



The First MicroFinanceBank  
اولین بانک قرضه های کوچک

Document Management System (DMS)

Request for Proposal (RFP)

The First Microfinance Bank-Afghanistan



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## 1. Interduction to The First MicroFinance Bank - Afghanistan

The First Microfinance Bank (FMFB-A) is part of the Aga Khan Agency for Microfinance (AKAM) network, which has programs in over 15 countries throughout the developing world. FMFB-A has a commercial banking license and started its operations in 2004. Our prime objective in Afghanistan is to contribute to poverty alleviation and economic development through the provision of sustainable financial services to the poor and underserved.

FMFB-A provides credit and saving products as well as domestic and international payment services with focuses on micro-enterprises small business and the creation of productive sources of income and employment.

FMFB-A is the largest microfinance bank in Afghanistan and has seen a steady increase in the number of depositors. It disburses around 42,000 loans per year to client segments such as SME borrowers, Agricultural, Microfinance and Consumers.

FMFB-A operates through 40 branches across the country. It employs above 1,000 people from the locals with asset worth of US\$158 million. FMFB-A has a gross loan portfolio of US\$ 75 million with approximately 60,000 borrowers and 174000 Depositors.

This Request for Proposal (RFP) is intended to solicit proposals from qualified vendors for a document management system that will enable the bank to archive its documents in an efficient manner. The requirements contained in this document represent pertinent statements of the current and future needs of the bank, both functional and technical.

## 2. Aim of Document Management System (DMS) Project

This RFP is issued for the selection of a Document Management System and for proposals relating to the integration, deployment and support of that software.

The Bank is interested in implementing Centralized Document Management System (DMS) and workflow. The Bank wants the solution initially to be implemented for Account Opening Processing and loan documents. The scope of the system can be enhanced as per requirements of Bank. The solution offered must be horizontally scalable to cater to these requirements also.

**The aim of this project is listed below:**

1. To make the image of the paper documents available in the electronic form within same day of their receipt/creation/filing.
2. To reduce the physical space required to store the files, circulars and other administrative paper documents.



3. To build a Strong Image Repository from the current Paper based file systems & integrates the same with the Bank's different applications including sensitive documents.
4. Improve the business processes in order to increase efficiency, better utilization of resources, improve productivity & reduce turnaround time (TAT) for each process.
5. Provide business continuity by making available important documents through DMS
6. Provide repository of business sensitive documents.
7. To make electronic files available across the Bank for 24/7 as and when needed.
8. To make documents and files accessible to multiple users simultaneously.
9. To store and route documents electronically.
10. To create a back-up to the Paper Based Documents to serve as a DR system.
11. To have advance security controls in place for accessing sensitive documents

### 3. Scope

The Document Management System should have the capacity to be used across 40 branches of the bank with flexibility to increase users with new branches/outlets/offices.

1. The Document Management System for Account Opening and loan disbursement should be implemented at all FMFB-A branches and should be accessed and operated from the Bank's offices / processing units / branches. There are 40 locations to date.
2. The application should be able to scan, store, retrieve and transmit images/data from the respective scanning center /branch etc. to other locations of the Bank.
3. The application should be able to /scalable to take care of future needs /requirements to align with other lines of business (loan processing, trade finance, etc).
4. The system should be capable of creating accounts for various combinations of existing customers' / Account holders for the purpose of opening new accounts, modifications of accounts without creating new customer profile.



5. The system will be used for both on-line and off line image capture in a distributed and centralized platform.
6. Various features for manipulation of images like reverse image, zoom, black and white views etc. shall be provided.
7. The operating system should have features like multi-tasking, multi –user support, time sharing, dynamic memory management, I/O spooling, having multi-level security system.
8. System involves Image capturing in hybrid environment /storage/ data entry/ i.e. distributed as well as in central processing environment Workflow based DMS processing involving data entry (i.e. Authorization levels involving Maker Checker concept), storage of forms (indexing of Account opening forms month wise, location wise and serial number wise), Images and data Storage and Retrieval solution.
9. It shall be possible to dynamically generate queries and use report writing tools to generate reports dynamically as part of the DMS system.
10. Daily/Monthly reports, Exception reports, Detailed/summary level reports, user based, branch wise, region/ zone wise reports and any other report as may be required from time to time. Bidder will have to specify/advise the various infrastructure requirements which are to be provided for commissioning and smooth functioning of the equipment. This will include site requirements, power, cables, UPS, environmental conditions, illumination, etc.
11. The solution would be implemented to store the images of the old paper documents in the DMS system according to the Bank’s requirement. The Bank proposes to roll out account opening and loan disbursement, post account opening with miscellaneous activities /changes and other processes with workflows, which the selected bidder has to implement as per the schedules decided by the Bank in due course and the actual enrichment of data to be carried out at branches, at back offices and at the Centralized location.
12. To install, configure, test and integrate all of the various components of the DMS, including Capturing software, DMS server software and end user software, network operating system & email capability, management reporting, workflow, printing software and any other necessary software on servers, user workstations and any other equipment.
13. The software should have multilingual support and should have English and Persian.



14. Classified images would be routed to the system for reading data from various application forms. It is expected that the vendor will assist the bank in redesigning the forms if required to make these conducive to ICR/OCR/ OMR / Bar code.
15. There has to be various field level validations and concept of maker and checker.
16. The system should have the capability of identifying the various forms related to the different business processes in the Bank. Any redesigning or formatting or restructuring of AOF's / other FORM's related to different business processes should be handled by the DMS application within specified schedule.
17. The DMS shall provide for encryption both for data transfer and provide options for encryption based data storage (or any other manner to ensure that data stored cannot be subject to alteration at a later point of time and legally recognized as per the laws of the country).
18. The Proposed System must have the functionality to store the content in their original file format, compress the document, should have the functionality to run de-duplicate check before the storage of documents. The storage as well as retrieval of documents should be based on customer unique ID number and department reference number. The option to drill down search, storage and retrieval of documents, to the account level should be available.
19. Functionality for archiving the data as per defined periodicity (configurable) should be available in the system.
20. Provision of separate tool to view the images in addition to the basic application.
21. Facility of batch upload of the data /pushing of the data to database should be available for the account opening and loan disbursement.
22. Failure notification/alert should be given in case the documents are not stored after scanning.
23. The DMS shall have a Graphical User screen. Successful bidder should provide DMS management reporting module to report on the scanning volumes retrievals, workflow and other work processes and use metrics which shall include the daily, weekly, monthly and overall progress (number of images/pages scanned, percentage scanned etc.)
24. The tool should also display location wise, user wise, number of records wise progress, turnaround time(TAT) reports and any other report sought by the Bank.



25. There shall not be any other restrictions like number of installations, site, processors etc. There should not be any licensing restriction for implementing it to all the branches, regional offices and units of the Bank.
26. Proper indexing and search of documents should be provided. Based on indexing parameters defined by the Bank.
27. Administrative and user level training on software should be part of the solution.
28. The First MicroFinance Bank has recently migrated to Oracle Flexcube and vendor must be able to carry out customization of business processes. Integration with the Banks business applications. However, end-to-end responsibility for integration will remain with the bidder only.
29. Provide ongoing annual maintenance and support services for the implemented solution (Software).
30. The short listed bidder has to agree to maintain the software products for at least 5 years post warranty.
31. The Bidder shall consider and envisage all services that will be required in the maintenance of the system. The Bidder must agree that these services and the management of these services will be provided for all the components of the DMS.
32. Annual maintenance should cover trouble shooting, removing bugs/errors (if required). All upgrades / updates / new version releases will be provided during annual maintenance period free of cost. It is responsibility of the vendor to apply new patches, updates or upgrade if the Bank desires.
33. Vendor will ensure availability of at least one trained resource at Bank's Data Centre / Back offices for maintenance of the system, during warranty period.
34. The data transfer through network lines should be encrypted and compressed. The solution should have Barcode capability.
35. The vendor will be required to propose a disaster recovery solution.
36. Bank will not procure additional licenses for DMS, workflow and third party applications to integrate with CBS i.e. Oracle Flexcube
37. The vendor/Bidder shall provide user training to optimal number of staff identified by The First MicroFinance Bank on functional and operational aspects of the entire DMS.



38. Vendor will be required to submit a weekly progress report and progress against the project plan, status of open issues and matters which require urgent action.

#### **4. Amendment of RFP Document**

The First MicroFinance Bank reserves the right in its sole discretion of inclusion of any addendum to this entire Bid process. The Bidders shall not claim as a right for requiring The First MicroFinance Bank to do the aforesaid.

At any time before the deadline for submission of Bids / offers, The First MicroFinance Bank may, for any reason, whether at its own initiative or in response to a clarification requested by prospective Bidders, modify this RFP / Bid Document and all such modifications shall be binding on them.

If required in order to allow prospective Bidders reasonable time in which they need to take the amendment into account in preparing their Bids, The First MicroFinance Bank at its sole discretion reserves the rights to extend the deadline for the submission of Bids.

In no circumstance, the deadline for submission of Bids shall be extended beyond a period of 7 days. However, no request from the Bidder, shall be binding on The First MicroFinance Bank for the same. The First MicroFinance Bank Afghanistan decision in this regard shall be final, conclusive and binding on all the Bidders.

Any attempt by the Bidders to visit or meet management or Archive Manager of The First MicroFinance Bank in connection with or incidental to the Bid process, shall be construed by The First MicroFinance Bank as an unlawful attempt by the prospective Bidder, to influence the RFP/ Bid process and may invite disqualification from bidding.

#### **5. Vendor eligibility**

The prospective vendor should fulfill the respective pre-qualifications mentioned below and should be able to provide documentary evidences for eligibility proof.

1. The vendor needs to be a reputed and experienced vendor having adequate and sound knowledge of scanning, digitization and archiving techniques.
2. The vendor should have implemented end to end comprehensive Document Management solutions in at least one commercial bank.





3. The proposed DMS application should have been implemented in any bank for scanned based account opening and loan processing.
4. The vendor should have never been blacklisted by any private or government organization due to any involvement in any business including DMS deployment.
5. The vendor should be able to cover the scope and all requirements in the RFP.

## 6. Schudual of Events

Tentative Date	Activity
<b>30 Dec 2017</b>	Vendors to provide Intention to Bid notification Questions
<b>15 Jan 2017</b>	Completed vendor RFP Responses received
<b>30 Jan 2017</b>	Vendor RFP Responses evaluation and scoring completed
<b>15 Feb 2017</b>	Decision on the selection of finalist vendors; vendors contacted; scheduling of vendor presentations and contract negotiation
<b>30 Feb 2018</b>	Start of Deployment
<b>15 Mar 2018</b>	Tentative End of Deploy

FMFB-A reserves the right to change the tentative work plan and its timeline.

## 7. Invitation

FMFB-A invites proposals from eligible vendors for Document Management Solutions for The First MicroFinance Bank that meets the banks requirements as set out in the attached spreadsheet. (Appendix A).

The vendor is expected to examine all instructions, forms, terms and specifications in this RFP and study the RFP document carefully. Bid shall be deemed to have been submitted after careful study and examination of this RFP with full understanding of its implications. The Bid should be precise, complete and in the prescribed format as per the requirement of this RFP. Failure to furnish all information required by this RFP or submission of a Bid not responsive to



this RFP in each and every respect will be at the Bidder's own risk and may result in rejection of the Bid and for which The First MicroFinance Bank shall not be held responsible.

The Bidder shall bear all costs and expenses associated with the preparation and submission of its Bid and The First MicroFinance Bank shall in no case be held responsible or liable for these costs, regardless of the conduct or outcome of the bidding process including cancellation or abandonment or annulment of the bidding process.

## **8. Structure of Vendors' Proposal**

For purposes of consistency and ease of evaluation, your proposal must consist of the following format and structure:

1. Executive Summary
2. Vendor Corporate Information
3. Overview of Proposed Solution
4. Overview of Solution Architecture, technical details and functionalities
5. Overview of Proposed Implementation Plan and Team
7. Training, support and maintenance
8. Solution Cost Summary

Appendix A: FMFB-A \_DMS\_Requirement\_2017.11.04 (excel file)

Appendix B: Non-disclosure agreement



## 1. Executive Summary

This chapter should include a summary of your solution, your qualifications, and any other information you consider relevant.

## 2. Vendor Corporate Information

### i. Contact Information

Please provide your organisation's preferred contact details for the purposes of this RFP, including:

- Name
- Position and title
- Address
- Phone and mobile telephone number
- E-mail address

### ii. Company Background, Business Profile and Strategy

1. Where is the company located? List the locations of the following:

- Headquarters
- Development Center(s)
- Training Center(s)
- Regional Office(s)
- International Office(s).

2. Provide a brief outline of the history and background of the company.

3. Identify and discuss any major business and technology partners (hardware and software) that your company has aligned itself with.

4. Provide a high-level organisational overview of your corporation, including all major divisions that are relevant to this proposal.

5. Describe your company's willingness and desire to develop a long-term and mutually beneficial relationship with FMFB-A.

### iii. Company Financial Profile and Viability

1. List the major shareholders, investors or owners of the company. To what extent are the shareholders involved with the management of the company - in particular, the development of its products?

2. Who is the owner of the trademarks, copyrights, and patents of the products suggested in the solution?

3. Please provide financial statements for the previous three years.

4. Where do you consider your company to be positioned relative to other companies involved in the areas this RFP covers?



### 3. Overview of Proposed Solution

- i. The vendor should provide an overview of the specific functional components or functionalities that meet FMFB-A requirements.

The overview should clearly identify solutions; all products included in the solution set and approach(s) for each of the following separate areas:

1. General system requirements
  2. DMS-General Parameters
  3. Data capture
  4. Technical Requirements
  5. Hardware Requirements
  6. Report & Enquiries
  7. Interface requirement
  8. Authorization levels and security aspects
- j) Documents
  - k) Workflow
- ii. Provide a brief history of the product(s) included in the proposal, including:
    1. Financial institution where the DMS deployed.
    2. Implementation timelines
    3. Size of document archived
    4. Storage capacity
  - iii. What arrangements does the company have with other software or operating system suppliers for pre-release changes to those systems so that the solution software can be upgraded to run under those changes?
  - iv. How does the company intend to keep the software in step with changes to other software and the operating system? How has this been accomplished in the past?

### 4. Overview of Solution Architecture, Technical requirements and functionalities

- i. Provide an overview of the technology architecture (hardware, software, network) upon which the solution is based.

Since it will be necessary to integrate the DMS solution with FMFB-A's core banking system, it is important to understand the level of openness of the solution and the extent to which it is based upon widely accepted industry technical standards.

- ii. Please indicate integration strategies and mechanisms. Provide details for any complementary solutions from other vendors for which your solution has been formally certified, as well as other complementary third-party solutions which may not have formal certification, but which have been integrated in actual practice.

Some of the details that should be provided here are:



1. Overview of technical details
  2. Overview of application architecture
  3. Description of user interfaces
  4. External systems/partners with which the system is integrated.
- iii. Provide details on any technology partnerships or strategic relationships that you have which may support or facilitate future integration or systems expansion requirements.

## 5. Overview of Proposed Implementation Plan and Team

The company should demonstrate that it has procedures and resources in place to meet the required implementation requirements. Please respond accordingly to the following:

### i. Implementation

1. Please provide a high-level plan for working with FMFB-A to design, customise and deploy your proposed solution that meets FMFB-A's needs.
2. Please provide within your plan details regarding timeframe and resources required for a similar installation at similar sized and structured banks.
3. Please provide a clear definition of roles and responsibilities of individuals who will be assigned to the implementation project. This includes members of the project team that will be required from FMFB-A.
4. Please describe the level of your resources and their experience required to satisfy your proposed high-level project plan.
5. Will you commit a dedicated project manager and key resources for the duration of the proposed implementation?
6. Confirm that these resources speak English and that they have full command of the English language.
7. Does the company have any quality or technical certification requirements for support and implementation staff, as well as development methodologies used for product development or any quality standards applied (e.g. CMM or ISO)? If yes, please specify.
8. Does the company use industry standard project management methodology? If yes, please describe.

### ii. Prior Implementation Experience

Please describe the approach and methodology used to implement systems similar in scope and requirements, and provide detailed examples of type of company, resources required and time requirements.

1. Describe the implementation, integration and migration efforts of previous systems you have installed at banks similar in size, structure, complexity and requirements to FMFB-A.



iii. Support for Implementation project

Please describe the process for reporting, escalating and tracking problems and defects. Does this process include problem notification, logging, tracking, resolution and closure?

1. Please describe the approach to analysing and understanding FMFB-A's business model, operating procedures and business rules/requirements that will be used to customise and implement the solution.
2. Does the company have testing methodology, If yes, please describe.
3. For migration please describe any industry standard methodologies or tools that you normally use.
4. Describe how the company's help centre supports typical implementation projects.
5. Please provide the details of resources and on-site support you will require at the FMFB-A site during the project life time.

## 6. Training, support and maintenance

Vendor needs to give description of training that can be delivered by the vendor to Bank staff and users of the DMS.

Vendor needs to explain in detail the offsite and onsite support and maintenance to bank staff.

## 7. Solution Cost Summary

Vendors are requested to submit a bid with both fixed-price and time-and-materials pricing, as appropriate. Please show all prices in US dollars.

- i. Please provide pricing details for all the products in your solution as follows
  1. Base Product:
    - Software: (1) Document Management System and (2) Document / Process Workflow
    - Archive database (archive of documents, analyses and decisions).
  2. Implementation
    - Analysis and design
    - Customisation
    - Product installation
    - Product configuration
    - Testing
    - Cut-over testing
    - Live cut-over (Implementation)
    - Error correction during implementation



- Support costs during implementation
- Expenses.
  3. Software upgrades and maintenance
  4. Ongoing support (if applicable, tiered support)
  5. Training costs
  6. Documentation costs
  7. Statutory charges (e.g. sales tax) applicable to each product or service contained in the proposal
  8. Any other charges applicable to FMFB-A (e.g. shipping)
  9. Professional services necessary for the implementation but identified separately.
  10. No additional licencing cost is expected for use of the system in development and testing environments.

ii. Payment Terms

1. Please provide the basis for the determination of charges and schedule, including assumptions made about the availability of FMFB-A personnel and facilities.
2. Please specify details of any payment schedules or the principles applying in establishing such schedules.
3. Payments will be made upon acceptance by the business, at varying stages through the implementation of the proposed solution. Please specify.
4. At what point is support and maintenance incurred (e.g. contract signing, acceptance of software, go-live) and how is it calculated (please give details)?

## 1. Language of Bid

The Bid prepared by Bidders, as well as all correspondence and documents relating to the Bid exchanged by the Bidders and The First MicroFinance Bank shall be in English only.

## 9. Intent to Bid

Recipients of this document that intend to bid must send an indication of their intent to bid to contact address listed by/before **30 Nov 2017**.

This intent should be on company headed paper and signed by an authorised signatory. It can be sent electronically. The FMFB-A non-disclosure agreement (Appendix B) should also be signed and returned at this time.



## 10. Vendor Enquiries

All enquiries for obtaining clarification on matters raised in this document are to be sent via e-mail to contact address listed in bellow section for contact information.

Responses to all enquiries will be circulated, via e-mail, to all vendors that have expressed their intent to bid, without identifying the enquirer.

## 11. Delivery of Vendor Proposal

We require one copy of your RFP response plus supporting documentation in electronic form. Your proposal must follow the format and address the questions raised. The requirement matrices provided in Appendix A must be completed according to the instructions provided.

The electronic copy should be provided in Microsoft Word/Excel format on electronic media.

### a. Evaluation of Vendor Proposal

FMFB-A may require discussions with specific vendors during the evaluation process to clarify issues. The vendor should provide a central point of contact within their organisation to provide any clarification that may be needed.

At the end, FMFB-A will notify each vendor whether or not it has been successful.

### b. Vendor Presentations

Selected finalist vendors will be invited to present their DMS solutions to FMFB.

These presentations will allow vendors to describe their solution and demonstrate the RFP related functionality that their solution offers. The presentations will also allow FMFB-A to discuss pertinent points of each vendor's response.

## 12. Contact information

FMFB-A has appointed the following contact as the sole point-of-contact regarding this RFP:

Name: Ms. Manizha Baahir  
Title: Archive Manager  
Address: The First MicroFinance Bank – Afganistan  
Shahre Naw,Ansari Square  
Opposite Mar Mar Hotel Zone 4,  
Kabul - Afghanistan.  
Email: manizha.baahir@fmfb.com.af





No contact should be made with management team or staff.

### **13. DMS Requirements**

The Document Management System requirements are listed in different tab on Annex A. Excel sheet.



## ANNEXURE - B: Non-Disclosure Agreement

This Non-Disclosure Agreement entered into between The First MicroFinance Bank Afghanistan licensed by Da Afghanistan Bank as full-fledged bank and having its registered office at Plot No # 148, 4<sup>th</sup> Street of Ansari Square, Kolola Pushta Road, Shahr-e-Naw (hereinafter called “the Purchaser/Bank” which expression shall unless it be repugnant to the subject, context or meaning thereof shall be deemed to mean and include its successors and assigns) of the ONE PART and ..... (Name of Bidder) of ..... (Please specify the registered office of the (Bidder) (hereinafter called “the Bidder/Contractor” which expression shall unless it be repugnant to the subject, context or meaning thereof shall be deemed to mean and include its successors) of the OTHER PART; WHEREAS, Bank called for the bids for engagement of Bidder to supply XXXXXXXX at

XXXXXXXXXXXX) of the Bank. M/s..... (hereinafter referred to as "Bidder"), after going through the Bid Documents and being interested to act as Bidder and provide the services for installation and commission of XX, has submitted its bid.

WHEREAS, the Bidder is aware and confirms that the information, data, drawings and designs, and other documents made available in the Bid Documents / the Contract and thereafter regarding the Services as furnished by the Bidder in their Request For Proposal or otherwise and all the Confidential Information under the Bid Documents/the Contract is privileged and strictly confidential and/or proprietary to Bank,

NOW THEREFORE, in consideration of the foregoing, the Bidder agrees to all of the following conditions, for Bank, to grant the Bidder specific access to Bank’s property/information and other data.

It is hereby agreed as under:

a) The parties agree that they shall hold in trust any Confidential Information received by either party, under this Contract, and the strictest of confidence shall be maintained in respect of such Confidential Information.

The parties also agree and undertake to:

(i) maintain and use the Confidential Information only for the purposes of this Contract and only as permitted herein;

(ii) make copies as specifically authorized by the prior written consent of the other party and with the same confidential or proprietary notices as may be printed or displayed on the



original;

(iii) restrict access and disclosure of confidential information to such of their employees, agents, vendors, and contractors strictly on a "need to know" basis, to maintain confidentiality of the Confidential Information disclosed to them in accordance with this clause; and

(iv) treat Confidential Information as confidential for a period of five (5) years from the date of receipt. In the event of earlier termination of this Contract, the Parties hereby agree to maintain the confidentiality of the Confidential Information for a further period of [two (2)] years from the date of such termination.

b) Confidential Information in oral form must be identified as confidential at the time of disclosure and confirmed as such in writing within 30 days of such disclosure.

Confidential Information does not include information which:

(i) the recipient knew or had in its possession, prior to disclosure, without limitation on its confidentiality;

(ii) is independently developed by the recipient without breach of this Contract;

(iii) is the public domain; is received from a third party not subject to the obligation of confidentiality with respect to such information;

(v) is released from confidentiality with the prior written consent of the other party.

The recipient shall have the burden of proving hereinabove are applicable to the information in the possession of the recipient.

c) Notwithstanding the foregoing, the parties acknowledge that the nature of the Services to be performed under this Contract may require the Bidder's personnel to be present on premises of Bank or may require the Bidder's personnel to have access to computer networks and databases of Bank while on or off premises of Bank.

It is understood that it would be impractical for Bank to monitor all information made available to the Bidder's personnel under such circumstances and to provide notice to the Bidder's of the confidentiality of all such information. Therefore, the Bidder agrees and undertakes that any technical or business or other information of Bank that the Bidder's personnel, or agents acquire while on Bank premises, or through access to Bank computer systems or databases while on or off Bank premises, shall be deemed Confidential Information.

d) Confidential Information shall at all times remain the sole and exclusive property of the



disclosing party. Upon termination of this Contract, confidential information shall be returned to the disclosing party or destroyed, if incapable of return. The destruction shall be witnessed and so recorded, in writing, by an authorised representative of each of the parties. Nothing contained herein shall in any manner impair or affect rights of Bank in respect of the Confidential Information.

e) In the event that any of the parties hereto becomes legally compelled to disclose any Confidential Information, such party shall give sufficient notice to the other party to enable the other party to prevent or minimize to the extent possible, such disclosure.

Neither party shall disclose to a third party any Confidential Information or the contents of this Contract without the prior written consent of the other party. The obligations of this Clause shall be satisfied by handling Confidential Information with the same degree of care, which the receiving party applies to its own similar confidential information but in no event less than reasonable care.

The obligations of this clause shall survive the expiration, cancellation or termination of this Contract.

f) The provisions hereunder shall survive termination of the Contract.

Authorised Signatory

Name:

Designation:

Office Seal:

Place:

Date: