



ગુજરાત ગ્રામીણ બેંક
GUJARAT GRAMIN BANK
Scheduled Bank Owned by Government



GUJARAT GRAMIN BANK

3rd and 4th Floor, Surajplaza-1, Sayajigunj, Vadodara- 390020

Request for Proposal – RFP (Tender Document)

Selection of a vendor for

IMPLEMENTATION OF CENTRALISED KYC REGISTRY (CKYCR) SOLUTION

**FOR ALL BRANCHES OF GUJARAT GRAMIN BANK
ACROSS ALL 34 DISTRICTS of GUJARAT STATE**

The information provided by the bidders in response to this RFP Document will become the property of the GGB and will not be returned. The bank reserves the right to amend, rescind or reissue this RFP Document. All amendments if any, will be advised to bidders and such amendments will be binding on them. The bank also reserves its right to accept or reject any or all the responses to this RFP Document without assigning any reason whatsoever and without any cost or compensation therefor.

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મુખ્ય કાર્યાલય: ત્રીજો અને ચોથો માળ,
સુરજ પ્લાઝા-૧, સયાજીગંજ, વડોદરા-૩૯૦૦૨૦

HEAD OFFICE: 3rd & 4th Floor,
Suraj Plaza-1, Sayajigunj, Vadodara-390020

website <https://www.ggb.bank.in> / email – planning.ho@barodagujaratrb.co.in





GGB/HO/PLN/Tender/RFP/No. 24

Date: 19-01-2026

To, Whomsoever it may concern

RFP for Selection of a Vendor for integration of CKYCR with Finacle-10 CBS and Other Channels

Gujarat Gramin Bank invites offers in two Bids system of Technical Bid (Annexure-4&5) and Financial Bid (Annexure-6) for Selection of a vendor from eligible service providers having a proven ability for Supply, Installation, Implementation, Customization, Testing, Training, Onsite Support and Integration of Central KYC Registry (CKYCR) Solution with Finacle-10 CBS and Other Channels for all branches of Gujarat Gramin Bank spread across all 34 Districts of Gujarat State for the period of 5 years. The bank needs to integrate CKYCR portal of CERSAI, Govt. of India through Straight-Through Processing (STP) using digital signature.

Tender Schedule & Important Dates:

Sr.	Description	Details / Timeline
1.	Date of publishing the RFP on GEM portal and Gujarat Gramin Bank's website https://www.ggb.bank.in	19-01-2026
2.	Last date of submission of any clarification/ query/error, if any to planning.ho@barodagujaratrrb.co.in	On or before 03-02-2026 at 16:00 p.m.
3.	Last Date for submission of bids (Technical & Financial) on Gem Portal	On 10-02-2026
4.	Date Opening Technical Bid.	On 12-02-2026
5.	Date Opening Financial Bid (Financial bid of only those vendors who qualify in both eligibility and technical evaluation will be opened)	Tentatively on 16-02-2026 (Any change will be advised to the vendors who qualified in the Technical Bid)

Address and contact:

6.	Address for Communication	The General Manager Gujarat Gramin Bank, Head Office, 3 rd and 4 th Floor, Surajplaza-1, Sayajigunj, Vadodara – 390020 (Gujarat.)
7.	Email address	planning.ho@barodagujaratrrb.co.in
8.	Contact Person / Phone: 0265-2361260 0265-2361210	Mr. Saurabh Patel 9824430322 Mr. Saurabh Tiwari 9998777052 Mr. Bhavik Makwana 7574808005 Mr. Hemant Garg 9462112278

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Technical Criteria:

	Description	Eligibility Criteria
9.	Constitution of the bidder	Bidder must be a Government Organization / PSU / PSE / LLP or private / public limited company in India at least for the last 5 years. (To be submitted in Annexure-3)
10.	Bidder must not be blacklisted / debarred by any Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs) since 1st April 2022 till date.	Self-declaration confirmation from Bidder (To be submitted in Annexure-3)
11.	The Bidder to provide information that any of its subsidiary or associate or holding company having common director/s or companies in the same group of promoters/ management or partnership / LLPs having common partners not participated in the bid.	Self-declaration confirmation from Bidder (To be submitted in Annexure-3)
12.	The Bidder should be an OSD or authorized partner of OSD for supply of licenses and solution implementation and maintenance support under warranty / AMC / ATS for the solution.	Letter of undertaking from OSD/OEM (To be submitted in Annexure-12)
13.	The unit should have provided CKYC software solution	For minimum 3 years in 5 organizations of which at least in 2 Scheduled Banks (Copy of Purchase Orders and Experience Certificate to be submitted in Annexure-4)
14.	Integration with Finacle-10 CBS ?	The bidder should have integrated their solution with Finacle-10 CBS. (To be submitted in Annexure-4)
15.	The bidder should have implemented CKYCR - Data Management System (DMS) solution	In at least 2500 branches / locations in all. (No. of branches to be submitted in Annexure-4)
16.	The bidder should have satisfactory track record of service support rendered by them	As judged by banks and other organizations. (To be submitted in Annexure-4)
17.	<u>Functional Requirements:</u> The vendor must score a minimum of 80%, i.e. 45 marks out of 56 (28 points x 2 marks)	Functional scoring will be evaluated on the criteria as a part of technical evaluation (To be submitted in Annexure-5)

Financial Criteria for technical qualification

18.	a) Annual turnover	Minimum ₹10 crore per year during last three F.Ys. (To be submitted in Annexure-4)
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b) Net profit	The unit should have booked net profit during last three F.Ys. (To be submitted in Annexure-4)
c) Net worth of the unit	Minimum ₹10 crore at the end on 31-03-2025 (To be submitted in Annexure-4)

Bid Security Guarantee EMD / Bank Guarantee:

19.	Bid Security / Earnest Money Deposit (EMD). The bidder may submit Bank Guarantee or Fixed deposit with GGB under lien, in lieu of EMD for 180 days.	₹1,00,000/- Micro and Small Enterprise (MSE) / START UP bidder is exempted from payment of EMD, if bidder furnishes the proof to satisfaction of the bank.
20.	Performance Bank Guarantee (PBG) / after finalization of the bidder for 66 months from the date of start of the contract	₹2,00,000/- (Issued by any Public Sector Bank including Regional Rural Bank) Or Fixed Deposit Receipt with Gujarat Gramin Bank which shall be in the custody of the bank after marking suitable lien thereon.

- At present, the bank opens around 30000 to 40000 accounts of individuals in a month and the same is expected to grow by 10-15% every year. The CKYCR will be implemented in all branches covering all accounts. Hence, the vendor should assess and specify the hardware size required for DC and DR centres. The same should meet scalable growth in the next 5 (five) years.
- Around 3000 users will be accessing the system and simultaneously around 2000 users are expected to use. The vendor should assess the required hardware capacity.
- The system shall work with existing band-width provided at branches on Finacle-10. The solution should support all leading database servers.
- The bank proposes to procure application software (API) to capture the KYC details of new / legacy (existing) accounts of individual and legal entities as per the template of CKYCR. The Bank wants facility of search, create, update and download CKYC identifier via Straight Through Processing-STP and allowing the users of all Branches to fill the gap data to meet the requirements of CKYCR template.
- The required solution should be installed at the bank's Primary Site (DC) and Disaster Recovery (DR) Site simultaneously and the bidder will be responsible to make DR with sync for the proposed application and database at any point of time.
- The bidder should be an Original Service Provider OSD/OEM or authorized partner or System Integrator, having project team members and support personnel competent enough to install, configure, customize, maintain, train and support the proposed solution. If the OEM/OSD authorizes any bidder, to participate on their behalf in the bid, a Letter of Undertaking from OSD/ OEM shall be submitted in the Annexure-12.

The RFP document may be obtained from Gem Portal, the same may also be downloaded from the bank's website <https://www.ggb.bank.in/tenders.php>

Technical Specifications, Terms and Conditions and various formats for submitting the proposal are described in this RFP document and its annexure.

General Manager
(D P Bairwa)

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Encl. Annexure-1: Scope and General Terms and Conditions

Annexure-2: Bidder's Authorization Certificate

Annexure-3: Bidder's Proposal / Self Declaration / Undertaking

Annexure-4: Bidder's Profile & Technical Bid

Annexure-5: Bidder's Compliance to Functional Requirements

Annexure-6: Financial Bid (Commercial Offer)

Annexure-7: Pre-Contract Integrity Pact

Annexure-8: Bank Guarantee (In Lieu of EMD)

Annexure-9: Performance Bank Guarantee

Annexure-10: Service Level Agreement

Annexure-11: Mutual Non-Disclosure Agreement

Annexure-12: Letter of Undertaking from OSD/ OEM





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ANNEXURE - 1: SCOPE AND GENERAL TERMS AND CONDITIONS

1. INTRODUCTION

- 1.1. Gujarat Gramin Bank (GGB), established under the Regional Rural Bank Act, 1976. It is jointly owned by Govt. of India, Govt. of Gujarat & the bank of Baroda, having Head Office at Vadodara Gujarat, at present having 744 Branches all over Gujarat. At present, the bank has over 9 million customers served through 100% Core Banking branches in Gujarat.
- 1.2. The purpose of RFP is to invite proposals from experienced Service Providers of repute and credentials for Supply, Installation, Implementation, Customization, Testing, Training, Onsite Support and Integration of Central KYC Registry (hereinafter referred to as CKYCR) Solution for the bank.
- 1.3. **DISCLAIMER:** This Request for Proposal (RFP) document has been prepared solely for the purpose of enabling Gujarat Gramin Bank ('the bank') for IMPLEMENTATION OF CENTRALISED KYC REGISTRY (CKYCR) SOLUTION. This RFP document has been prepared for 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.

2. INFORMATION PROVIDED

The RFP document contains statements derived from information that is believed to be reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with the bank in relation to the provision of services.

Neither the bank nor any of its employees, agents, contractors, or advisers gives any representation or warranty, express or implied as to the accuracy or completeness of any information or statement given or made in this RFP document.

The bank may update or revise the RFP document or any part thereof, if required. All such amendments will be placed on Gem Portal and our website and such amendments will be binding upon the bidder(s)/Recipient(s). The bidder(s) acknowledges that any such revised or amended document is received subject to the same terms and conditions as this original.

- 2.1. **COSTS BORNE BY RESPONDENTS:** All costs and expenses incurred by the bidder(s) /Recipients / Respondents in any way associated with the development, preparation, and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by the bank, will be borne entirely and exclusively by the Recipient / Respondent.





- 2.2. **NO LEGAL RELATIONSHIP:** No binding legal relationship will exist between any of the Recipients / Respondents and the bank until execution of a contractual agreement to the full satisfaction of the bank.
- 2.3. **Recipient Obligation to Inform Itself:** The Recipient must conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.
- 2.4. **EVALUATION OF OFFERS** Each Recipient acknowledges and accepts that the bank may, in its absolute discretion, apply whatever criteria it deems appropriate in the selection of organization; not limited to those selection criteria set out in this RFP document.
- 2.5. **ERRORS AND OMISSIONS:** It is understood, acknowledged and agreed that while this RFP includes specific requirements and specifications for the Work, the bank shall not be held liable for any errors or omissions in any part of the Bid Document. While the bank has used considerable effort to ensure an accurate representation of information in the Bid Document, the information contained in the Bid Document is supplied solely as a guideline for Proponents.
- 2.6. The information is not guaranteed or warranted to be accurate by the bank, nor is it necessarily comprehensive or exhaustive. Nothing in the Bid Documents is intended to relieve the Proponents from forming their own opinions and conclusions with respect to the matters addressed in the Bid Documents.
- 2.7. There will be no consideration of any claim, after submission of Bids, that there is a misunderstanding with respect to the conditions imposed by the Contract.
- 2.8. If a Proponent finds discrepancies in, or omissions in the bid document, or is in doubt as to their meaning, the Proponent shall notify the Designated Official in the bank, who reserves the right, for any reason to issue a written addendum/ corrigendum to Proponents at any time prior to the Bid closing. Addenda/ corrigenda issued during the RFP period shall be construed as part of RFP and will be notified on Gem Portal and bank's website. The same will be applicable to the all bidder(s)/recipient(s). The bank will assume no responsibility for oral instructions or changes.
- 2.9. **Rights to visit:** The Bank and its authorized representatives, including Reserve Bank of India (RBI) or any other regulator shall have the right to visit any of the Vendor's premises without prior notice to ensure that data provided by the Bank is not misused. The vendor shall cooperate with the authorized representative/s of the Bank and shall provide all information/ documents required by the Bank.
- 2.10. **ACCEPTANCE OF TERMS:** A Recipient will, by responding to the bank's RFP, be deemed to have accepted the terms as specified in this RFP document.
- 2.11. **CONFIDENTIALITY:** The RFP document is confidential and is not to be disclosed, reproduced, transmitted, or made available by the Recipient to any other person. The RFP document is provided to the Recipient on the basis of the undertaking of confidentiality given by the Recipient to the bank. The Recipient accepts that any





such revised or amended document will be subject to the same confidentiality undertaking.

3. RFP RESPONSE TERMS

- 3.1. RFP Submission: Only one submission by each Bidder to this RFP will be permitted. Each response has to be submitted as softcopy on Gem portal only. The bidder will submit the response only in the manner detailed herein. A submission in a different manner, including a submission through Email, will not be accepted by the bank and will be summarily rejected.
- 3.2. The bidders should submit their Bid along with Annexure-2 to 8 (and also Annexure-12 if applicable), certificates and other required documents on Gem Portal as per nomenclature given in the RFP
 - 3.2.1. Technical (Eligibility) Bid
 - 3.2.2. Financial (Commercial) Bid
 - 3.2.3. All the attachments should be in A4 sized documents
 - 3.2.4. All documents shall be uploaded by the Authorised Official
 - 3.2.5. Authorization by the bidder for the signatory shall be in form of a Power of Attorney or a duly certified copy of the Board resolution appointing the authorized signatory.
 - 3.2.6. No attempt has been made or will be made by the bidder's organization or by any agent of the bidder's organization to induce any other person or firm to submit or not to submit a bid for the purpose of restricting competition
- 3.3. Late RFP Policy: RFP received after the specified time/date shall not be considered.
- 3.4. RFP Validity Period: RFPs will remain valid and open for evaluation according to their terms for a period of 180 days from the last date of submission of the proposal.
- 3.5. Requests for Information: Bidders are required to direct all communications related to this RFP, The General Manager, Gujarat Gramin Bank, Head Office, 3rd & 4th Floor, Suraj Plaza-1, Sayajigunj, Vadodara-390020
- 3.6. If the bank in its absolute discretion deems that the originator of the question will gain an advantage or loss by a response to a question, then the bank reserves the right to communicate such response to all Respondents.
- 3.7. The bank, if required, may negotiate with L1 bidder.
- 3.8. However, where the lowest acceptable bidder L1 is not in a position to provide required services, the contract may be offered to the next higher responsive bidder at the rates offered by the lowest responsive bidder, at the discretion of the bank.
- 3.9. The bidder shall have integrated their solution with Finacle-10 CBS.
- 3.10. Notification: the bank will notify the Respondents in writing through email as soon as practicable about the outcome of the RFP evaluation process. The bank is not obliged to provide any reasons for any such acceptance or rejection.





3.11. Disqualification: Any form of canvassing/ lobbying/ influence/ query regarding short listing, status etc. will be a disqualification.

4. SCOPE OF THE WORK

4.1. Supply, Installation, Implementation, Customization, Testing, Training, Onsite Support and Integration of Central KYC Registry (CKYCR) Solution to Finacle-10 CBS and other channels to capture the KYC details of new / legacy (existing) accounts of individual and legal entities as per the template of CKYCR. The required solution shall be installed at the bank's Primary Site (DC) and Disaster Recovery (DR) Site simultaneously and the bidder will be responsible to make DR with sync for the proposed application and database at any point of time.

4.2. Supplying Hardware, Operating system, database and Servers is not under this RFP scope, however, the bidder should specify the configurations of required Hardware, Operating System and Database for installing the proposed application at the bank's DC and DR site clearly.

4.3. Infrastructure: The Vendor needs to size the infrastructure (hardware, Operating System, Database and other related software) for the solution based on the volume and the growth.

4.4. Escrow Mechanism: The bidder should either provide the source code itself with necessary documentation or arrange to keep it under escrow arrangement.

4.5. Closure of all VAPT / IS AUDIT observation for the proposed setup & within time frame stipulated by the bank without any additional cost to the bank.

4.6. Following facilities should be built-in in the solution

4.6.1. CERSAI CKYC identifier Search (All customers)

4.6.2. New cases: CKYC identifier Creation / Insert

4.6.3. CKYC identifier Available: Download for delta Check

4.6.4. CKYC identifier Available: Post download delta available for update

4.6.5. Face match for all customers

4.6.6. OCR for all customers

4.6.7. Face Extraction for all customers

4.7. Any other features that may be required by CKYCR authorities to meet the objective and are missed to mention here should also be assumed a part of the scope of the solution and the same should be incorporated in the System within ATS Cost and without any cost to the bank.

4.8. Data capturing page of proposed solution given for branch users should validate PAN and Aadhaar number from NSDL and UIDAI sites and same facilities to be available for other OVDs in public domain as and when they become available.





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- 4.9. The proposed solution should be capable of fetching data and required attachments from CKYCR and pre-fill the data entry screen of branch while on boarding the customer / modifying the existing customer profile.
- 4.10. The licenses and applications for the proposed solution should be enterprise wide and there should not be any restrictions in issuing licenses based on no. of users, no. of branches, no. of channels integrated, no. of uploading / downloading documents or transactions or files and asset size of the bank etc.
- 4.11. The system should be capable of capturing data of new / legacy account of individual and legal entities as per template of CKYCR.
- 4.12. The Proposed solution should be capable of scanning and uploading customer documents such as photo, proof of identity, signature and proof of address into the application electronically with CKYCR system and auto setting has to be configured such as photo should be in colour and passport or other Official Valid Documents - OVD will be as per the CERSAI specifications of CKYCR.
- 4.13. The system should check the names of customers with the data base of Central KYC Registry, as per bank's requirement.
- 4.14. If any value of particular field as per CKYCR template is not available in the bank's Core Banking Solution, the branch user will fill the required additional details in the proposed solution. So the proposed application should have sufficient data entry / upload module to accept the gap data for single / multiple customers at a time.
- 4.15. The Proposed solution should be capable to identify De-duping of customer at the time of on boarding.
- 4.16. The Proposed solution should be capable of uploading data to CKYCR server and downloading data from CKYCR server.
- 4.17. The Proposed solution should be capable of bulk uploading/downloading of required information and documents to CKYCR server in the compressed format as per the prescribed format of CKYCR.
- 4.18. The Proposed solution should support for scheduling bulk upload / download activities as per bank's requirement with all integrated systems via STP. The customization in the proposed solution for any such activities in future has to be done within Annual Technical Service (ATS) cost only.
- 4.19. The Proposed solution should be capable of downloading customer data/document based on unique ID given by CKYCR of the individual customer/legal entities without human intervention (integrate with the bank's in house software / Core Banking Solution /Existing KYC AML system as per the bank's requirement.)
- 4.20. The Proposed solution should be capable of providing an interface to search through API on CERSAI platform to check whether the required CKYC is present in CERSAI database / in our CBS or not.





- 4.21. The Proposed solution should have built in ETL tool to extract, transform and load data from the bank's in house software / Core Banking Solution / Existing KYC AML system for further process on daily basis.
- 4.22. The Proposed solution should be capable of capturing any future field or requirement by CKYC Registry, Regulators or the bank as and when required.
- 4.23. The Proposed solution should be capable of sending the information as per the escalation matrix for non-uploading of document or information in stipulated time given by CKYCR to different levels as per the bank's requirement.
- 4.24. The Proposed solution should be capable of providing details to the bank and other authorities for progress/pendency of the work of screening/scrutiny of the work under correspondence with the field functionaries.
- 4.25. The Proposed solution should be capable of maintaining proper history of uploading of customer data.
- 4.26. The Proposed solution should be capable of receiving notification/deficiency from CKYCR and will give email to respective branch/user under copy to administrator/RO user/HO user.
- 4.27. The Proposed solution should be capable to give SMS/email alert to respective customer whose notification comes to the branch. It should have a workflow and all interaction with www.ckycindia.in or the CKYCR system should happen through secure FTP and SSL. The bank's SMS and Email Gateway details will be disclosed separately with the Successful Bidder.
- 4.28. The proposed solution should integrate with CKYCR system using single Server Class -III Certificate. So there should be no need to procure digital signature branch wise even if the solution is used by multiple branches.
- 4.29. Branches should be able to login through separate user-id and password or Single Sign on using the bank's Active Directory Services / Lightweight Directory Access Protocol (LDAP) or both. System should allow the users to add or modify based on maker checker or as per configured workflow by the bank official. System should allow configuring the work flow by admin user of the bank.
- 4.30. System should digitally sign the zip folder before upload as per requirements of CKYCR.
- 4.31. System should place all files on SFTP (Secure File Transfer Protocol) and it should be capable of reading responses automatically.
- 4.32. The activities of every user in workflow should be logged by the system automatically for each record and the same should be maintained.
- 4.33. As and when the new requirements arise from verticals/CKYCR, system should be capable of providing the necessary dashboards like probable match, New Customer, Notification Management and Replicate Modification etc.





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- 4.34. System should download the details from CKYCR only when details are not available locally in bank's CBS.
- 4.35. The Proposed solution should be capable to send the data back to the bank's Core Banking Solution / in-house system / existing KYC AML System / the bank's middleware which is received from CKYCR System.
- 4.36. The proposed solution should not allow to re upload the KYC details of a customer to CKYCR system, if it is already uploaded earlier by system until or unless any change identified in the existing profile.
- 4.37. The Proposed solution should be capable to show the bank as a whole / Circle Wise/ Region Wise / Branch wise no. of pending, uploading and even uploaded in CKYCR as per bank's requirement.
- 4.38. The Proposed solution should be capable to generate reports in multiple formats – PDF, CSV, DOC and XLS/XLSX etc. so that user can configure the columns and print settings - header, footer etc.
- 4.39. End users should be capable of scheduling the report generation by specifying the frequency / timings in the proposed solution.
- 4.40. The proposed solution should be in a position to do an age-wise analysis and provide a report in the system to view pending for uploading at a summary level, like no. of documents outstanding, No. of days pending in ascending / descending order as per bank's requirement and the same can be communicated through automated e-mail on daily basis as alerts.
- 4.41. The proposed system should be able to generate MIS reports as per the bank's requirement.
- 4.42. The proposed solution should have the ability to delete or modify or remove the configured workflows, if they become redundant or obsolete as per bank's requirement and there should be sufficient logs for every action.
- 4.43. The proposed solution should have ability to integrate and pick up images from other application such as CBS (Core Banking Solution), DMS (Document Management System), FI Gateway, Banking Correspondent and online account opening system / Internet Banking etc. data as per bank's requirement.
- 4.44. The proposed solution should be capable of identifying multiple Customer Information Form (CiF)'s of a single customer on parameters like Date of Birth, PAN Number, Aadhaar Card, Driving License, Voter Card, other OVDs etc.
- 4.45. The proposed solution should be capable to generate and send letter of pending uploading and pending notification received from CKYCR to branches under copy to respective Regional Offices/Circle Office, the bank as a whole through email.
- 4.46. The proposed solution should be capable of using existing scanners available at branches as per description of CKYCR uploading requirement.





- 4.47. The proposed solution should be capable of uploading or downloading of data/document easily from remote branches having variable bandwidth over lease line/VSAT/ISDN/Wi-MAX.
- 4.48. The proposed solution should be capable of storing customer data and photograph as per bank's requirement.
- 4.49. The proposed solution should be able to retrieve data as per CKYCR or the bank or Regulator's requirement.
- 4.50. Detailed process documentation, Standard Operating Procedures and management of solution should be created and submitted to the bank at the time of project signoff.
- 4.51. The bidder agrees to provide 1-year on-site warranty support to the bank.
- 4.52. The bidder agrees to provide 24x7 support to the bank for 2nd to 5th year period.
- 4.53. Proper service/support will be provided by the vendor and wherever found necessary service/support will be set-up in close proximity to branches of the bank.
- 4.54. Calculation of total cost of ownership (TCO) for five years, will be L1 criteria which will be comprising of
- 4.54.1. 1st year billing along with Licensing Cost of various software, required Applications Cost, Annual Technical Service (ATS) for 1 year and other cost including implementation, training and integration cost etc. AND
- 4.54.2. 2nd to 5th year billing including Annual Technical Service (ATS), the same rate shall be fixed for further 4 years.
- 4.55. On-site Support of an engineer to be provided after go-live in case of absence of the designated support engineer.
- 4.56. Training to the bank's project team and the user team; Training must cover both classroom and hands on sessions. Necessary training material and documents must be provided to the participants. Trainers cost to be borne by the bidder and the bank will provide the classroom and other facilities.
- 4.57. The complete implementation, maintenance and support of the Centralized KYC Registry Solution shall be part of the scope of the vendor.
- 4.58. As part of the technical proposal the vendor needs to provide complete Centralized KYC Registry Solution details. The vendor must design the solution with high availability & secure Infrastructure in Data Centre and Disaster Recovery site as per Industry accepted security standards and best practices.
- 4.59. The Application & Database should be sized for Active- Active cluster at DC & Active-Active cluster at DRC so that both sites are simultaneously running and serving live traffic, distributing workloads across all active nodes to provide high availability and fault tolerance. In this configuration, data is replicated in real-time between the DC and DRC, and if one site fails, the other can seamlessly continue to handle all requests with no interruption. DC - DR replication should be available as part of the solution so that in case of switch over the complete solution should seamlessly work.





- 4.60. The vendor is expected to provide details of redundancy and security setup as and when required along with following
- 4.60.1. Application architecture along with a detailed diagram including the infrastructure setup
- 4.60.2. Implementation procedure / road map.
- 4.60.3. Server and related infrastructure specification required as part of the solution implementation (for both UAT and production phase) along with the quantity to meet the Bank's redundancy requirement.
- 4.61. The Vendor is responsible to arrive at the sizing independently based on the volume and the growth indicated in the forwarding letter clause 2 to 6. The bank is not responsible for any assumption made by the Vendor with respect to the sizing. In the event, the sizing proposed by the vendor does not meet the performance / service levels of the bank, the vendor will at their cost carry out the necessary upgrades / replacements. The bank has the right to deduct / recover from the vendor the required additional expenses which the bank may incur on account of such upgrades / replacements.
- 4.62. The license for the CKYCR solution to be Enterprise wide perpetual level for all the modules offered without any constraints on number of branches or users for the bank's operations. The Vendor will supply, implement, maintain and support the complete Centralized KYC Registry Solution.
- 4.63. "Implementation of Push-pull Mechanism for Customer creation": The system must facilitate real-time fetching of data from the CKYCR Server directly into Finacle 10 Customer creation screen.
5. SERVICE LEVELS AND UPTIME GUARANTEE

The bidder understands the largeness of this Project and that it would require tremendous commitment of financial and technical resources for the same, for the tenure of contract under this RFP. The bidder therefore agrees and undertake that an exit resulting due to expiry or termination of Contract under this RFP or for any reason whatsoever would be a slow process, it might be over a period of six (6) months, after the completion of the notice period, and only after completion of the Service Provider's obligations under a reverse transition mechanism. During this period of Reverse Transition, the Service Provider shall continue to provide the Deliverables and the Services in accordance with the contract under this RFP and shall maintain the agreed Service levels. The bank shall make payment for these services as per terms. The bank expects that the successful bidder to adhere to the following minimum Service Levels:

- 5.1. Any fault/ issue/ defect failure intimated by the bank through any mode of communication like call/e-mail etc. are to be acted upon, so as to adhere to the service levels. Business/ Service Downtime and Deterioration shall be the key considerations for determining "Penalties" that would be levied on the Service Provider.
- 5.2. The Service Provider should have 24X7 monitoring, escalation and resolution infrastructure.
- 5.3. Time bound problem addressing team (onsite/ offsite) for complete contract period.





- 5.4. Service Provider to arrange for updation required in the system to meet the changes suggested by RBI/ Govt. of India/ regulatory authorities towards compliance as part of Annual Technical Service (ATS) at no extra cost to the bank for the entire contract period. Any delay in meeting the timelines would result in penalty.
- 5.5. Service Provider will have to guarantee a minimum uptime of 99.5%, calculated on a monthly basis. Application availability will be 99.5% on 24x7x365. The penalty will be calculated as per the details given below.

Uptime percentage	100% less Downtime Percentage
Downtime percentage	Unavailable Time divided by Total Available Time, calculated on a monthly basis.
Total Available Time	24 hrs per day for 7 days a week excl. planned downtime
Unavailable Time	Time involved while the solution is inoperative or operates inconsistently or erratically.

Uptime Percentage	Penalty Details
A \geq 99.5%	No Penalty
99.0% \leq A < 99.5 %	2% of cost of monthly maintenance charges
98.5% \leq A < 99%	5% of cost of monthly maintenance charges
A < 98.5%	Penalty at an incremental rate of 1% (in addition to a base of 5%) of cost of monthly maintenance charges for every 0.1% lower than the stipulated uptime

- 5.6. Service Provider will have to guarantee a minimum uptime of 99.5%, calculated on a monthly basis. Application availability will be 99.5% on 24x7x365. The penalty will be calculated as per the details given below.
- 5.7. The uptime percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent quarter/month payment as per wish of the bank.
- 5.8. The penalty will be charged subject to an overall cap of 10% of the Monthly Maintenance Charges and thereafter, the bank has the discretion to cancel the contract. If Service Provider materially fails to meet an uptime of 99.50% for three (3) consecutive months, the bank may have the right to terminate the contract. In case, if there are no pending invoices to be paid by the bank to the vendor, the vendor has to submit a pay order / cheque payable at Vadodara in favour of Gujarat Gramin Bank for the same within 15 days from the notice period from the bank.

6. PAYMENT TERMS

The Service Provider must accept the payment terms proposed by the bank. The commercial bid submitted by the Service Provider 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 default of the Service Provider. 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 professional fees

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સુરજ પ્લાઝા-૧, સયાજીગંજ, વડોદરા-૩૯૦૦૨૦

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quoted by the Service Provider in the price bid against such activity / item. The payment will be released as follows.

- 6.1. Implementation Cost: No advance payment will be made against the purchase order. Total amount of billing of 1st year will be paid as under.

Sr.	Milestone	Payment
1	On successful installation, customization, post signing of SLA and completion of UAT including certification post submitting Performance Bank Guarantee of ₹2,00,000	20%
2	On implementation of application in the production environment i.e. after complete integration of application, training to Bank staff and acceptance by bank.	50%
3	At the end of 1 year warranty period from Go live	30%
	Total	100%

- 6.2. Annual Technical Service (AMC/ATS) – 2nd Year to 5th year invoices will be Payable quarterly in arrears against submission of physical invoice and receipt of satisfactory service report for the quarter from the bank.

- 6.3. Onsite Support for the solution will be 24x7 and charges to be provided based on the manpower efforts in 3 shifts per day. The Bank has discretion to avail onsite support services and number of support engineers at person day cost given. However, for the TCO purpose 3-person day (3 shift x 1 person) x 365 for each year will be considered.

- 6.4. Onsite support charges are optional line item. The vendor must provide the cost for these optional items as one time cost (The quoted price should be valid for the contract period for the period of one year). One-year onsite support charges would be considered for the calculation of TCO (Total Cost of Ownership) as OTC (One Time Cost) in first year.

- 6.5. There shall be no escalation in the prices during the currency of the contract of five years once the prices are fixed and agreed to by the bank and the Service Provider.

- 6.6. The bank will pay invoices within a period of 30 days from date of receipt of undisputed invoices. Any dispute regarding the invoice will be communicated to the Service Provider within 15 days from receipt of the invoice. After the dispute is resolved, the bank shall make payment within 15 days from date of resolution of dispute.

7. DELIVERY & DOCUMENTS PERIOD

- 7.1. The Centralized KYC Registry Solution must be implemented as per project scope within a period of 30 days but not later than 45 days in totality including delivery, installation and integration of CKYCR module from the date of placing of purchase order by the bank. However, the solution needs to be rolled out in phases as directed by the bank to the Service Provider.

- 7.2. In case the deadlines are not met, then the Service Provider will have to pay penalty to Gujarat Gramin Bank @1% of implementation cost inclusive of all taxes, duties, levies etc., per week or part thereof, for late implementation beyond due date of





implementation, to a maximum of 5% of order value. If delay exceeds two weeks from due date of implementation, the bank reserves the right to cancel the entire order.

7.3. Any deliverable that has not been implemented or not operational on account of which the implementation is delayed, will be deemed/treated as non-delivery thereby excluding the bank from all payment obligations under the terms of this contract.

7.4. Successful bidder to submit the following deliverables –

7.4.1. Complete Roll Out plan

7.4.2. System Requirements Study (SRS) Document

7.4.3. Complete architecture of the solution

7.4.4. Details of customizations done & Project Schedule on completion of SRS

7.4.5. Sizing of hardware

7.4.6. User Acceptance test plan and test cases

7.4.7. User and System Manuals

7.4.8. Training

7.4.9. Delivery of the Complete CKYC solution

8. ELIGIBILITY CRITERIA:

To qualify for submission of the bid, each Service Provider must meet all of the following pre-qualification criteria in their Technical Bid so as to get eligible for technical evaluation

8.1. The bidder submitting the offer must be a PSU / LLP or private / public limited company /firm incorporated / registered in India and should be operating for the past 5 years in India as on 31/03/2025. Copy of the "Certificate of Incorporation/ registration" should be submitted.

8.2. The bidder should have minimum annual turnover of ₹10 crore from its Indian Operations, during the last three financial years (2022-23, 2023-24 & 2024-25). This must be individual Company's turnover and not that of any group of Companies. If any agent/ distributor/ re-seller/ Channel partner is making the offer, then the turnover criteria is applicable to their unit own turnover and not to the principal. Audited Balance Sheet and P/L Statements and certificate from the Auditor should be submitted.

8.3. The bidder should have Net Profit during last three financial years i.e. 2022-23, 2023-24 & 2024-25. Audited Balance sheet and Profit/Loss statement of the firm and certificate from the Auditor should be provided.

8.4. Net worth of the bidder should be minimum ₹10 crore at the end of last F.Y. Net worth will consist of paid up equity capital, free reserves, balance in share premium account and capital reserves representing surplus arising out of sale proceeds of assets but not reserve created by revaluation of assets adjusted for accumulated loss balance, book value of intangible and deferred Revenue expenditure, if any.





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- 8.5. The bidder should have implemented CKYCR - Data Management System (DMS) solution at least 2500 branches / locations in all.
- 8.6. In case the Audited Balance sheet and Profit & Loss A/c. statement for FY 2024-25 is not available, provisional Balance Sheets duly certified by the auditors should be submitted.
- 8.7. Bidder should abide by all the statutory Laws including labour laws.
- 8.8. The bidder should have filed income tax returns for last three years.
- 8.9. The bidder should have been in the domain of providing CKYC software solution for 3 years and should have implemented the CKYC software solution in 5 organizations of which at least in 2 Scheduled Banks. Copy of Purchase Order(s) and Experience Certificate(s) should be submitted.
- 8.10. The bidder should also have satisfactory track record of service support rendered by them as judged by the bank(s). Copy of the certificate clearly mentioning satisfactory track record should be submitted.
- 8.11. The Service Provider should have never been blacklisted / barred/ disqualified by any regulator/ statutory body.
- 8.12. Service Providers should not be under a declaration of ineligibility for corrupt and fraudulent practices issued by any Tendering Authority.
- 8.13. Bidders other than the developer must submit a letter of authority from their developer that they have been authorized to quote on behalf of the developer.
- 8.14. Vendor must comply with the above mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer. Photocopies of relevant documents/certificates should be submitted as proof in support of the claims made for each of the above mentioned criteria. The bank reserves the right to verify/evaluate the claims made by the vendor independently. Any misrepresentation will entail rejection of the offer.

9. ADOPTION OF INTEGRITY PACT:

The Pact essentially envisages an agreement between the prospective bidders and the bank, committing the persons/officials of both sides, not to resort to any corrupt practices in any aspect/stage of the contract.

- 9.1. The bidders shall submit signed integrity pact as per Annexure-7. Those Bids which are not containing the Integrity Pact are liable for rejection.
- 9.2. Foreign Bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principles or associates
- 9.3. Integrity Pact in respect to this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

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- 9.4. The Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e. the final payment or the duration of the Warranty/Guarantee/AMC/ATS, if contracted whichever is later.
- 9.5. Integrity Pact, in respect of a particular contract would be operative stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.
- 9.6. Promise on the part of Bidders not to pass any information provided by Principal as part of business relationship to others and not to commit any offence under Prevention of Corruption Act-1988 or Bharatiya Nyaya Sanhita (BNS) [earlier IPC/PC] Act

10. EVALUATION CRITERIA & METHODOLOGY

Service Provider Bidder has to necessarily fulfil the eligibility criteria and two stages (Two Bid) process. Service Providers have to qualify in Stage 1, to be eligible for Stage 2.

Technical bid and Financial Bid should be submitted in softcopy on Gem Portal: The Technical bid should be complete in all respects and contain all information asked for except prices. The Technical bid should not contain any price information.

A financial Bid (commercial offer) containing prices should also be submitted on Gem Portal giving all relevant price information in the format provided and should not contradict as per requirement.

Stage -1 Technical Bid, Assessment based on eligibility criteria and documents submitted
Stage -2 Financial Bid (Commercial Bid)

10.1 Technical (Eligibility) Bid:

- 10.1.1. The bidder needs to comply with all the eligibility criteria. Non-compliance to any of these criteria would result in rejection of the bidder's proposal.
- 10.1.2. The bidder is expected to provide proofs for each of the points for eligibility evaluation.
- 10.1.3. All credential letters / agreements should be appropriately labelled and segregated in the required Nomenclature of the pdf files as mentioned in the Annexure-4.
- 10.1.4. There is no restriction on the number of credentials a bidder can provide.
- 10.1.5. Any assumptions made by the bidder's in response to this RFP will be at their own risk and cost. The bank will not be liable for any such assumptions / representations made by the bidder.
- 10.1.6. Important: The eligibility credentials, financial reports & service information brochures shall be distinctly separated year wise and the technical bid shall be submitted in an orderly manner





- 10.1.7. All Schedules, Formats and Annexures should be sealed and signed by an authorized official of the bidder's company. Bidder's authorization Certificate issued by competent authority to be produced in Annexure-2 along with the proposal.
- 10.1.8. The Technical Bid and Financial Bid must be submitted at the same time in soft copy on the Gem Portal, giving full particulars, on or before the schedule date and time. Information brochures should be distinctly separated from the other documents by way of separate sheets and submitted in an orderly manner.
- 10.1.9. The bank reserves the right to reject any / all proposal(s) without providing any specific reasons. All deliberations and evaluations performed by the bank will be strictly confidential and will be maintained as property of the bank exclusively and will not be available for discussion to any bidder.
- 10.1.10. Those Bidders who qualify on all the criteria as mentioned in the Annexure-4 as well as fulfilment of functional requirement will be considered as "Technically Qualified" and will be considered eligible for opening of Financial Bid.
- 10.1.11. Bidders who meet all technical eligibility criteria need to respond to this RFP.
- 10.1.12. Evaluation of Eligibility criteria will be as per the information provided in Annexure 4 and Annexure 5 and relevant supporting documents.
- 10.2 Technical proposals evaluation criteria:
- 10.2.1 Conformation to pre-qualification criteria.
- 10.2.2 Compliance of terms and conditions stipulated in the RFP duly supported by certified documentary evidence called for therein.
- 10.2.3 Review of written reply, if any, submitted in response to the clarification sought by the bank, if any.
- 10.2.4 The bank reserves the right to reject an offer under any of the following circumstances:
- 10.2.4.1 EMD of ₹1,00,000 is not submitted, except MSE / START UP units.
- 10.2.4.2 Offer is incomplete and/or not accompanied by all stipulated documents.
- 10.2.4.3 Offer is not in conformity with terms & conditions stipulated in this document.
- 10.2.4.4 Specifications stipulated in Annexure-4 and Annexure-5 are not met.





10.3 Financial Bid: In the event only one vendor qualifies then the bank at its discretion may choose to award the contract to the qualified vendor

10.3.2 If none of the vendors qualify, the bank may waive criteria to select more than one vendor complied with most of the eligibility, technical criteria prescribed by the bank.

10.3.3 The bank may, at its sole discretion, decide to seek more information from the bidders in order to normalize the bids. However, the bidders will be notified in this regard, if such normalization exercise is resorted to.

10.3.4 The bidder must submit a common / single quote as per the Financial Bid (Commercial Offer) Format as per Annexure – 6.

10.3.5 The bank reserves the right to reject any Financial Bid (commercial offer) not provided in the specified format.

10.3.6 The prices quoted in the financial Bid (commercial bid) should be without any conditions. The bidder should submit an undertaking in Annexure-3 that *there are no deviations to the specifications mentioned in the RFP either with the technical or commercial bids submitted.*

10.4 Earnest Money Deposit

10.4.1 Bidders are required to remit Earnest Money Deposit (EMD) of by transfer to Bank of Baroda A/c.02000400001021, IFSC BARB0DBALK of Gujarat Gramin Bank, Head Office, Vadodara.

10.4.2 Amount of ₹1,00,000 (Rupees one lakh) towards EMD.

10.4.3 Offers without EMD will be rejected (excluding MSE / START UP units)

10.4.4 The bank will not pay any interest on the EMD.

10.4.5 The bank may accept Bank Guarantee or Fixed Deposit with GGB under bank's lien, in lieu of EMD for an amount of ₹1,00,000 issued by any Public Sector Bank including Regional Rural Bank.

10.4.6 The format of BG is enclosed. The Bid Earnest Money will be refunded to the un-successful bidders after the completion of the bid process.

10.4.7 The EMD will be returned to successful bidder(s) upon submission of Performance Security BG of ₹2,00,000 (Rupees two lakh) as required.

10.5 Forfeiture of Earnest Money:

The EMD of ₹1,00,000/- will be forfeited due to one or more of the following reasons:

10.5.1 The bidder withdraws his RFP before processing of the same.

10.5.2 The Service Provider withdraws or modifies the offer after opening of bid but before acceptance of "Letter of Appointment" issued by the bank

10.5.3 The selected bidder withdraws his RFP before furnishing an unconditional and irrevocable Bank Guarantee or security deposit.





- 10.5.4 When the Service Provider does not execute the agreement if any, prescribed within the specified time.
- 10.5.5 When the Service Provider fails to commence the work as per work order within the time prescribed.
- 10.5.6 If the bidder violates any of the provisions of the terms and conditions of this RFP specification.

10.6 Pre-Bid Queries:

The queries of all the bidders should reach in writing through e-mail on or before 03-02-2026, 16:00 p.m. (As mentioned in clause 2 of the forwarding of this RFP)

11 TERMS AND CONDITIONS

- 11.1. Terms and conditions specified in this RFP will be binding on all the bidders and will also form a part of the purchase order to be issued to the successful bidder, agreement and contract.
- 11.2. Period of Contract: The period of contract shall be for 5 years from the date of execution of the SLA or commencement of services. There shall be no increase in the contracted price during the said period of 5 years, Service provider will continue to provide the services on the existing terms & conditions for five years and will be liable for any breach and discontinuity in the services.
- 11.3. Service Provider will continue to provide the services on the same terms and conditions till execution of new contract. The contract may be further renewed depending on the satisfactory services of the Service Provider and at the bank's discretion and on mutually agreed terms, the bank may annually review the performance of the service provider and if the performance is not found satisfactory, bank reserves the right to terminate the contract.
- 11.4. Liquidated Damages: If successful bidder fails to deliver any or all of the service(s)/ systems or fails to perform the services within the time period(s) specified in the RFP/ contract/ Agreement, the bank shall, without prejudice to its other rights and remedies under and in accordance with the RFP/ Contract/ Agreement, levy Liquidated Damages (LD) from the payments due to the successful bidder
- 11.5. For calculation of Liquidated Damages during implementation:
- 11.5.1. The contract price for calculation of LD is Total cost of ownership (TCO) excluding AMC/ ATS charges and onsite support charges
- 11.5.2. The overall LD during implementation will be to a maximum of 10% of the contract value
- 11.5.3. LD for delay in completion of the Service(s) for each week of delay beyond the scheduled completion date or part thereof will be a sum equivalent to 1% of contract price per week. In case of undue delay beyond a period of 15 days





after attaining the maximum penalty of 10% during implementation, the bank may consider termination of the contract or purchase order.

11.5.4. Part of week will be considered as full week.

11.5.5. The bank can deduct the amount of liquidated damages from any money belonging to the successful bidder in its hands (which includes the bank's right to claim such amount against successful bidder's Performance Bank Guarantee) or which may become due to the successful bidder.

11.5.6. Any such recovery or liquidated damages shall not in any way relieve the successful bidder from any of its obligations to complete the works / service(s) or from any other obligations and liabilities under the Contract/Agreement/Purchase Order.

11.5.7. The bank reserves the right to condone the delay, if it is not attributable to the successful bidder.

11.5.8. The company should ensure that the application reported down or non-functional on any day is set right on the same day and in no case later than 4 hours from reporting. A penalty of ₹10,000/- per day will be levied for every downtime exceeding 4 hours.

Sr.	Description	Time (During Office hours)	Penalty Amount (₹)
1	Call response time	2 hours	No Penalty
2	Call resolution time	Application down for total 4 hours after logging complaint through any mode	
		Above 4 hours, if solution is not provided.	₹10,000 per day (Maxi.10% of the contract value without taxes)

11.6. No Exit Cost: The bank may decide to give the contract to other service provider after the expiry of the contractual period, or if the contract is terminated before the expiry for whatsoever reason. In such a scenario, service provider has to hand over all the bank's records to the new service provider, without any extra cost.

11.7. Non Payment of Professional Fees: If any of the items/ activities in the Financial Bid (Commercial Bid) such as onsite support are not taken up by the bank during the course of the assignment, the bank will not pay the professional fees quoted by the service provider in the price bid against such activity/item.

11.8. Assignment: Neither the contract nor any rights under the contract may be sold, leased, assigned, or otherwise transferred, in whole or in part, by the service provider, and any such attempted sale, lease, assignment or otherwise, the transfer shall be void and of no effect without the advance written consent of the bank.





- 11.9. Adherence to Terms and Conditions: The service providers who wish to submit responses to this RFP should note that they should abide by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by the respondents, such responses may be disqualified and may not be considered for the selection process.
- 11.10. Execution of SLA/NDA: The service provider should execute
- 11.10.1. Service Level Agreement (SLA): This would include all the services and terms and conditions of the services to be extended as detailed herein and as may be prescribed by the bank and
- 11.10.2. Non-disclosure Agreement (NDA): The selected service provider should execute the SLA and NDA within 1 month from the date of acceptance of the Purchase Order.
- 11.10.3. Non-Disclosure Undertaking (NDU): The vendor will have to submit NDU along with the acceptance of Letter of Intent. The format for the same will be shared with the selected bidder.
- 11.11. The bank reserves the right to
- 11.11.1. Reject any and all responses received in response to the RFP
- 11.11.2. Waive or Change any formalities, irregularities, or inconsistencies in proposal format delivery
- 11.11.3. To negotiate any aspect of proposal with any bidder and negotiate with more than one bidder at a time
- 11.11.4. Extend the time for submission of all proposals
- 11.11.5. Share the information/ clarifications provided in response to RFP by any bidder, with any other bidder(s) /others, in any form.
- 11.11.6. Cancel the RFP/Tender at any stage, without assigning reasons whatsoever
- 11.11.7. To negotiate any aspect of proposal with L1 bidder
- 11.11.8. Extend the time for submission of all proposals
- 11.11.9. Share information/ clarifications to all the bidder(s) in response to the query raised by any one or more bidder(s)
- 11.12. Professionalism: The service provider should provide professional, objective and impartial advice at all times and hold the bank's interest paramount and should observe the highest standard of ethics while executing the assignment.
- 11.13. All standards to be followed will adhere to Bureau of Indian Standards (BIS) specifications or other acceptable standards.
- 11.14. Adherence to Standards: The service provider should adhere to laws of land and rules, regulations and guidelines prescribed by various regulatory, statutory and Government authorities





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- 11.14.1. The bank reserves the right to conduct an audit/ongoing audit of the services provided by the Service Provider. As per RBI guidelines, the bank shall be at liberty to share the agreement or the information as provided by the service provider to RBI or any other regulatory / statutory authority and also access to the books of account of the service providers.
- 11.14.2. The bank reserves the right to ascertain information from banks and other institutions to which the bidders have rendered their services for execution of similar projects.
- 11.14.3. EXPENSES. It may be noted that the bank will not pay travelling expenses / boarding expenses / lodging expenses / conveyance expenses / out of pocket expenses. The price quoted should be all inclusive prices inclusive of expenses but exclusive of taxes and surcharges which will be billed on actuals.
- 11.14.4. The bid should contain the resource planning proposed to be deployed for the project which includes, inter-alia, the number of personnel, skill profile of each personnel, duration etc.
- 11.15. Authorized Signatory: The bidder shall indicate the authorized Signatory who can discuss and correspond with the bank, with regard to the obligations. A certified copy of the extract of the resolution of their Board to be provided authorizing an official or officials or a Power of Attorney copy to discuss, sign agreements/ contracts with the bank.
- 11.16. Applicable Law and Jurisdiction of Court: The Contract with the selected bidder shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Vadodara.
- 11.17. Cancellation of Contract and Compensation: The bank reserves the right to cancel the contract of the selected service provider and recover expenditure incurred by the bank on the following circumstances:
- 11.17.1. The selected service provider commits a breach of any of the terms and conditions of the bid/contract.
- 11.17.2. The service provider goes into liquidation voluntarily or otherwise.
- 11.17.3. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.
- 11.17.4. After the award of the contract, if the selected service provider does not perform satisfactorily or delays execution of the contract, the bank reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the selected service provider is bound to make good the additional expenditure, which the bank may have to incur to carry out bidding process for the execution of the balance of the contract. This clause is applicable, if for any reason, the contract is cancelled.





- 11.17.5. The bank reserves the right to recover any dues payable by the selected service provider from any amount outstanding to the credit of the selected service provider, including the pending bills and/or invoking Bank Guarantee, forfeiture of EMD amount of ₹1 lakh, if any, under this contract or any other contract/order.
- 11.18. Non-Disclosure Agreement: The bidder shall hold all information about this RFP and/ or information gathered about the bank through this process in strict confidence with the same degree of care with which the bidder protects its own confidential and proprietary information. The bidder shall restrict disclosure of the information solely to its employees on a need to know basis and advise those persons of their obligations hereunder with respect to such information:
- 11.18.1. To use the information only as needed for the purpose solely related to this project.
- 11.18.2. Except for the purpose of execution of this project, not disclose or otherwise provide such information or knowingly allow anyone else to disclose or otherwise provide such information.
- 11.18.3. The bidder shall not disclose any information to parties not involved in delivery of services as specified in the scope of the work of this document and violation if any, will be treated as breach of trust and invite legal action. This will also mean termination of the contract and disqualification of the bidder in any future RFP process of the bank.
- 11.18.4. Any information considered sensitive must be protected by the vendor from unauthorized disclosure or access. This clause will survive the expiration/ termination of the contract.
- 11.19. Indemnity: Bidder shall indemnify, protect and save Gujarat Gramin Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc., or all information that the bank could consider as "Confidential Information" or such other statutory infringements in respect of all the hardware/software/network equipment etc., supplied/ used by the bidder to perform the contract. Bidder shall also indemnify the bank for any loss, damages etc., caused to the bank by any act of commission or omission of the bidder. The bidder shall indemnify bank, its officials, Director, Employees etc. against any claim of third party (Including attorney fees).
- 11.20. Performance Bank Guarantee: Within 15 (fifteen) days (inclusive of holidays) of date of Commencement & Acceptance, the successful Bidder shall furnish a performance bank guarantee for ₹2,00,000 (Rupees Two lakh only) for the period of 66 months from the date of acceptance to the bank. The performance bank guarantees issued by any Public Sector Bank including RRB is acceptable to the bank.





11.21. Resolution of Disputes: The bank and the bidder shall make every effort to resolve amicably, by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the contract.

11.21.1. If within thirty days from the commencement of such informal negotiations, the bank and the bidder have been unable to resolve amicably a contract dispute; the same may be referred for resolution through formal arbitration.

11.21.2. All questions, disputes or differences arising under and out of, or in connection with the contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the contract shall be referred to arbitration by sole Arbitrator to be nominated by the bank. The award of the Arbitrator shall be final and binding on the parties. The Arbitration and Reconciliation Act 1996 or any statutory modification thereof shall apply to the arbitration proceedings and the venue of the arbitration shall be Vadodara.

11.22. Force Majeure: The service provider shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if any to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.

11.22.1. For purposes of this Clause, "Force Majeure" means an event explicitly beyond the control of the service provider and not involving the service provider's fault or negligence and not foreseeable. Such events may include, Acts of God or of public enemy, acts of Government of India in their sovereign capacity and acts of war.

11.22.2. If a Force Majeure situation arises, the service provider shall promptly notify the bank in writing of such conditions and the cause thereof within fifteen calendar days. Unless otherwise directed by the bank in writing, the service provider shall continue to perform his obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

11.22.3. In such a case the time for performance shall be extended by a period (s) not less than duration of such delay. If the duration of delay continues beyond a period of three months, the bank and the Contractor shall hold consultations in an endeavour to find a solution to the problem.

11.22.4. Notwithstanding the above, the decision of the bank shall be final and binding on the service provider.





11.23. General Terms

- 11.23.1. The bank expects the vendor to adhere to the terms of this tender document and would not accept any deviations to the same.
- 11.23.2. The bank expects that the vendor appointed under the tender document shall have the single point responsibility for fulfilling all obligations and providing all deliverables and services required by the bank.
- 11.23.3. Unless agreed to specifically by the bank in writing for any changes to the tender document issued the vendor responses would not be incorporated automatically in the tender document.
- 11.23.4. Unless expressly overridden by the specific agreement to be entered into between the bank and the vendor, the tender document shall be the governing document for arrangement between the bank and the vendor.

12. RULES FOR RESPONDING TO THIS RFP

12.1 General

- 12.1.1 All responses received after the due date / time as mentioned in RFP would be considered late and would be rejected.
- 12.1.2 All responses should be in English language. All responses by the selected vendor to this tender document shall be binding on such vendor for a period of 180 days after opening of the Financial Bid (commercial bid)
- 12.1.3 All responses including commercial and technical bids would be deemed to be irrevocable offers/proposals from the vendors and may be accepted by the bank to form part of final contract between the bank and the selected vendor. Bidders are requested to attach a letter from an authorized signatory attesting the veracity of information provided in the responses. Unsigned responses would be treated as incomplete and are liable to be rejected.
- 12.1.4 The technical and commercial bid, submitted cannot be withdrawn / modified after the last date for submission of the bids unless specifically permitted by the bank. In case, due to unavoidable circumstances, the bank does not award the contract within three months from the last date of the submission of the commercial bids, and there is a possibility to award the same within a short duration, the vendor would have the choice to maintain the EMD or bank guarantee or fixed deposits in lieu of EMD with the bank or to withdraw the bid and obtain the security provided.
- 12.1.5 Either the Indian agent on behalf of the principal/ OEM or Principal/ OEM itself can bid but both cannot bid simultaneously for the same solution in this tender. If an agent submits bid on behalf of the Principal/ OEM, the same agent cannot submit a bid on behalf of another Principal/ OEM in this tender for the same solution.
- 12.1.6 The bidder may modify or withdraw its offer after submission, provided that, the bank, prior to the closing date and time, and receives a written notice

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- of the modification or withdrawal prescribed for submission of offers. No offer can be modified or withdrawn by the bidder subsequent to the closing date and time for submission of the offers.
- 12.1.7 The bidder is required to quote for all the components/services mentioned in the "Project scope" and all other requirements of this RFP. In case the vendor does not quote for any of the components/services, the response would be deemed to include the quote for such unquoted components/service. It is mandatory to submit the details in the formats provided along with this document duly filled in, along with the offer. The bank reserves the right not to allow / permit changes in the technical specifications and not to evaluate the offer in case of non-submission of the technical details in the required format or partial submission of technical details.
- 12.1.8 In case of discrepancy found in the information provided at various places in the proposal submitted, the bank may reject the proposal outright.
- 12.1.9 Based on the bank's requirements as listed in this document, the vendor should identify the best-suited solution that would meet the bank's requirements and quote for the same. In case the vendor quotes more than one items against requirement and they have not specified which particular item quoted by them needs to be considered, then the response would be considered as improper and the whole tender submitted by the vendor is liable to be rejected. The vendor is expected to provide the best option and quote for the same.
- 12.1.10 Vendor must furnish requirements as per the formats provided in the RFP document.
- 12.1.11 In the event the vendor has not quoted for any mandatory items as required by the bank and forming a part of the tender document circulated to the Vendor's and responded to by the vendor, the same will be deemed to be provided by the vendor at no extra cost to the bank.
- 12.1.12 In the event the bank has not asked for any quotes for alternative prices, and the vendor furnishes the alternative price in the vendor's financial bid, the higher of the prices will be taken for calculating and arriving at the Total Cost of Ownership. However, payment by the bank will be made at the lower price. The bank in this case may also reject the offer outright.
- 12.1.13 In the event optional prices are not quoted by the vendor, for items where such prices are a must and required to be quoted for, the highest price quoted by any of the participating vendor will be taken as the costs, for such alternatives and also for arriving at the Total Cost of Ownership for the purpose of evaluation of the Vendor. The same item has to be supplied by the Vendor free of cost.
- 12.1.14 The bank is not responsible for any assumptions or judgments made by the vendor for proposing and implementing the solution. The bank's interpretation will be final.





- 12.1.15 The bank ascertains and concludes that everything as mentioned in the tender documents circulated to the Vendor and responded by the vendors have been quoted for by the vendor, and there will be no extra cost associated with the same in case the vendor has not quoted for the same.
- 12.1.16 All out of pocket expenses, traveling, boarding and lodging expenses for the entire life of the contract should be a part of the financial bid submitted by the vendor to the bank. No extra costs on account of any items or services or by way of any out of pocket expenses, including travel, boarding and lodging etc. will be payable by the bank. The vendor cannot take the plea of omitting any charges or costs and later lodge a claim on the bank for the same.
- 12.1.17 The vendor at no point in time can excuse themselves from any claims by the bank whatsoever for their deviations in confirming to the terms and conditions, payments schedules time frame for solution etc. as mentioned in the tender document circulated by the bank. Vendor shall be fully responsible for deviations to the terms & conditions etc. as proposed in the tender document.
- 12.1.18 If related parties (as defined below) submit more than one bid, then both /all bids submitted by related parties are liable to be rejected at any stage at the discretion of the bank.
- 12.1.18.1 Bids submitted by holding company and its subsidiary
- 12.1.18.2 Bids submitted by two or more companies having common director/s
- 12.1.18.3 Bids submitted by two or more partnership firms / LLPs having common partners
- 12.1.18.4 Bids submitted by two or more companies in the same group of promoters / management.
- 12.1.18.5 Any other bid in the sole discretion of the bank is in the nature of multiple bids.

12.2 Price Bids

- 12.2.1 The bidder is advised to quote in Indian Rupee (INR). Result of the price bids opened from Gem Portal would be communicated separately to the successful Bidder post completion and evaluation.
- 12.2.2 The prices and other terms offered by bidder(s) must be valid and acceptable for period of 180 days from the opening of the Financial (commercial) bid.
- 12.2.3 The prices quoted by the bidder shall be all inclusive, that is, inclusive of all taxes, duties, levies etc. except GST. GST will be paid extra at actual. The bidder is expected to provide the GST percentage in Financial (commercial) bid. Though the equipment for CKYC Solution would be at the bank premises, or any location identified by the bank, bidder shall be responsible for the installation, implementation and acceptance testing and the ownership would not have transferred to the bank till the final acceptance and signoff. Hence, the bidder will bear the risk of loss if any, till the ownership has passed to the

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bank. There will be no price escalation during the contract period and any extension thereof. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

- 12.2.4 In case of any variation (upward or down ward) in Government levies / taxes / cess / excise / custom duty etc. which has been included as part of the price will be borne by the bidder. Variation would also include the introduction of any new tax / cess/ excise, etc. provided that the benefit or burden of other taxes quoted separately as part of the commercial bid like GST and any taxes introduced instead of GST and levies associated to GST or any new taxes introduced after the submission of bidder's proposal shall be passed on or adjusted to the bank. If the bidder makes any conditional or vague offers, without conforming to these guidelines, the bank will treat the prices quoted as in conformity with these guidelines and proceed accordingly. Necessary documentary evidence should be produced for having paid the customs / excise duty, if applicable, and or other applicable levies.
- 12.2.5 If any Tax authorities of any state, including, Local authorities like Corporation, Municipality etc. or any Government authority or Statutory or autonomous or such other authority imposes any tax, charge or levy or any cess / charge other than GST and if the bank has to pay the same for any of the items or supplies made here under by the bidder, for any reason including the delay or failure or inability of the bidder to make payment for the same, the bank has to be reimbursed such amounts paid, on being intimated to the bidder along with the documentary evidence. If the bidder does not reimburse the amount within a fortnight, the bank shall adjust the amount out of the payments due to the bidder from the bank along with the interest calculated at commercial rate of 12% p.a.
- 12.2.6 Terms of payment as indicated in the Purchase Contract that will be issued by the bank on the selected Bidder will be final and binding on the bidder and no interest will be payable by the bank on outstanding amounts under any circumstances. If there are any clauses in the invoice contrary to the terms of the Purchase Contract, the bidder should give a declaration on the face of the Invoice or by a separate letter explicitly stating as follows "Clauses, if any contained in the Invoice which are contrary to the terms contained in the Purchase Contract will not hold good against the bank and that the Invoice would be governed by the terms contained in the Contract concluded between the bank and the bidder. Bidder should ensure that the project should not suffer for any reason.
- 12.2.7 The bank will consider the Total Cost of Ownership (TCO) over a five years' period starting from date of purchase order and any residual payment during that period would be adjusted on a pro-rata basis.

12.3 Price Comparisons

- 12.3.1 The Price offer shall be on a fixed price basis and should be inclusive of all taxes, duties, levies etc. except GST. GST will be paid at actual. The bidder

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is expected to provide the GST percentage in financial (commercial) bid. There will be no price escalation during the contract period. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

- 12.3.2 The rate quoted by the bidders should necessarily include Transportation, forwarding and freight charges of all equipment to the site;
- 12.3.3 The bidder is expected to provide for services which are required to be extended by the bidder in accordance with the terms and conditions of the contract.
- 12.3.4 The bidder must provide and quote for the product and services as desired by the bank as mentioned in this RFP. Any products / services not proposed to be provided by the bidder will result in the proposal being incomplete, which may lead to disqualification of the bidder.
- 12.3.5 End of support: The bidder has to ensure that any equipment supplied as part of this RFP should not have either reached or announced end of sales on the date of such supply or end of support for at least 5 years from the date of issue of purchase order.

12.4 Bid Security: EMD and Performance Guarantee

12.4.1 Bid Security / Earnest Money Deposit (EMD)

12.4.1.1 Bidders are required to give an EMD for an amount of ₹1,00,000/- (Rupees one lakh only) payable to "Bank of Baroda A/c. Bank of Baroda A/c No.02000400001021, IFSC BARB0DBALKA of Gujarat Gramin Bank, Head Office, Vadodara or Fixed Deposits with Gujarat Gramin Bank under a lien of GGB or a Bank Guarantee of an equal amount issued by a Public Sector Bank including RRB located in India, which should be valid for 180 days in the form provided in the RFP (Annexure-8).

12.4.1.2 Offers made without the EMD will be rejected except for MSE / START UP units.

12.4.1.3 The amount of EMD would be forfeited in the following scenarios:

12.4.1.3.1 In case the bidder withdraws the bid prior to validity period of the bid for any reason whatsoever;

12.4.1.3.2 In case the bidder refuses to accept and sign the contract as specified in this document within 1 month of issue of contract order/letter of intent for any reason whatsoever; or

12.4.1.3.3 In case the successful bidder fails to provide the performance guarantee of 66 months within 30 days from the purchase order date, for any reason whatsoever.

12.4.2 Performance Security Guarantee





- 12.4.2.1 The successful vendor shall provide a Performance Guarantee within 30 days from the date of receipt of the purchase order or signing of the contract whichever is earlier in the format as provided in the Annexure-9, to the extent of ₹2,00,000/- (Rupees two lakh only) for the entire period of the contract plus 6 months (i.e. 66 months) and such other extended period as the bank may decide for due performance of the project obligations. The guarantee should be of that of a Public Sector Bank including RRB operating in India.
- 12.4.2.2 In the event of non-performance of obligation or failure to meet terms of this Tender, the bank shall be entitled to invoke the Performance Guarantee without notice or right of demur to the vendor. Any amount pending for payment due to non-achieving of milestone/s set under the agreement or any other reason solely attributable to the vendor should be included in the remaining amount of the contract value.
- 12.4.2.3 The bank reserves the right to recover any dues payable by the selected vendor from any amount outstanding to the credit of the selected vendor, including the pending bills and/or invoking Performance Guarantee, if any, under this contract.
- 12.4.2.4 If the Performance guarantee is not submitted within the stipulated time, the bank reserves the right to cancel the purchase order / contract and the earnest money deposit EMD taken from the vendor, will be forfeited or performance guarantee against submission of bid will be invoked.

12.5 Others

- 12.5.1 The solution will be deemed accepted only after successful Acceptance Test Procedure (ATP) and sign off from the bank.
- 12.5.2 Responses to this RFP should not be construed as an obligation on the part of the bank to award a purchase contract for any services or combination of services. Failure of the bank to select a vendor shall not result in any claim whatsoever against the bank. The bank reserves the right to reject any or all bids in part or in full, without assigning any reason whatsoever.
- 12.5.3 By submitting a proposal, the vendor agrees to promptly contract with the bank for any work awarded to the vendor. Failure on the part of the awarded vendor to execute a valid contract with the bank will relieve the bank of any obligation to the vendor, and a different vendor may be selected based on the selection process.
- 12.5.4 The terms and conditions as specified in the RFP and addendums (if any) thereafter are final and binding on the vendors. In the event the vendor is not willing to accept the terms and conditions of the bank, the vendor may be





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disqualified. Any additional or different terms and conditions proposed by the vendor would be rejected unless expressly assented to in writing by the bank and accepted by the bank in writing

- 12.5.5 The vendor must strictly adhere to the time-line dates or lead times identified in their proposal. Failure to meet these dates, unless it is due to reasons entirely attributable to the bank, may constitute a material breach of the Vendor's performance. In the event that the bank is forced to cancel an awarded contract (relating to this tender document) due to the Vendor's inability to meet the established time-line dates or any other reasons attributing to the vendor then, that vendor will be responsible for any re-procurement costs suffered by the bank. The liability in such an event could be limited to the differential excess amount spent by the bank for procuring similar deliverables and services.
- 12.5.6 The vendor shall represent and acknowledge to the bank that it possesses necessary experience, expertise and ability to undertake and fulfil its obligations, involved in the performance of the provisions of this RFP. The vendor represents that the solution to be supplied in response to this RFP shall meet the proposed requirement. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the vendor at no additional cost to the bank. The vendor also acknowledges that the bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the vendor of responsibility for the performance of all provisions and terms and conditions of this RFP, the bank expects the vendor to fulfil all the terms and conditions of this RFP. The modifications, which are accepted by the bank, shall form a part of the final contract.
- 12.5.7 The Vendor shall represent that the solution provided and/or use of the same by the bank shall not violate or infringe the rights of any third party or the laws or regulations under any governmental or judicial authority. The Vendor further represents that the documentation to be provided to the bank shall contain a complete and accurate description of the solution and services (as applicable), and shall be prepared and maintained in accordance with the highest industry standards. The Vendor represents and agrees to obtain and maintain validity throughout the specified term, of all appropriate registrations permissions and approvals, which are statutorily required to be obtained by the vendor for performance of the obligations of the vendor. The vendor further agrees to inform and assist the bank for procuring any registrations,

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permissions or approvals, which may at any time during the Contract Period be statutorily required to be obtained by the bank for availing services from the vendor.

12.5.8 All terms and conditions, payments schedules, time frame for expected service levels as per this tender will remain unchanged unless explicitly communicated by the bank in writing to the vendor. The bank shall not be responsible for any judgments made by the vendor with respect to any aspect of the Service. The vendor shall at no point be entitled to excuse themselves from any claims by the bank whatsoever for their deviations in conforming to the terms and conditions, payments schedules, expected service levels etc. as mentioned in this tender document.

12.5.9 The bank and the vendor covenants & represents to the other Party as under:

12.5.9.1 It is duly incorporated, validly existing and in good standing under as per the laws of the state in which such Party is incorporated.

12.5.9.2 it has the corporate power and authority to enter into Agreements and perform its obligations there under. The execution, delivery and performance of terms and conditions under Agreements by such Party and the performance of its obligations there under are duly authorized and approved by all necessary action and no other action on the part of such Party is necessary to authorize the execution, delivery and performance under an Agreement.

12.5.9.3 The execution, delivery and performance under an Agreement by such Party

12.5.9.3.1 Will not violate or contravene any provision of its documents of incorporation;

12.5.9.3.2 Will not violate or contravene any law, statute, rule, regulation, licensing requirement, order, writ, injunction or decree of any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority by which it is bound or by which any of its properties or assets are bound;

12.5.9.3.3 Except to the extent that the same have been duly and properly completed or obtained, will not require any filing with, or permit, consent or approval of or license from, or the giving of any notice to, any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority, joint venture party, or any other entity or person whatsoever;

12.5.9.3.4 To the best of its knowledge, after reasonable investigation, no representation or warranty by such Party

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in this Agreement, and no document furnished or to be furnished to the other Party to this Agreement, or in connection herewith or with the transactions contemplated hereby, contains or will contain any untrue or misleading statement or omits or will omit any fact necessary to make the statements contained herein or therein, in light of the circumstances under which made, not misleading. There have been no events or transactions, or facts or information which has come to, or upon reasonable diligence, should have come to the attention of such Party and which have not been disclosed herein or in a schedule hereto, having a direct impact on the transactions contemplated hereunder.

- 12.5.10 The vendor shall undertake to provide appropriate human as well as other resources required, to execute the various tasks assigned as part of the project, from time to time.
- 12.5.11 The bank would not return the bid documents to the Service Provider.
- 12.5.12 The bank shall not be held liable for costs incurred during any negotiations on proposals or proposed contracts or for any work performed in connection therewith.

12.6 Changes to the Tender Document

- 12.6.1 This tender document may undergo change by either additions or deletions or modifications before the actual award of the contract by the bank. The bank also reserves the right to change any terms and conditions including eligibility criteria of the tender document and its subsequent addendums as it deems necessary at its sole discretion. The bank will inform all vendors about changes, if any.
- 12.6.2 The bank may revise any part of the tender document, by providing a written addendum at stage till the award of the contract. The bank reserves the right to issue revisions to this tender document at any time before the award date. The addendums, if any, shall be published on the bank's website only and Gem Portal.
- 12.6.3 The bank reserves the right to extend the dates for submission of responses to this document.
- 12.6.4 Vendors shall have the opportunity to clarify doubts pertaining to the tender document in order to clarify any issues, they may have, prior to finalizing their responses. All questions are to be submitted and should be received by the General Manager, GGB, HO, Vadodara in writing through email before the scheduled date as indicated in the schedule of timeframe. Responses to inquiries and any other corrections and amendments will be

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published on the bank's website and Gem Portal in the form of addendum to tender document or through electronic mail; the preference for distribution would be with the bank. The vendor, who posed the question, will remain anonymous.

- 12.6.5 Preliminary Scrutiny – The bank will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. The bank may, at its discretion, waive any minor non-conformity or any minor deficiency in an offer. This shall be binding on all vendors and the bank reserves the right for such waivers and the bank's decision in the matter will be final.
- 12.6.6 Clarification of Offers – To assist in the scrutiny, evaluation and comparison of offers, the bank may, at its discretion, ask some or all vendors for clarification of their offer. The bank has the right to disqualify the vendor whose clarification is found not suitable to the proposed project.
- 12.6.7 No Commitment to Accept Lowest bid or Any Tender: The bank shall be under no obligation to accept the lowest price bid or any other offer received in response to this Tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever. The bank reserves the right to make any changes in the terms and conditions of purchase. The bank will not be obliged to meet and have discussions with any Vendor, and / or to listen to any representations unless there is change in the terms and conditions of the purchase of CKYC solution.
- 12.6.8 Erasures or Alterations: The offers containing erasures or alterations will not be considered. There should be no hand-written material. Corrections or alterations are not permitted in the offer.
- 12.6.9 Price Discussion: It is absolutely essential for the Vendors to quote the lowest price at the time of making the offer in their own interest. The bank reserves the right to do price discovery and engage the successful vendor in discussions on the prices quoted.
- 12.6.10 Right to Alter: The bank reserves the right to alter the requirements specified in the Tender. The bank will inform all Vendors about changes, if any. The Vendor agrees that the bank has no limit on the additions or deletions on the items for the period of the contract. Further the Vendor agrees that the prices quoted by the Vendor would be proportionately adjusted with such additions or deletions in quantities
- 12.6.11 If the bank is not satisfied with the technical specifications specified in the tender document and observes major deviations, the technical bids of such vendors will not be short-listed for further evaluation. No further discussions





shall be entertained with such vendors in respect of the subject technical bid.

- 12.6.12 There will be an acceptance test by the bank or its nominated consultants after implementation of the solution. In case of discrepancy in solution implemented, the bank reserves the right to cancel the entire purchase contract and the vendor should take back their equipment at their costs and risks. The test will be arranged by the vendor at the sites in the presence of the officials of the bank and / or its consultants.
- 12.6.13 Vendor shall indemnify, protect and save the bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc. or such other statutory infringements under any laws including the Copyright Act, 1987 in respect of solution implemented by them in the bank from whatsoever source, provided the bank notifies the Vendor in writing as soon as practicable when the bank becomes aware of the claim. However,
- 12.6.13.1 The Vendor has sole control of the defence and all related settlement negotiations
- 12.6.13.2 The bank provides the Vendor with the assistance, information and authority reasonably necessary to perform the above and
- 12.6.13.3 The bank does not make any statements or comments or representations about the claim without the prior written consent of the Vendor, except where the bank is required by any authority/regulator to make a comment/ statement/ representation.
- 12.6.14 The Vendor shall perform its obligations under this Tender as an independent contractor, and may engage subcontractors to perform any of the Deliverables or Services with prior permission from the bank. Neither this Tender nor the Vendor's performance of obligations under this Tender shall create an association, partnership, joint venture, or relationship of principal and agent, master and servant, or employer and employee, between the bank and the Vendor or its employees, subcontractor, and neither Party shall have the right, power or authority (whether expressed or implied) to enter into or assume any duty or obligation on behalf of the other Party.
- 12.6.15 The Vendor shall solely be responsible for all payments (including any statutory payments) to its employees and / or sub-contractors and shall ensure that at no time shall its employees, personnel or agents hold themselves out as employees or agents of the bank, nor seek to be treated as employees of the bank for any purpose, including claims of entitlement to fringe benefits provided by the bank, or for any kind of income or benefits. The Vendor alone shall file all applicable tax returns for all of its personnel assigned hereunder in a manner consistent with its status as an independent contractor of services; and the Vendor will make all required payments and deposits of taxes in a timely manner





12.6.16 The price payable to the Vendor shall be inclusive of carrying out any modifications changes / upgrades to the application and other software or equipment that is required to be made in order to comply with any statutory or regulatory requirements or any industry-wide changes arising during the subsistence of the contract / agreement, and the bank shall not pay any additional cost for the same. The Vendor needs to provide with the details about all such items considered in the RFP.





Annexure - 2: BIDDER'S AUTHORIZATION CERTIFICATE

On the letter head of the company
[Location, Date]

To,
The General Manager
Gujarat Gramin Bank,
3rd and 4th Floor, Surajplaza-1,
Sayajigunj,
Vadodara- 390020

<Name> _____, <Designation> _____
_____ is hereby authorised to sign relevant documents on behalf of the
company in dealing with RFP of reference <RFP No. _____ & Date 19-01-2026>. He is also
authorised to attend meetings & submit technical & commercial information as may be
required by you in the course of processing above said RFP.

Thanking you,

Authorised Signatory,

<Company Name>

Seal





Annexure - 3: BIDDER'S PROPOSAL / SELF DECLARATION / UNDERTAKING

(On the letter head of the unit)

To
The General Manager,
Gujarat Gramin Bank,
Head Office,
3rd and 4th Floor, Surajplaza-1,
Sayajigunj, Vadodara- 390020

Dear Sir,

Proposal for Selection of a Vendor for onsite support of CKYCR

We offer to supply, deliver, implement, commission, and provide the Centralised KYC Registry Solution (CKYCR) services for all branches of Gujarat Gramin Bank in accordance with the RFP dated 19-01-2026. We submit all the desired information and documents.

2. We hereby confirm to extend full warranty for 1 year and confirm to provide CKYCR service support for total period of 5 years as per terms and conditions of the tender/RFP. We undertake that there are no deviations to the specifications mentioned in the RFP either with the technical or commercial bids submitted.
3. We agree that the decision of Gujarat Gramin Bank in selection of the vendor for will be final and binding to us. We further agree that the Bank reserves the right to call for fresh quotes at any time during the contract period of five years, if necessary.
4. We agree that the RFP shall be valid and open for 180 days from the last date of submission of the response to the RFP.
5. We confirm that our organization is having unblemished past record and was not declared ineligible for corrupt & fraudulent practices. We further confirm that our organization has never been blacklisted/ barred/ disqualified by any regulatory/ statutory body.
6. We confirm that any of our subsidiary or associate or holding company having common director/s or companies in the same group of promoters/ management or partnership firms/LLPs having common partners has not participated in the bid process.
7. We hereby declare that all the information provided in this proposal and the annexures hereto is true. If any information submitted by us is found to be incorrect at any time in future, the contract, if awarded, will be terminated and EMD/security deposit will be forfeited and Bank Guarantee would be invoked by the Bank. We will be solely responsible for the consequences.
8. We submit herewith Technical bid in Annexure-4 and compliance to Functional requirement in Annexure-5 duly filled in.

Yours sincerely,

Authorized Signature
Name of the authorised person:
Designation:
Name of the bidder





Annexure - 4: BIDDER'S PROFILE & TECHNICAL BID

Technical Bid should be complete in all aspects and submitted on to Gem Portal. All papers of the bid should be serially numbered and signed by authorized person.

No.	Particulars	Details to be furnished by the bidder	Nomenclature of the soft copy to be submitted on Gem
1.	a) Name of the bidder		Profile.pdf 1a) to 1e) (Scanned copy of documents to be submitted)
	b) Address of Registered Office		
	c) Date of establishment		
	d) Constitution → PSU/Partnership / LLP / Public Company / Private Company /Others (Pl. specify)		
	e) Registration No. & Date		
2.	PAN / GSTIN of the bidder		GSTIN_PAN.pdf
3.	a) Whether bidder is MSE / START UP unit	Yes / No	If yes, pl. submit NSIC_MSE_START UP.pdf
	b) If yes, Registration No. & Date		
4.	Contact Details of the bidder	Land Line	
	a) Telephone & Mobile Ph. No.	Mobile Ph.	
	b) Website domain of the bidder		
	c) Email Address of the bidder		
5.	EMD of ₹1 lakh remitted to Bank of Baroda A/c.02000400001021, IFSC BARB0DBALKKA of GGB, HO, Reference / UTR No. & Date or BG No. and Date or MSE_START UP No. and Date	(Kindly submit proof)	Security.pdf
6.	Authorized signatory		Authorization_Ann-2.pdf
	a) Name		
	b) PAN of the authorized person		
	c) Designation		
	d) Mobile Phone No.		
	e) Email ID of authorized person		





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GUJARAT GRAMIN BANK
 Scheduled Bank Owned by Government

7.	Whether Developer or authorized dealer / agent	Yes / No	If yes, pl. submit agent.pdf		
8.	a) Bank A/c. No. of the bidder		Bank_account.pdf		
	b) Bank / Branch Name				
	c) IFSC				
9.	a) Short Description of business background and Service Profile		Background.pdf		
	b) Presence: Domestic / International				
	c) Present strength of the bidder				
	i) No. of CKYCR work handled presently				
	ii) No. of Staff of the bidders				
	iii) No. of Total Service support Centres in India				
No.	Particulars	(₹ in crore with two decimals)			
	a) Annual turnover	Financial Year	Turn over (Mini. ₹10 cr.)	Net Profit (Positive)	Net worth (Mini. ₹10 cr.) on 31-03-25
	b) Net profit as well as		₹in crore	₹in crore	₹in crore
	c) Net worth				
	a), b), c) of the unit, Not for the group from operations in India for last 3 years. (Financials to be attached) Nomenclature of soft copy				
10.	i) BS_PnL_22-23.pdf	2022-23			
	ii) BS_PnL_23-24.pdf	2023-24			
	iii) BS_PnL_24-25.pdf	2024-25			
11.	The Bidder should provide copy of the Income Tax returns for the last 3 years	ITR_FY2022-23.pdf ITR_FY2023-24.pdf ITR_FY2024-25.pdf			
12.	Compliance to various laws	Yes/ No			
13.	Whether the bidder has been blacklisted for service deficiency (if Yes, please provide summary)	Yes / No (To be submitted in Annexure-3)			
14.	ISO 27001 certification, if any	Yes / No			
15.	CKYC software solution for 3 years in 5 organizations of which at least in 2 Scheduled Banks,	(Produce copies of Purchase Orders and Experience Certificate) Empanelment.pdf			





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GUJARAT GRAMIN BANK
Scheduled Bank Owned by Government

S. No.	Name of the institute including Commercial Banks for which the Service Provider is providing CKYC service	No. of Branches	Start Date	Valid till date	No. of years served
1					
2					
3					
4					
5					
	Total	@			

@ The bidder should have implemented CKYCR - Data Management System (DMS) solution at least 2500 branches / locations in all.

15a)	The bidder should have satisfactory track record of service support rendered by them as judged by the banks and other organization	Satisfactory_track.pdf
16)	Has the bidder integrated their solution with Finacle-10 CBS? (Bidder shall not be eligible to qualify, if not have integrated their solution on Finacle-10 CBS.)	YES/NO. If yes, provide name(s) of the organization to which solution has been provided. 1) 2)

Declaration:

1. We confirm that all the details mentioned are true and correct. If afterwards at any stage, the bank finds any misrepresentation of facts on any matter, the bank has the absolute right to reject the proposal, disqualify the bidder and terminate the services.
2. We confirm that this proposal is valid for a period of 180 days, from the last date of submission of response to the RFP.
3. To derive L1, it is compulsory for bidder to quote the prices as mentioned in Financial Bid.
4. We have no objection if enquiries are made from our empanelled institutes about our work.
5. We agree that the Bank is not bound to accept any proposal, they receive. Evaluation would be carried out based on the eligibility criteria, supported documents, Technical Bid and Financial Bid.
6. If we stand successful, we undertake to start the services as per time line of the bank.
7. We confirm to abide by all the statutory Laws including labour laws.
8. We agree that the decision of Gujarat Gramin Bank in selection of Vendor(s) for will be final and binding to us.

Place:

Date:

Seal & Signature of the Authorised Person

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મુખ્ય કાર્યાલય: ત્રીજો અને ચોથો માળ,
સુરજ પ્લાઝા-૧, સયાજીગંજ, વડોદરા-૩૯૦૦૨૦
website <https://www.ggb.bank.in/> / email – planning.ho@barodagujaratrb.co.in

HEAD OFFICE: 3rd & 4th Floor,
Suraj Plaza-1, Sayajigunj, Vadodara-390020





Annexure - 5: COMPLIANCE TO FUNCTIONAL REQUIREMENTS

Name of the bidder: _____

The vendor must score a minimum of 80%, i.e. 45 marks out of 56 (28 points x 2 marks). Functional scoring will be evaluated on following criteria as part of technical evaluation.

Feature Status	Short form	Remarks	Mark allotted
Readily Available	RA	The feature is already supported and included in the Solution	2
Customization	CU	Can be developed / customized and delivered along with the Solution, prior to implementation at no extra cost.	1
Not Supported/ Unavailable	UA	This feature is neither supported nor available with this Solution.	0

Please Note- During technical evaluation Bank may seek Presentation/ demonstration of the proposed application, if required on the specifications given below.

Sr. No.	Minimum Functional Requirement	Marking as per RA/ CU/ UA	Marks obtained
1	First of all, at branches whenever a new CIF is required to open. Search is made in the software utility (API) provided by the bidder to search the CKYC identifier, based on PAN, Aadhaar, Voter ID, Passport, Driving License, NAREGA job card etc. OVDs	RA/ CU/ UA	
2	If CKYC ID is found, CKYC record is downloaded from the CERSAI through the software utility (API) provided by the bidder. Download Records: The software should also have the capability to download the KYC records of the customer who are already having banking account with other banks, on providing the 14-digit KYC Identifier issued by CERSAI at R.O./HO/ branches level. Unique KYC identifier numbers are allotted by CERSAI under two scenarios viz. i) where the party is a new customer opening banking account for the first time and ii) where the party is already having banking account with some other bank. In both these cases, the work flow is the same	RA/ CU/ UA	
3	If CKYC ID not found, the scanning utility (API) provided by the bidder for branches should have the capability to scan	RA/ CU/ UA	





	photograph, specimen signature, photo identity proof and address proof of all the newly opened CIFs, and crop / resize the same automatically as per the specification, prescribed by CERSAI, operating guidelines of DPI, Pixels, File Size and file format		
4	Images scanned at branches through the scanning utility should be moved to the CBS / central server at HO, after day end process.	RA/ CU/ UA	
5	The software application (API) at HO should have the capability to download the KYC data from the CBS or Central Server at H.O., after the day end process on daily basis in the prescribed format, confirming to the template duly validated, in respect of all the operative accounts newly opened on the previous day.	RA/ CU/ UA	
6	The software application should have the capability of generating a bulk file at HO for uploading to the CERSAI server, after collating the KYC data with the scanned images available in HO server and match the same, customer-wise	RA/ CU/ UA	
7	Software should have the capability for zipping images for each record and digitally sign the master zip file for uploading to CERSAI Server.	RA/ CU/ UA	
8	On uploading to CERSAI, response files will be generated by CERSAI. These files contain success records, error records and download records. The software application should have the capability to read these 'response files' generated after uploading the bulk files to the CERSAI Server.	RA/ CU/ UA	
9	Success Records: Wherever the uploaded files are accepted by the CERSAI successfully, the software application provided by the bidder should have the capability to – i) Generate a daily report file showing details like customer id, customer name and the unique 14- digit KYC identifier number allotted by CERSAI. ii) Based on this report, the 14-digit KYC identifier number is to be imported to the Finacle by the Bank manually for updating the same in the respective customer profile. iii) "Auto-population feature via CKYC Number." On the Customer creation page, upon entering a Valid CKYC Number and triggering a fetch command system must retrieve all information from CKYCR Server and auto-populate respective fields.	RA/ CU/ UA	





10	Error Records: Wherever there is failure in uploading the file, the application should have the capability to read the response file and show the error message or error description for the given error code. Provision to transmit the error messages to the respective branches for rectification / clarification by the branches. Wherever branch intervention is needed, i) re-upload the rectified records to CERSAI thereafter ii) maintain the history of error records	RA/ CU/ UA	
11	Probable match: On uploading the KYC records, where there is no match or exact match exists, Bank Branches will be provided with the 14-digit KYC Identifier. Where a probable match exists for the KYC data uploaded, the records will be flagged by CERSAI for reconciliation by the banks. The software provided by the bidder should have the capability of i) Identifying and displaying such probable match cases flagged by CERSAI for reconciliation by the Bank. ii) Transmitting such probable cases to the respective branches for reconciliation/ resolution by the branches, wherever branch intervention is needed iii) To download the KYC records from the CERSAI server, if probable match cases are found to be an 'exact match' iv) To forward such cases to CERSAI, if probable match cases are found to be 'no match'. v) The reconciliation of 'probable match' cases should be completed within 5 working days, beyond which such records will be withdrawn by CERSAI. Hence, the software should have the capability of generating a report indicating details of such cases.	RA/ CU/ UA	
12	The software application should have the capability for uploading the files as mentioned above, in respect of legacy accounts and all accounts being opened.	RA/ CU/ UA	
13	The Software should have the capability for uploading the files in respect of non-individual / legal entities, as and when mandated by regulators viz. RBI, NABARD, GOI / IBA. In case the field structure is different for the above entities, the same should be taken care of.	RA/ CU/ UA	
14	The software should have a provision to attach digital signature / digital certificate to the bulk files while uploading to CERSAI server	RA/ CU/ UA	





15	The software application should support and be compatible, in case any existing set up is changed / upgraded, including if account opening is centralized at a later date.	RA/ CU/ UA	
16	The software application should also support the existing Finacle-10 version as well as any future upgrades.	RA/ CU/ UA	
17	The solution should support Windows versions 10 & above.	RA/ CU/ UA	
18	The vendor should have proper license to use third party software, if any, and bank will not be liable in the event of any legal complications arising out of it. Proof of license should be provided to the bank, in such cases.	RA/ CU/ UA	
19	The software should not change any configuration of PCs / Desktops / Scanners used at the branches.	RA/ CU/ UA	
20	The software application should adhere to and comply with bank's password policy enforcement.	RA/ CU/ UA	
21	Maker-checker must be available wherever manual intervention authentication is envisaged.	RA/ CU/ UA	
22	The software application and scanning utility should conform to all regulatory, statutory, legal acts and rules including IT Act 2000 / 2008 and subsequent amendments.	RA/ CU/ UA	
B	General		
23	The vendor should provide support, if the Bank switches over to any other application for implementing CKYCR.	RA/ CU/ UA	
24	Vendor should provide user manuals, technical manuals to the Bank for future reference, guidance and use.	RA/ CU/ UA	
25	The vendor should provide training to the officials of the user department (CKYC Cell) and also an official from IT Dept for matters related to technical aspects	RA/ CU/ UA	
26	The vendor should also provide training to additional staff members, as and when required	RA/ CU/ UA	
27	For the management system, all activities at admin console should have an audit trail of all logon attempts and operations. Confidential Logs should be tamper proof. Tools should be provided to check the integrity of logs.	RA/ CU/ UA	
28	The software application should have real-time MIS Dashboard, duly displaying the details of accounts opened, uploaded, approved, rejected on a daily basis. It should also have the ability to add new reports as and when required.	RA/ CU/ UA	

Documentary Evidence/ Configuration Details to achieve the functionality should be provided.

Place:

Date:

Seal & Signature of the Authorised Person

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મુખ્ય કાર્યાલય: ત્રીજો અને ચોથો માળ,
 સુરજ પ્લાઝા-૧, સાયજીગંજ, વડોદરા-૩૯૦૦૨૦
 website <https://www.ggb.bank.in> / email – planning.ho@barodagujaratrb.co.in

HEAD OFFICE: 3rd & 4th Floor,
 Suraj Plaza-1, Sayajigunj, Vadodara-390020





Annexure - 6: FINANCIAL BID (COMMERCIAL OFFER)

(On the letter head of the bidder in initial financial Bid)

CAPEX Model	Amount ₹ (Excluding GST)	Total Amount ₹ (Excluding GST)
a) One-time cost (Billing in first year)	---	---
i) CKYC Individual and Legal Entity Enterprise License fee (Unlimited user licenses)		---
ii) CKYC API with Search, Create, update and Download etc. * (all required applications)		---
iii) Implementation, installation, configuration, training, integration etc. including UAT at DC and DR fees with Annual Technical Service (ATS) for first year during warranty		---
iv) Onsite support charges during warranty **		---
v) Any other charges (Please specify)		---
Total from a i) to a v) above → (Billing in first year)	---	a)
b) Annual Technical Support (ATS/AMC) comprehensive charges all-inclusive for 4 years from 2 nd to 5 th Year	One-year fees _____ x 4	b)
TCO (This will be considered for L1 criteria) a) + b)	---	c)

Total Cost of Ownership (TCO) in Words –

- ❖ * Prices are inclusive for CKYC Identifier Search, Creation, Download, update, Face match, OCR and Face Extraction for all customers.
- ❖ ** For the warranty period of first year, onsite experienced support charges should be mentioned separately in Sr. No. a) iv. However, after Go-live, its requirement will be reviewed with the successful vendor. In case, Onsite support it is not required, pro-rata monthly charges will be reduced for non-availing the support of onsite person.
- ❖ ** Onsite Support charges for the solution will be 24x7 based on the manpower efforts in 3 shifts per day. The Bank has discretion to avail onsite support services and number of support engineers at person day cost given. However, for the TCO purpose 3-person day (3 shift x 1 person) x 365 should be shown above and considered accordingly. However, kindly note that onsite support charges are optional line item.
- ❖ Prices quoted as per terms of the RFP, bidder's conditions will not be allowed.
- ❖ The ATS and other recurring fee shall be same for each year from 2nd to 5th year for 4 years.
- ❖ The prices shall be exclusive of GST.

Authorized Signatory

Name:/Designation:

Seal

Date:





Annexure - 7: PRE-CONTRACT INTEGRITY PACT

(This has to be submitted in the non-judicial Stamp Paper)

This pre-bid integrity pact Agreement (herein after called the Integrity Pact) is made on _____ day of the month _____ 20____, between,

1. Gujarat Gramin Bank, (hereinafter referred to as "The Principal"), established under the RRB Act 1976, represented by Shri _____, General Manager, which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns, the BUYER, of the FIRST PART

AND

2. M/s. _____ (hereinafter referred to as "The Bidder/ Service Provider") represented by Shri _____, The Chief Executive Officer/Authorized Signatory, which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns, the SELLER of the SECOND PART

Preamble

The Principal intends to award contract/s for IMPLEMENTATION OF CENTRALISED KYC REGISTRY (CKYCR) SOLUTION, under laid down organizational procedures, The Principal values full compliance with all relevant laws of the land, rules, regulations, economical use of resources, and fairness / transparency in its relations with its Bidder(s) and / or Service Provider(s)/Contractor(s).

Section 1 – Commitments of the Principal

- 1.1. The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles: -
 - 1.1.1. No employee of the Principal, personally or through family members, shall in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
 - 1.1.2. The Principal shall treat all Bidder(s) with equity and reason during the tender process. The Principal shall, in particular, before and during the tender process, provide to all Bidder(s) the same information and shall not provide to any Bidder(s) confidential / additional information through which the Bidder(s) could obtain an advantage in the tender process or the contract execution.
 - 1.1.3. The Principal shall exclude from the process all known persons having conflict of interest.





- 1.2. If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the Bharatiya Nyaya Sanhita (BNS) [earlier IPC/PC Act], or if there be a substantive suspicion in this regard, the Principal shall inform the Chief Vigilance Officer and in addition shall initiate disciplinary proceedings.

Section 2 – Commitments of the Bidder(s)/ Contractor(s)

- 2.1. The Bidder(s)/ Contractor(s) commits themselves to take all measures necessary to prevent corruption. The Bidder(s)/ Contractor(s) commits themselves to observe the following principles during participation in the tender process and the contract execution.
- 2.1.1. The Bidder(s)/ Contractor(s) shall not, directly or through any other person or firm, offer, promise, or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which they are not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or the execution of the contract.
- 2.1.2. The Bidder(s)/ Contractor(s) shall not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal, in violation of the Competition Act, 2002 (as amended from time to time). This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the tender process.
- 2.1.3. The Bidder(s)/ Contractor(s) shall not commit any offence under the relevant Bharatiya Nyaya Sanhita (BNS) [earlier IPC/PC Act]; further, the Bidder(s)/ Contractor(s) shall not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals, and business details, including information contained or transmitted electronically.
- 2.1.4. The Bidder of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly, the Bidder(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details, as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers," shall be disclosed by the Bidder(s)/Contractor(s). Further, as mentioned in the Guidelines, all the payments made to the Indian agent/representative must be in Indian Rupees only.
- 2.1.5. The Bidder(s)/ Contractor(s) shall, when presenting their bid, disclose any and all payments made, is committed to, or intends to make to agents, brokers, or any other intermediaries in connection with the award of the contract.
- 2.2. The Bidder(s)/ Contractor(s) shall not instigate third persons to commit offences outlined above or be an accessory to such offences.





Section 3 - Disqualification from the tender process and exclusion from future contracts

If the Bidder(s)/Contractor(s), before award or during execution, has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or take action as per laid down procedure to debar the Bidder(s)/Contractor(s) from participating in the future procurement processes of the Government of India.

Section 4 – Compensation for Damages

- 4.1. If the Principal has disqualified the Bidder(s) from the tender process before the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.
- 4.2. If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

Section 5 – Previous transgression

- 5.1. The Bidder declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.
- 5.2. If the Bidder makes an incorrect statement on this subject, the Principal shall act like para 2) of Section 4 above.

Section 6 – Equal treatment of all Bidders / Contractors / Subcontractors

In the case of Sub-contracting, the Principal Contractor shall take responsibility for adopting the Integrity Pact by the Sub-contractor.

- 6.1. The Principal shall enter into agreements with identical conditions as this one with all Bidders and Contractors.
- 6.2. The Principal shall disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

Section 7 – Criminal charges against violating Bidder(s)/Contractor(s)/Subcontractor(s)

If the Principal obtains knowledge of the conduct of a Bidder, Contractor, or Subcontractor, or of an employee or a representative or an allied firm of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal shall inform the same to the Chief Vigilance Officer.





Section 8 – Pact Duration

This Pact begins when both parties have legally signed it. It shall expire 6 months after the contract has been awarded. Any violation of the same would entail disqualifying the bidders and exclusion from future business dealings.

If any claim is made / lodged during this time, the same shall be binding and continue to be valid despite the lapse of this Pact as specified above, unless it is discharged / determined by the Management of the Principal.

Section 9 – Other provisions

- 9.1 This agreement is subject to Indian Law. The place of performance and jurisdiction is the place from where the Tender/ Contract is issued.
- 9.2 Changes, supplements, and termination notices must be submitted in writing. Side agreements have not been made.
- 9.3 If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
- 9.4 Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties shall strive to come to an agreement according to their original intentions.

 (For & On behalf of the Principal)

 (For and on behalf of Bidder/ Contractor)

 Name of the Officer: _____

 Name of the Officer: _____

Designation: General Manager

Designation: _____

Gujarat Gramin Bank

(Office Seal)

(Office Seal)

Place: _____

Date: _____

Witness 1: _____

Witness 1: _____

(Name & Address)

(Name & Address)





Annexure - 8: BANK GUARANTEE (IN LIEU OF EMD)

Offer Reference No. _____
Bank _____
Bank Guarantee No. _____
Date _____

The General Manager,
Gujarat Gramin Bank
Head Office,
3rd and 4th Floor, Surajplaza-1,
Sayajigunj,
Vadodara-390020

WHEREAS _____ (Company Name) registered under the Indian Companies Act 1956 and having its Registered Office at _____ India (hereinafter referred to as "the BIDDER") proposes to offer in response to the RFP of Gujarat Gramin Bank dtd.19-01-2026 for Procurement, Implementation and Maintenance of Centralized KYC solution (CKYCR) (hereinafter called the "RFP")

AND

WHEREAS, in terms of the conditions as stipulated in the RFP, the BIDDER is required to furnish a Bank Guarantee in lieu of the Earnest Money Deposit (EMD), issued by a scheduled commercial bank in India in your favour to secure the order under this RFP Document (which guarantee is hereinafter called as "BANK GUARANTEE") AND WHEREAS the BIDDER has approached us, _____ (Bank Name) for providing the BANK GUARANTEE.

AND WHEREAS at the request of the BIDDER and in consideration of the proposed RFP to you, WE, _____ having Branch Office amongst others at _____, India and registered office/ Headquarter at _____ have agreed to issue the BANK GUARANTEE.

THEREFORE, WE, _____, through our local office at _____ India furnish you the Bank GUARANTEE in manner hereinafter contained and agree with you as follows:

1. We _____, undertake to pay the amounts due and payable under this Guarantee without any demur, merely on demand from you and undertake to indemnify you and keep you indemnified from time to time to the extent of ₹1,00,000/- (Rupees One lakh only) an amount equivalent to the EMD against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part of the BIDDER of any of the terms and conditions





contained in the RFP and in the event of the BIDDER commits default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the RFP or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of ₹1,00,000/- (Rupees One lakh only) as may be claimed by you on account of breach on the part of the BIDDER of their obligations in terms of the RFP. Any such demand made on the Bank shall be conclusive as regards amount due and payable by the guaranteeing Bank under this guarantee.

2. Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether the BIDDER has committed any such default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under Bank Guarantee but will pay the same forthwith on your demand without any protest or demur.
3. This Bank Guarantee shall continue and hold good until it is released by you on the application by the BIDDER after expiry of the relative guarantee period of the RFP and after the BIDDER had discharged all his obligations under the RFP and produced a certificate of due completion of work under the said RFP and submitted a " No Demand Certificate " provided always that the guarantee shall in no event remain in force after the day of _____ without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.
4. Should it be necessary to extend Bank Guarantee on account of any reason whatsoever, we undertake to extend the period of Bank Guarantee on your request under intimation to the BIDDER till such time as may be required by you. Your decision in this respect shall be final and binding on us.
5. You will have the fullest liberty without affecting Bank Guarantee from time to time to vary any of the terms and conditions of the RFP or extend the time of performance of the RFP or to postpone any time or from time to time any of your rights or powers against the BIDDER and either to enforce or forbear to enforce any of the terms and conditions of the said RFP and we shall not be released from our liability under Bank Guarantee by exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the BIDDER or any other forbearance, act or omission on your part or any indulgence by you to the BIDDER or by any variation or modification of the RFP or any other act, matter or things whatsoever which under law relating to sureties would, but for the provisions hereof, have the effect of so releasing us from our liability hereunder, provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of ₹1,00,000/- (Rupees One lakh only) as aforesaid.
6. The Bank Guarantee shall not in any way be affected by your taking or giving up any securities from the BIDDER or any other person, firm or company on its behalf or by the winding up, dissolution, insolvency or death as the case may be of the BIDDER.
7. In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the BIDDER

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સુરજ પ્લાઝા-૧, સયાજીગંજ, વડોદરા-૩૯૦૦૨૦

HEAD OFFICE: 3rd & 4th Floor,
Suraj Plaza-1, Sayajigunj, Vadodara-390020

website <https://www.ggb.bank.in/> / email – planning.ho@barodagujaratrrb.co.in





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hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights, if any, which are in any way inconsistent with any of the provisions of Bank Guarantee.

8. Subject to the maximum limit of our liability as aforesaid, Bank Guarantee will cover all your claim or claims against the BIDDER from time to time arising out of or in relation to the said RFP and in respect of which your claim in writing is lodged on us before expiry of Bank Guarantee.
9. Any notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax or registered post to our local address as aforesaid and if sent accordingly it shall be deemed to have been given when the same has been posted.
10. The Bank Guarantee and the powers and provisions herein contained are in addition to and not by way of limitation of or substitution for any other guarantee or guarantees here before given to you by us (whether jointly with others or alone) and that Bank Guarantee is not intended to and shall not revoke or limit such guarantee or guarantees.
11. The Bank Guarantee shall not be affected by any change in the constitution of the BIDDER or us nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will ensure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.
12. The Bank Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.
13. We undertake to pay to you any money so demanded notwithstanding any dispute or disputes raised by the Bidder in any suit or proceeding pending before any court or Tribunal relating thereto, our liability under this, present being absolute and unequivocal.
14. Notwithstanding anything contained herein above:
 - i) Our liability under this Guarantee shall not exceed ₹1,00,000 (Rupees One lakh)
 - ii) This Bank Guarantee shall be valid up to and including the date 30-06-2026; and
 - iii) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before the expiry of this guarantee.
15. We have the power to issue this Bank Guarantee in your favour under the Memorandum and Articles of Association of our Bank and the undersigned has full power to execute this Bank Guarantee under the Power of Attorney issued by the Bank.

For and on behalf of BANK
Authorized Signatory
Seal & Address

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website <https://www.ggb.bank.in> / email – planning.ho@barodagujaratrb.co.in

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Suraj Plaza-1, Sayajigunj, Vadodara-390020





Annexure – 9: PERFORMANCE BANK GUARANTEE

Offer Reference No _____
Bank _____
Bank Guarantee No _____
Date _____

The General Manager,
Gujarat Gramin Bank
Head Office,
3rd and 4th Floor, Surajplaza-1,
Sayajigunj,
Vadodara-390020

WHEREAS _____ (Company Name) registered under the Indian Companies Act 1956 and having its Registered Office at _____ India (hereinafter referred to as "the BIDDER") has undertaken Procurement, Implementation and Maintenance of Centralized KYC solution in terms of the Purchase Order bearing No. _____ dated _____, hereinafter referred to as "the CONTRACT".

AND

WHEREAS, in terms of the conditions as stipulated in the said Contract, the BIDDER is required to furnish a **Performance Bank Guarantee**, issued by a Public Sector bank in India in your favour to secure due and satisfactory compliance of the obligations of the BIDDER in accordance with the Contract;

AND WHEREAS the BIDDER has approached us, _____ (Bank Name) for providing the Performance Bank Guarantee. WE, _____ having Branch Office amongst others at _____, India and registered office/ Headquarter at _____ have agreed to issue the Performance Bank Guarantee.

THEREFORE, WE, _____ (Name of the Bank), furnish you this Performance Bank Guarantee in the manner hereinafter contained and agree with you as follows:

- 1) We _____ Bank, do hereby undertake to pay the amounts due and payable under this Guarantee without any demur, merely on a demand, which has to be served on us before the expiry of this guarantee, time being essence of the contract, from you stating that the amount claimed is due by way of loss or damage caused to or

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website <https://www.ggb.bank.in/> / email – planning.ho@barodagujaratrb.co.in

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Suraj Plaza-1, Sayajigunj, Vadodara-390020





would be caused to or suffered by you by reason of breach by the said Bidder of any of the terms and conditions contained in the Contract or by reason of the Bidder's failure to perform the said contract. Any such demand made on us within the time stipulated above shall be conclusive as regards the amount due and payable by us under this guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding ₹2,00,000 (Rupees Two Lakh Only).

- 2) Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether the BIDDER has committed any such default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under the Performance Bank Guarantee but will pay the same forthwith on your demand without any protest or demur.
- 3) We further agree that, if demand, as stated above, is made on us within the stipulated period, the guarantee herein contained shall remain in full force and effect and that it shall continue to be enforceable till all your dues under or by virtue of the said contract have been fully paid and your claims satisfied or discharged or till you certify that the terms and conditions of the said contract have been fully and properly carried out by the said Bidder and accordingly discharge this guarantee.
- 4) We further agree with you that you shall have the fullest liberty without our consent and without affecting in any manner our obligations hereunder, to vary any of the terms and conditions of the said Contract or to extend time for performance by the said Bidder from time to time or to postpone for any time or from time to time any of the powers exercisable by us against the said BIDDER and to forbear or enforce any of the terms and conditions relating to the said Contract and we shall not be relieved from our liability by reason of such variation, or extension being granted to the said Bidder or for any forbearance, act or omission on our part or any indulgence by us to the said Bidder or by any such matter or thing whatsoever which under the law relating to sureties would, but for this provision, have effect of so relieving us.
- 5) This Guarantee will not be discharged due to the change in the constitution of our Bank or the Bidder.
- 6) We further agree and undertake unconditionally to pay you the amount demanded by you in writing irrespective of any dispute or controversy between you and the BIDDER.
- 7) We lastly undertake not to revoke this guarantee during its currency except with your written Consent.
- 8) Notwithstanding anything contained herein above;
 - a) Our liability under this Guarantee shall not exceed ₹2,00,000 (Rupees Two lakh)
 - b) This Performance Bank Guarantee shall be valid for 66 months from the date of issuance of the guarantee and up to and including the date _____.





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- c) We are liable to pay the guaranteed amount or any part thereof under this Performance Bank Guarantee only and only if you serve upon us a written claim or demand on or before the expiry of this guarantee.
- 9) We have the power to issue this Bank Guarantee in your favor under the Memorandum and Articles of Association of our Bank and the undersigned has full power to execute this Performance Bank Guarantee under the Power of Attorney issued by the Bank.

For and on behalf of BANK

Authorized Signatory

Seal & Address





Annexure - 10: SERVICE LEVEL AGREEMENT

This **Service Level Agreement (SLA)** hereinafter referred to as "**Agreement**" is made between

"M/s _____", a Company incorporated under the Indian Companies Act 1956 with its registered office at _____ hereinafter referred to as the "**Company**" which Expression shall, be deemed to mean and include the representatives, successors in interest, nominees, administrators and assignees etc. of the **ONE PART**

AND

"**Gujarat Gramin Bank**", a Regional Rural Bank constituted under the Regional Rural Bank Act-1976, carrying on Banking Business, having its Head Office at Vadodara, Gujarat State hereinafter referred to as the "**Bank**" which expression shall be deemed to mean and include the representatives, successors in interest, nominees, administrators and assignees etc. of the **OTHER PART**.

The Bank and the Company are hereinafter collectively referred to as "**Parties**" and individually as a "**Party**".

Section 1 – DEFINITIONS:

Definitions of the terms used in the SLA is given hereunder, which are in line with the desired objectives of the Bank.

Term	Definition
Device	A tool or piece of equipment made for a particular purpose
Response Time	Length of time taken for a person or system to react to given stimulus or event.
Software	The programs and other operating information used by a computer
Hardware	The physical, tangible components of a computer or electronic system, distinct from the software or instructions that tell it what to do
Preventive maintenance	The proactive and scheduled routine servicing of equipment and assets to prevent failures, avoid costly downtime, and extend their operational lifespan

1.1. Contract Documents.

The Agreement shall consist of this Service Level Agreement including all attachments stated herein & appended to this Agreement and made part hereof. This Agreement shall be interpreted wherever possible to avoid any conflict between the Sections hereof and the Attachments. The Attachments are:





Section 2 – SCOPE:

- 2.1. The main scope is implementation of enterprise wide web based application for the Bank to manage KYC records of new and existing customers of the Bank by fetching required details from CKYCR & the Bank's CBS via Straight through Processing-STP and allowing the users of Branch to fill the gap data to meet the requirements of CKYCR template.
- 2.2. The Company should specify the configurations of required Hardware, Operating System and Database and will be responsible for sizing, installation and integration of all hardware, storage and Network including Operating system and Database at DC and DR.
- 2.3. The proposed solution should be capable to work on Virtual Cloud Model which supports any enterprise grade Linux / Windows 2012 / Solaris x86. The Company is responsible for providing necessary Operating System licenses used in CKYCR solution.
- 2.4. The Company should either provide the source code itself with necessary documentation or arrange to keep it under escrow arrangement and the cost to be borne by the Company.
- 2.5. Company will ensure that, the application should work on any enterprise grade database with latest version (Upgradable / Down-gradable) and shall be responsible for providing necessary licenses.
- 2.6. Data capturing page of proposed solution given for branch users should validate PAN and Aadhaar number from NSDL and UIDAI sites and same facilities to be available for other Officially Valid Documents (OVD) in public domain as and when they become available.
- 2.7. The proposed solution should be capable of fetching data and required attachments from CKYCR and pre fill the data entry screen of branch while on boarding the customer / modifying the existing customer profile.
- 2.8. The licenses for the proposed solution should be **enterprise wide and there should not be any restrictions in issuing licenses based on no. of users, no. of branches, no. of channels** integrated, no. of uploading / downloading documents or transactions or files and asset size of the Bank etc.
- 2.9. The solution should support Windows versions 7 and above.
- 2.10. The system should be capable of capturing data of new / legacy account of individual and legal entities as per template of CKYCR.
- 2.11. The Proposed solution should be capable of uploading customer documents such as photo, proof of identity, signature and proof of address into the application electronically with CKYCR system and auto setting has to be configured such as photo should be in color and passport or other Official Valid Documents (OVD) will be as per the CERSAI specifications of CKYCR.
- 2.12. The system should check the names of customers with the data base of Central KYC Registry, as per the Bank's requirement.





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- 2.13. If any value of particular field as per CKYCR template is not available in the Bank's Core Banking Solution, the branch user will fill the required additional details in the proposed solution. So the proposed application should have sufficient data entry / upload module to accept the gap data for single / multiple customers at a time.
- 2.14. The proposed solution should be capable to identify De-duping of customer at the time of on boarding.
- 2.15. The Proposed solution should be capable of uploading data to CKYCR server and downloading data from CKYCR server.
- 2.16. The Proposed solution should be capable of bulk uploading/ downloading of required information and documents to CKYCR server in the compressed format as per the prescribed format of CKYCR.
- 2.17. The Proposed solution should support for scheduling bulk upload / download activities as per the Bank's requirement with all integrated systems via Straight through Processing - STP. The customization in the proposed solution for any such activities in future has to be done within Annual Technical Service (ATS) cost only.
- 2.18. The Proposed solution should be capable of downloading customer data/document based on unique ID given by CKYCR of the individual customer/ legal entities without human intervention (integrate with the Bank's in house software / Core Banking Solution /Existing KYC AML system as per the Bank's requirement).
- 2.19. The Proposed solution should be capable of providing an interface to search through API on CERSAI platform to check whether the required CKYC is present in CERSAI database or not.
- 2.20. The Proposed solution should have built in ETL tool to extract, transform and load data from the Bank's in house software / Core Banking Solution / Existing KYC AML system for further process on daily basis.
- 2.21. The Proposed solution should be capable of identifying the records automatically which are to be uploaded to CKYCR server.
- 2.22. The proposed solution should be capable of validating the Aadhaar by using the Bank's existing biometric device.
- 2.23. The Proposed solution should be capable of mapping a new account to an existing customer automatically using business rules configured in the system. Such rules should be flexible and highly parameterized in the proposed solution. The rules can be added, changed or removed by the Bank at any point of time and in case of customization required every time in the solution then there will not be any cost to the Bank for this change request.
- 2.24. The Proposed solution should be capable of picking up unlimited address types and number of address along with contact numbers and email details as per CKYC requirements. Address change of the customer through this solution should be maintained in a user friendly and readable manner with the account linkage.
- 2.25. The Proposed solution should be capable of capturing any future field(s) or requirement by CKYC Registry, Regulators or the Bank, as and when required. The proposed solution should be able to retrieve data as per CKYCR or the Bank or Regulator's requirement.





- 2.26. The Proposed solution should be capable of sending the information as per the escalation matrix for non-uploading of document or information in stipulated time given by CKYCR to different levels as per the Bank's requirement.
- 2.27. The Proposed solution should be capable of providing details to the Bank and other authorities for progress/pendency of the work of screening/scrutiny of the work under correspondence with the field functionaries.
- 2.28. The Proposed solution should be capable of maintaining proper history of uploading of customer(s) data.
- 2.29. The Proposed solution should be capable of receiving notification/deficiency from CKYCR and will give email to the respective branch/ user under copy to administrator/ RO user/ CO user.
- 2.30. The Proposed solution should be capable to give SMS/email alert to respective customer whose notification comes to the branch. It should have a workflow and all interaction with www.ckycindia.in or the CKYCR system should happen through secure FTP and SSL. The Bank's SMS and Email Gateway details will be disclosed separately with the Company.
- 2.31. The proposed solution should integrate with CKYCR system using single Server Class -III Certificate. So there should be no need to procure digital signature branch wise, even if the solution is used by multiple branches.
- 2.32. The bidder shall provide solution as per workflow required by the bank, the vendor shall customise the solution as per bank's requirement.
- 2.33. the Branches should be able to login through separate user-id and password or Single Sign On using the Bank's Active Directory or both. System should allow the users to add or modify based on maker checker or as per configured workflow by the Bank official. System should allow configuring the work flow by admin user of the Bank.
- 2.34. System should digitally sign the zip folder before upload as per requirements of CKYCR.
- 2.35. System should place all files on SFTP (Secure File Transfer Protocol) server and it should be capable of reading responses automatically.
- 2.36. The activities of every user in workflow should be logged by the system automatically for each record and the same should be maintained.
- 2.37. As and when the new requirements arise from verticals/CKYCR, system should be capable of providing the necessary dashboards like probable match, New Customer, Notification Management and Replicate Modification etc.
- 2.38. The Proposed solution should be capable to send the data back to the Bank's Core Banking Solution / in-house system / existing KYC AML System / the Bank's middleware which is received from CKYCR System.
- 2.39. The proposed solution should not allow to re-upload the KYC details of a customer to CKYCR system, if it is already uploaded earlier by system until or unless any change identified in the existing profile.





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- 2.40. The Proposed solution should be capable to show Zone Wise/ Region Wise/Branch wise no. of pending, uploading and even uploaded in CKYCR as per the Bank's requirement.
- 2.41. The Proposed solution should be capable to generate reports in multiple formats – PDF, RTF, HTML, CSV and XLS/XLSX. User can configure the columns and print settings - header, footer etc.
- 2.42. End users should be capable of scheduling the report generation by specifying the frequency / timings in the proposed solution.
- 2.43. The proposed solution should be in a position to do an age-wise analysis and provide a report in the system to view pending for uploading at a summary level, like no. of documents outstanding, no. of days pending in descending/ ascending order as per the Bank's requirement and the same can be communicated through automated e-mail also on daily basis as alert.
- 2.44. The proposed system should be able to generate MIS reports as per the Bank's requirement.
- 2.45. The proposed solution should have the ability to delete or modify or remove the configured workflows, if they become redundant or obsolete as per the Bank's requirement and there should be sufficient logs for every action.
- 2.46. The proposed solution should have ability to integrate and pick up images from other application such as CBS (Core Banking Solution) data as per the Bank's requirement.
- 2.47. The proposed solution should be capable of identifying multiple Customer Information Form (CIF) of a single customer on parameters like Date of Birth, PAN Number, Aadhaar Card, Driving License, Voter Card etc.
- 2.48. The proposed solution should be capable to generate and send letter of pending uploading and pending notification received from CKYCR to branches under copy to respective Controlling/Regional Office through email. The Company is required to do Integration with the Bank' email, at their own cost.
- 2.49. The proposed solution should be capable of uploading or downloading of data/document easily from remote branches having variable bandwidth over VSAT.
- 2.50. The proposed solution should be capable of storing customer data and photograph as per the Bank's requirement.
- 2.51. Any other features that may be required by CKYCR authorities to meet the objective and are missed to mention here should also be assumed a part of the scope of the solution and the same should be incorporated in the System without any cost to the Bank.
- 2.52. Detailed process documentation, Standard Operating Procedures and management of solution should be created and submitted to the Bank before project signoff.
- 2.53. The Company has to provide 24x7 online support to the Bank and if required the engineer has to visit the Bank's premises to resolve the issue.
- 2.54. For Total cost of ownership (TCO) calculation, cost of Annual Technical Service (ATS) for 2nd year to 5th year has also been considered. The Company shall provide

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1-year warranty and adequate support to the Bank and further 4 years ATS as per the RFP requirements.

- 2.55. On-site Support of an engineer for one year to be provided after go-live.
- 2.56. Training should be provided to the Bank's project team and the user team. Training must cover both classroom and hands on sessions. Necessary training material and documents must be provided to the participants. Trainers cost to be borne by the Company and the Bank will provide the classroom and other facilities.

Section 3 - SYSTEM MAINTENANCE STANDARD:

- 3.1 The Company has to ensure on-site/off-site support (without any extra cost) for resolving all software related issues, including re-installation of Software and other applications supplied or configured for the proposed solution under this contract, due to any reason what-so-ever, during warranty and ATS period (or such other extended period as per the contract terms.
- 3.2 The Company should resolve the problem reported by any means within 4 hours of reporting.
- 3.3 The Company should ensure that the application reported down or non-functional on any day is set right on the same day and in no case later than 4 hours from reporting.

Sr.	Description	Time (During Office hours)	Penalty Amount (₹)
1	Call response time	2 hours	No Penalty
2	Call resolution time	Application down for total 4 hours after logging complaint through any mode	
		Above 4 hours, if solution is not provided.	₹10,000 per day (max.10% of the Contract Value without Taxes)

- 3.4. The Company shall be responsible for delivery, installation and integration of the CKYCR module at DC and DR site within 30 days but not later than 45 days in totality from the date of placing of purchase order by the Bank.

Penalty will be charged @1% of total cost of application software (order value) for the per week delay in installation subject to maximum 5% of order value.

- 3.5. WARRANTY: Comprehensive on-site one-year warranty from the date of complete installation and acceptance of application.
- 3.5.1. The Company shall be fully responsible for the warranty for application software, against any defects arising from design, any defect that may develop under normal use during warranty period.
- 3.5.2. Warranty would cover software maintenance /updates / patches/ bug fixes (available from the original software vendor) for system software & firmware patches/bug fixes, if any.
- 3.5.3. The Company will obtain written acknowledgement from the Bank after completion of warranty period for successful sign off of warranty period.

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મુખ્ય કાર્યાલય: ત્રીજો અને ચોથો માળ,
સુરજ પ્લાઝા-૧, સયાજીગંજ, વડોદરા-૩૬૦૦૨૦
website <https://www.ggb.bank.in/> / email - planning.ho@barodagujaratrb.co.in

HEAD OFFICE: 3rd & 4th Floor,
Suraj Plaza-1, Sayajigunj, Vadodara-390020





3.5.4. The scope of service will include:

- 3.5.4.1. That the Company will assume total responsibility for the fault free operation of application software and maintenance during the warranty and post warranty (ATS period) for a total duration of five years. The Company will accomplish preventive maintenance and breakdown maintenance activities to ensure that application execute without defect or interruption for at least 99.5% uptime for 24 hours a day, 7 days a week of operation on a quarterly basis. If the service support is less than 24 x 7 basis, the Bank may at its own discretion reject the proposal in total, without assigning any reason.
- 3.5.4.2. The Company has to ensure on-site support (without any extra cost) for resolving all Software & OS related issues, including re-installation of Web based application Software / OS and other software, due to any reason what-so-ever, during warranty period.
- 3.5.4.3. During the warranty period the Company should undertake to provide the Bank free maintenance service from the date of commissioning of the applications.

3.6. **SYSTEM UP TIME:** The Company has to guarantee minimum uptime of 99.5% during contract period otherwise penalty will be charged as mentioned in Clause 5.5 of the RFP.

3.7. **Annual Maintenance Contract/ Annual Technical Support (ATS):** The Company is expected to maintain the application software supplied for total period of five years including warranty period of one year.

SECTION 4 - PAYMENT TERMS

The payment will be released as follows:

- 4.1. No payment will be made in advance for any supplies under this invitation for bid.
- 4.2. 20% payment shall be released post signing of SLA and completion of UAT including certification (if any) required for implementation of solution.
- 4.3. 50% payment shall be released upon implementation of application in production environment i.e. after complete integration of application, training to the Bank staff, UAT sign off and acceptance by the Bank.
- 4.4. Remaining 30% of the payment of the total value of Purchase Order placed by the Bank at the end of 1-year warranty period from Go live
- 4.5. GST shall be extra as applicable.
- 4.6. Payment of ATS will be made quarterly in arrears after submission of Invoice to HO on quarterly basis.





SECTION 5 - PARTNERSHIP / COLLABORATION / SUBCONTRACTING

The Company is fully responsible for deliverables for the project irrespective of their constitution and arrangements with OEMs/ATS.

SECTION 6 - SENSITIVE INFORMATION

- 6.1. Any information considered sensitive must be protected by the Company from unauthorized disclosure, modification or access.
- 6.2. The Company agrees to sign a Non-Disclosure Agreement with the Bank as per the Bank format (Annexure -11)

SECTION 7 - GENERAL

- 7.1. This document together with any attachment signed by both the parties shall constitute the entire binding contract between the Company and the Bank for CKYCR services.
- 7.2. This contract shall be governed in all respects by Indian Law read with the local laws and shall be deemed to have been concluded at Vadodara.

SECTION 8 - CONFIDENTIALITY

- 8.1. Company understands and agrees that all materials and information marked and identified by the Bank as 'Confidential' are valuable assets of the Bank and are to be considered the Bank's proprietary information and property.
- 8.2. Company shall treat all confidential materials and information provided by the Bank with the highest degree of care necessary to ensure that unauthorized disclosure does not occur. Company shall not use or disclose any materials or information provided by the Bank or the Company has access without prior written approval of the Bank.
- 8.3. The Company shall not be liable for disclosure or use of any materials or information provided by the Bank or developed by Company which is:
 - 8.3.1. Possessed by the Company prior to receipt from the Bank, other than through prior disclosure by the Bank, as documented by Company's written records;
 - 8.3.2. Published or available to the general public otherwise than through a breach of confidentiality;
 - 8.3.3. Obtained by the Company from a third party with a valid right to make such disclosure, provided that the said third party is not under a confidentiality obligation to the Bank;
 - 8.3.4. Developed independently by the Company.
- 8.4. In the event that the Company is required by judicial or administrative process to disclose any information or materials required to be held confidential hereunder, the Company shall promptly notify the Bank and allow the Bank a reasonable time to oppose such process before making disclosure.





- 8.5. Company understands and agrees that any use or dissemination of information in violation of this Confidentiality Clause will cause the Bank irreparable harm, may leave the Bank with no adequate remedy at law and as such the Bank is entitled to proper indemnification for the loss caused by the Company, if quantified.
- 8.6. Nothing herein shall be construed as granting to either party any right or license under any copyrights, inventions, or patents now or hereafter owned or controlled by the other party. The requirements of use and confidentiality set forth herein shall survive the expiration, termination or cancellation of this order.
- 8.7. Nothing contained in this contract shall limit the Company from providing similar services to any third parties or reusing the skills, know-how, and experience gained by the employees in providing the services contemplated under this contract. The confidentiality obligations shall survive for a period of one year post the termination/expiration of the Agreement.

SECTION 9 - INDEMNITY

- 9.1. The Company hereby indemnifies, protects and saves the Bank and holds the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including attorney fees), relating to or resulting directly or indirectly from
- 9.1.1. an act of omission or commission of the Company, its employees, its agents, or employees of its subcontractors in the performance of the services provided by this Agreement,
- 9.1.2. breach of any of the terms of this Agreement or breach of any representation or warranty or false statement or false representation or inaccurate statement or assurance or covenant by the Company,
- 9.1.3. bona fide use of the deliverables and or services provided by the Company,
- 9.1.4. misappropriation of any third party trade secrets or infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfil the scope of this project,
- 9.1.5. claims made by the employees, sub-contractor, sub-contractors employees, who are deployed by the Company, under this contract,
- 9.1.6. breach of confidentiality obligations of the Company,
- 9.1.7. gross negligence or gross misconduct solely attributable to the Company or by any agency, contractor, subcontractor or any of their employees by the Company for the purpose of any or all of the obligations under this agreement. The Company shall further indemnify the Bank against any loss or damage arising out of loss of data, claims of infringement of third-party copyright, patents, or other intellectual property, and third-party claims on the Bank for malfunctioning of the device or software or deliverables at all points of time, provided however,
- 9.1.7.1. The Bank notifies the Company in writing immediately on being aware of such claim,
- 9.1.7.2. The Company has sole control of its defence and all related





settlement negotiations. The Company shall be responsible for any loss of data, loss of life, etc., due to acts of Company representatives, and not just arising out of gross negligence or misconduct etc., as such liabilities pose significant risk.

9.2. The Company indemnifies the Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:

- 9.2.1. Non-compliance of the Company with Laws / Governmental Requirements.
- 9.2.2. Intellectual Property infringement or misappropriation.
- 9.2.3. Negligence and misconduct of the Company, its employees, sub-contractor and agents.
- 9.2.4. Breach of any terms of Agreement, Representation or Warranty.
- 9.2.5. Act of omission or commission in performance of service.
- 9.2.6. Loss of data.

9.3. Indemnity would be limited to court or arbitration awarded damages and shall exclude indirect, consequential and incidental damages. However, indemnity would cover damages, loss or liabilities, compensation suffered by the Bank arising out of claims made by its customers and/or regulatory authorities.

9.4. The Company shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from misappropriation of any third party trade secrets or infringement of any patent, trademarks, copyrights etc. or such other statutory infringements under any laws including the Copyright Act, 1957 or Information Technology Act 2000 in respect of all the hardware, software and network device or other systems supplied by them to the Bank from whatsoever source, provided the Bank notifies the Company in writing as soon as practicable when the Bank becomes aware of the claim however,

- 9.4.1. the Company has sole control of its defence and all related settlement negotiations
- 9.4.2. The Bank provides the Company with the assistance, information and authority reasonably necessary to perform the above and
- 9.4.3. The Bank does not make any statements or comments or representations about the claim without the prior written consent of the Company, except where the Bank is required by any court/ authority/ regulator to make a comment / statement/ representation/ pleading. Indemnity would be limited to court or arbitration awarded damages and shall exclude indirect, consequential and incidental damages and compensations. However, indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities.

SECTION 10 - TERMINATION OF CONTRACT:

10.1. For Convenience. The Bank by written notice sent to the Company may terminate

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website <https://www.ggb.bank.in> / email – planning.ho@barodagujaratrrb.co.in

HEAD OFFICE: 3rd & 4th Floor,

Suraj Plaza-1, Sayajigunj, Vadodara-390020





the contract in whole or in part at any time for its convenience giving three (3) months prior notice. The notice of termination shall specify that the termination is for convenience stipulating the extent to which performance of the Company under the contract is terminated and the date upon which such termination become effective.

10.2. For Insolvency: The Bank may at any time terminate the contract by giving written notice to the Company, if the Company becomes Bankrupt or insolvent.

10.3. For Non-performance: The Bank reserves its right to terminate the contract in the event the Company repeatedly fails to maintain the service levels prescribed by the Bank in scope of work.

10.4. In the event of termination, termination will be without compensation to the Company provided that such termination will not prejudice or affect any right of action of remedy which has accrued or will accrue thereafter to the Bank.

SECTION 11 - RELOCATION AND SHIFTING

The relocation / Shifting, if any required, of all the quoted components shall be done by the Bank at its own cost and responsibility. The quoted components shall continue to remain within the scope of warranty for the transit period.

SECTION 12 - FORCE MAJEURE:

The Company or the Bank shall not be liable for penalty or termination for default if and to the extent that it's delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure. For purposes of this clause, "Force Majeure" means an event beyond the control of the Company and not involving the Bank or Company's fault or negligence and not foreseeable. Such events may include, but not restricted to wars, revolutions, epidemics, natural disasters etc. If force majeure situation arises, the Company shall promptly notify the Bank in writing of such condition and cause thereof. Unless otherwise directed by the Bank in writing, the Company shall continue to perform its obligations under contract as far as possible.

SECTION 13 - LIMITATION OF LIABILITY

13.1. Notwithstanding anything contained herein, neither Party shall be liable for any indirect, special, punitive, consequential or incidental damages (including, without limitation, loss of use, data, revenue, profits, business) under this agreement and the aggregate liability of the Company, under this agreement shall not exceed more than the total contract value.

13.2. Except as provided in this agreement there are no other express or implied warranties, representations, undertakings or conditions.





SECTION 14 - RESOLUTION OF DISPUTES:

- 14.1. In the event of disputes, differences, claims and questions between the Parties hereto arising out of this Agreement or in any way relating hereto or any term, condition or provision herein mentioned or the construction or interpretation thereof or otherwise in relation hereto, the Parties shall first endeavor to settle such differences, disputes, claims or questions by friendly consultation and failing such settlement, the same shall be referred to the arbitration of two arbitrators, one to be appointed by each Party and such arbitrators shall appoint an umpire before commencing the arbitration proceedings.
- 14.2. The arbitration shall be held in accordance with the Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof for the time being in force and shall be held in Vadodara and conducted in English language.
- 14.3. The Court in Vadodara alone shall have jurisdiction over such arbitration proceedings. The award of the Arbitration shall be final, conclusive and binding upon the Parties hereto as an award of Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof for the time being in force.
- 14.4. Such award may be filed in any competent Court in Vadodara.
- 14.5. Each Party will bear the expenses/costs incurred by it in appointing the Arbitrator.
- 14.6. However, the cost of appointing the Umpire shall be borne equally by both the Parties."

SECTION 15 - APPLICABLE LAWS:

The Contract shall be interpreted in accordance with the laws of the Union of India read with local laws and the Company shall agree to submit to the courts under whose exclusive jurisdiction the Registered Office of the Bank falls.

SECTION 16 - GOVERNING LAWS:

This Contract, its meaning and interpretation, and the relation between the Parties shall be governed by the applicable laws of India read with Local Laws.

SECTION 17 - ADDRESS OF CORRESPONDECE

Address of the Bank: The General Manager, Gujarat Gramin Bank, Head Office, 3 rd and 4 th Floor, Suraj Plaza-1, Sayajigunj, Vadodara. (Gujarat)	Address of the Company:
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SECTION 18 - Nothing contained in this Agreement shall be deemed or constructed as creating a joint venture or partnership between the Company and the Bank.

SECTION 19 - This Agreement may be modified or amended solely in writing as signed by both Parties

SECTION 20 - The invalidity or unenforceability for any reason of any covenant of this Agreement shall not prejudice or affect the validity or enforceability of its other covenants. The invalid or unenforceable provision will be replaced by a mutually acceptable provision, which being valid and enforceable comes closest to the intention and economic positions of the Parties underlying the invalid or unenforceable provision.

This Agreement has been signed in duplicate at _____ on _____, each of which shall be deemed to be an original.

Agreed and signed on behalf of
 Company: _____
 (Authorized Signatory)
 Name _____;
 Designation: _____
 Place: _____
 Date: _____
 (Office Seal)

Agreed and signed on behalf of
 Gujarat Gramin Bank
 (Authorized Signatory)
 Name _____
 Designation: General Manager
 Place: _____
 Date: _____
 (Office Seal)

Witness (1): _____
 Name: _____
 Address: _____
 Designation: _____
 Place: _____
 Date: _____

Witness (1): _____
 Name: _____
 Address: _____
 Designation: _____
 Place: _____
 Date: _____





Annexure - 11: MUTUAL NON-DISCLOSURE AGREEMENT

THIS MUTUAL NONDISCLOSURE AGREEMENT (the "Agreement") is made and entered into as of (DD/MM/YYYY) by and between

"M/s _____", a Company incorporated under the Indian Companies Act 1956 with its registered office at _____ hereinafter referred to as the "Company" which Expression shall, be deemed to mean and include the representatives, successors in interest, nominees, administrators and assignees etc. of the **ONE PART**

And

"Gujarat Gramin Bank", a Regional Rural Bank constituted under the Regional Rural Bank Act-1976, carrying on Banking Business, having its Head Office at Vadodara, Gujarat State hereinafter referred to as the "Bank" which expression shall be deemed to mean and include the representatives, successors in interest, nominees, administrators and assignees etc. of the **OTHER PART**.

1. **Purpose:** Gujarat Gramin Bank has engaged or the company for undertaking the project vide Purchase Order No _____ date _____ and each party may disclose or may come to know during the course of the project certain confidential technical and business information which the disclosing party desires the receiving party to treat as confidential.
2. **Confidential Information:** means any information disclosed or acquired by other party during the course of the projects, either directly or indirectly, in writing, orally or by inspection of tangible objects (including without limitation documents, prototypes, samples, technical data, trade secrets, know-how, research, product plans, services, customers, markets, software, inventions, processes, designs, drawings, marketing plans, financial condition and the Company's plant and device), which is designated as "Confidential," "Proprietary" or some similar designation. Information communicated orally shall be considered Confidential Information if such information is confirmed in writing as being Confidential Information within a reasonable time after the initial disclosure. Confidential Information may also include information disclosed to a disclosing party by third parties. Confidential Information shall not, however, include any information which

2.1. was publicly known and made generally available in the public domain prior to the time of disclosure by the disclosing party;





- 2.2. becomes publicly known and made generally available after disclosure by the disclosing party to the receiving party through no action or inaction of the receiving party;
 - 2.3. is already in the possession of the receiving party at the time of disclosure by the disclosing party as shown by the receiving party's files and records immediately prior to the time of disclosure;
 - 2.4. is obtained by the receiving party from a third party without a breach of such third party's obligations of confidentiality;
 - 2.5. is independently developed by the receiving party without use of or reference to the disclosing party's Confidential Information, as shown by documents and other competent evidence in the receiving party's possession; or
 - 2.6. is required by law to be disclosed by the receiving party, provided that the receiving party gives the disclosing party prompt written notice of such requirement prior to such disclosure and assistance in obtaining an order protecting the information from public disclosure.
3. **Non-use and Non-disclosure:** Each party agrees not to use any Confidential Information of the other party for any purpose except to evaluate and engage in discussions concerning a potential business relationship between the parties. Each party agrees not to disclose any Confidential Information of the other party to third parties or to such party's employees, except to those employees of the receiving party who are required to have the information in order to evaluate or engage in discussions concerning the contemplated business relationship. Neither party shall reverse engineer, disassemble, or decompile any prototypes, software or other tangible objects which embody the other party's Confidential Information and which are provided to the party hereunder.
4. **Maintenance of Confidentiality:** Each party agrees that it shall take reasonable measures to protect the secrecy of and avoid disclosure and unauthorized use of the Confidential Information of the other party. Each party shall take at least those measures that it takes to protect its own most highly confidential information and shall ensure that its employees who have access to Confidential Information of the other party have signed a non-use and non-disclosures agreement in content similar to the provisions hereof, prior to any disclosure of Confidential Information to such employees. Neither party shall make any copies of the Confidential Information of the other party unless the same are previously approved in writing by the other party. Each party shall reproduce the other party's proprietary rights notices on any such approved copies, in the same manner in which such notices were set forth in or on the original. Each party shall immediately notify the other party in the event of any unauthorized use or disclosure of the Confidential Information.
5. **No Obligation:** Nothing herein shall obligate either party to proceed with any transaction between them and each party reserves the right, in its sole discretion, to terminate the discussions contemplated by this Agreement concerning the business opportunity. This Agreement does not constitute a joint venture or other such business agreement.





6. **No Warranty:** All Confidential Information is provided "AS IS." Each party makes no warranties, expressed, implied or otherwise, regarding its accuracy, completeness or performance.
7. **Return of Materials:** All documents and other tangible objects containing or representing Confidential Information which have been disclosed by either party to the other party, and all copies thereof which are in the possession of the other party, shall be and remain the property of the disclosing party and shall be promptly returned to the disclosing party upon the disclosing party's written request.
8. **No License:** Nothing in this Agreement is intended to grant any rights to either party under any patent, mask work right or copyright of the other party, nor shall this Agreement grant any party any rights in or to the Confidential Information of the other party except as expressly set forth herein.
9. **Term:** The Obligations of each receiving party hereunder shall survive for a period of the contract of CKYCR from the date hereof.
10. **Adherence:** The content of the agreement is subject to adherence audit (compliance audit) by Gujarat Gramin Bank. It shall be the responsibility of the Company to fully cooperate and make available the requisite resources/evidences as mandated by Gujarat Gramin Bank.
11. **Remedies:** Each party agrees that any violation or threatened violation of this Agreement may cause irreparable injury to the other party, entitling the other party to seek injunctive relief in addition to all legal remedies.
12. **Arbitration, Governing Law & Jurisdiction:**
 - 12.1. In the event of disputes, differences, claims and questions between the Parties hereto arising out of this Agreement or in any way relating hereto or any term, condition or provision herein mentioned or the construction or interpretation thereof or otherwise in relation hereto, the Parties shall first endeavor to settle such differences, disputes, claims or questions by friendly consultation and failing such settlement, the same shall be referred to the arbitration of two arbitrators, one to be appointed by each Party and such arbitrators shall appoint an umpire before commencing the arbitration proceedings. The arbitration shall be held in accordance with the Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof for the time being in force.
 - 12.2. The Courts in Vadodara alone shall have jurisdiction over such arbitration proceedings.





- 12.3. The award of the Arbitration shall be final, conclusive and binding upon the Parties hereto as an award of Arbitration and Conciliation Act, 1996 or any statutory modification thereof for the time being in force. Such award shall be filed in any competent Court in Vadodara.
- 12.4. Each Party will bear the expenses/costs incurred by it in appointing the Arbitrator. However, the cost of appointing the Umpire shall be borne equally by both the Parties.
- 12.5. This Agreement is construed and shall be governed in accordance with the laws of India read with the local laws.
13. **Miscellaneous:** This Agreement shall bind and inure to the benefit of the parties hereto and their successors and assigns. This document contains the entire Agreement between the parties with respect to the subject matter hereof, and neither party shall have any obligation, express or implied by law, with respect to trade secret or propriety information of the other party except as set forth herein. Any failure to enforce any provision of this Agreement shall not constitute a waiver thereof or of any other provision.

Any provision of this Agreement may be amended or waived if, and only if such amendment or waiver is in writing and signed, in the case of amendment by each Party, or in the case of a waiver, by the party against whom the waiver is to be effective.

The undersigned represent that they have the authority to enter into this Agreement on behalf of the person, entity or corporation listed above their names.

This Agreement has been signed at _____ on _____

COMPANY NAME

RECIPIENT

Company: _____

Gujarat Gramin Bank

(Authorized Signatory)

(Authorized Signatory)

Name _____;

Name _____

Designation: _____

Designation: General Manager

Place: _____

Place: _____

Date: _____

Date: _____

(Office Seal)

(Office Seal)





Annexure-12: LETTER OF UNDERTAKING FROM OSD/ OEM

(On the letterhead of the OSD/ OEM/ Manufacturer duly signed by an authorized signatory)
 [Location, Date]

To,
 The General Manager
 Gujarat Gramin Bank,
 3rd and 4th Floor, Surajplaza-1,
 Sayajigunj, Vadodara- 390020

Sir,

Sub: RFP for Supply and implementation of Centralized KYC Registry Solution

We _____ (Name of the OSD / OEM) who are established and reputable manufacturers / developers of _____ having factories at _____ and _____ do hereby authorize M/s _____ (who is the vendor 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 for supply and implementation of Centralized KYC Registry (CKYCR) Solution which are 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 years' contract period 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 as M/s _____ vendor in respect of the terms defined in the RFP, _____ (OEM / OSD Name) would continue to meet these either directly or through alternate arrangements without any additional cost to the Bank. We are aware that if OSD is bidding directly, they cannot submit another bid with any Bidder.

Yours faithfully

Authorised Signatory Name:

Phone No.

Email

<Company Name>

Seal

