
83	Visual Indicator (Ready to capture/captured)		
84	Light source dependability (No)		
85	High Resistance (To shock, abrasion and water)		
86	Algorithm should include (Image Quality Determination and feature generalization)		
87	Image acquisition and storage (According to RBI- UIDAI File no. K-11020/44/2012-		

Sr. No.	Specification (Requisite features)	Bidder's Compliance (Y/N)	Bidder's Remark
	UIDAI (Auth-I) dated 24-05-2017 and subsequent compliances)		
88	USB Connectivity (Yes, USB 2.0, USB3.0)		
89	Capture mode (Plain live scan capture Auto capture with built-in quality check(incorporates NIST quality consideration))		
90	Power (Through USB)		
91	Software API (Interface API and Data Dictionary to be shared with the bank and documentation to enable seamless integration with CBS FINACLE 10.x or any other system.)		
92	Sensor Type (Optical)		
93	Active sensing area (Minimum 12.8 mm (w) * 16.5 mm (h))		
94	Ambient Light (Ambient light rejection : no external light source dependability)		
95	Latent image (Latent fingerprint rejection)		
96	Software/API/Drivers (The device should come with applicable APIs like image capture, template creation, encryption of template, matching two given templates, deduplication of a set of templates etc.)		
97	Capture Type (Auto capture)		
98	Image capture speed (Minimum 10 frames/second)		
99	Firmware level Encryption/ Onboard template encryption (Encryption of LO device should be as per the guidelines of UIDAI.)		
100	Template extractor (Minex compliant, STQC certified sensor + extractor)		
101	Global Certifications (1. PIV 2. CE 3. RoHS 4.WHQL certified drivers 5.STQC Certification for Aadhar/ UID authentication)		
102	Make and Model of device (STQC Complied)		
103	Supported Operating System (32 bit and 64 bit)		
104	CBM (Sensor should support Liveliness detection and latent detection, should be flexible and ergonomic. Should be suitable for desktop, laptop and tablet applications.)		

Sr. No.	Specification (Requisite features)	Bidder's Compliance (Y/N)	Bidder's Remark
105	STQC Certification (Valid STQC Final certification as on date of Bid submission)		
106	Sensor & extractor (All the parameters of Biometric Devices for Authentication should be as precertification of UIDAI as per latest STQC Scheme for Certification of UIDAI Biometric Devices (Authentication) http://stqc.gov.in/content/bio-metric-devices-testing-and-certification)		
107	Extractor & Image Template Standard (ISO 19794-2 for fingerprint minutiae template And ISO 19794-4 for Fingerprint)		
108	FRR (<2%)		
109	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)		
110	RD services (Enabled)		
111	FAR (False Acceptance Ratio) (0.01%)		

Description	Response
Required functionality is readily available	"Y"=1 Marks
Required functionality is not available/will not be available	"N"=0 Marks
In case bidder's response to any of the questions from Sr. No. 74 to Sr. No. 111 is "N" , the bidder will be treated as disqualified for the bid.	

Note: The Bidder should provide compliance statement for all the above specifications of Technical and Functional Specifications against each item.

6. Section IV – General Conditions of Contract and Service Levels Agreement

- **Quality:** Material/solution not confirming to given specifications will be rejected & it will be replaced by the vendor, free of cost. The material/solution must be as per the detailed specifications listed out in RFP document and shall be as per standard engineering practice, relevant IS/ Imitational code of practice, and shall be as per the Specifications as mentioned in RFP Document.
- **Statutory Laws:** Vendor shall abide by all applicable rules and regulations regarding taxes, duties, labour etc., which are in force and from time to time enforced by the Government of India, also registration, labour laws, payments, ESIC, PF, insurance etc. Vendor shall coordinate for all these matters with concerned authorities directly.
- **Confidential Information:** All information exchanged between the parties will be confidential. If the project implementation requires disclosure of, or receipt of, confidential information, such disclosure or receipt will be made with mutual agreement and may be with a separately executed MoU / Non-Disclosure agreement with Vendor by the Bank.
- **Extra Deviated Items:** Any extra item like variation in quantity, deviated item should be executed only after getting the appropriate approvals with written confirmation, from the Bank. At the time of submitting the invoice,

all the documentary evidence of appropriate approvals for Extra / deviated Items / Variation in Quantities should be attached. Payments will not be made without scrutiny of aforesaid approvals.

- **Force Majeure:** Bank shall not be responsible for delays or non-performance of any or all obligations, contained in this RFP or agreement thereafter, caused by war, revolution, insurrection, civil commotion, riots, mobilizations, strikes, blockade, acts of God, Plague, epidemics or pandemics, fire, flood, obstructions of navigation by ice of Port of dispatch, acts of government or public enemy or any other event beyond the control of the bank, which directly, materially and adversely affect the performance of any or all such obligations. However, the Bidder shall continue to perform its obligations as contained in this RFP and agreement thereafter.
- **Indemnity:** The Bidder assumes responsibility for and shall indemnify and keep the Bank from all liabilities, claims, costs, expenses, taxes and assessments including penalties, punitive damages, attorney's fees and court costs which are or may be required to be paid by reasons of any breach of the Bidder's obligation under these general conditions or for which the Bidder has assumed responsibilities under the purchase contract including those imposed under any contract, local or national law or laws, or in respect to all salaries, wages or other compensation to all persons employed by the Bidder or Bidders in connection with the performance of any system covered by the purchase contract. The Bidder shall execute, deliver such other instruments to comply with all the requirements of such laws and regulations as may be necessary there under to conform and effectuate the purchase contract and to protect the Bank during the tenure of purchase order.

Where any claim arises due to infringement of any patent, trade mark, registered design, copyrights and/ or intellectual property rights vested in a third party, due to bonafide use of solution provided by selected bidder to the Bank, the selected Bidder shall be liable for settling with such third party and paying any license fee, royalty and/ or compensation thereon and shall absolve the Bank from any such claim.

In the event of any third party raising claim or bringing action against the Bank including but not limited to action for injunction in connection with any rights affecting the items supplied the Bidder covered under the purchase contract or the use thereof, the Bidder agrees and undertakes to defend and / or to assist the Bank in defending at the Bidder's cost against such third party's claim and / or actions and against any law suits of any kind initiated against the Bank.

- **Arbitration:** The Bank and the Bidder shall make every effort to resolve amicably, by direct negotiation between the respective Designated Officials of the bank and the Bidder, any disagreement or dispute arising between them under or in connection with the RFP and or contract thereafter.
If the designated official of the Bank and the Bidder are unable to resolve the dispute within -30- days from the commencement of such informal negotiations, they shall immediately escalate the dispute to their Senior Authorized Personal.

If within -30- days from the commencement of such negotiations between the Senior Authorized Personal designated by the Bidder and Bank, are unable to resolve their dispute amicably, in such case the dispute shall be settled finally by arbitration in, Nainital, Uttarakhand, India under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof. The right to appoint arbitrator shall lie with the Bank only.

- **Jurisdiction:** The Jurisdiction for all disputes will be in the city of Nainital (Uttarakhand), India.
- **Safety:** All the safety codes and the preventive measure for this type of work shall be strictly followed. In case of any mishap which causes injury, disability or death of any personnel and staff either on site or offsite during or after the duration of the project due to negligence of the staff of the vendor, shall be sole responsibility of vendor,

this shall not be responsibility of Bank in any case. No Claims in this regards shall be paid by Bank.

6.1. Term and Extension of the Contract

The term of this Contract will commence from the date of signing of contract/agreement and will be valid for a period of five (5) years which will be computed from the date of Go-Live of proposed solution. Apart from above said 5 years' term, both Bank and Bidder shall also be governed by the terms of the said agreement for the term of preparation period i.e. the period between date of signing of agreement till date of go-live of solution. The contract is extendable further for two (2) years solely at the option of Bank.

The Bank shall reserve the sole right to grant any extension to the term above mentioned and shall notify in writing to the Bidder, at least 6 months before the expiration of the Term hereof, whether it will grant the Bidder an extension of the Term. The decision to grant or refuse the extension shall be at the Bank's discretion.

During extended period of two years if deemed appropriate (THE NAINITAL BANK LTD. reserve right to extend the agreement with Bidder), the term and conditions for SLA, penalty and Prices for On-premise services, AMC & Manpower shall remain same as given for 5th Year.

Where the Bank is of the view that no further extension of the term be granted to the Bidder, the Bank shall notify the Bidder of its decision at least 6 (six) months prior to the expiry of the Term. Upon receipt of such notice, the Bidder shall continue to perform all its obligations hereunder, until such reasonable time beyond the Term of the Contract within which, the Bank shall either appoint an alternative service provider or create its own infrastructure to operate such Services as are provided under this RFP. In such scenario, the terms and conditions for SLA, penalty and Prices for On-premise services, AMC & Manpower shall remain same as given for 5th Year.

Warranty

- i. The selected bidder must provide 1 (One) year on-site comprehensive warranty & 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. In case of extension of contract with the vendor for further period, the bidder will have to provide support and AMC for next two year i.e. (6th Year AMC & 7th Year AMC) on mutually agreed terms and price.
- ii. During the warranty period, the selected bidder will have to undertake comprehensive maintenance of the entire, components, system software and accessories supplied by the selected bidder for FBAS application and devices as required by bank from time to time will be the responsibility of the selected bidder during the warranty and AMC period.
- iii. The selected bidder shall be fully responsible for the manufacturer's warranty for all equipment, accessories, spare parts etc. against any defect arising from design, material, manufacturing workmanship, or any act or omission of the manufacturer / bidder or any defect that may develop under normal use of supplied equipment during the warranty period.
- iv. Warranty shall not become void even if NAINITAL Bank buys any other supplemental from a third party & installs it with / in these machines. However, the warranty will not be applied to such installations. Besides the above, the selected bidder will have to enter into Service Level Agreement (SLA) with the Bank.

Software

- i. The selected bidder should provide comprehensive warranty for proposed solution from the date of acceptance of Purchase Order, including other software, associated modules and services required to meet the requirements in the RFP. Support for the remaining time period of two years will be covered under ATS/AMC on mutually agreed terms and price.
- ii. The bidder would be responsible for updates, bug fixes, version upgrades.
- iii. The bidder has to provide AMC/ATS services for and software provided as part of the solution.

iv. During Warranty and ATS, the selected bidder will be responsible for the following:

- a. Overall maintenance and working of the FBAS Solution
- b. The selected bidder should fix the bugs and carry out the necessary rectifications wherever necessary and deliver FBAS version changes effected. Provision should be available for version control and restoring the old versions in case of need by the Bank.
- c. Bug fixing, enhancement, modifications, customization, upgrades due to statutory, regulatory, industry, Bank specific changes (including installation of new upgrades.)
- d. 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.
- e. Undertake immediate bug fix actions in the event of software failure causing an interruption of operation of the FBAS Solution as per the response / resolution times defined by Bank.
- f. Notify all the detected software errors and correct them as per the agreed timelines.
- g. Routing the transactions through the backup system in case the primary system fails i.e. Switching to the DR site in case of system failure.

Time from Issue Raised	Type of Support
Less than 2 Hrs.	Issue must be addressed and tentative timeline for resolution must be provided.
After 2 Hrs. upto 24 Hrs.	Phone/online, support including remote access assistance, if required by Bank, to be provided for resolution.
After 24 Hrs. Upto 48 Hrs.	Issue must be addressed with at least workaround

Note:

- No visiting cost will be provided by bank
- If selected bidder fails to resolve or does not attend the issue in mentioned time frame, penalty will be charged proportionately

6.2. Termination of the Contract

The process of Termination of Contract may be initiated on following grounds:

- The Successful Bidder fails to execute the work or any part thereof in accordance with the contract.
- If abandonment of the work or any part thereof by the Successful Bidder.
- If the progress made by the Successful Bidder is found to be unsatisfactory.
- Failure to deposit the performance bank guarantee asked for under the contract.
- In the event of commencement of liquidation or winding-up (whether voluntary or compulsory) of the Successful Bidder or appointment of a receiver or manager of any of the Successful Bidder's assets and/or insolvency of the Successful Bidder.
- Distress, execution, or other legal processes being levied on or upon any of the Successful Bidder's goods and / or assets.
- If the Successful Bidder assigns or attempt to assign his interest or any part thereof in the contract.
- Delay in operationalizing /customizing the service beyond the specified period; or

- Any other reason which in the judgment of Bank does warrants termination of contract proceedings.
- If the Bidder is unable to improve services/performance to the satisfaction of the Bank within the notice period, the contract may be terminated after completion of the notice period. Upon termination of the contract, Bank may recover losses incurred by it if any on account of non-performance by the Bidder by invocation of and from the proceeds of Performance Bank Guarantee submitted by the Bidder. Without prejudice to available remedies, in case, the amount of Performance Bank Guarantee is not sufficient to meet the recoverable amount, then the Bank shall recover the same from bidder from any mode including arbitration/ other options available to the Bank at the cost and expense of the bidder.
- Under Termination/Expire of the Agreement / during shifting of the services to a new agency, the Successful Bidder shall continue to provide services and extend the necessary help smooth switch over and necessary training to Bank staff.
- If the Successful Bidder wants to terminate the Agreement at least six months' notice will be required in advance, failing which Bank guarantee would be invoked. The Successful Bidder would be liable for any cost/damages the Bank incurs/suffers on account of such action on the part of the Successful Bidder.
- If the Agreement is terminated by the Bank, the Bank would be entitled to enforce the Bank Guarantee and Bank shall also be entitled to get back the infrastructure & hardware provided by the Bank if any after settling Successful Bidder's dues in full, any termination of the contract from the bank's side may also be accompanied by a de-facto blacklisting of the vendor.
- The Bank shall serve the 30 days' notice of termination to the Shortlisted bidder before terminating the contract of the selected.
- The Bank will be entitled to terminate the contract, without any cost to the Bank and recover expenditure incurred by the Bank, on the happening of any one or more of the following:
 - The selected bidder commits a breach of any of the terms and conditions of the bid.
 - The selected bidder goes into liquidation voluntarily or otherwise or appointment of receiver or manager of any of the successful bidder's assets or insolvency of the successful bidder.
 - Distress, execution or other legal processes being levied on or upon any of the successful bidder's goods and/ or assets.
 - If the successful bidder assigns or attempts to assign his interest or any part thereof of the project assigned.
 - An attachment is levied or continues to be levied for a period of 7 days upon effects of the Agreement.
 - The progress regarding the execution of the order accepted by the successful bidder is found to be unsatisfactory or delay in execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving 30 days' notice for the same. In this event, the successful bidder is bound to make good the additional expenditure, which the Bank may have to incur in executing the balance contract. This clause is applicable, if for any reason the contract is cancelled/terminated.
 - Non-satisfactory performance of the successful bidder during implementation and operation.
 - An act or omission by the successful Bidder, its employees or its agents in the performance of the services provided in the contract and this RFP including delay in performance of the services beyond the specified period or any other reason which in the judgment of the Bank does warrants termination of contract
 - Failure to perform services to the satisfaction of Bank.
 - Material discrepancies in the Services noted by the Bank. The Bank reserves the right to procure the same or similar service from the alternate sources at the risk, cost and responsibility of the Successful bidder.
 - Successful bidder is found to be indulging in frauds.
 - The Bank suffers a reputation loss on account of any activity of vendor or penalty is levied by regulatory authority.
 - In the event of sub contract or assignment contrary to the terms of agreement

6.3. Exit Management:

In event of termination and/or completion of term of the agreement, the following points will have to be followed before final termination of services, provided the Bank invokes the exit management clause in writing:

- The Service Provider shall not immediately delete any data and cease to provide the services to the Bank without the express approval of the Bank.
- The Service Provider shall provide the Bank or its nominated agency with an exit management plan ("Exit Management Plan") or transition plan indicating the nature and scope of the underlying transitioning services.
- Transition of data from existing solution provided by Service Provider to the solution provided by new Service Provider/bank. Service Provider shall be supporting in transition to new service provider/bank and extra scope shall be taken as change request by service provider on chargeable basis on a mutual agreeable rates, however, no payment will be made in case of termination of agreement is done due to breach caused by Bidder.
- Migration from the Service Provider environment to the new service provider's environment. This activity shall be taken as change request by Service Provider on chargeable basis on a mutual agreeable rate, however, no payment will be made in case of termination of agreement is done due to breach caused by Bidder
- In case the service provider terminates the agreement prior to the completion of term OR service provider decides to provide services from new environment / location during contract period. In such circumstances the Bank shall not be liable to pay any charges towards such transition / migration activities.
- Service Provider shall carry out the migration of the data, content and any other asset to the new environment identified by the Bank to enable successful deployment and running of the services desired by the Bank in the new environment. The format/manner in which the data shall be transmitted from the Service Provider software solution to the new environment, if possible, shall be identified by the Bank to ease and enhance portability. This activity shall be taken as change request by Service Provider on chargeable basis on mutual agreeable rates.
- Service Provider shall ensure that all the documentation required by the Bank for smooth transition are kept up to date and all such documentation is handed over to the Bank during regular intervals as well as during the exit management process.
- Service Provider shall transfer to the Bank the Physical and logical security processes and tools, including catalogues, badges, keys, documented ownership and access levels for all passwords and instructions for use and operation of security controls developed during the term to support the delivery of the Exit Management Services.
- Service Provider shall carry out following key activities including but not limited to, as part of the knowledge transfer:
 - a. Preparing documents to explain design and characteristics
 - b. Carrying out joint operations of key activities or services
 - c. Briefing sessions on processes and documenting processes
 - d. Sharing the logs, any other requirement of the Bank etc.
- Service Provider shall transfer/ share know-how relating to operation and maintenance of the service, solution, software etc.
- Each Party shall forthwith handover all the Confidential Information, documents, statements, reports, and all other related material of the other Party in its possession to an authorized official of the other Party.
- Bank will not pay anything for the migration of services and data to Service Provider's nominated agency/bank.
- Post successful migration of services and data to Bank/Bank's duly nominated agency, Service Provider will provide a duly signed certificate that entire Bank's data has been deleted from its systems and it is not in possession of any data and information pertaining to Bank. Without prejudice to any other right under the law and otherwise, please note that the Bank will not provide sign-off to the Service Provider without receiving this certificate.
- Post sign-off provided by Bank for successful migration of services and data to its duly nominated agency the Parties shall immediately cease to represent each other or operate under the Agreements and not hold itself in any way as the representative of the other Party and refrain from any action that would or may indicate any other relationship.

6.4. Security and Audit

- The process and proposed solution deployed by the Successful Bidder will be installed in the Bank's premises/network and has to abide by the IT Security, Information Security Policy, procedure and guidelines.
- The process & proposed solution will be subject to audit by Bank Appointed Software Audit firm/in house team. All audit points raised by the Audit team should be complied with by the selected Bidder without any extra charge and within the stipulated time frame decided between the Bank and the successful Bidder.
- Successful Bidder may have to get them processes audited by independent auditors if so asked by Bank/ Bank's Auditors; cost of which will be borne by the Bidder.

6.5. Prices

Prices quoted must be firm and shall not be subject to any upward revision on any account whatsoever throughout the period of contract. However, if there is any increase/decrease in taxes/ duties due to any reason whatsoever, after Notification of Award, the same shall be passed on to The Nainital Bank Ltd.

6.6. Payment Terms

Payment shall be made at the costs finalized through this RFP subject to deduction of penalties. Applicable taxes within the Contract period shall be paid extra by the Bank.

Bank shall be entitled to the write off /set off against and deduct and recover from the aforesaid charges and any other sums payable by the Service Provider to the Bank at any time, any tax, levy and any other amount whatsoever which may be required to be deducted by order of any court/ authority under any law now existent or which may come into existence and all amounts which may be or become payable by the service provider to the bank under this Agreement or pursuant thereto, provided however that the Bank will give the service provider a notice of not less than 10 days prior to making of any set-off, deduction or recovery (other than a set-off. deduction or recovery made in accordance with any law or required to be made under any law or made pursuant to any order of a court or other authority) against or from the aforesaid charges/sums lying with the Bank.

6.7. Payment Schedule

The Bidder must accept the payment terms proposed by the Bank. The commercial bid submitted by the Bidders 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 bidder, in case of delays or defaults on the part of the bidder. 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 any fees quoted by the bidder in the price bid against such activity / item.

Nainital Bank will make payment as follows:

Sr	Item	Schedule of Payment
1.	Application and/or OS License cost	<ul style="list-style-type: none">➤ 25% of the cost of software cost will be payable on successful implementation of UAT Phase➤ 50% of the cost of software cost will be payable on successful go live of the biometric authentication solution➤ 25% of the cost of software cost will be payable after 3 months of successful go live of the biometric authentication solution
2.	Implementation Cost	<ul style="list-style-type: none">➤ 50% of the implementation cost will be payable on completion of Pilot and sign-off➤ 30% of the implementation cost will be payable on completion of complete rollout and sign-off➤ 10% after completion of 1 Quarter after Roll Out and Sign Off➤ 10% at the end of 1 year

3	ATS/Annual Maintenance/Support Charges	➤ Payable Quarterly, in arrears, subject to production of invoice and deduction of penalties and Taxes, as applicable.
4	Hardware Cost	➤ 25% of the cost of hardware on delivery of Equipment at designated locations and submission of delivery challan duly signed by duly authorized officials ➤ 50% of the cost of hardware on successful go live of the biometric authentication solution at the location ➤ 25% of the cost of hardware after 3 months of successful go live of the biometric authentication solution at the location

Payment will be processed and released centrally only after submission of all required documents (all invoices, delivery challans, proof of delivery duly signed and stamped, installation reports etc.) within reasonable period.

(*) GST and other applicable duties on actual basis will be paid on receipt of the invoices along with duly Completion Certificate.

Other Terms & Conditions

- I. Any delay in achievement of milestones/ deliverables/ activities from Bidder shall automatically result in delay of corresponding payment from Bank.
- II. 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 & 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.
- III. For any other cost as submitted by the Bidder, the payment terms will be decided at the time of signing of agreement.
- IV. The Vendor's request(s) for payment shall be made to "The Nainital Bank Ltd." in writing (Invoice) accompanied by Service Level Requirements compliance reports for which payment is being claimed.
- V. All the payments to the Vendor shall be subject to the report of satisfactory accomplishment of the concerned task. Penalties, if any, on account of liquidated damages and non-compliance of Service Level Requirements, shall be deducted from the invoice value.
- VI. Payments will be released only on satisfactory acceptance of the deliverables for each Task as per the particulars mentioned in the commercial bid format.
- VII. All Payments shall be made in **Indian Rupees Only** and shall be released by the Bank against the invoices raised by Bidder within 30 calendar days given all the relevant documents are submitted timely and are complete in all reference.
- VIII. No advance payment or interest will be made by NTB
- IX. Payments will be made only on vendor completing all activities for that Phase as per the agreed project plan and phase completion sign off for the same from NTB.
- X. NTB reserves the right to temporarily withhold payments and impose penalty, if it is not satisfied with progress made during that period or if there is a delay in activity timelines.
- XI. Payment related objections have to be raised in writing and any such objection, if raised after 3 months from the date of release of payment, will not be entertained.
- XII. The vendor is also duty bound to report to NTB about any short recovery of taxes, cess, etc. at source. Such reporting to NTB should also happen at the earliest. In case, vendor fails to inform NTB about such short recoveries of tax, cess, etc. at source, NTB will have the right to recover from the vendor all short recoveries of tax, related cess and surcharges, including interest and penalties as per the demand note of Income Tax dept. or any other govt. body or regulator.
- XIII. The vendor shall be solely responsible to make payment to OEM Vendors.
- XIV. Payment towards any additional/Change orders for onsite will be due only if any change order is exercised & approved by NTB and delivered by the Vendor.

- XV. The Amount against Penalties or damages or compensation, if any, will be recoverable from the Payment OR from any other payment due to the Vendor OR from performance Bank Guarantee.
- XVI. All payments will be made only through NEFT/RTGS.
- XVII. Following documents will be required to be submitted for release of payment:
- a. Invoice printed on Vendor's own letterhead (with reference of Purchase order, description of goods/ services delivered, quantity, unit price, total amount)
 - b. Sign-off from NTB for completion of each phase
- XVIII. No other payment of any kind will be made other than the Contract Value.
- XIX. Expenses: It may be noted that NTB will not pay any amount/ expenses/ charges/ fees/ travelling expenses/ boarding expenses/ lodging expenses/ conveyance expenses/ out of pocket expenses other than the "Agreed Contract Value".
- XX. Payments should be subject to deductions of any amount for which the Bidder is liable under the tender conditions. Further, all payments shall be made subject to deduction of TDS (Tax deduction at Source) as per the applicable Income-Tax Act.

Incorrect invoices, under/over payment: If an invoice is found to have been rendered incorrectly after payment, any underpayment or overpayment will be recoverable by or from the Vendor, as the case may be, and, without limiting recourse to other available means, may be offset against any amount subsequently due by NTB to the Vendor under the contract in case of over payment

6.8. Service Level Agreement

- **System availability:**

System availability is defined as:

$((\text{Scheduled operation time} - \text{system downtime}) / (\text{scheduled operation time})) * 100\%$

Where:

1. "Scheduled operation time" means the scheduled operating hours of the System for the specified duration.
2. "System downtime" subject to the SLA, means accumulated time during which the System is totally inoperable due to in-scope system or infrastructure failure, and measured from the time the call is logged with the Bidder help desk of the failure or the failure is known to the Bidder from the availability measurement tools to the time when the System is returned to proper operation.

- The successful bidder should provide adequate tools and MIS for capturing data required for measuring SLAs at no extra cost to Nainital Bank.
- The performance and support of the entire solution will be as per the Schedule of Service Level Agreement, failure to do so will attract penalties.
- The selected vendor has to sign a detailed SLA at the time of the issuance of Purchase Order. The SLA will be defined by the Bank and will be based on:
 - The scope of the RFP and any amendment done in the RFP before submission of the bid.
 - The proposed solution offered by the vendor in response to the bid.
 - Selected vendor is obliged to provide additional infrastructure free of cost at any stage of the TCO period, if it was found that requirement & standards intended by the Bank in RFP is not being fulfilled.
 - The SLA will be binding on the vendor for the entire period of 5 Years and two years extended period i.e. term of contract as defined in this RFP.
 - Bidder should provide facility of call (issue) logging through telephone, e-mail, web portal, etc., along with details furnished by the bank for any issue to the Onsite Facility Management.
 - The Bidder must provide performance reports to the Bank (defined between Bank and bidder) which will be used by Bank for determining the penalty.

- The Bidder must submit call wise details to Bank monthly during SIT, UAT before GO-LIVE and any issue raised thereafter.
- SLA will be based on the resolution time of the issues raised by the Bank during SIT, UAT phases before GO-LIVE and any issue raised as detailed below:

SR	Deliverable (Parameter)	Duration for resolution	Penalty
1	Provide a comprehensive project management plan for each phase of the project as per the terms and conditions of RFP within 2 weeks from the date of signing of the contract.	<= 2 week	Rs. 25,000/ per week of delay.
2	Delivery of all software (end-to-end 2FA) including the software's & customized 2FA solution ported on production server for 'GO Live' purpose needed for the UAT/pilot phase as per the expected deliverables	<= 1 week	Rs. 25,000/ per week of Delay.
3	UAT implementation of 100 users as per the expected deliverables	<= 1 Week	Rs. 25,000/ per week of delay
4	Roll out as per the expected deliverable	Based out on Roll out Plan	Rs. 25,000/ per week of delay.
5	Average response time for finger-print authentication should be within 3-5 seconds.	NA	Rs. 1,000.00 per each reported incident
6	Authentication accuracy forefinger-print authentication should be FRR to be < 1% & FAR < .001% .	NA	Rs. 1,000.00 per each reported incident
7	No. of reported security breaches by internal employees attributable to the vendor.	NA	Rs. 1,000.00 per each reported incident
8	System backup with Zero data loss up to that time		Rs. 1,000.00 per each reported incident
9	Data accuracy and Data de-duplication accuracy attributable to the vendor.		Rs. 1,000.00 per each reported incident
10	Failure in managing vulnerabilities by deploying updates, patches, and hotfixes for software purchased under 2FA solution within 4 weeks of the same released by the OEM.	Critical – 3 Days High – 7 Days Others – 4 weeks	Rs. 25,000/- per observation per week
11	Failure in customizing compatible drivers/APIs used for Fingerprint Scanner devices under 2FA solution for various operating systems/browsers within 4 weeks of release of any new software version, package, hotfixes etc. by OEMs or advised by NTB.	NA	Rs. 25,000/- per each such incident.
12	The resident support engineers should re-install/ reconfigure any component/ system of the 2FA solution, in case of crash of those components / systems within 24 hours. The on-site resources also needs to support, if any other applications/ installations done by a separate vendor.	NA	Rs. 25,000/- per each such incident.

13	Deviation in ensuring minimum uptime of 99.5 % due to the break-down of 2FA servers, de-duplication servers, databases etc. quarterly basis for 2FA Solution. c. Bidder will have to guarantee a minimum uptime of 99.5%, calculated on a quarterly basis. d. Uptime calculation: (Sum of total hours during the month – (sum of downtime hours during the month x 100) / (Sum of total hours during the month) e. The downtime meter is supposed to have commenced from such time the trouble tickets are raised by the NTB	NA	Rs. 25,000/- per each such incident.
14	Posting of Onsite resources at least 30 days before the expected completion of 2FA solution implementation.	NA	Rs. 5000/- per Day for delay

- Penalty for Non-Availability of deployed onsite support: The Bidder has to deploy onsite support during SIT, UAT, till 5 Years from the date of Go-Live. In case resource needs to take off/leave from the duty, he has to take due approval from department authorities. During such permitted period of leave, the Bidder will ensure that work is not hampered i.e. the issues raised by Bank are resolved within the time period as mentioned in pt. above. However, if the issue remains unresolved then Bank reserves the right to levy a penalty of Rs. 5000/- per day of absence of deployed resource in addition to the penalty if applicable as above.
- The changes made in the solution during Warranty and AMC Period against Change Requests should be completed within the quoted timeframe with quality. Penalty will be deducted @ 1% for each day of non-completion beyond the quoted timeframe of cost quoted for the same Change Request, with a maximum up of 30% of total cost quoted for the same Change Request.
- Any penalties due to non-adherence of the above SLA before GO-LIVE will be made in the next payment of implementation & integration cost or raised with the vendor.
- Any penalties due to non-adherence of the above SLA after GO-LIVE will be made in the next payment of ATS/AMC of next quarter/year.
- The Bidder would be responsible for ensuring that the exercise is as per the Implementation plan. In case the Bidder fails to commission the software/ proposed solution on time, then the Bidder would need to make alternative arrangements at no extra cost to the Bank.
- Penalties and liquidated damages shall be independent of each other and shall be levied separately and concurrently.

6.9. Uptime and Penalty:

Inability of the proposed solution to deliver the required functionality at performance levels expected at 99.50% on monthly basis would result in breach of contract and would invoke the penalty clause.

1. Notwithstanding anything contained above, no such penalty will be chargeable on the bidder for the inability occasioned, if such inability is due to reasons entirely attributable to the bank.
2. The penalty is capped at maximum 5% of TCO.
3. The successful bidder shall ensure that all the purchased licenses are active without any omission at any point of time. Bidder shall have constant follow-up to activate/ re-install the licenses in case any system goes out of date and coordinate, follow-up in this regard, with the branches/ offices where such endpoint system is located.
4. Payment to be affected will be linked to the number of active licenses reporting to the centralized console of the Bank. Count of the active reporting system will be arrived at as the daily average to the total active clients reporting to the centralized console of the Bank, during the payment period. Reports through automated process to be

submitted by the successful bidder to the Bank.

5. Wherever applicable as stated above while effecting any payment, deduction towards penalty payment will be made. Hence the bidder should raise the invoice deducting the penalty amount.

Penalty Cap: The total penalty will be capped at 10% of the value of the purchase order issued to the bidder. If the penalties are beyond 10% of the purchase order value, then NTB may rescind the Contract and shall be free to get it done from some other source at the risk and costs of the Bidder. The Bidder may be debarred for applying in future assignments with NTB.

7. Section V – Bid Submission Format

7.1. Bidder Profile

(This letter should be on the letterhead of the OEM/ Manufacturer duly signed by an authorized signatory)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Sub: Your RFP for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS)- RFP Ref No.: **Date:**

Sr.	Particulars	Details
1.	Name of the Bidder	
2.	Address of the Bidder	
3.	Status of the Company (Public Ltd/ Pvt. Ltd)/Firm/LLP etc.	
4.	Details of Incorporation of the Company/Firm	
5.	Details of Commencement of Business	
6.	GST registration no.	
7.	a. Permanent Account Number (PAN)& b. TAN	
8.	Name & Designation of the authorized contact person to whom all references correspondence shall be made. regarding this tender	
9.	Telephone No. (with STD Code) a) Landline b) Mobile	
10.	E-Mail of the contact person:	
11.	Fax No. (with STD Code)	
12.	Website	
13.	Details of NEFT/RTGS transaction details (if Application Money, Fees for proposed solution features, and EMD are credited to Bank through electronic mode).	

14.	Details of account wherein the EMD amount is to be returned if the EMD is sent through NEFT / RTGS.	The following details are to be submitted: Account Name – Account Number – IFSC Code – Bank Name - Branch Name -		
Financial Details (as per audited Balance Sheets) (in Cr)				
	Year	2022-2023	2023-2024	2024-2025
15.	Net Worth			
16.	Turn Over (Total)			
17.	Turn Over (from Indian Operations)			
18.	Turn Over (from data centre operations)			
19.	Profit After Tax (PAT)			
20.	Net Profit			

N.B. Enclose copies of Audited Balance Sheets along with enclosures

Details of Experience in implementation of similar orders

Sl. No.	Name of Organisation	Description of application	Period during which installed (last 5 Years)	
			From	To

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name:

Address

Email and Phone #

7.2. Tender Offer Forwarding letter

(This letter should be on the letterhead of the OEM/ Manufacturer duly signed by an authorized signatory)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Sub: Your RFP for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS)- RFP Ref No.: **Date:**

With reference to the above RFP, having examined and understood the instructions including all Annexures, terms and conditions forming part of the Bid, we hereby enclose our offer for **Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS)**, as mentioned in the RFP document forming Technical as well as Commercial Bids being parts of the above referred Bid.

In the event of acceptance of our Technical as well as Commercial Bids by the Bank we undertake to Supply, install, implement and maintenance of FBAS as per the terms & conditions of your purchase orders.

In the event of our selection by the bank for undertaking Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS), we will submit a Performance Guarantee for a sum equivalent to 10% of the project cost for a period of 60 months effective from the month of execution of Service Level Agreement in favour of NAINITAL Bank.

We agree to abide by the terms and conditions of this tender offer till 180 days from the date of commercial bid opening and our offer shall remain binding upon us which may be accepted by the Bank any time before expiry of 180 days.

Until a formal contract is executed, this tender offer, together with the Bank's written acceptance thereof and Bank's notification of award, shall constitute a binding contract between us.

We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive

We enclose the following Demand draft(s):

1. DD No...Dated-../.. for Rs.5000/- (Rupees Five thousand Only) as Cost of RFP Document.

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name:

Address

Email and Phone #

7.3. Manufacturer Authorization Format

Manufacturer's Authorization Form

(This letter should be on the letterhead of the OEM/ Manufacturer duly signed by an authorized signatory)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Madam/Dear Sir,

Ref: - RFP no..... dated, for Supply, Implementation & Maintenance of
Fingerprint Biometric Authentication Devices and Services (FBAS).

We (Name of the OEM) who are established and reputable manufacturers / developers
of having factories / offices atand
..... do hereby authorize M/s (who is the Bidder submitting
its bid pursuant to the Request for Proposal issued by the Bank) to submit a Bid and negotiate and conclude
a contract with you to Supply, Implementation and Maintenance of for providing/
supply of manufactured / developed by us against the Request for
Proposal received from your Bank by the Bidder and we have duly authorised the Bidder for this purpose.

We undertake to perform the obligations as set out in the RFP in respect of such services and hereby extend
our support and services through M/s..... during the 5-year contract period (further extendable for
2 years) as per terms and conditions of the RFP.

We assure you that in the event of M/s not being able to fulfil its obligation in
respect of the terms defined in the RFP then (OEM Name) would continue to meet
these either directly or through alternate arrangements without any additional cost to the Bank.

Dated this.....by2026

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name:

Address

Email and Phone #

7.4. Undertaking by OEM as Bidder (Applicable when OEM is the Bidder)

(This letter should be on the letterhead of the OEM / Manufacturer duly signed by an authorized signatory)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Madam/Dear Sir,

Ref: - RFP no..... dated, for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS).

We, (Name of the OEM) having our registered office at, are an established and reputable manufacturer / developers of for above mentioned Request for Proposal. We confirm that we are participating in the RFP as a Bidder.

Our full support is extended to Bank in all aspects of supply, on-site warranty, maintenance and subscription of We assure to provide the service support for the supplied for the 5-year contract period (further extendable for 2 years) from date of issuance of supply / installation as per RFP terms. We also assure that our on-site service support would be available to Bank on 24x7 basis. We assure that the quoted items (.....) would NOT be declared End of Life during the 5-year contract period (further extendable for 2 years). In case such a condition arises, we assure to replace such items with items of equivalent or better specifications without any financial implication to Bank.

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

7.5.Original Solution/Software Developer Authorization Form (OSDAF)

(This letter should be on the letterhead of the OEM / Manufacturer duly signed by an authorized signatory)
Original Solution/Software Developer Authorization Form (OSDAF)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Dear Sir,

Ref: RFP for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS), RFP Ref No.: Date:

We (Name of the developer) who are established and reputable developer/solution provider of having offices at,.....,, and do hereby authorize M/s (Name and address of Bidder) who is the bidder submitting its bid pursuant to the Request for Proposal issued by The Nainital Bank Ltd. on behalf, to submit a Bid and negotiate and conclude a contract with you for supply of Solution/Software developed by us against the Request for Proposal received from your bank by the Bidder and we have duly authorized the Bidder for this purpose.

We hereby extend our guarantee/ warranty and ATS as per terms and conditions of the RFP No Date: and the contract for the Solution/Software and services offered for supply against this RFP No.....Date:..... by the above-mentioned Bidder, and hereby undertake to perform the obligations as set out in the RFP No Date: , in respect of such Solution/ Software and services. We undertake to provide back-to-back support for modifications/customization and skill to the bidder for subsequent transmission of the same to the Bank. We also undertake to provide support services during warranty as well as ATS period if the above bidder authorized by us fails to perform in terms of the RFP.

Yours Faithfully

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

7.6.Declaration for Non-Blacklisting/ Non-Debarment of the bidder

Undertaking for Non-Blacklisting / Non-Debarment of the bidder

(This letter should be on the letterhead of the OEM / Manufacturer duly signed by an authorized signatory)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Madam/Dear Sir,

Reg.: RFP for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS), RFP Ref No.: _____ Date: _____

We M/s _____, a company incorporated under the companies act, 1956/2013 with its headquarters at _____, do hereby confirm that we have not been blacklisted/ debarred by the Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs) or Private Banks or Financial Institutions in India during last 3 years.

This declaration is being submitted and Ltd to, in response to the tender reference mentioned in this document

Thanking You,
Yours faithfully,

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

Seal of the Bidder to be affixed.

7.7. Undertaking to abide by all by-laws / rules / regulations

(TO BE EXECUTED ON NON-JUDICIAL STAMP PAPER OF REQUISITE VALUE)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Sub: Declaration-Cum-Undertaking regarding compliance with all statutory requirements

We hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in the RFP Ref No. Date: including all annexure, addendum, corrigendum and amendments, if any. We certify that the services offered shall be in conformity with the terms & conditions and Scope of Work stipulated in the annexures of the said RFP.

We do also hereby irrevocably and unconditionally agree and undertake to save and keep the Bank, including its respective directors, officers, and employees and keep them harmless from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and any damage caused from and against all suits and other actions that may be instituted taken or preferred against the Bank by whomsoever and all losses, damages, costs, charges and expenses arising out of non-compliance with or non-adherence to any statutory/regulatory requirements and/or any other law for the time being in force.

We also confirm that payment to the engaged employees shall be made in consonance with the Minimum Wages Act in vogue and their duty hours will also be as per applicable labour laws of country.

Dated this.....by2026

Yours faithfully,

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

7.8. Undertaking for Central Minimum Wages Act & Labor Laws

(Undertaking Letter on the selected bidder's letterhead for Central Minimum Wages Act & Labour Laws)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Sir,

Sub: Confirmation for Government Rules relating to Minimum Wages:

Ref: RFP for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) , RFP Ref No.: **Date:**

Further to our proposal dated in response to the Request for Proposal for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS), RFP Ref No.: Date: (herein referred to as RFP) issued by Bank, we hereby covenant, warranty and confirm as follows:

In this regard we confirm that the employees engaged by our Company to carry out the services in your bank for the above said contract are paid minimum wages / salaries as stipulated in the Government (Central / State) Minimum Wages / Salaries act in force. All the employees/operator deployed by the selected bidder for the activity must comply with government's rules and regulations like minimum wages act, Provident Fund and ESIC facility standard. We also indemnify the Bank against any action / losses / damages that arise due to action initiated by Commissioner of Labor for non- compliance to the above criteria.

We further authorize the Bank to deduct from the amount payable to the Company under the contract or any other contract of the Company with the Bank if a penalty is imposed by Labor Commissioner towards non-compliance to the "Minimum Wages / Salary stipulated by government in the Act by your company.

(Proof of compliance and labor license needs to be submitted along with the quotation)

Yours faithfully,

Signature of Authorized Signatory

Name of Signatory:

Designation:

Seal of Company

7.9. Undertaking Letter on the selected bidder's letterhead for the GST Law

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Dear Sir,

Sub: RFP for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS) , RFP Ref No.: Date:

Further to our proposal dated, in response to the Request for Proposal (Bank's tender No hereinafter referred to as "RFP") issued by Bank, we hereby covenant, warrant and confirm as follows:

We, the bidder M/s, hereby agree to comply with all applicable GST Laws including GST Acts, Rules, Regulations, Procedures, Circulars & Instructions thereunder applicable in India from time to time and to ensure that such compliance is done.

Yours faithfully,

For.....

Designation:

(Signature and seal of authorized person)

Bidder's corporate
name: Place:

Date:

7.10. Undertaking of Information Security

(This letter should be on the letterhead of the Bidder as well as the OEM/ Manufacturer duly signed by an authorized signatory on Information security as per regulatory requirement)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Madam/Sir,

Reg.: RFP for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS), RFP Ref No.: _____ Date: _____

We hereby undertake that the proposed hardware / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done)

Dated this.....by2026

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

7.11. Undertaking by the Bidder (To be included in Technical & Commercial Bid Envelope)

(This letter should be on the letterhead of the OEM / Manufacturer duly signed by an authorized signatory)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309
Madam/Sir,

Reg.: RFP for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS), RFP Ref No.: _____ Date _____

It is certified that the information furnished here in and as per the document submitted is true and accurate and nothing has been concealed or tampered with.

We have gone through all the conditions of bid and are liable to any punitive action for furnishing false information / documents.

Dated this.....by2026

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

7.12. Undertaking for Price Validity & Acceptance of all terms & conditions of RFP

(This letter should be on the letterhead of the OEM / Manufacturer duly signed by an authorized signatory)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Madam/Sir,

Reg.: RFP for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS), RFP Ref No.: _____ Date

We understand that Bank is not bound to accept the lowest or any bid received and Bank may reject all or any bid. We shall keep the price valid for the entire contract period from the date of issuance of the first Work order.

If our bid is accepted, we are responsible for the due performance as per the scope of work and terms & conditions as per mentioned in RFP.

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

7.13. Undertaking for No Deviation

(This letter should be on the letterhead of the OEM / Manufacturer/Bidder, duly signed by an authorized signatory)

To,
The Chief Technology Officer
The Nainital Bank Ltd.
DIT Noida, Uttar Pradesh -201309

Madam/Sir,

Reg.: RFP for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS), RFP Ref No.: _____ Date

Further to our proposal dated, in response to the Request for Proposal (Bank’s RFP Ref. Nohereinafter referred to as “RFP”) issued by Bank, we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums and other documents including the changes made to the original tender documents if any, issued by the Bank. The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank’s decision not to accept any such extraneous conditions and deviations will be final and binding on us.

We undertake to execute Deed of Indemnity, Non-disclosure Agreement & provide Performance Bank Guarantee as per the annexure enclosed in the RFP, in case of emergence as a successful bidder.

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder’s Corporate Name

Address

Email and Phone #

7.14. Commercial Bid Format

(To be provided on letter head of the Bidder’s Company Cost for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS))

To,
 The Chief Technology Officer
 The Nainital Bank Ltd.
 DIT Noida, Uttar Pradesh -201309

Commercials for providing comprehensive End to End Solution for the period of 5 years as per terms stipulated in RFP

S No	Mandatory Items	Unit Cost(A)	Qty (B)	Total Cost(C=A*B)
1.	Perpetual Enterprises Licenses cost for entire solution for all types of biometric devices irrespective of number of users and offices (License will be for fully used by Branches/Offices of Nainital Bank within India with 1 year comprehensive warranty ##).		1	
2.	End-to-End Implementation and Integration Cost (both for DC & DR)		1	
3.	Yearly ATS/AMC for Licenses Sr.1 per year (after Warranty Period)		4 years	
4.	Onsite Technical Support (mention here cost of one resource L2 only for 1 years from Go Live Date)		1 Year x 1 resource	
5.	Delivery and installation of L0 Bio Metric devices (with 1 Year Comprehensive Warranty ##)		1200**	
6.	Yearly ATS/AMC for Devices Sr. 5 per year (after Warranty Period)		4 years (1200 Devices)	
7.	Any Other Cost #			
Total of Table (1+2+3+4+5+6+7) (TCO)				

* L0 Biometric devices considered – 1200 to be delivered and installed at Bank’s Branches/Offices

Details to be Provided for the Amount as a separate Annexure

Warranty will be applicable from Date of Go-Live for solution. For Devices the Warranty will start from Date of Installation.

** The count may vary by ±50

Customization Cost Rate Card: The cost of Customization to be indicated in table below, for Bank’s Reference. However, the said cost will not be considered while commercial evaluation:

SR	Description	Unit Cost(A) per Man Day	Min Man Days Required (B) (Cut of Man Days)	Total Cost(C=A*B)
1	Any Customization cost (in man days) (as and when required during the Contract Period)		10 Man Days (may vary)	

* If any Cost is involved for Customization during implementation then the same may be mentioned in “Any Other Cost with details.

Resource Rate Card (during the Contract Period):

The cost of Resource to be indicated in table below, for Bank's Reference. However, the said cost will not be considered while commercial evaluation:

Sr. No.	Personnel Designation	Cost Per Resource Per Month	
		Onsite	Offsite
1	L1		
2	L2		
3	L3		
4	Any Other		

Biometric L0 Device Cost Rate Card (If Bank during the contract period requires additional devices): The cost of Device to be indicated in table below, for Bank's Reference. However, the said cost will not be considered while commercial evaluation:

Sr. No.	Item	Cost Per Device (ex GST/Taxes) (delivery at location with installation)
1	Biometric L0 Device	

**** Device to be delivered and installed at Bank locations in 5 states (i.e. Uttarakhand, UP, Rajasthan, Delhi & Haryana)**

Terms & Conditions:

- The Commercial Offer should be given in the above format only.
- All costs should be only in Indian Rupees and all payments will also be made only in Indian Rupees.
- For each of the above items provided the Bidder is required to provide the cost for every line item where the Bidder has considered the cost in commercial bid.
- The Bidder needs to clearly indicate if there are any recurring costs included in the above bid and quantify for the same. In the absence of this, the Bidder would need to provide the same without any charge.
- If the cost for any line item is indicated as zero, then it will be assumed by the Bank that the said item is provided to the Bank without any cost
- The prices quoted by the Bidder shall be exclusives of all applicable taxes i.e. GST (SGST, CGST & IGST). GST will be paid on actual on production of original invoice.
- The rate should be valid for 5 years from the date of go-live of project.
- Other terms and conditions as detailed in Payment Terms of RFP

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone #

7.15. Details of Hardware & Operating System Requirement

(The Bidder must specify complete details of Hardware and other systems required for successful implementation of the offered solution, in the following format.)

To,
 The Chief Technology Officer
 The Nainital Bank Ltd.
 DIT Noida, Uttar Pradesh -201309

HARDWARE BILL OF MATERIAL (BOM)

Deployment Location	Hardware Item (eg Server or any other item)	Role (eg App Server, DB server, Mgmt Server etc)	No. of VMs or servers	No. of Cores per VM or per server	RAM per VM or per server	Local Usable SAN storage	Any other info/ remarks
DC							
DR							
UAT							

*add as many rows as required.

Note: *Please mention Make / Model (if any), type and number of processors, Memory, bus speed, hard disk & Operating System number of users, license type, version etc.

SOFTWARE BILL OF MATERIAL (BOM)

Deployment location	Item	Name & Version	Quantity	To be deployed on which server
DC	OS Licenses			
	Database licenses			
	Middleware licenses			

	Application software License			
	Any other license			
DR	OS Licenses			
	Database licenses			
	Middleware licenses			
	Application software License			
	Any other license			
UAT	OS Licenses			
	Database licenses			
	Middleware licenses			
	Application software License			
	Any other license			

*add as many rows as required.

Note: Please note that the required infrastructure should be optimised to the best level as the cost incurred towards infra procurement by Bank will also be considered in Commercial evaluation.

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name

Address

Email and Phone

7.16. Non-Disclosure Agreement

(To be submitted by the Bidder for Supply, Implementation & Maintenance of Fingerprint Biometric Authentication Devices and Services (FBAS))

(TO BE STAMPED AS AN AGREEMENT AS APPLICABLE TO STATE OF UTTARAKHAND)

This NON-DISCLOSURE AGREEMENT ("**NDA**") is made at Nainital this _____ day of _____ 2026.

BY AND BETWEEN

THE NAINITAL BANK LTD, a public limited Banking Company incorporated under the Companies Act, 1956 (now the Companies Act, 2013) having its Registered Office at G.B. Pant Road, Nainital and its Head Office at Seven Oaks Building, Mallital, Nainital (CIN No. U65923UR1922PLC000234) (hereinafter referred to as the "**Bank**" which expression shall mean and include its legal representatives, successors-in-interest and permitted assigns) and represented herein by its authorized signatory, of the **ONE PART**.

AND

_____ a company within the meaning of Section 2(20) of the Indian Companies Act 2013, having its registered office at _____, INDIA (hereinafter referred to as the "**Bidder**" which expression shall mean and include its legal representatives, successors-in-interest and permitted assigns) and represented herein by its authorized signatory, of the **OTHER PART**;

Bank and Bidder are hereinafter individually referred to as the "Party" and collectively as the "Parties", as the context may require in this Agreement.

RECITALS

WHEREAS:

Bank pursuant to its working relationship which has been or may be established, with the Bidder, anticipate that it may have to disclose or deliver certain documents, components, parts, information, drawings, data, sketches, plans programs, specifications, techniques, processes, software, inventions and other materials, both written and oral, of a secret, confidential or proprietary nature, including without limitation any and all information relating to marketing, finance, forecasts, invention, research, design or development of information system and any supportive or incidental sub-systems, (collectively, "Proprietary Information"); and which may be accessible / available to the Bidder.

WHEREAS, Bank desires to ensure that the confidentiality of any Proprietary Information is maintained, during the tenure of the NDA (contract) and thereafter;

NOW, THEREFORE, in consideration of the foregoing premises, and the mutual covenants contained herein, both the parties intending to be legally bound, Bank and Bidder hereby agree as follows:

1-CONFIDENTIAL INFORMATION

1. All Bank's product and process details, documents, data, applications, software, systems, papers, statements and business / customer information which may be communicated to or come to the knowledge of the Bidder or its employees during the course of discharging their obligations shall be treated as absolutely confidential and the Bidder irrevocably agrees and undertakes and ensures that the Bidder and its employees shall keep the same secret and confidential and not disclose the same, in whole or in part to any third party without the prior written permission of Bank nor shall use or allow to be used any information other than as may be necessary for the due performance by the Bidder of its obligations.
2. The Bidder shall not make or retain any copies or record of any Confidential Information submitted by Bank other than as may be required for the performance of the Bidder.
3. The Bidder shall notify Bank promptly of any unauthorized or improper use or disclosure of the Confidential Information.
4. The Bidder shall return all the Confidential Information that is in its custody, upon termination / expiry of this Agreement. Also so far as it is practicable the Bidder shall immediately expunge any Confidential Information relating to the projects from any computer, word processor or other device in possession or in the custody and control by Bidder or its affiliates.
5. Bidder shall extent practicable, immediately furnish a certificate signed by its director or other responsible representative confirming that to the best of his/her knowledge, information and belief, having made all proper enquiries the requirements of this paragraph have been fully complied with.
6. The Bidder hereby unconditionally agrees and undertakes that it and its employees shall not disclose the terms and conditions of any oral or written information which may contain, hold or bear confidential information or disclose the information submitted by Bank under any other Agreement to any third part unless such disclosure is mandatorily required by law or if it is required necessarily to be disclosed to any other agency/subcontractor or the like for the purpose of performing any of its obligations under the contract.
7. Bidder shall not disclose the name of the Bank, or the existence, nature or substance of any agreement, relationship and/or negotiations between Bank and the Bidder, in any publicity material or other communications to any third parties without the prior permission of Bank.
8. However, the Confidential Information will not be limited to the information mentioned above but not include the following as Confidential Information:
 - i)* Without breach of these presents, has already become or becomes and/or hereinafter will become part of the public domain;
 - ii)* Prior to the disclosure by Bank was known to or in the possession of the Bidder at the time of disclosure;
 - iii)* Was disclosed or parted with the prior consent of Bank;
 - iv)* Was acquired by the Bidder from any third party under the conditions such that it does not know or have reason to know that such third party acquired directly or indirectly from Bank.

9. The Bidder agrees to take all necessary action to protect the Confidential Information against misuse, loss, destruction, deletion and/or alteration. It shall neither misuse or permit misuse directly or indirectly, nor commercially exploit the Confidential Information for economic or other benefit.

10. In any dispute over whether information or matter is Proprietary Information or not mentioned herein, it shall be the burden of Bidder to show that such contested information or matter is not Proprietary Information within the meaning of this Agreement, and that it does not constitute violation under any laws for the time being enforce in India.

2-PROPRIETARY RIGHTS

Title to all documents, process details, any other information which is having intellectual property rights received by Bidder from Bank, including all Proprietary Information, shall remain at all times the sole property of Bank, and this Agreement shall not be construed to grant to Bidder any patents, licenses or similar rights to such property and Proprietary Information disclosed to Bidder hereunder.

3-INDEMNITY

3.1 The Bidder hereby agrees to indemnify and keep Bank indemnified safe and harmless at all times against all or any consequences arising out of any breach of this confidentiality undertaking by the Bidder and /or its employees and shall immediately reimburse and pay to Bank on demand all damages, loss, cost, expenses or any charges that Bank may sustain suffer, incur or pay in connection therewith.

3.2 The Bidder acknowledges that a breach of its obligations under this Agreement could cause irreparable harm to the Bank for which monetary damages may be difficult to ascertain or an inadequate remedy. The Bidder therefore agrees that the Bank will have the right, in addition to its other rights and remedies, to seek injunctive relief and damages for any violation of this Agreement.

3.3 In event, the Bank arrives to the conclusion that the bidder has disclosed the confidential information in breach of NDA, the Bank will appropriate the EMD deposited by the bidder along with the RFP apart from other available remedies of seeking compensation from the bidder.

4-TERMINATION AND SURVIVAL

4.1 The terms of this Agreement shall be for twelve months unless terminated by Bank with thirty days prior written notice to Bidder, however, this Agreement's provisions will survive as to Confidential Information that is disclosed before termination.

4.2 Unless Bank otherwise agree in writing, Bidder duty to protect Confidential Information expires one year from termination / expiry of this Agreement, provided the information which is by its nature required to keep confidential or under any applicable laws required to protect forever such information shall remain confidential forever or until such time when the Bidder no longer has access to the Confidential Information or has returned or destroyed all Confidential Information having in its possession.

5-GOVERNING LAW AND JURISDICTION:

The provisions of this Agreement shall be governed by the laws of India. If any disputes or differences shall arise between the Parties hereto as to the interpretation or the performance of this Agreement the same shall be referred to sole arbitrator to be appointed by Bank. The arbitration proceeding shall be governed by the Arbitration and Conciliation Act 1996 and rules / amendments there under.

The place of Arbitration shall be at Nainital. The language of arbitration shall be English and the courts at Nainital shall have the exclusive jurisdiction to try any matters arising from this Agreement.

6-SEVERABILITY

If any provision of this Agreement is invalid or unenforceable, then such provision shall be construed and limited to the extent necessary, or severed if necessary, in order to eliminate such invalidity or unenforceability, and the other provisions of this Agreement shall not be affected thereby.

7-NO LIABILITY

Bidder understands and agrees that neither Bank nor any of its directors, officers, employees, agents, advisors or representatives (i) have made or make any representation or warranty, expressed or implied, as to the accuracy or completeness of the Confidential Information or (ii) shall have any liability whatsoever to Bidder or its Affiliates relating to or resulting from the use of the Confidential Information or any errors therein or omissions therefrom.

8-MISCELLANEOUS

8.1 No delay or omission by either party in exercising any rights under this Agreement will operate as a waiver of that or any other right. A waiver or consent given by either Party on any one occasion is effective only in that instance and will not be construed as a bar to or waiver of any right on any other occasion.

8.2 This Agreement is in addition to any prior written agreement between Bank and Bidder relating to the subject matter of this Agreement; in the event of any disparity or conflict between the provision of such agreements, the provision which is more protective of Proprietary Information shall control.

8.3 This Agreement may not be modified, in whole or in part, except by an agreement in writing signed by Bank and Bidder.

IN WITNESS WHEREOF, the Parties hereto have set the hands of the respective authorized officials on the day and year first hereinabove written.

Signed by, for & on Behalf of The Nainital Bank Ltd through	Signed by, for & on Behalf of Bidder
Designation:	Designation :
IN THE PRESENCE OF	IN THE PRESENCE OF
Designation:	Designation :
Date:	
Place :	

---End of Document---