



**Online Expression of Interest  
For  
Evaluation of Service Providers for providing Terminal Benefits  
Management System**

**e-EOI Ref No:JKB/CHQ/T&D/TBMS/2025-1357  
Dated: 02-04-2025**

Issued By  
J&K Bank  
Technology & Development,  
Fifth Floor, Corporate Headquarters  
MA Road, Srinagar  
Phone No :+91- 7006025603  
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## Schedule

e-EOI Reference Number	JKB/CHQ/T&D/TBMS/2025-1357 Dated: 02-04-2025
Department Name	Technology & Development Department
Tender Details	Online Expression of Interest for evaluation of Service Providers for providing Terminal Benefits Management System
Contact details of issuing Department (Name, Designation, Mobile No., Email address for sending any kind of correspondence regarding this EOI)	Ms. Nazima Nazir Manager Technology & Development Department Ph. No: 7006025603
Tender Type	Open
Bid Document Availability including changes/ amendments, if any to be issued	NIT is available on and can be submitted on Bank's e-Tendering Services Provider's Portal <a href="https://jkbank.abcprocure.com/">https://jkbank.abcprocure.com/</a> from April 03, 2025 16.00 Hrs. April 24, 2025 17.00 Hrs.
Pre-bid Queries submission Date and Mode	All Clarifications/Queries shall be raised online only through e-Tendering Portal <a href="https://jkbank.abcprocure.com/">https://jkbank.abcprocure.com/</a> by or before April 10 ,2025
Clarifications to pre-bid queries will be provided by the Bank.	All communications regarding points / queries requiring clarifications shall be given online through prescribed e-Tendering Portal on April 17, 2025
Last Date of Submission of RFP	April 24, 2025 17.00 Hrs.
Submission of online Technical Bid	As prescribed in Bank's online tender portal <a href="https://jkbank.abcprocure.com">https://jkbank.abcprocure.com</a>
Eligibility Criteria	As per Tender Document

CORRIGENDUM	All the Corrigendum will be uploaded on online tender portal <a href="https://jkbank.abcpocure.com">https://jkbank.abcpocure.com</a>																				
For e-Tender related Queries	<p><b><u>Service Provider:</u></b></p> <p>M/s. E-procurement Technologies Limited ( Auction Tiger) , B-705, Wall Street- II, Opp. Orient Club, Ellis Bridge, Near Gujarat College, Ahmedabad- 380006, Gujarat</p> <p><b><u>Help Desk:</u></b></p> <table><tr><th>Sr. No</th><th>Name</th><th>Mobile No.</th><th>Email ID</th></tr><tr><td>1</td><td>Utkarsh Pal</td><td>6352632098</td><td><a href="mailto:utkarsh@eptl.in">utkarsh@eptl.in</a></td></tr><tr><td>2</td><td>Mubassera Mansuri</td><td>7859800621</td><td><a href="mailto:mubassera@eptl.in">mubassera@eptl.i n</a></td></tr><tr><td>3</td><td>Sandhya Vekariya</td><td>6352631968</td><td><a href="mailto:sandhya@eptl.in">sandhya@eptl.in</a></td></tr><tr><td>4</td><td>Trupti Patel</td><td>6352631766</td><td><a href="mailto:trupty.p@eptl.in">trupty.p@eptl.in</a></td></tr></table>	Sr. No	Name	Mobile No.	Email ID	1	Utkarsh Pal	6352632098	<a href="mailto:utkarsh@eptl.in">utkarsh@eptl.in</a>	2	Mubassera Mansuri	7859800621	<a href="mailto:mubassera@eptl.in">mubassera@eptl.i n</a>	3	Sandhya Vekariya	6352631968	<a href="mailto:sandhya@eptl.in">sandhya@eptl.in</a>	4	Trupti Patel	6352631766	<a href="mailto:trupty.p@eptl.in">trupty.p@eptl.in</a>
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	2	Mubassera Mansuri	7859800621	<a href="mailto:mubassera@eptl.in">mubassera@eptl.i n</a>																	
	3	Sandhya Vekariya	6352631968	<a href="mailto:sandhya@eptl.in">sandhya@eptl.in</a>																	
4	Trupti Patel	6352631766	<a href="mailto:trupty.p@eptl.in">trupty.p@eptl.in</a>																		

## 1. Background

Jammu and Kashmir Bank intends to explore reputed Solution Providers available in the market and invites sealed Expression of Interest (EOI) document, comprising of detailed EOI proposal from experienced prospective bidders having experience and competence in the field of **Terminal Benefits Management Software Solution** required to manage the pension of pensioners/family pensioners retiring from the services of bank from time to time.

Bank intends to automate the various functionalities required for managing the pension lifecycle in order to overcome various existing challenges like inaccuracies in pension calculations, delayed processing and disbursement, improper MIS & the integration challenges faced with other systems of the bank.

## 2. Eligibility Criteria

S No.	Eligibility Criteria	Supporting Documents to be submitted	Compliance (Yes/No)
1	<p>The bidder company should be an Indian firm / company or a multi-national company having a valid license to operate in India for its activity.</p> <p>The bidder should be registered as a company (as defined in the Companies Act, 2013) or as a partnership firm (registered under section 59 of the Partnership Act, 1932) or as a limited liability partnership (under the Limited Liability Partnership Act, 2008).</p> <p>(DPIIT recognized start-ups exempted)</p>	<p>Certificate of Incorporation if it is company. (CIN should be mentioned and visible).</p> <p>Partnership deed along with tax returns if it is a partnership firm or limited liability partnership.</p> <p>GST certificate along with PAN Card</p>	
2	<p>The bidder should have positive net worth and should be profitable as per audited Balance sheet of the FY 2021-22, 2022-23 &amp; 2023-24.</p>	<p>P&amp;L Statement of last 3 Financial years along with Auditor's certificate (mentioning P&amp;L and net worth etc.)</p>	

3	The bidder (OEM/SI) must have a proven track record of at least one successful deployment of Terminal Benefit management Solution in reputed organizations in the past five years	Credential letter / Copy of Purchase orders from the client along with completion certificate.	
4	The Bidder should not be involved in any Bankruptcy filing or for protection from it.	Undertakings from the Bidder in this regard should be enclosed.	
5	The Bidder should not be a blacklisted by any Government / PSU department or bank.	Undertakings from the Bidder in this regard should be enclosed.	
6	Bidders shall be the Original Equipment Manufacturers (OEM) of Solution (OR) An authorized System Integrator. Note: One SI can bid with one OEM and similarly one OEM can bid with one SI	If the applicant is an OEM, an Undertaking Letter has to be submitted in this effect. If the bidder is an Authorized System Integrator, an Authorization letter from their OEM to deal / market their product in India and it should be valid at the time of submission of the Bid	

### **3.0 Brief Scope of Work**

The major benefits which bank intends to reap by implementation of the automated Terminal Benefits Management System are briefly described as below:

- (1) The TBMS should have the functionality of adding/updating details of retirees/VRS opted & family pensioners via below modes:
  - File based Upload
  - Integration with HRMS
  - Manually.
- (2) The TBMS should capture all salary components from existing software for calculating the pension and commutation amount of all retired employees, VRS Optees & calculation of Family pension/Enhanced family pension in case of both retired ex-employee and well as the deceased in-service employees and disbursement thereof.
- (3) TBMS should have the requisite functionality for accurate and automated pension calculation and disbursal.

- (4) The TBMS should support disbursement using APIs, fixed file formats supported by CBS (Finacle 10).
- (5) Updation in Pension/DA/ wage-revision and other updations in pension/family pension as directed by IBA from time to time to be done through software. Revision in pension calculation on account of change in salary due to salary revision to a group of pensioners or all pensioners. The system should have the functionality of capturing changes in DA and commutation and recalculation of Pension.
- (6) The solution should have functionality to change the DA rate applicable in bulk mode.
- (7) Provision of updating life certificates of pensioners manually updating the scanned copies as well as automation of updating Digital Life certificate.
- (8) The proposed solution should be configurable to temporality stop/withheld the pension based on certain events (e.g. non submission of life certificate, death of pensioner/family pensioner etc.) and disbursal of same in arrears on fulfilment of conditions.
- (9) Annuity-based pension calculation and automatic disbursal on monthly basis.
- (10) Comprehensive MIS and auditing capabilities
- (11) Tax management and calculation should be inherently supported by the TBMS
- (12) System should support online PAN verification
- (13) Maintain a digital version of PPO with complete details of terminal benefits.
- (14) Automated emailer facility to notify pensioners regarding pension slips , Form 16 etc & SMS
- (15) Generation of pension statements for any period with breakup (month wise , component wise )
- (16) Records of other payments like PJP , Ex- gratia etc as per future requirements.
- (17) The solution should support various information security features like MFA , encryption etc
- (18) The mobile application (Android/IOS) for online easy access to pension details should be made available to pensioners.

#### **4.0 Cancellation of EOI Process**

The issue of this EOI does not imply that the Bank is bound to select a Bidder or to award the contract or enter into any kind of agreement with any bidder and the Bank reserves the right to cancel this EOI process at any stage without assigning any reason thereof. Any decision of the Bank in this regard shall be final, conclusive and binding upon the respondent (s). During the evaluation process at any stage if it is found that the respondent does not meet the eligibility criteria or has submitted false /incorrect information the response will be rejected summarily by the Bank.

#### **5.0 Participation Specific Criteria**

All Bidders applying for participation must qualify the Eligibility criteria as defined in this EOI document. Besides only those participant bidders shall be called for presentation, who are otherwise found eligible in the eligibility criteria laid down in this EOI.

The criteria for evaluation among other things, will be based on the following:

1. Bidder's financial stability and all eligibility criteria points.
2. Methodology/Approach proposed for accomplishing the in-scope areas defined.
3. Prior experience of the bidder in undertaking projects of similar nature.
4. Presentation by participant Bidder's showcasing their capabilities.

Participation in the EOI process does not construe commitment from the Bank to provide opportunities to the participating bidders.

The endeavour of the evaluation process is to explore the market to find service providers having past experience in supply, implementation & maintenance of Terminal Benefits Management System as per the Bank's requirement. The evaluation shall be done by the Bank's internal committees formed for this purpose.

The detailed on-boarding process shall be undertaken subsequent to the evaluation of the EOI responses.

The following points may be noted.

1. The incomplete responses without the required documents as per eligibility criteria are liable be rejected.
2. The bidder must submit the product/service details along with supporting documents for the services / product offered in Annexure "B"
3. No Commercial quotes are to be submitted for this EOI. Commercial quotes shall be obtained during the next stage.

**Annexure A**  
**Compliance to Eligibility criteria**

S.No.	Eligibility Criteria	Supporting Documents to be submitted	Compliance (Yes/No)
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4	The Bidder should not be involved in any Bankruptcy filing or for protection from it.	Undertakings from the Bidder in this regard should be enclosed.	
5	The Bidder should not be a blacklisted by any Government / PSU department or bank.	Undertakings from the Bidder in this regard should be enclosed.	
6	<p>Bidders shall be the Original Equipment Manufacturers (OEM) of Solution (OR) An authorized System Integrator.</p> <p>Note: One SI can bid with one OEM and similarly one OEM can bid with one SI</p>	<p>If the applicant is an OEM, an Undertaking Letter has to be submitted in this effect. If the bidder is an Authorized System Integrator, an Authorization letter from their OEM to deal / market their product in India and it should be valid at the time of submission of the Bid</p>	

**Annexure B**  
**Technical Proposal Supporting Documents (Scope of Work)**

Sr. No	Description for the product/service offered as per as per SOW	Upload Supporting Documents about the offered product
1		
2		
3		
4		
5		
6		
7		
8		