

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



**Online Selection of Vendor
For
Supply, Implementation, Integration, Management, Monitoring and Support
of Identity & Access Management (IDAM) Solution.**

e- RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026

Issued By
J&K Bank
Technology & Development,
Fifth Floor, Corporate Headquarters
M.A Road, Srinagar
Phone No :+91 9596338800
e-mail id - mir.farhat@jkbmail.com

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



SCHEDULE OF RFP

e-RFP Reference No.	JKB/CHQ/T&D/IDAM-Solution/2026-1739 Dated: 22-05-2026
Date of Issue of RFP	26-05-2026
RFP Description	Selection of Vendor for Supply, Implementation, Integration, Management, Monitoring and Support of Identity & Access Management (IDAM) Solution
Issuer of the RFP- Department	Technology & Development Department
Bank's Communication Details	J&K Bank Technology & Development, 5 th Floor, Corporate Headquarters, MA Road, Srinagar Mr. Mir Farhat Naseem Phone No :+ 91- 9596338800 email id - mir.farhat @jkbmail.com
RFP Application Fee (Non - Refundable)	Rs.2,500/- (Rupees Two Thousand Five Hundred Only) to be deposited through Transfer / NEFT to the below detailed A/c: Account Name: Tender Fee/ Cost Account 16-digit Account No: 9931530300000001 IFSC Code: JAKA0HRDCHQ (0 denotes zero) Bank: The J&K Bank Ltd Branch: Corporate Headquarters
Earnest Money Deposit (EMD)(Refundable)	Rs.50,00,000/- (Rupees Fifty Lacs Only)) to be deposited through transfer / NEFT to the following A/c with Bank details given as: Account Name: Earnest Money Deposit (EMD) 16-digit Account No: 9931070690000001 IFSC Code: JAKA0HRDCHQ (0 denotes zero) Bank: The J&K Bank Ltd Branch: Corporate Headquarters MA Road Srinagar J&K - 190001 (EMD is exempted for all Start-ups as recognized by DPIIT/DIPP)
Performance Bank	5% of total contract Value

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Guarantee											
Bid Document Availability including changes/amendments, if any to be issued	Document can be downloaded Bank's e-Tendering Service Portal https://jkbank.abcprocure.com/w.e.f <div style="background-color: #f4a460; padding: 5px; text-align: center;"> May 26, 2026, 16.00 Hrs. to June 16, 2026 17.00 Hrs. </div>										
Last date for pre-Bids queries & submission Mode	on-line through the prescribed e-Tendering portal https://jkbank.abcprocure.com May June 02, 2026 17.00 Hrs.										
Pre-bid Queries Response date	All communications regarding points / queries requiring clarifications shall be given online on June 09, 2026 17.00 Hrs.										
Last date and time for Bid	<div style="background-color: #f4a460; padding: 5px; text-align: center;"> June 16, 2026 17.00 Hrs. </div>										
Submission of online Bids	As prescribed in Bank's online tender portal https://jkbank.abcprocure.com										
Date and time of opening of technical bid	To be notified separately										
Corrigendum	All the Corrigendum will be uploaded on online tender portal https://jkbank.abcprocure.com only										
For e-Tender related Queries	<p style="text-align: center;">Service Provider:</p> <p style="text-align: center;">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 style="text-align: center;">Help Desk:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #92d050;"> <th>Sr. No</th> <th>Name</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">Sandhya Vekariya - 6352631968</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">Suraj Gupta - 6352632310</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">Ijlalaehmad Pathan - 6352631902</td> </tr> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">Imran Sodagar - 9328931942</td> </tr> </tbody> </table>	Sr. No	Name	1	Sandhya Vekariya - 6352631968	2	Suraj Gupta - 6352632310	3	Ijlalaehmad Pathan - 6352631902	4	Imran Sodagar - 9328931942
Sr. No	Name										
1	Sandhya Vekariya - 6352631968										
2	Suraj Gupta - 6352632310										
3	Ijlalaehmad Pathan - 6352631902										
4	Imran Sodagar - 9328931942										

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



DISCLAIMER

The information contained in this RFP document or any information provided subsequently to bidder(s) whether verbally or in documentary form/email by or on behalf of the J&K Bank is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided. This RFP is neither an agreement nor an offer and is only an invitation by the J&K Bank to the interested parties for submission of bids. The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their proposals. While effort has been made to include all information and requirements of the Bank with respect to the solution requested, this RFP does not claim to include all the information each bidder may require. Each bidder should conduct its own investigation and analysis and should check the accuracy, reliability and completeness of the information in this RFP and wherever necessary obtain independent advices/clarifications. The Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. The Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. The Bank and its officers, employees, contractors, agents, and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on it.

The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP. The Bidder is expected to examine all instructions, forms, terms and specifications in this RFP. Failure to furnish all information required under this RFP or to submit a Bid not substantially responsive to this RFP in all respect will be at the Bidder's risk and may result in rejection of the Bid.

The issue of this RFP does not imply that the Bank is bound to select a Bidder or to award the contract to the Selected Bidder, as the case may be, for the Project and the Bank reserves the right to reject all or any of the Bids or Bidders without assigning any reason whatsoever before issuance of purchase order and/or its acceptance thereof by the successful Bidder as defined in Award Criteria and Award of Contract in this RFP.

The Bidder shall, by responding to the Bank with a bid/proposal, be deemed to have accepted the terms of this document in totality without any condition whatsoever and accepts the selection and evaluation process mentioned in this RFP document. The Bidder ceases to have any option to object against any of these processes at any stage

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



subsequent to submission of its responses to this RFP. All costs and expenses incurred by interested bidders in any way associated with the development, preparation, and submission of responses, including but not limited to the attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by J&K BANK, will be borne entirely and exclusively by the Bidder.

The bidder shall not assign or outsource the works undertaken by them under this RFP assignment awarded by the Bank without the written consent of the Bank. The Bidder hereby agrees and undertakes to Indemnify the Bank and keep it indemnified against any losses, damages suffered and claims, action/ suits brought against the Bank on account of any act or omission on part of the Bidder, its agent, representative, employees and sub-contractors in relation to the performance or otherwise of the Services to be provided under the RFP. The bidders shall not assign or outsource the works undertaken by them under this RFP awarded by the Bank, without the written consent of the Bank.

List of Abbreviations

Abbreviations	Description
AI/ML	Artificial Intelligence/Machine Learning
AMC	Annual Maintenance Contract
ATS	Annual Technical Services
BG	Bank Guarantee
BOM	Bill of Material
CBS	Core Banking Solutions
CSV	Comma-Separated Value
CVC	Central Vigilance Commission
DC	Data Center
DD	Demand Draft
DDOS	Distributed Denial-of-Service
DIT	Department of Information Technology
DR	Disaster Recovery
EMD	Earnest Money Deposit
EOD	End of Day
EOL	End of Life
EOS	End of Support/Sell
FMS	Facility Management Services
GB	Gigabyte
GST	Goods and Service Tax
GUI	Graphical User Interface
HO	Head Office
IDAM	Identity and Access Management
IT	Information Technology
LD	Liquidated Damage
MSE	Micro & Small Enterprise
MSME	Micro Small & Medium Enterprises

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



NBFC	Non-Banking Financial Company
NDA	Non-Disclosure Agreement
NI Act	Negotiable Instruments Act
OSD	Original Solution Developer
PBG	Performance Bank Guarantee
PO	Purchase Order
POBO	Payments-on-behalf-of
RBI	Reserve Bank of India
ROBO	Receivables-on-behalf-of
RPO	Recovery Point Objective
RTO	Recovery Time Objective
SLA	Service Level Agreement
SSL	Secure Sockets Layer
SSO	Single Sign On
STP	Straight through Processing
TCO	Total Cost of Ownership
UAT	User Acceptance Testing
VAPT	Vulnerability Assessment & Penetration Testing
VM	Virtual Machines
IAM	Identity Access Management
ILM	Identity Lifecycle Management
IGA	Identity Governance

CONTENTS

<u>SECTION A-INTRODUCTION</u>			
1	<u>Brief about Bank</u>	5	<u>Broad Scope of Work</u>
2	<u>Purpose of RFP</u>	6	<u>Location of Work</u>
3	<u>Eligibility Criteria</u>	7	<u>Invitation for Tender Offer</u>
4	<u>Brief Scope of Work</u>	8	<u>Project Delivery Milestones</u>

<u>SECTION B-EVALUATION PROCESS</u>			
1	<u>Stage A-Evaluation of Eligibility</u>	3	<u>Stage C-Evaluation of Commercial Bid</u>
2	<u>Stage B-Evaluation of Technical Bid</u>		

<u>SECTION C-RFP SUBMISSION</u>			
1	<u>e-tendering Process</u>	8	<u>Deadline for Submission of Bids</u>
2	<u>Service Provider</u>	9	<u>Bid Validity Period</u>
3	<u>RFP Fees</u>	10	<u>Bid Integrity</u>
4	<u>Earnest Money Deposit</u>	11	<u>Cost of Bid Document</u>
5	<u>Performance Bank Guarantee</u>	12	<u>Contents of Bid Document</u>
6	<u>Tender Process</u>	13	<u>Modification and Withdrawal of Bids</u>
7	<u>Bidding Process</u>	14	<u>Payment Terms</u>

<u>SECTION D-GENERAL TERMS & CONDITIONS</u>			
1	<u>Standard of Performance</u>	16	<u>No Agency</u>
2	<u>Indemnity</u>	17	<u>Project Risk Management</u>
3	<u>Cancellation of Contract and Compensation</u>	18	<u>Information Security</u>
4	<u>Liquidated Damages</u>	19	<u>No Set-Off, Counter-Claim and Cross Claims</u>
5	<u>Fixed Price</u>	20	<u>Statutory Requirements</u>
6	<u>Right to Audit</u>	21	<u>Bidder Utilization of Know-how</u>
7	<u>Force Majeure</u>	22	<u>Corrupt & Fraudulent Practices</u>
8	<u>Publicity</u>	23	<u>Solicitation of Employees</u>
9	<u>Amendments</u>	24	<u>Proposal Process Management</u>
10	<u>Assignment</u>	25	<u>Confidentiality Provision</u>
11	<u>Applicable law and jurisdictions of court</u>	26	<u>Sub-Contracting</u>
12	<u>Resolution of Disputes and Arbitration clause</u>	27	<u>Award Notification</u>
13	<u>Execution of Service Level Agreement (SLA)/ Non-Disclosure Agreement (NDA)</u>	28	<u>Suspension of Work</u>
14	<u>NO CLAIM Certificate</u>	29	<u>Escrow Mechanism</u>
15	<u>Cost And Currency</u>	30	<u>Taxes & Duties</u>

<u>SECTION E-Annexures</u>			
1	<u>Annexure A-Confirmation of Terms and Conditions</u>	8	<u>Annexure G: Bank Guarantee Format</u>

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



2	<u>Annexure B: Tender Offer Cover Letter</u>	9	<u>Annexure H: Performance Bank Guarantee Format</u>
3	<u>Annexure C: Details of Bidder</u>	10	<u>Annexure I: Non-disclosure Agreement (NDA)</u>
4	<u>Annexure D: Compliance to Eligibility Criteria</u>	11	<u>Annexure J: Service Level Agreement</u>
5	<u>Annexure E: Technical Bid Evaluation Format</u>	12	<u>Annexure K: Undertaking</u>
6	<u>Annexure E1: Techno Functional Specifications</u>	13	<u>Annexure L: Know Your Employee</u>
7	<u>Annexure F: Commercial Bid Format</u>	14	<u>Annexure M: OEM Authorization Certificate</u>
15	<u>Annexure N Resource Deployment and Competency Requirements</u>	16	<u>Annexure O: Undertaking of Information Security</u>

A-INTRODUCTION

1. Brief About Bank:

The Jammu and Kashmir Bank Limited (J&K Bank / Bank) having its Corporate Headquarters at M.A Road Srinagar, J&K -19001 has its presence throughout the country with 1000+ Branches and more than 1400 ATMs. The Bank uses Information Technology in all spheres of its functioning by connecting all its branches and offices through its WAN. J&K Bank functions as a universal Bank in Jammu & Kashmir and as a specialized Bank in the rest of the country. Bank functions as a leading bank in the Union Territories of Jammu & Kashmir and Ladakh and is designated by Reserve Bank of India as its exclusive agent for carrying out banking business for the Government of Jammu & Kashmir and Ladakh. J&K bank caters to banking requirements of various customer segments which includes Business enterprises, employees of government, semi-government and autonomous bodies, farmers, artisans, public sector organizations and corporate clients. The bank also offers a wide range of retail credit products, including home, personal loans, education loan, agriculture, trade credit and consumer lending, a number of unique financial products tailored to the needs of various customer segments. The Bank, incorporated in 1938, is listed on the NSE and the BSE. Further details of Bank including profile, products and services are available on Bank's website at <https://www.jkb.bank.in>

2. Purpose of RFP

The Bank intends to procure an Enterprise wide, integrated Identity & access management solution (IDAM) with all necessary modules of IGA, ILA, IAM, SSO etc, which comprises of the systems and processes that allow IT administrators to assign a single digital identity to each entity. The proposed IDAM Solution should have the capability to on-board and integrate the users with digital identities of J&K Bank with role-based access, authenticate them when they log in, authorize them to access specified resources, and monitor and manage those identities throughout their lifecycle.

Bank invites proposals from well experienced bidders for supply, implementation, integration, rollout, management, maintenance and operations of the Identity and Access Management Solution and integration with the C-SOC (Cyber Security Operations Centre) Solutions and other existing applications / solutions / related infrastructure of the Bank. Any operational / implementation related services are required from Professional Services Partners / OEMs of Identity & Access Management solution, then the costs should be included in RFP quotes. The bidder shall coordinate with on-site management Teams for integration with existing applications / solutions. IDAM solution should also facilitate access

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



to underlying infrastructure components such as application servers, databases, big data stores, middleware & messaging components, web servers, web services, ERP packages, virtual systems and cloud resources. The IDAM solution should facilitate one digital identity per individual or item. Once that digital identity has been established, it must be maintained, modified and monitored throughout each user's or device's access lifecycle. In addition, the objective is to achieve one integrated SSO system per user constituency that can mediate access to all of the URLs/generations of applications the organization uses. The services/ solution offered should be modular, scalable both horizontally & vertically, and should be able to address Bank's requirements during the period of contract.

The proposed IDAM solution shall be deployed in Bank's on-premises data centre (Physical & VM environment) however, should be compatible with various deployment methodologies like Hardware appliance-based, virtual appliance based or cloud based etc.

The public Cloud based solutions should not be proposed under this RFP and if proposed, will not be considered.

While VM infra & Server OS (Windows & RHEL & Oracle DB) shall be provided by the Bank as cited above, however, the solution services which includes Implementation, Integration, management, maintenance, VAPT Closure, Audit compliance and knowledge transfer etc in respect of the solution(s), software and all other necessary items would be provided by the Bidder/Onsite Resource.

Bidder to share the Infra Requirement along with technical bid only.

The proposed solution should be configured and scalable to cater the requirement in full and the solution deployment should be compliant with Bank's IS, IT and Cyber policies, internal guidelines, regulatory requirements and country wide regulations and laws from time to time. Bank may request Bidders for demo or to conduct POC of the solution(s) without any extra cost to the Bank.

The solution should be in adherence to the guidelines provided in the RBI cyber security circular no RBI/2015-16/418 dated 2nd June 2016 and its amendments (in present and in future) and guidelines/ advisories/ circulars from RBI time to time. The bidder shall ensure all features /fine-tuning in the solution as per prevailing and future guidelines from RBI /GOI, other regulatory bodies and compliance on advisories from National Critical Information Infrastructure Protection Centre (NCIIPC), CERT-IN, CSITE or other statutory/Govt. bodies.

The IDAM solution should include features like creation of unique digital identities for J&K Bank Users, complete user lifecycle management, ensure the validation and up to date status of user access rights within Bank (access certification), Audit and governance modules which will help J&K Bank to have a unified engine on a single dashboard that will provide a complete view of all access rights of the digital identities of Bank.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



The Proposed solution should be sized to handle minimum 15000 (Fifteen Thousand) Digital Identities on day one & shall be accessed across different branches, Zonal offices and HO departments of Bank.

The bidder should install and integrate the solution with all the existing applications (100 Nos. approximate) including over 33 critical application and forthcoming new applications (30 Nos. approximate).

The solution shall support standard protocols (SAML, OAuth2, OpenID) to seamlessly integrate with future cloud and mobile applications. The bidder shall also develop custom API layer to interacting with legacy application which do not support the standard authentication protocols.

The proposed IDAM Solution quoted by the bidder must be in Leaders/Challengers Quadrant of Gartner Report (Leader or Challengers) or Kuppingercole compass or Forrester's wave (Leader or Strong Performer) for Identity and access management solution. The necessary latest Report/Artifact should be attached along with Technical bid.

In this regard, J&K Bank invites tenders comprising of eligibility, technical bid and Commercial bid from experienced bidders having proven capabilities of supply, installation and implementation of IDAM Solution. The bidders are required to adhere to the terms of this RFP document and any deviations to the same shall not to be acceptable to J&K Bank.

The bidder (also called the vendor or bidder through this document) appointed under the RFP document shall own the single point responsibility for fulfilling all obligations and providing all deliverables and services required for successful implementation of the project. Unless agreed to specifically by the Bank in writing for any changes in the document issued, the bidder responses should comply with the scope of work.

3. Eligibility Criteria

J&K Bank shall scrutinize the Eligibility bid submitted by the bidder. A thorough examination of supporting documents to meet each eligibility criteria (Annexure D) shall be conducted to determine the Eligible bidders. Bidders not complying with the eligibility criteria are liable to be rejected and shall not be considered for Technical Evaluation.

The bidders meeting the Eligibility Criteria as per Annexure D will be considered for technical evaluation. Any credential/supporting detail mentioned in "Annexure D - Compliance to Eligibility Criteria" and not accompanied by relevant proof documents will not be considered for evaluation. All credential letters should be appropriately bound, labelled and segregated in the respective areas. There is no restriction on the number of credentials a bidder can provide.

4. Scope of Work

The broad scope of work includes (but is not limited to) the following:

1. End-to-end Designing, sizing & implementation of the IDAM Solution for J&K Bank in order to facilitate one digital identity to each individual with role-based access. Once these digital identities are established, maintenance, modification and monitoring throughout each user's or device's access lifecycle in the IDAM solution.
2. Creation of unique digital identities for J&K Bank Users, complete user lifecycle management, ensure the validation and up to date status of user access rights within Bank (access certification), Audit and governance modules which will help J&K Bank to have a unified engine on a single dashboard that will provide a complete view of all access rights of the digital identities of Bank.
3. The bidder shall create Central User Repository using Directory Services. The bidder shall be required to populate directory store either manually or automatically from Different Data Sources like SAP Systems, Databases, and Directory Services etc.
4. The bidder shall either provide or design a customizable 'landing page' for all external access. Other applications will be accessed from this page based on role assigned.
5. The bidder shall configure SSO between landing page and the backend system/applications. The indicative/provisional list of the applications shall be provided to interested bidders.
6. The IAM solution should have the capability and alternate mechanism to bypass the IAM solution in case of its failure/disruption/downtime while accessing the integrated applications.
7. The proposed solution(s) should provide dashboard view for various level of users / department heads as per Bank's requirement. In a case these dashboards are not out of box features of the solution, same needs to be built/ customized by the bidder as per Bank's Requirement.

Creation of dashboard with the following features-

- Top Management View (Board) - Having Summarized view of various department (Can be explored to show the detailed information pertaining to the particular / all departments (individually).
- Department Heads (Various IT Business Department Heads) - Having detailed information pertaining to a particular department. The department head can have access to information pertaining to their department only. However, being common department head, the head may have access to the information pertaining to more than one department.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- CISO / CxO (complete and detailed dashboard of the organization)
 - System Administrator (for the systems associated with this administrator)
 - Network / Security Administrator (for devices / equipment for which he is administrator).
8. The solution should include User Self Registration and User Life Cycle Management functionality.
 9. The solution should support AD based Single Sign On (SSO), Multi Factor Authentication mechanism and integrate with multiple applications for user provisioning and de-provisioning based on SAML 2.0 or higher, Database based authentication with different back-end systems and Multi Factor Authentication.
 10. The selected bidder shall maintain the proposed solution and provide facility management (FM) service during the contract period. The bidder shall coordinate with Bank's on-site management teams for integration of/with existing applications / solutions like MFA, BIONIX, 2FA, PIM/PAM etc.
 11. The Bank has a complex and large infrastructure with multiple resources maintained and managed through multiple vendors. So for seamless implementation close coordination is mandatorily required with other vendors/ asset owners and bank personnel. A robust documentation system needs to be in place for all to understand the process and their responsibilities. The bidder needs to perform the documentation from Day-1 (having all details i.e. of all configurations, support mechanism and architecture of deployment) and same to be shared with Bank's team.
 12. The bidder/ SI shall Work in Liaison with various service providers/ departments/divisions of the Bank, existing application vendors of the Bank for training/ integration of services/ solutions with existing application platforms, servers, security devices, storage environments, network, and security solutions.
 13. The selected bidder shall configure the IDAM solution so as to facilitate access to underlying infrastructure components such as application servers, databases, middleware & messaging components, web servers, web services, ERP packages, virtual systems and cloud resources.
 14. The bidder shall propose, implement & support an Identity & Access Management (IDAM) Solution that complies with specifications mentioned in the Technical Specifications.
 15. The bidder (if Authorized Partner of OEM) should have back-to-back arrangement with the OEM in order facilitate Bank to log Issues/call directly with the OEM. The bidder (other than OEM) should be Authorized partner of the OEM for the proposed IDAM application.

- 16.** The bidder should install and integrate the solution with all the existing applications (100 Nos. approximate) including over 33 critical application and forthcoming new applications (30 Nos. approximate). Integrations will include CBS Finacle, ERP (EBIZ Oracle), CRM (Sales Force), LOS (NewGen Application) and Peoplesoft (Oracle) and other critical applications.
- 17.** For Finacle-10 integration scope will include management of User Access across SOL (Branch Outlet IDs) and the Finacle user Privileges within the SOL driven by JML Architecture and Roles provisioned in HRMS.
- 18.** The proposed solution should be latest one and matching the current security and statutory requirements and should not be end of life or end of support and the OEM should guarantee that the solution support will be provided for a minimum of 5 years by the OEM from the date of purchase order / date of first deployment, with extendable up to minimum 2 year on same terms and conditions. If any of the solution is declared end of life/end of support by the OEM during period of contract, the bidder/OEM shall provide its new version to the Bank without any additional cost to the bank for rest of the contract period and extendable to minimum 2 year on same terms and conditions.
- 19.** The Successful bidder required to share the detailed Plan of Action (PoA) for implementation of the proposed IDAM Solution, it (PoA) should cover the implementation approach, risk factors & benefits. Post approval of PoA, the implementation team should work with Bank's internal Information security team, application teams and the other stakeholders in order to complete the integration process with applications and devices of Bank.
- 20.** Bidders should provide application support and maintain the IDAM solution in UAT, production & DR environments from the date of acceptance till the end of contract period. All the Software supplied under this contract should be IPV6 & TLS 1.3 or higher ready.
- 21.** The Bidder has to provide solution, perform implementation and testing of all the modules of the proposed IDAM solution in the UAT environment.

After successful testing in the UAT environment, Bank shall conduct security assessments which will consist of VAPT and Risk Assessment of IDAM solution before production implementation. All the vulnerabilities identified during VAPT and risk assessment required to be fixed/addressed by bidder/OEM without any additional cost to Bank. After successful mitigation of the observations the module shall be deployed in the Production & DR environments for live run.

- 22.** The bidder is required to implement the modules in the production & DR environment with High Availability (Active-Active or Active-Passive) without manual intervention for switch-over as per the solution architecture. The Go-Live is an end-

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



to-end responsibility of the Bidder who will manage total planning, hand holding support as per the scope of work.

23. The solution should be demonstrated to the IT Department & Information Security Cell staff of the Bank after completion of the implementation in test environment. The feedback as suggested by Bank/Info Sec Team, must be incorporated in the solution by the bidder and thereafter tested first in UAT environment and clearance shall also be obtained from Bank's/ Info Sec team before Go-live into production environment. The bidder is to ensure that no pendency of any VA & PT (Vulnerability Assessment & Penetration Testing) point before deployment in production (if available, needs to be fixed by bidder). No additional cost will be paid by Bank for the same.
24. The Bidder shall keep on improving the policies configured on an on-going basis for the solution.
25. The Bidder shall ensure the proactive monitoring of the solution to ensure high availability and match the SLA of the solution. The bidder shall fulfill all reporting requirements of the Bank.
26. The project shall be subjected to audit from Bank and/or third party and/or regulatory bodies. The bidder shall be responsible to cooperate and provide necessary information and support to the auditors in time bound manner (as per the auditor's timelines). The Bidder must ensure that the audit observations are closed on top priority and to the satisfaction of the Bank, regulator and its appointed auditors. Extreme care should be taken by the Bidder to ensure that the observations do not get repeated in subsequent audits. The repetition of non-compliance of any observations shall be treated as non-adherence of SLA and shall attract penalty as per SLA Clause. The bidder shall ensure to mitigate vulnerabilities as per advisories issued by Government Authorities / Statutory bodies in India and abroad.
27. The Compliance to various audits (like ISO 27001:2013 PCI DSS, ISO 22301, IT Thematic Examination etc.) conducted by designated agencies or regulatory bodies, shall be arranged and ensured by the Bidder.
28. The proposed solution shall be completely deployed on Bank's on-premises datacentre (Physical & VM environment) & bidder shall ensure the proposed solution is compatible with Bank's virtualized platform. The public Cloud based solutions should not be proposed under this RFP and if proposed, will not be considered. **Bank shall provide the below mentioned resources for the IDAM project:**
 - 28.1.1. **Servers (VMs)** along with Windows 2022/2025 / RHEL 9.x or higher Operating System licenses along with Oracle 19c DB Version. Bidder shall configure the OS/DB as per the proposed IDAM Solution requirement & maintain during the contract period.

- 28.1.2. Storage space:** Required SAN storage shall be allocated from Bank's existing Block Storage. Bidder needs to configure the same on the IDAM Solution as per requirement.
- 28.1.3. Backup Solution:** Bidder is required to integrate the IDAM solution with Bank's existing backup solution (Commvault) for backup and restoration activity in coordination with existing support team. The methodology or strategy used should be in alignment with J&K Bank's backup and archival strategy (standard process which aims for zero data loss during failure). J&K Bank will share the Backup, archival and restoration policy with the successful bidder. Any incompatibility shall be mitigated by the bidder only.
- The Solution should be able to keep one-year data online while backup of older data more than one year till ten years shall be backed up using Bank's existing backup solution (Commvault) with solution's application, and restorable whenever required by solution's application.
 - Backup & restore process shall be implemented as per Bank's backup & restoration policy, details shall be shared with the successful bidder. The backup strategies shall suffice the requirement of complete restoration of the IDAM solution even in case of both Production & DR site failure from available backups. The entire backup & restoration activities shall be handled by the successful bidder during the contract period.
- 28.1.4. Network:** The required network infrastructure shall be provided by Bank & the bidder shall share requisition of IPs in for DMZ and Non-DMZ separately & configure the IPs once allocated.
- 28.1.5. Database:** Oracle 19C or higher version database may be allocated from Bank's virtualized environment by Bank. **In case the proposed solution require database other than Oracle 19C or higher, it shall be provided by the bidder and factored in the bid cost.**
- 28.1.6.** Bidder shall provide requirement explicitly for VMs and Storage, Database (in case of Oracle DB) for implementation of IDAM solution as part of its bill of material (BOM). It shall be provided by Bank for Production, Disaster Recovery (DR) & UAT (25% of Production) site deployment.

In case any additional hardware/ software/ Database components are required (other than mentioned above) towards successful implementation of the IDAM solution at Bank, same shall be factored and provided by the bidder.

Any other items like DB, OS, Virtualization etc other than ones that shall be provided by Bank and specified above, needs to be specified in relevant row of the commercial bid and factored by the bidder in the cost.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



All Software / Databases deployed as part of solution in Bank under scope of this RFP should be licensed with back-to-back support contracts from respective OEMs for the contract period. The licenses should be in the name of J&K Bank or specifically purchased for bank with Bank's name mentioned in license & copies of these should be submitted to the Bank. (The owner of licenses will be Bank, even after expiry of the contract since the licenses are perpetual).

- 29.** For VMs, while Bank shall provide the required infrastructure, the bidder shall depute the qualified experienced professionals from OEM/professional partner/ bidder's solution team for troubleshooting and necessary installation and configuration of Operating System and Database for installation of procured solutions in Bank's VM Infrastructure / private cloud including SCD preparation and VA PT compliance of each component. The bidder shall provide the infra requirement in VM for entire contract duration. The bidder shall ensure implementation in HA at DC and DR along with real-time syncing between both the sites.
- 30.** The Bidder would be responsible for supply, installation, integration, testing, commissioning, configuring, Operation & Maintenance of the solution, warranty and AMC/ATS of licenses (, software, middleware supplied) as part of this RFP for a period of 5 years.
- 31.** The bidder should have back to back contract/ back-lining with OEM to provide the technical support/ maintenance inline to the scope as mentioned in the RFP. The bidder shall submit back lining proof to the bank for upgrade and uninterrupted maintenance support.
- 32.** The bidder should provide and install updates, upgraded versions of software and/or new vulnerability updates as and when released by OEMs within the contract period at no additional cost to Bank.
- 33.** All upgrades/updates or requirements in software, licensing, implementation of upgrades/patches/version changes etc., due to whatsoever reason including but not limited to EOL or EOS, shall be done by the bidder without any additional cost to the bank. EOS/EOL solution will not be accepted and if any solution is declared EOS/EOL during period of contract, bidder shall upgrade the same well before its EOS/ EOL without any additional cost to the bank. Non-availability of services of solutions shall be counted as downtime.
- 34.** The updates/ patches (critical / non-critical) and security bug fixes/ patches as and when released by OEM or required upon any advisories from statutory/ regulatory bodies or required for any bug fixes in the solution, for the proposed solution/ servers/OS, to be tested first in non-production environment, and thereafter

deployed, installed and configured by bidder's team at bank's site, as per Bank's requirement during the contract period without any additional cost to Bank.

- 35.** The Bidder shall provide changes (updates) and upgrades (including version upgrade) with regard to changes including regulatory/statutory/governing bodies' requirements at the earliest (to complete the activity before the timeline set by the authority) and without any additional cost during the contract period.
- 36.** Post installation of Solution with all its component including OS, DB etc., the Bank/ InfoSec Cell shall conduct VA&PT (Vulnerability Assessment & Penetration Testing) and report will be provided by Bank Info Sec Team to bidder. All findings/issues pointed out in the report to be complied/fixed by the bidder before and after installation of the solution (Database, application). Moreover, periodic review audit of the database and application is conducted by Information Security and other authorities on the installed components, and its report including VAPT Reports to be complied by bidder/ OEM within the timelines, during the entire period of contract.
- 37.** Post implementation of the solution, the bidder/resource shall perform the following activities, but not limited to, from time to time, in relation to maintenance and upgrades/updates/patches:
- 37.1.** Firmware Upgrades,
 - 37.2.** Faulty Parts replacement,
 - 37.3.** Hardware System monitoring,
 - 37.4.** Troubleshooting & Performance Tuning,
 - 37.5.** Operating System Upgrades,
 - 37.6.** Upgrades of supplied software,
 - 37.7.** Advisories on software upgrades & vulnerabilities,
 - 37.8.** Support during DR Drills,
 - 37.9.** OS Administration & patching as per OEM guidelines
 - 37.10.** Any support required to make systems & software up and running.

Note - The list mentioned above is the indicative list, however the successful bidder shall provide end-to-end support and repair for any activities and resolution of any issues related to new deployment without any extra cost to the Bank.

- 38.** The Bidder shall provide and implement functionality changes as required by the end user during the contract period.
- 39.** The Bidder shall mandatorily comply with the service Level / High availability and Uptime requirements. For the complying the same, if bidder has to deploy/engage

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



additional resources shall be included in the offer/ price schedule itself. No additional cost shall be entertained for matching the SLA/ Uptime requirement as asked in the RFP for contract period.

40. Bank as its discretion, reserves the right to shift the equipment (the solution) to a new location during the contract period (within Data Centre or outside Data Centre) depending upon the requirement. Accordingly, the bidder will arrange to shift the same and install and commission at new location without any additional cost to the Bank.
41. The bidder shall provide clear requirement for Bank's provided infrastructure. Any additional/change in requirement regarding Bank provided infrastructure will not be entertained by the Bank after awarding the contract. The Bidder shall be responsible for delivering the same. The integration with Bank's existing and future tools will be responsibility of bidder without any additional cost to the Bank. In case, if any OEM can't integrate with third party monitoring tool for OEM product, then the bidder need to be bundle OEM tool in his response to the bid. (Performance, Availability, Patching, Monitoring, Dashboard with Graphical representation).
42. If the solution is not performing as per specifications/scope in this RFP, bidder shall upgrade/enhance the solutions / devices or place additional devices and reconfigure the system without any extra cost to the bank to match the scope and SLA.
43. The bidder shall assign project manager and associated support personnel to be positioned at J&K Bank DC and/or DR sites for complete project deployment in order to ensure smooth implementation of the proposed IDAM solution.
44. Quarterly health check-up by OEM (Frequency of health check-up be changed for compliance of regulators/ RBI) and compliance of observations (if any) by bidder/OEM. (Will serve as mandatory compliance for release of quarterly payment).
45. Bidder is expected to create System Requirement Specification (SRS) Document under the scope of the Identity & Access Management Solution implementation including all proposed interfaces and customizations involved. The system specification document shall be signed off by the Bank on acceptance of the document. The Bidder is expected to prepare the **System Requirement Specification Document having the following details but not limited to:**
 - 45.1.1. Architecture & Design document including Traffic flow document between the devices.
 - 45.1.2. Security features of the proposed solution.

- 45.1.3. Administration Manual & Run book.
 - 45.1.4. Secured baseline configuration document.
 - 45.1.5. Version Description Document.
 - 45.1.6. Application upgrades and patches management document.
 - 45.1.7. Project Plan with milestones, resourcing and deliverables.
 - 45.1.8. Overview of the Process with System/Application FAQs.
 - 45.1.9. Testing cases and test results documented before and after implementation.
 - 45.1.10. IT Security and Backup Architecture and parameterization with relevant details.
 - 45.1.11. Performance Measurement Matrix (to be used for overall assessment of efficiency & performance).
 - 45.1.12. User on-boarding and off-boarding process.
 - 45.1.13. Automatic user recertification process in a defined frequency (in adherence to the audit requirements).
 - 45.1.14. List of report which are available in the proposed solution (Customized Reports).
- 46.** Bidder is expected to provide other supporting documents having the following details but not limited to.
- 46.1.1. Proposed IDAM solution Standard Operating Procedures for System Administrators & Users.
 - 46.1.2. Bidder support details and escalation matrix.
 - 46.1.3. OEM support details and escalation matrix.
 - 46.1.4. End user's Manual.
- 47.** The Bidder shall be responsible for all technical support to maintain the required uptime. The Bidder shall be the single point of contact. Bidder shall have back-to-back support with OEM during the total contract period for necessary support. The end-to-end deployment (from bidder's side) i.e. installation, configuration and integration to be performed by bidder in coordination with OEM. To complete all activities as per the RFP terms, any support (if required) from OEM shall be arranged and ensured by bidder on immediate basis.
- 48.** The bidder shall ensure that there are no unplanned business interruptions. The Bidder will be responsible for planning, preparing and submitting a Transition Plan to bank. Bidder will fully cooperate and work with all Banks' Third-Party

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Contractors/Vendors/Consultants in a manner that will result in a seamless transfer of Services, and such transfer of Services shall be in accordance with the Transition Plan.

49. **Information Security & Compliances:** The Bidder shall be guided by Bank's policy on Change, Patch & Incident management process. Details shall be shared with the successful bidder.
50. The Bidder shall ensure services / solution offered should not have any significant adverse impact on the existing infrastructure/ business of the Bank, neither during installation nor during operations. There should be no service disruption as part of implementation or any upgrades.
51. Bidder through OEM Resource should perform an annual health check-up of the solution deployed in order to ensure effective usage and basis on the observations should implement necessary corrective action during the contract period.
52. The Bidder shall abide by the Bank's access level policy in order to ensure safeguards of the confidentiality, integrity, and availability of the information systems.
53. Bidder shall not copy any data obtained while performing services under this RFP to any media, including hard drives, flash drives, or other electronic device, other than as expressly approved by Bank. Successful bidder required to execute the Non-Disclosure Agreement (NDA) with Bank as per the format enclosed.
54. Configurable items such as computers, server, other devices (if any), software contracts and licenses, third party tools and business services which are related to the application should be disclosed to Bank.
55. **Two (2) On-site dedicated FMS Resources post Sign-Off for the whole TCO period:**

Post sign-off, the successful bidder shall provide **2 skilled OEM certified L2 Resident Engineer** onsite who shall provide dedicated support to Bank to carry day-to-day BAU Activities who shall:

- 55.1.1. Carry out all day-to-day operations of the IDAM Project that shall include Integration of left over application with IAM tool (apart from 10 Tier-1 applications carried under this RFP) (**Approx. 120**) but is not limited to creation of user identities, assigning roles, configuring permissions, Joiner-Lever Tasks, access and authorization privileges on existing or new applications or any day to day task as part of the IDAM Solution in Identity management, Access, and Governance as per Bank's Requirement.
- 55.1.2. Implement all solution updates/patches, security bug fixes released by OEM. Fix solution bugs if any reported by Bank or Auditors.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- 55.1.3. Ensure compliance of all advisories of the statutory/ regulatory bodies like Reserve Bank of India (RBI), Ministry of Electronics and Information Technology (MeitY), Indian Computer Emergency Response Team (CERT-IN), Financial Intelligence Unit (FIU-IND), DFS Government of India, Securities and Exchange Board of India (SEBI), Indian Banks' Association (IBA).
- 55.1.4. Implement, repair & resolve issues of the proposed solution during the contract period
- 55.1.5. Primarily accountable for successful implementation of the add-ons in the project across Bank.
- 55.1.6. Quarterly health checking and submission of report to the Bank and its compliance with the help of onsite team.
- 55.1.7. Monitor operations for all solutions implemented at Bank.
- 55.1.8. Help Team Leads in resolving technical issues & coordinating with OEM as escalation follow-up for long pending Tickets & calls
- 55.1.9. Do Server & solution patching / hardening & VA/PT on solutions under their preview
- 55.1.10. Do periodic preventive health check / Version Upgrade for solutions under their preview
- 55.1.11. Monitor quality and risk related activities on solutions under their preview
- 55.1.12. Identify and implement best practices / Configurations on solutions under their preview
- 55.1.13. Periodic reporting to Bank on the status, issues/ challenges faced and how these are handled.
- 55.1.14. Server / Solution Dashboard Monitoring and remove critical project bottlenecks (if any).

56. Facility Management (FM) service: The bidder shall provide the facility Management service during the contract period in Bank's premises as facility management service for seamless functioning of the IDAM solution in adherence to the SLA.

56.1.1. Onsite Manpower Requirement (In total for all solutions):

Type	Quantity
L2: General Shift All 365 days 10 AM to 6 PM (366 in leap year)	Two (2) resources as per Bank working days and during any planned activity like DC-DR Drills and for resolution of issues reported. Note: During off-days, Bidder shall ensure that the deployed resource is available to support remotely in case of any exigency to maintain the uptime on the solution. A compensatory off shall be allowed in case the Resource shall be called in for any full night activity.
Note: Bank reserves the right to interview the professionals/resources before deployment in the project and reject if not found suitable for the project. At a later stage also, if any of the professional found unsuitable or incapable or violates any of the bank guidelines, Bank may ask to remove / replace all such professionals on a short notice (30 days) without any impact on SLA.	

- In case of exigency, support arrangement should be available during off-hours as a part of the crisis / incident management process.
- **Buffer arrangement:** The bidder shall maintain enough provisions of additional manpower for managing the absence of above resources due to whatsoever reasons. (Like company policy, work-hour limitations, leave, sickness, resignation, interval, training, etc.)
- During Support Period, Supplier guarantees an Uptime of 99.95 % on monthly basis for the entire/core solution proposed.

57. Delivery/Alignment of 50 OEM Professional Services Man-days in the user account of Bank for use as per Bank's requirement

- Bidder shall ensure delivery/alignment of 50 Professional Services Man-days (Onsite and Remote- as per Bank's requirement) with 5-year validity from the issuance of PO and billed quarterly in arrears as per use.
- Professional Services shall be utilized by the Bank as per its requirement to carry out Integration of any application with IAM tool, carry out configuration, monitoring or BAU activity on the IDAM Solution in Identity management, Access, and Governance as defined in the scope of work section of this RFP.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- OEM days shall be used by J&K Bank for Go-Live of its applications on-boarded by the Bank in contract period of 5 years. The PS team shall work as an expert OEM team along with the L2 Resources for troubleshooting of issues or otherwise as per Bank's requirement for keeping the IDAM Solution up & running in a usable condition.
- The service timings shall be as per Bank's requirement. normally be 09.00 am to 06.00 pm on all working days. The Bidder, however, shall make the services available to the Bank even beyond normal working hours in case of any exigency/apprehension of outage/DC-DR Drills or when required whether it is a working day or a holiday at no extra cost to Bank.
- Bidder to ensure that proper call log procedure along with Level 3 escalation (Name, Location, Number & email) shall be shared with the Bank for alignment of OEM Professional Service Resources.
- In a case more PS-Days shall be required by the Bank during the TCO period, the same shall be afforded by the OEM/bidder at same prices as arrived in this RFP.

Apart from above, the broad Scope of work for Professional Services Mandays shall include:

- Conduct the quarterly Health Check for all the Licenses, hardware or software components and submit finding and recommendation report to the Bank.
- Support and assist Bank and vendor teams during new environment setup or new identity on the IDAM Solution as per the best practices of product.
- Support and assist Bank in go-live and as necessary post go-live and stabilization of solution.
- Support and carry necessary installations during configuration of UAT &/or Prod applications and help Bank in testing & Go-Live.
- Provide technical Support to the Bank and their vendor team during design and development phases of new applications, implementations and configurations.
- Support and carry upgrades and updates of all IDAM components.
- Support Bank team on architecture, design and deployment of IDAM licenses & components in its setups.
- Provide Technical support such as technical queries, troubleshooting, guidance on issues either remotely or onsite.
- The OEM Resources has to extend support and carry out all the installation/re installation and configuration/re-configuration and

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



integration, if required, as per the requirements of application or Bank in any of its UAT, Prod Setups.

- The OEM Resources shall be required to implement the required patches/ updates as per the observations of Bank's appointed IS Auditor conducted periodically.

58. BCP/ Cutover Exercise:

The bidder shall perform the BCP exercise from alternate/secondary/other location for ensuring business continuity for every application. The Bidder shall also perform DC/DR Cutover as per exigencies (as specified by the Bank) or scheduled/ planned exercise (as specified by the Bank) as mandatory process as per extant practice and guidelines of Bank/regulator. At present Quarterly Cutover is mandatory exercise to test our business continuity preparedness and DC/ DR Setup, the bidder shall perform the same after approval of plan of action from Bank. The bidder shall also coordinate and do all necessary changes in case of Cutover/ Similar exercise initiated by other vendors / asset owners.

Non-compliance to perform the cutover activity within the timeline specified will attract the penalty as mentioned in the SLA.

59. Implementation Planning:

i. The Bidder shall follow the professional /OEM Implementation methodologies to ensure successful implementation with in defined implementation timelines. The OEM or Professional Implementation partner in coordination with OEM shall do requirement analysis and submit a detailed study of the Bank's infrastructure and requirements, road map mentioning all the pre-requisites, time-frame of milestones/ achievements leading to the full operationalization of the solution(s) vis-à-vis Bank's requirement.

ii. The Bidder shall demonstrate and submit project plan; get it approved by the Bank and implement the project based on timelines. The Breach of timelines will attract penalties mentioned in Liquidated Damages/ Service level Agreement section of RFP.

iii. The bidder shall adopt industry best practices related to information security in solution design which must be in compliance to RBI guidelines. The information security clearance for the solution(s) has to be obtained by the bidder from bank's CISO as per Bank's Information Security Policy before

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



moving the solution to UAT and in production. Any issues related to security clearance needs to be complied with by the bidder, in time bound manner, to enable the solution to move to UAT (and thereafter in production) considering the date of installation as per the RFP.

iv. The Solution(s) Architecture, deployment methodology & configurations parameters at the Bank end to be certified by OEM mandatorily, for any Sign-Off from Bank's end.

1. Facility Management services during Implementation Phase include but not limited to the following:

The technical specifications required from the solution(s) are mentioned in "Techno-Functional Requirement section of the RFP" Annexure E1. During implementation and Go-Live till Sign-Off phase, ample OEM resources shall be available at DC/DR deployment locations for:

- 1.1.1. Validation of solution design and architecture plan/diagram as prepared by OEM/Partner as per Bank's requirement.
- 1.1.2. Finalizing the design, implement & configure the solution and make it Go-Live in a desired/usable condition to the Bank against each module:
- 1.1.3. Implementation, roll out and maintenance of the solution, on-boarding of all the users in IDAM solution and integration with all the applications of the Bank. Overall proactive monitoring through online dashboard and management of identities, their access and related services on all sites under this RFP. The implementation of solution(s) for integration with applications after signoff of the solution shall be done by onsite FMS Resource in coordination with Bidder/OEM.
- 1.1.4. Ensure customization is in line with Bank's requirements.
- 1.1.5. The Online Dashboard/Tool (Centralized Monitoring Tool) (integrated with existing infrastructure of the Bank) shall be available from the starting of project i.e. from deployment of the solution to on-boarding of the users. The scope of FMS shall only be completed on availability of dashboard tool/monitoring Console since starting date of the project and payment of FMS shall also be subjected

- to availability of Monitoring dashboard / Console system as per project.
- 1.1.6. Overall monitoring and management of the project during and post installation for the full period of contract.
 - 1.1.7. Coordination for delivery/ deployment/discovery of agents/endpoints and Installation of new hardware, software and necessary licenses in stipulated time frame.
 - 1.1.8. Quality service delivery to match the uptime /SLA.
 - 1.1.9. Onsite team management and proactive response and immediate remedial measures.
 - 1.1.10. SLA Maintenance / Management, monthly Uptime reports, utilization reports & interface utilization / reporting of all the devices.
 - 1.1.11. Submission of periodical reports on the performance of the equipment's and its reviews. Preparation and submission of other MIS related work assigned by Bank.
 - 1.1.12. Redesigning of the solution for optimal output of the solution in interest of the Bank.
 - 1.1.13. Crisis Management and Emergency Response Procedures.
 - 1.1.14. The Bidder/ OEMs shall provide on-site resources at bank's central locations for implementation of their respective solutions during the implementation phase. It will be bidder's responsibility to get the background checks done for the resources deployed at the Bank's Site in line with the process laid down by the Bank.
 - 1.1.15. Bank may ask for replacement of any resource at any point of time. Bidder is expected to provide alternate resource within 7 working days to ensure SLA is not breached.
 - 1.1.16. Buffer arrangement: The selected bidder shall ensure and maintain enough provisions of additional manpower for managing the absence of any resources due to whatsoever reasons. (Like company policy, work-hour limitations, leave, sickness, recess, interval, training, resign etc.).

- 1.1.17. In case of exigency, support arrangement should be available during off-hours as a part of the crisis / incident management process.
- 1.1.18. Co-ordinate with all Teams for follow-up for open tickets & activities.
- 1.1.19. Disability if any or suffering for any disease should be informed to the Bank in advance. The bank shall not be responsible for any such disability/disease or physical fitness of the resources deployed onsite, the bidder shall ensure necessary steps for the same without hampering services to the Bank.
- 1.1.20. The Bank has a complex infrastructure with multiple resources maintained and managed through multiple vendors. So for seamless implementation, bidders dedicated Program Manager/TAM is required to coordinate with other vendors and bank personnel.
- 1.1.21. OEM/Bidder will share their generalized APIs with the Bank so that existing as well as future solutions can be integrated without any additional cost to the bank.
- 1.1.22. Integrate each solution with SIEM solution and IT GRC Solution to provide a single view of events generated.
- 1.1.23. Bidder/ System integrator is responsible for configuring the solutions as per Secure Configuration Documents (SCD) as per OEM and vetted by Bank's Team. The bidder shall submit SCD, SOP and architecture diagram to bank team during implementation phase.
- 1.1.24. It will be the responsibility of the bidder to integrate all existing and all new solutions and applications without any additional cost to the Bank.

Information & Cybersecurity Controls

60. Privileged Trust Boundaries

The proposed IDAM Solution should support secure integration with the Bank's existing Privileged Access Management (PAM/PIM) solution in

order to enforce controlled governance of privileged identities and privileged access workflows across critical systems and applications. The solution should support segregation of privileged and non-privileged identities, visibility of privileged role assignments, privileged access request and approval workflows, periodic certification of privileged access, and monitoring of privileged account provisioning and de-provisioning activities. The solution should provide the capability to identify privileged accounts created or modified outside approved workflows and generate alerts, audit logs, and compliance reports for such activities. The solution should also support contextual and risk-based authentication policies for privileged users and maintain complete audit visibility of all privileged identity lifecycle events integrated through the PAM/PIM ecosystem.

61. Non-Human Identities

The proposed IDAM Solution should support governance and lifecycle management of non-human identities including service accounts, application accounts, API identities, machine identities, certificates, robotic process automation (RPA) accounts, and workload identities used across on-premises and cloud environments. The solution should provide capabilities for automated provisioning, ownership assignment, periodic certification, credential rotation, secret management integration, expiry monitoring, usage analytics, and de-provisioning of non-human identities. The solution should also provide visibility into dormant, orphaned, shared, or excessive privilege non-human accounts and generate alerts for policy violations or anomalous activity.

62. Identity Attack Detection

The proposed IDAM Solution should support identity threat detection and monitoring capabilities to identify anomalous, suspicious, or malicious identity-related activities across the enterprise environment. The solution should support detection of identity attack patterns including brute force attempts, credential stuffing, impossible travel, abnormal privilege escalation, excessive authentication failures, MFA

fatigue attacks, concurrent session anomalies, dormant account misuse, unauthorized privilege assignments, and suspicious access from abnormal geolocations or devices. The solution should integrate with SIEM, UEBA, SOC, and threat monitoring platforms to generate contextual alerts, risk scores, and automated response actions for identity compromise indicators.

63. Cryptographic Governance

The proposed IDAM Solution should support secure cryptographic governance mechanisms for protection of authentication secrets, encryption keys, certificates, tokens, and sensitive identity-related data. The solution should support secure key lifecycle management including generation, storage, rotation, revocation, backup, recovery, and expiry monitoring of cryptographic assets. The solution should support integration with Hardware Security Modules (HSMs), certificate management systems, enterprise PKI infrastructure, and secure vault technologies. All sensitive identity and authentication data should be protected using industry-standard encryption mechanisms for data at rest and data in transit with support for modern cipher suites and cryptographic protocols.

64. Emergency-Access Governance

The proposed IDAM Solution should support controlled emergency-access or break-glass access mechanisms for critical operational scenarios including outages, incident response, disaster recovery, and business continuity situations. The solution should support temporary privileged access with configurable validity periods, maker-checker approval workflows, session monitoring, mandatory logging, automatic revocation upon expiry, and post-access review or certification. All emergency access activities should be fully auditable with tamper-evident logs and integrated alerting mechanisms to notify designated administrators, security teams, and auditors regarding invocation and usage of emergency privileged access.

65. License Requirements

- i. The solution(s) supplied as part of this RFP should be supplied with Enterprise wide License on perpetual licensing model /Subscription Model as per sizing requirements. Bank will have the right to use the

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- solution(s) for the functions provided by the solution(s) in any manner and for at any branches, offices, subsidiary units, joint ventures, RRBs, irrespective of the geographical location of the devices being delivered, installed, integrated, monitored and managed. Bank will also have a right to relocate the solution(s) to different locations.
- ii. All Software, Middleware Licenses should be supplied by the bidder as per solution requirements and individual OEM licensing policies. The Successful bidder will have to certify the adequacy of licenses supplied to Bank and will have to indemnify the Bank in case of any adverse finding during OEM Audits.
 - iii. Freeware/Open-source solutions (Software's / OS/ Databases) will not be accepted by the Bank.
 - iv. Bidder shall provide list of licenses to be procured as part of the commercial bid and also maintain the inventory database of all the licenses and the updates installed.
 - v. All Software Licenses should be in the name of the Bank or specifically purchased for the Bank with Bank's name mentioned in license & copies of these should be submitted to Bank.
 - vi. Additional infrastructure to be delivered along with future software licenses once bank will issue purchase order for additional Items on the same terms and conditions. Bidder needs to factor/propose scalable solution without replacing initial Hardware and Software components.
 - vii. Post closure of the contract, the bank will remain legitimate owner of licenses delivered.

66. Training during & After Implementation Phase:

- 66.1.1.** The bidder is expected to train the resources on the technical aspects of the solution during implementation phase before Go-Live of all pilot applications.
- 66.1.2.** The Bidders shall provide professional Solution Overview/training by OEM or its Certified Training partner to the identified team (minimum 10 in number) on the solution(s) (for minimum 5 working days) for features / service architecture, and functionality

including governance, reporting etc. during and after implementation. The related certification should also be awarded to the trainees.

Above training shall form an integral part of scope and shall be completed before Go-Live.

- 66.1.3.** Post Go-Live the Bidder shall provide professional training by OEM to the identified team (minimum 10 in number) on the solution(s) **for 2 weeks (In parts with a gap of 3 months)** about knowledge of features / service architecture of the solution, Solution capabilities, procedure for onboarding of users/applications, integration, reporting, dashboards, JLM etc with existing setups and other functionalities and overall solution as defined in the RFP, during and after implementation for each module of the IDAM Solution. The related certification (if any) should also be awarded to the trainees.
- 66.1.4.** For each module / database and third-party utilities installed, the bidder/OEM is required to train the designated Bank's technical team in all aspects like resource management of hardware and software, storage allocation, backup management, backup reconciliation and end-user personnel to enable them to effectively operate and perform administration of the total system. The bidder is also required to conduct mandatory training for customizations / database management with complete certification for the administrators/personnel specified by the Bank without any additional cost.
- 66.1.5.** The above technical training has to be conducted within 3 months of signoff and is exclusive of OEM training (during that is to be provided to the Bank team).

67. Sign-Off: The implementation phase shall be deemed as completed in all respects only after the following:

67.1.1. All applications (including upcoming) and services should be integrated as per the intent of this RFP.

67.1.2. All functionalities mentioned in this RFP should be implemented.

67.1.3. All the related trainings should be completed.

67.1.4. VAPT and Risk assessment exercise shall be conducted by the Bank, it shall be the bidder's responsibility to comply the observations unearthed during the VAPT and risk assessment at no additional cost to the Bank during the contract period.

For Sign-off of the successful commissioning of the solution, post installation and commissioning of appliance & software at all locations (DC and DR), all respective technical/statutory parameters, validations and SCD should be implemented, checked & verified and related reports including SOP, SCD, Software Integrity Certificate and VAPT Clearance must be submitted, duly certified by OEM to the Bank/Information Security Cell of the Bank for sign off of the installation.

- i. If the solution fails to meet the technical requirements of RFP during the implementation/ before sign-off phase, Bank reserves the right to reject the solution with no cost to the Bank and recover all liquidated damages from the amount payable for other solutions procured. Even after, the Bank is unable to recover the amount, the bank at its discretion can invoke Performance Bank Guarantee as submitted. However, in such cases the bidder may offer alternate solution to the Bank which fulfils technical specifications/ requirements of the RFP with no extra cost to the Bank. Liquidated damages/penalty shall be applicable for delay beyond the stipulated timelines.
- ii. The solution pending for sign-off beyond Implementation period will attract penalty for implementation delay for the reasons attributable to the Bidder. The Bank may ask for extension of contract on same terms and commercials for required solutions for further period.
- iii. As the late sign-off of any solution may impact the Warranty / AMC timelines under back-to back agreements of bidder with OEM (in case bidder is not an OEM), the bidder shall take care of the same in their agreements with OEMs. The Bank will not consider any request for adjustments in such cases and will seek five-year plus active support of the solution(s) with back to back OEM support & services after

acceptance and starting date of solution in the Bank's environment.

Warranty/Annual Maintenance/Technical Support

- i. All the equipment / Solution(s) i.e. All the parts/ components (tangible/ in-tangible) of deployed both hardware, Licenses and software (any other software provided under this contract) would be covered under comprehensive warranty of 5 years.
- ii. ATS/Warranty will commence from the acceptance date / Sign-Off Date by the Bank for complete solution.
- iii. If there is any gap between Bank's requirement and OEM warranty/AMC/ATS, then it will be the responsibility of bidder to fill up the gap without any additional cost to the bank.
- iv. The ATS/ warranty and/or its AMC, covers all updates and upgrades during contract period of 5 years.
- v. The bidder shall be responsible and work as asset owner for the allotted VM and other infrastructure provided by the Bank. The necessary maintenance should be carried out by the bidder in coordination with VM and other service Provider of the Bank. The Bidder shall ensure, OS Upgrade/ bug fixes, Server patching as required by Bank's SOC advisory for the allotted infrastructure.
- vi. The Bidder shall be responsible for all technical support to maintain the required uptime. The Bidder shall have necessary back-to-back support agreements with the OEMs for all the required onsite support for entire project period.
- vii. During warranty/ AMC/ ATS period, the scope includes resolving supplied hardware and software related issues, including installation/reinstallation of OS and of any other software supplied by the bidder, due to any reason what-so-ever for the above mentioned hardware and software, without any additional cost to the Bank.
- viii. The Supplier shall warrant that the products supplied under the Contract are of the most recent version/latest and that they incorporate all recent improvements in design and / or features. The Supplier shall further warrant that all the Products supplied under this Contract shall have no defect, arising from design or from any act of omission of the Supplier that may develop under normal use of the supplied products in the conditions prevailing in India. Professionally

qualified personnel, who have expertise in system software supplied by the vendor, will provide these services.

- ix. Upon receipt of such notice, the Supplier shall with adequate speed, repair or replace the defective products or part thereof without cost to the Bank.
- x. The bidder shall ensure re-deployment of software/solution or its agents/scripts at central or remote sites or at endpoints as part of maintenance only. There shall be no additional charges payable for re-designing / re-deployment of solution at any or all additional endpoints including DC and DR sites of the Bank. All activities pertaining to continuity of the solution shall be ensured by the bidder as part of warranty and/or AMC without any extra cost to the Bank.
- xi. The warranty and AMC/ATS will cover every kind of repair and support including technical on-site support from the Bidder and back to back OEM support for software updates, OS upgrades, version upgrades, troubleshooting, TAC support from the OEM, hardware replacement, hardware upgrades, and all relevant updates for any or all modules procured as part of this RFP to ensure that the most updated security risk library is available to the Bank at any given point in time for entire contract period.
- xii. During the warranty and AMC/ATS period, the Bidder will have to undertake comprehensive onsite maintenance as per defined frequency, support for proper operation, performance and output as specified in technical specifications of the all the networking and security equipment supplied by the Bidder.
- xiii. During the warranty and AMC period, the Bidder shall maintain the acceptance criteria and shall be responsible for all costs relating to service, maintenance (preventive and corrective), technical support and transport charges from and to the sites in connection with the maintenance of the solution or any components/ parts there under, which, under normal and proper use and maintenance thereof, proves defective in design, material or workmanship or fails to confirm to the specifications, as specified.
- xiv. The successful Bidder shall ensure that services of professionally qualified persons will be available for comprehensive on-site maintenance of the equipment during warranty/AMC period. The bidder shall only deploy well-experienced professionals during deployment, warranty and post warranty period.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- xv. J&K Bank reserves the right to go with any other Bidder for AMC during AMC period if Bank finds that the services provided by the bidder are not satisfactory. The bidder shall be fully responsible for the manufacturer's warranty for all equipment, accessories, spare parts etc. against any defect arising from design, material, manufacturing workmanship, or any act or omission of the manufacturer / bidder or any defect that may develop under normal use of supplied equipment during the warranty period.
- xvi. Warranty shall not become void even if J&K Bank buys any other supplemental compatible hardware from a third party and installs it with these machines. However, the warranty will not be applied to such hardware installed. Besides the above, the vendor will have to enter into Service Level Agreement (SLA) with the Bank.

Infrastructure Sizing

The proposed solution shall be hosted on the Bank's on premise infrastructure at DC/DR that shall be afforded by the Bank as detailed above. The Selected 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. **Selected bidder shall provide sizing for required hardware, middleware and software for app, web, DB layers and storage for both DC and DR sites along with the technical bid.** The sizing should be provided to handle the transaction flows efficiently without any degradation in the services throughout the contract period of 5 years. Solution should have capability to migrate to any other platform as per the Bank's requirement.

For the purpose of Infrastructure sizing, Bidder shall submit a brief architecture document detailing the below solution environments, internal connections and their components (Bill of Materials), as part of technical bid. The Solution architecture should be built considering the information set out in this RFP, solution specific requirements and following solution environments:

1. UAT/SIT Environment
2. Production- Primary Data Centre Environment
3. Disaster Recovery Environment

Successful Bidder shall provide the infrastructure requirement for On-premise deployment of the solution for a period of 5 years.

The Infrastructure details should include the following:

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- All hardware components required necessary for enterprise level implementation of the solution such as Servers/Load Balancers/Storage/Network Components etc., and any other peripheral devices. Bank shall provide the required Hardware Components.
- All software components of the solution such as Application/Web App/Middleware/Backup/Archival and Licenses.
- Software components like DB/Middleware to be factored under the proposed commercial rates

Note: - In case the solution uses database and Middleware as Oracle, same shall be provided by Bank itself, for databases other than Oracle the cost has to be factored in the commercials & genuineness certificate has to be provided to the Bank.

Onsite Technical Support (OTS)

Two (2) On-site dedicated FMS Resources post Sign-Off for the whole TCO period:

Post sign-off, the successful bidder shall provide 2 skilled OEM certified L2 Resident Engineer onsite who shall provide dedicated support to Bank to carry day-to-day BAU Activities who shall:

1. Carry out all day-to-day operations of the IDAM Project that shall include Integration of left over application with IAM tool (apart from 10 Tier-1 applications carried under this RFP) (Approx. 120) but is not limited to creation of user identities, assigning roles, configuring permissions, Joiner-Lever Tasks, access and authorization privileges on existing or new applications or any day to day task as part of the IDAM Solution in Identity management, Access, and Governance as per Bank's Requirement.
2. Implement all solution updates/patches, security bug fixes released by OEM. Fix solution bugs if any reported by Bank or Auditors.
3. Ensure compliance of all advisories of the statutory/ regulatory bodies like Reserve Bank of India (RBI), Ministry of Electronics and Information Technology (MeitY), Indian Computer Emergency Response Team (CERT-IN), Financial Intelligence Unit (FIU-IND), DFS Government of India,

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- Securities and Exchange Board of India (SEBI), Indian Banks' Association (IBA).
4. Implement, repair & resolve issues of the proposed solution during the contract period
 5. Primarily accountable for successful implementation of the add-ons in the project across Bank.
 6. Quarterly health checking and submission of report to the Bank and its compliance with the help of onsite team.
 7. Monitor operations for all solutions implemented at Bank.
 8. Help Team Leads in resolving technical issues & coordinating with OEM as escalation follow-up for long pending Tickets & calls
 9. Do Server & solution patching / hardening & VA/PT on solutions under their preview
 10. Do periodic preventive health check / Version Upgrade for solutions under their preview
 11. Monitor quality and risk related activities on solutions under their preview
 12. Identify and implement best practices / Configurations on solutions under their preview
 13. Periodic reporting to Bank on the status, issues/ challenges faced and how these are handled.
 14. Server / Solution Dashboard Monitoring and remove critical project bottlenecks (if any).
 15. Technical assistance during Disaster Recovery (DR) drills and related activities
 16. **Facility Management (FM) service:** The bidder shall provide the facility Management service during the contract period in Bank's premises as facility management service for seamless functioning of the IDAM solution in adherence to the SLA.

i. **Onsite Manpower Requirement (In total for all solutions):**

Type	Quantity
------	----------



<p>L2: General Shift All 365 days 10 AM to 6 PM (366 in leap year)</p>	<p>Two (2) resources as per Bank working days and during any planned activity like DC-DR Drills and for resolution of issues reported.</p> <p>Note: During off-days, Bidder shall ensure that the deployed resource is available to support remotely in case of any exigency to maintain the uptime on the solution.</p> <p>A compensatory off shall be allowed in case the Resource shall be called in for any full night activity.</p>
<ul style="list-style-type: none"> • Note: Bank reserves the right to interview the professionals/resources before deployment in the project and reject if not found suitable for the project. At a later stage also, if any of the professional found unsuitable or incapable or violates any of the bank guidelines, Bank may ask to remove / replace all such professionals on a short notice (30 days) without any impact on SLA. 	

- In case of exigency, support arrangement should be available during off-hours as a part of the crisis / incident management process.
- **Buffer arrangement:** The bidder shall maintain enough provisions of additional manpower for managing the absence of above resources due to whatsoever reasons. (Like company policy, work-hour limitations, leave, sickness, resignation, interval, training, etc.)

During Support Period, Supplier guarantees an Uptime of 99.95 % on monthly basis for the entire/core solution proposed.

Proposed IDAM Solution Capabilities

While the technical capabilities of the solution are defined in “Techno-Functional” Annexure of the RFP, however, the proposed IDAM solution should provide the following modules /utilities of IDAM mandatorily (but not limited to these) as mentioned below -

A. Identity Life Cycle and Entitlements Management

The solution should provide the ability to create and maintain identity and identity-related attributes, as well as capture, organize, view and



e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



assign entitlements to identities via the identity and entitlement repositories of IDAM solution using a flexible interface.

The solution should be able to manage the life-cycle (Joiner, Mover, and Leaver) of various types of users such as Full-time Employees, Contractors, Vendors, Partners, etc., such as User ID Creation/ Modification/ Deletion.

- It should integrate with the Bank's existing HRMS systems for user (employees) information in order to onboard, update, or remove users using automated process (API based integration) based on event and / or workflow or script (scheduled process).
- There should be a provision for user creation and modification directly in the proposed IDAM solution (Manually) other than employees of Bank.
- It should integrate with the existing Active Directories or other LDAP directories to onboard, update, or remove users.
- **The proposed IDAM Solution should integrate Windows Credential management to enable password less logins for installable applications and applications managed on SSO Login page (including browser-based applications).**
- It should support bulk or batch importing for user identity provisioning.
- It should support different authentication policies for different sets of users.
- It should have the ability to provide Role based access as per the details fetched from HRMS.

B. Access Requests and Management

The solution should provide the administrators with an intuitive and convenient tool for managing user accessibility. It should also enable self-service and delegated access requests using which administrators can add, modify or remove access in response to changes within the bank.

C. Workflow Orchestration

The solution should deliver a seamless and streamlined identity governance and administration experience. The workflows should follow a logical sequence of steps to ensure that the primary functions, such as access requests, initiating and receiving approval from the authorities are properly aligned.

Mandatory features, such as email notifications, as well as static and dynamic approval routing, prevention of bottlenecks and pushing the workflow forward should also be maintained.

D. Fulfilment Via Automated Provisioning and Service Requests

The solution should facilitate user account provisioning, updating or deleting the accounts, and modifications to existing accounts while adhering to creation and deletion policies, which can include disabling an account for a set period before erasing it. The solution should also feature indirect fulfilment, using service requests to complete and manage and providing a record of the transactions.

E. Reporting and Analytics

The solution should provide the analytics of bank's access controls, as well as functions with in-depth audit trails and overview of data, which includes information about who approved which access requests.

F. Role and Policy Management

The solution should manage every aspect of Identity Governance and Administration. It should meet the needs to configure, define and maintain policies with respect to accessibility, workflow, security and audit. The solution should have the ability to detect and notify policy violations as well, ensuring all are as per the bank's policies.

G. Auditing and Accounting

The solution should monitor the life cycle of data, from policy management changes to access request approvals while ensuring the accuracy of information and preventing unauthorized alterations. The solution should be capable of generating alerts and notifications, as well as workflow triggers, if users violate any of bank's policies. Alert levels should be customizable as per the bank's requirements. The solution should be capable to log files, actions, especially violation of organizational security policies to establish accountability of the end users.

H. Authentication and Authorization

The solution should verify the user's identity by using Multi-Factor Authentication (MFA). MFA should facilitate different methods of token generation like email, SMS, authenticator applications, biometric devices, digital certificates and standard authentication mechanisms. The solution should have decision-making capabilities for providing access of different applications/systems to users based on the established policies and guidelines of the Bank. The solution should also provide on premise Single-Sign on (SSO) for on boarding of users to access applications/websites of the Bank. **The solution should support incremental authentication (MFA (Biometric) or alternate factor of authentication) of applications wherever applicable including CBS Finacle-10.**

I. Other Must Have capabilities:

1. The solution must work in line with the latest authorization and authentication mechanisms. It should cater for the functionality of IDAM along with all its components as a unified solution to increase organization's agility and security while maintaining a convenient, streamlined experience along with enhanced IT security and regulatory compliance.
2. The solutions should be designed in such a way that they cover all the divisions of the Bank's Data Centre and NAP Locations.
3. The proposed solution should be configured and scalable to cater the Bank's requirement & the solution deployment should be compliant with Bank's IS, IT and Cyber policies, internal guidelines, regulatory requirements and countrywide regulations and laws from time to time.
4. The existing solution should be scalable to cater the load of minimum 25000 users. It should be further scalable to the adequate capacity as per the business requirements. The same solution should be scalable to cater additional licenses requirements without any disruption of existing setup / zero downtime.
5. The solution should effectively and efficiently manage operations and security posture of the Bank by preparing for and responding to cyber risks/threats, facilitate business continuity and recovery from cyber attacks / incidents.

6. The solutions should be able to integrate various log types and logging options into SIEM and syslog. The solution should also have inherited feature for logging and alerts.
7. The solution should integrate with Active Directory/Entra ID, BMC tools or any other standard ticketing tool for ticketing/workflow/case management, unstructured data/big data, reporting/dashboard, use cases/rule design (customized based on risk and compliance requirements/drivers, etc.), with IT-GRC Solution etc.
8. The solution should be in adherence to the guidelines provided in the RBI cyber security circular no RBI/2015-16/418 dated 2nd June 2016 and its amendments (in present and in future) and guidelines/ advisories/ circulars from RBI time to time. The bidder shall ensure all features /fine-tuning in the solution as per prevailing and future guidelines from RBI /GOI, other regulatory bodies and compliance on advisories from National Critical Information Infrastructure Protection Centre (NCIIPC), CERT-IN, CSITE or other statutory/Govt. bodies. Such regulatory changes shall be implemented by the OEM/Bidder at no additional cost to the Bank.
9. The bidder shall submit deployment methodology as part of project plan inline to the functional requirements of the solution.
10. Solution should be capable of supporting full user capacity at any given point of time.
11. Solution should be able to be deployed with multiple nodes grouped for high availability in separate clusters, for deployment in more than one datacentres.
12. Solution should be easy to deploy, with minimal configuration and preferably based on virtual machine templates.
13. Solution should provide a facility to back up all the configuration and export in a file.
14. Solution should support exporting any encryption keys or certificates used to store data, so that recovery in case of disaster is possible.
15. The suite should support all leading platforms which includes Windows /Linux / Unix / Solaris/DB2 etc. on the server side and database servers including Oracle / MS-SQL /MY-SQL Server etc. but not limited to these.

16. The bidder should schedule backup of full database & configuration of all components of Identity and Access Management Solution along with all its components and configurations on defined frequency by the bank. It should be possible to restore the backup of full database & configuration. The bidder shall perform the archival and purging of database as per laid down guidelines and policies of the bank.
17. The solution should be provided with automatic failover mechanism between each system should be supported. The bidder shall configure the automatic failover between DC and DR or NDR in case of any disaster / disruption.
18. The solution should have the ability to migrate to cloud in future as per Bank's requirements. The bidder shall perform such migration as per the requirement of the Bank without any extra cost to the Bank.
19. The proposed solution should be able to seamlessly integrate with SOC/existing solutions including Network Operation Centre (NOC) and any future solutions procured by the bank, during the contract period and in future. The Integration work will be responsibility of bidder failing which Bank may not provide signoff / acceptance of the solution and will not process the payment of undelivered portion of the solution without any liability (including license cost) to the Bank.

5. Location of Work

The successful bidder shall be required to work in close co-ordination with Banks teams and may be required to work at different locations prescribed by Bank such as Banks DC/DR and other offices as per requirement. Implementation of the Project will be performed Onsite i.e. at Bank premises only. Comprehensive Project Plan along with minute sub-milestones of implementation and high level and low-level data flow diagrams should be shared with the Bank during kick-off meeting post issuance of purchase Order.

1. CHQ , Srinagar

Jammu & Kashmir Bank Ltd.
Corporate Headquarters,
MA Road, Srinagar-190001

2. Data Center Noida

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Jammu & Kashmir Bank Ltd.

Green Fort Data Center, Plot B7, Sector 132, Noida U.P.-201301

3. DR Mumbai

CtrlS Data Center,

Mahape, Navi Mumbai, Maharashtra, 400701

Note: - All expenses (travelling/lodging, etc.) shall be borne by the successful bidder.

6. Resource Deployment and Competency

The selected bidder is expected to provide a skilled and experienced team for effective & successful implementation of the project. A Project Manager must be deployed to oversee the entire implementation process. In addition to the implementation team, dedicated onsite resources having requisite educational qualifications & technical expertise. The deployed resources must meet the Bank's criteria, hold relevant qualifications, and be subject to Bank-led evaluations and periodic performance reviews. For a detailed list of deployment requirements, qualification criteria, and evaluation conditions, please refer to **Annexure N - Resource Deployment and Competency Requirements**.

7. Invitation for Tender Offer

J&K Bank invites tenders for Technical bid (online) and Commercial bid (online) from suitable bidders. In this RFP, the term "bidder" refers to the bidder delivering products / services mentioned in this RFP.

The prospective bidders are advised to note the following: The interested bidders are required to submit the Non-refundable RFP Application Fees of ₹2500 by way of NEFT, details of which are mentioned at clause of Earnest Money Deposit in Part C.

1. Bidders are required to submit Earnest Money Deposit (EMD) for ₹50,00,000/- (Rupees Fifty Lac Only). The Bank may accept Bank guarantee in lieu of EMD for an equivalent amount valid for 180 days from the last date of bid submission and issued by any scheduled commercial Bank acceptable to the Bank. Offers made without EMD will be rejected.
2. Technical Specifications, Price Bid, Terms and Conditions and various formats for submitting the tender offer are described in the tender document and Annexures.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



8. Project Delivery Milestones

The solution as per the required scope needs to be rolled out as per the delivery timelines mentioned. The phases of the Schedule are as follows:

PROJECT PHASES:

1. Project Plan
2. Delivery of Solution
3. User Acceptance Testing
4. Operationalization of Solution
5. Solution Review

1. PROJECT PLAN:

Successful Bidder shall submit the project plan for complete implementation of the solution as per the Scope of Work detailed in this RFP along with Solution Architecture, DFD and other required documents. This plan should be submitted for review and bank's acceptance within two week after the issuance of PO to the successful bidder.

Bank shall issue a Project Plan signoff accepting the same. It shall be the responsibility of the successful bidder to submit and get the plan approved by the Bank authorities within the timelines mentioned above without any delay. Bank shall have the discretion to cancel the purchase order in lieu of delay in submission of the project plan.

2. PROJECT MILESTONES & DELIVERY

The solution must be implemented as per project scope within a period defined in this RFP. Rollout of the solution has to be as per the below timelines:

Project Milestone	Timeline
Installation /implementation /commissioning of hardware along with bundled OS/DB licenses at DC & DR in HA Mode + UAT Setup (2DC+2DR+1UAT) as per Bank's requirement. (<i>Hardware sizing along with rationale of sizing to be submitted along with Technical Bid</i>)	Within 4 weeks from the date of issuance of PO or Handover of Hardware by Bank team with all pre-requisites closed.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



<p>Delivery, supply, Implementation & Configuration of IDAM Licenses/software along with Go-Live for 5 Pilot Applications from CBS, ERP, AD, HRMS, CRM, LOS, PAM, SFMS (NEFT/RTGS), SWIFT, Pension Application, CTS, e-Office, Ethic, Self-Audit, Treasury Management System, Trade Finance (To be procured) etc (as decided by the Bank) at DC & DR sites along with Dashboard, Reporting, Governance and Administrator view on UAT & Prod.</p>	<p>Within 10 weeks from the date of issuance of PO</p>
<p>Solution Overview/Training by OEM/Authorized Partner to the identified team (minimum 10) on the solution(s) capabilities, features / service architecture, onboarding of applications, integration with existing setups, reporting, dashboard etc for minimum 5 working days.</p>	<p>Within 11 weeks from the date of issuance of PO</p>
<p>Go-Live for 2nd Phase 5 Pilot Applications from CBS, ERP, AD, HRMS, CRM, LOS, PAM, SFMS (NEFT/RTGS), SWIFT, Pension Application, CTS, e-Office, Ethic, Self-Audit, Treasury Management System, Trade Finance (To be procured) etc (as decided by the Bank) at DC & DR sites along with Dashboard, Reporting, Governance and Administrator view on UAT & Prod.</p>	<p>Within 6 weeks from the date of commissioning & Go-Live of 1st Phase of 5 applications in UAT, DC & DR</p>
<p>Go-Live for 3rd Phase 6 Pilot Applications from CBS, ERP, AD, HRMS, CRM, LOS, PAM, SFMS (NEFT/RTGS), SWIFT, Pension Application, CTS, e-Office, Ethic, Self-Audit, Treasury Management System, Trade Finance (To be procured) etc (as decided by the Bank) at DC & DR sites along with Dashboard, Reporting, Governance and Administrator view on UAT & Prod..</p>	<p>Within 6 weeks from the date of commissioning & Go-Live of 2nd Phase of 5 applications in UAT, DC & DR</p>

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



<p>Deployment of Two (2) L2 Certified Resources onsite at DC/DR Locations of the Bank for monitoring and management of of IDAM solution and carrying BAU and all under scope activities in Identity management, Access, and Governance, reporting, dashboard creation & maintenance, governance as defined in the Scope of Work section of RFP for a contract period of 5 years.</p>	<p>Deployment of resources shall be carried within 1-week post Sign Off and Final Go-Live of the project with all deliverables in line with the Technical criteria and Scope of Work. Interview process for onboarding (if required) should be started from week 9 only to avoid any delay in deployment which shall otherwise attract LD penalty.</p>
<p>Completion of all work & Go-live of the project with all deliverables, reporting, dashboard creation, maintenance, & Solution governance as defined in the relevant sections of the RFP and Scope of Work against all 16 Applications in UAT/DC/DR & completion of one successful DC-DR Drill for all applications including Sign Off against all under scope activities.</p>	<p>Sign-Off within 22-24 weeks from the issuance of PO or Completion of all work & Go-live of the project with all deliverables (whichever is earlier)</p>
<p>Alignment of OEM Professional Services to the Bank</p>	<p>Within 1 week from the date of Sign-Off.</p>
<p>Professional training by OEM to 10 staff members for 2 weeks post Sign-Off (with a gap of 3 months) on the solution/modules which shall include knowledge of features / service architecture of the solution, procedure for onboarding of users/applications, integration with existing setups and other Joiner Level functionalities, Dashboards, Reporting and overall solution functioning and scope against each module of the IDAM Solution. <i>(Here week means 5 working days)</i></p>	<p>2 Weeks OEM Training post Sign-off (with a gap of 3 months)</p>

Successful bidder is expected to provide detailed project implementation status on weekly basis.

The bidder must strictly adhere to the project timeline schedule, as specified in the purchase contract executed between the Parties for performance of the obligations, arising out of the purchase contract and any delay in completion of the obligations by the bidder will enable Bank to resort to any or all of the following provided that the bidder is first given a 30 days" written cure period to remedy the breach/delay:

- a. Claiming Liquidated Damages
- b. Termination of the purchase agreement fully or partly and claim liquidated damages.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- c. Forfeiting of Earnest Money Deposit / Invoking EMD Bank Guarantee/Performance Guarantee.

However, Bank will have the absolute right to charge penalty and/or liquidated damages as per Tender /contract without giving any cure period, at its sole discretion besides taking any other appropriate action.

EXTENSION OF DELIVERY SCHEDULE:

If, at any time during performance of the Contract, the Bidder should encounter conditions impeding timely delivery, the Bidder shall promptly notify the Bank in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the Bidder's notice, the Bank shall evaluate the situation and may at its discretion may extend the Bidder's time for performance against suitable extension of the performance guarantee for delivery.

NON-DELIVERY:

Failure of the successful bidder to comply with the above delivery schedule, shall constitute sufficient grounds for the annulment of the award of contract and invocation of bank guarantee (delivery) besides taking appropriate action against the successful bidder including blacklisting such bidder from participating in future tenders.

3. USER ACCEPTANCE TESTING:

Successful bidder shall assist Bank in the User Acceptance Testing of the solution for the functionalities stated in this RFP document. Bank shall issue a UAT signoff on successful completion of the UAT for all channels. If the UAT fails or there is undue delay of the completion of the UAT due to reasons attributable to the successful bidder, Bank may at its own discretion cancel the purchase order and invoke the Bank guarantee for implementation.

4. OPERATIONALIZATION OF SOLUTION:

Bank shall issue Go Live Signoff on successful operationalization of the solution. If there is delay in the operationalization of the solution, Bank reserves the right to cancel the purchase order and invoke the Bank guarantee submitted for implementation.

5. REVIEW:

The solution shall remain under review for a period of 3 months from the date of issuance of Go Live Certificate as stated above. The Successful bidder shall be readily available during the review phase for troubleshooting and other support. During the review phase, Bank may request changes to the application as per its requirement and

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



no extra costs shall accrue to the bank for the effort involved in the same. Bank shall issue final acceptance signoff at the end of the review phase.

B-EVALUATION PROCESS

The endeavor of the evaluation process is to find the best fit Solutions as per the Bank's requirement at the best possible price. The evaluation shall be done by the Bank's internal committees formed for this purpose. Through this RFP, Bank aims to select bidder(s) /Service provider(s) who would undertake **Selection of Vendor for Supply, Implementation, Integration, Management, Monitoring and Support of Identity & Access Management (IDAM) Solution** The bidder shall be entrusted with end to end responsibility for the execution of the project under the scope of this RFP. The bidder is expected to commit for the delivery of services with performance levels set out in this RFP.

Responses from Bidders will be evaluated in three stages, sequentially, as below:

Stage A. Evaluation of Eligibility

Stage B: Technical Evaluation

Stage C. Commercial Evaluation

The three stage evaluation shall be done sequentially on knock-out basis. This implies that those Bidders qualifying in Stage A will only be considered for Stage B and those bidders qualifying Stage B will be considered for Stage C. Please note that the criteria mentioned in this section are only indicative and Bank, at its discretion, may alter these criteria without assigning any reasons. Bank also reserves the right to reject any / all proposal(s) without providing any specific reasons. All deliberations and evaluations performed by Bank will be strictly confidential and will be maintained as property of Bank exclusively and will not be available for discussion to any Bidder of this RFP.

Stage A-Evaluation of Eligibility

The Bidders of this RFP will present their responses as detailed in this document. The Response includes details / evidences in respect of the Bidder for meeting the eligibility criteria, leading the Bank to evaluate the Bidder on eligibility criteria. The Bidder will meet the eligibility criteria mentioned in Annexure D in this document individually. Bank will evaluate the Bidders on each criterion severally and satisfy itself beyond doubt on the Bidders ability / position to meet the criteria. Those Bidders who qualify on all the criteria will only be considered as "Qualified under Stage A" of evaluation and will be considered for evaluation under Stage B. Those Bidders who do not qualify at this Stage A will not be

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



considered for any further processing. The EMD money in respect of such Bidders will be returned on completion of the Stage A evaluation. Bank, therefore, requests that only those Bidders who are sure of meeting all the eligibility criteria only need to respond to this RFP process.

Stage B-Evaluation of Technical Bid

All technical bids of bidders who have Qualified Stage A will be evaluated in this stage and a technical score would be arrived at. The bidder should meet the techno functional requirements as mentioned in the Annexure E1 and other requirements mentioned in the technical evaluation bid format . The Bank will scrutinize the offers to determine their completeness (including signatures from the relevant personnel), errors, omissions in the technical & commercial offers of respective bidders. The Bank plans to, at its sole discretion, waive any minor non- conformity or any minor deficiency in an offer. The Bank reserves the right for such waivers and the Bank's decision in the matter will be final.

Bidders scoring at-least overall score of 70 % or more ,as per Technical Bid Evaluation Format in Annexure E ,will be declared technically qualified.

Bank may seek clarifications from the any or each bidder as a part of technical evaluation. All clarifications received within stipulated time shall be considered for evaluation. In case a clarification is not received within the stipulated time, the respective technical parameter would be treated as non-compliant and decision to qualify the bidder shall be accordingly taken by the Bank. Those Bidders who meet the threshold score of **70 %** or more will be considered as "Qualified under Stage B" and will be considered for evaluation under Stage C. Those who do not meet the above threshold will not be considered for further evaluation and their EMD will be returned.

The bidders will submit the Technical Bid in the format as per Annexure E. A copy of board resolution or power of attorney showing that the signatory has been duly authorized to sign the tender document.

Stage C- Evaluation of Commercial Bid

The Commercial Bid should be submitted as per the format in Annexure F.

i. Commercial Bid of only those bidders will be opened who comply with all the eligibility criteria, qualify the technical evaluation stage and confirm compliance to all the terms & conditions and requirements of the RFP document.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



ii. The Bank's evaluation of the indicative commercial bids will consider the bidder's compliance with the terms and conditions.

iii. The offer must remain valid for a period of at least 180 days from the date of the tender opening.

Bidders are responsible for the accuracy of all cost computations in their commercial bids. The Bank will review these computations and correct any arithmetic errors identified. While the Bank will make reasonable efforts to identify errors, the ultimate responsibility for accuracy lies with the bidder.

Cost Evaluation under Combined Quality cum Cost Based System (CQCCBS)

i. Under the CQCCBS, technical proposals will be allotted a weightage of 70%, while financial bids, will be allotted a weightage of 30%.

ii. The proposal with the lowest cost will be given a financial score of 100, and other proposals will be given financial scores inversely proportional to their prices.

iii. The total score, encompassing both technical and financial aspects, shall be obtained by weighing the quality and cost scores and summing them up.

Highest Point's Basis:

On the basis of the combined weighted score for quality and cost, the bidder shall be ranked in terms of the total score obtained. The proposal obtaining the highest total combined score in evaluation of quality and cost will be ranked as H-1 followed by the proposals securing lesser marks as H-2, H-3 etc. The proposal securing the highest combined marks and ranked H-1 will be invited for negotiations, if required and shall be recommended for award of contract.

Technical Evaluation:

The technical score will be calculated as follows

$$\text{Weighted Technical Score} = \frac{\text{Bidder's Technical Score}}{\text{Highest Technical Score}}$$

The technical score will carry a weightage of 70%.

Commercial Evaluation:

The commercial score will be calculated as follows:

$$\text{Commercial Score} = \frac{\text{Lowest Commercial Price}}{\text{Bidder's Commercial Price}} \times 100$$

The commercial score will carry a weightage of 30%.

Final Evaluation and Selection:

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Final Combined Score Formula:

$$\text{Final Score} = [\text{Weighted Technical Score} \times 70] + [\text{Commercial Score} \times 0.30]$$

Bidders will be ranked as H-1, H-2, etc., based on the final combined score.

Example Procedure

As an example, the following procedure shall be followed. In a particular case of selection of bidder, it was decided to have minimum qualifying marks for technical qualifications as 75 and the weightage of the technical bids and financial bids was kept as 70:30. In response to the RFP, 3 proposals, A,B & C were received. The technical evaluation committee awarded them 80, 75 and 90 scores in the technical evaluation respectively. The minimum qualifying marks were 75. All the 3 proposals were, therefore, found technically suitable and their financial proposals were opened after notifying the date and time of bid opening to the successful participants.

The price evaluation committee examined the financial proposals and evaluated the quoted prices as under:

Proposal	Technical Score	Quoted Cost
A	80	Rs 100
B	75	Rs 110
C	90	Rs 120

The evaluation committee examined the proposals and evaluated shall take place as under:

Proposal	Technical Score	Highest Technical Score	Weighted Technical Score	Commercials Quoted	Lowest Commercial Bid	Commercial Score	Final Combined Score	Final Rank
A	80	90	0.88	Rs.100	Rs.100	100	$(0.88 \times 70) + (100 \times 30) = 91.6$	H 2
B	75		0.83	Rs.110		90.90	$(0.83 \times 70) + (90.90 \times 30) = 85.37$	H 3
C	90		1.00	Rs.120		83.33	$(1 \times 70) + (83.33 \times 30) = 94.99$	H 1

Proposal C at the evaluated cost of Rs.120 was, therefore, declared as winner H1 and recommended for negotiations/approval, to the competent authority.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



C-RFP SUBMISSION

1. e-Tendering Process

This RFP will follow e-Tendering Process (e-Bids) as under which will be conducted by Bank's authorized e-Tendering Vendor M/s. e-Procurement Technologies Ltd. through the website <https://jkbank.abcprocure.com>

- a) Publishing of RFP
- b) Vendor Registration
- c) Publishing of RFP
- d) Pre Bid Queries
- e) Online Response of Pre-Bid Queries
- f) Corrigendum/Amendment (if required)
- g) Bid Submission
- h) Bids Opening
- i) Pre-Qualification
- j) Bids Evaluation
- k) Commercial Evaluation
- l) Contract Award

Representative of bidder may contact the Help Desk of e-Tendering agency M/s. e-Procurement Technologies Ltd for clarifications on e-Tendering process:

2. Service Provider:

M/s. E-procurement Technologies Limited
(Auction Tiger), B-705, Wall Street- II, Opp. Orient Club, Ellis
Bridge, Near Gujarat College,
Ahmedabad- 380006, Gujarat

Help Desk:

Contact Persons: Nandan Velara
Mobile No.: 9081000427 / 9904407997
Landline: 079-68136831/ 6857 / 6820 / 6843 / 6853 / 6829 /
6835 / 6863 / 6852 / 6840

No consideration will be given to e-Bids received after the date and time stipulated in this RFP and no extension of time will normally be permitted for submission of e-Bids.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Bank reserves the right to accept in part or in full or extend or reject the bids received from the bidders participating in the RFP.

Bidders will have to abide by e-Business Rules framed by the Bank in consultation with M/s. e-Procurement Technologies Ltd.

3. RFP Fees

The non- refundable RFP application fee of Rs. 2,500/- is required to be paid by the prospective bidders through NEFT as per the following details:

Bank Details for RFP Fees	
Account Number	9931530300000001
Account Name	Tender Fee / Cost Account
Bank Name	The J&K Bank Ltd
Branch Name	Corporate Headquarters MA Road Srinagar J&K - 190001
IFSC Code	JAKA0HRDCHQ
Amount	INR 2,500/=

The Bidder shall solely bear all expenses whatsoever associated with or incidental to the preparation and submission of its Bid and the Bank shall in no case be held responsible or liable for such expenses, regardless of the conduct or outcome of the bidding process including but not limited to cancellation / abandonment / annulment of the bidding process.

4. Earnest Money Deposit

Prospective bidders are required to submit Earnest Money Deposit (EMD) of INR 50,00,000 (Rupees Fifty Lacs Only).The Bank may accept Bank guarantee in lieu of EMD for an equivalent amount valid for 180 days from the last date of bid submission and issued by any scheduled commercial Bank in India (other than Jammu & Kashmir Bank). The Bank will not pay any interest on the EMD. The bidder can also submit the EMD through NEFT as per the following details:

Bank Details for Earnest Money Deposit	
Account Number	9931070690000001
Account Name	Earnest Money Deposit (EMD)
Bank Name	The J&K Bank Ltd

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Branch Name	Corporate Headquarters MA Road Srinagar J&K - 190001
IFSC Code	JAKA0HRDCHQ
Amount	INR 50,00,000/=

In case of a Bank Guarantee from a Foreign Bank, prior permission of the Bank is essential. The format of Bank Guarantee is enclosed in Annexure G.

EMD submitted through Bank Guarantee/Demand Draft should be physically send in an envelope mentioning the RFP Subject, RFP No. and date to the following address:

Address:	Technology & Development Department, J&K Bank Ltd. 5th Floor Corporate Headquarters, MA Road Srinagar, J&K Pin- 190001
-----------------	---

Note: EMD is exempted for all Start-ups as recognized by DPIIT/DIPP. In case of such exemption, relevant documents/proof is to be submitted with Bid.

The EMD made by the bidder will be forfeited if:

- a. The bidder withdraws his tender before processing of the same.
- b. The bidder withdraws his tender after processing but before acceptance of the PO issued by Bank.
- c. The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee.
- d. The bidder violates any of the provisions of the terms and conditions of this tender specification.

The EMD will be refunded to:

- a. The Successful Bidder, only after furnishing an unconditional and irrevocable Performance Bank Guarantee (other than Jammu & Kashmir Bank) from any scheduled commercial bank in India for 5% of the total project cost for 5 years and valid for 5 years+6 months including claim period of 6 months, validity starting from its date of issuance. The PBG shall be submitted within 30 days of the PO issued from the Bank.

- b. The Unsuccessful Bidder, only after acceptance of the PO by the selected bidder.

5. Performance Bank Guarantee (PBG)

The successful bidder will furnish unconditional performance bank guarantees (other than Jammu & Kashmir Bank) from any scheduled commercial bank in India, for 5% of the total Purchase order cost for a period 5 years + 6 months. The format of the PBG is given as per Annexure H .The PBG shall be submitted within 30 days from the date of issuance of Purchase order by the Bank. The PBG shall be denominated in Indian Rupees. All charges whatsoever such as premium, commission etc. with respect to the PBG shall be borne by the Successful Bidder. The PBG so applicable must be duly accompanied by a forwarding letter issued by the issuing Bank on the printed letterhead of the issuing Bank. Such forwarding letter shall state that the PBG has been signed by the lawfully constituted authority legally competent to sign and execute such legal instruments. The executor (BG issuing Bank Authorities) is required to mention the Power of Attorney number and date of execution in his / her favour with authorization to sign the documents. Each page of the PBG must bear the signature and seal of the BG issuing Bank and PBG number. In the event of delays by Successful Bidder in implementation of project beyond the schedules given in the RFP, the Bank may invoke the PBG. Notwithstanding and without prejudice to any rights whatsoever of the Bank under the contract in the matter, the proceeds of the PBG shall be payable to Bank as compensation by the Successful Bidder for its failure to complete its obligations under the contract. The Bank shall also be entitled to make recoveries from the Successful Bidder's bills, Performance Bank Guarantee, or any other amount due to him, the equivalent value of any payment made to him by the Bank due to inadvertence, error, collusion, misconstruction or misstatement. The PBG may be discharged / returned by Bank upon being satisfied that there has been due performance of the obligations of the Successful Bidder under the contract. However, no interest shall be payable on the PBG.

6. Tender Process

- i. The Bids submitted by the Bidders will be scrutinized to determine the fulfillment of Eligibility Criteria as stipulated in the RFP Document. After evaluation of the eligibility criteria the proposals will be evaluated in two stages. In the first stage, i.e. Techno-Functional Evaluation, the bidders will be shortlisted, based on bidder's responses . In the second stage, commercial bids of the technically qualified bidders will be opened.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- ii. The response to the tender should be submitted in two parts: Eligibility including Technical bid (Techno Functional requirements) and Commercial Bid through online e-tendering portal with a tender document fee and EMD details mentioned above.
- iii. The Bidder shall submit their offers strictly in accordance with the terms and conditions of the RFP. Any Bid, which stipulates conditions contrary to the terms and conditions given in the RFP, is liable for rejection. Any decision of Bank in this regard shall be final, conclusive and binding on the Vendor.
- iv. This contract shall initially be awarded for a period of five (5) years from the date of signing. Prices quoted will remain same during the contract period of 5 years. Six (6) months prior to the contract's expiration, the Vendor shall engage with the Bank to confirm whether the Bank intends to extend the contract. If the Bank opts for an extension, the Vendor shall mandatorily extend the contract for up to two (2) additional years, ensuring uninterrupted service delivery. The terms and conditions for service delivery shall remain unchanged; however, the Bank reserves the right to negotiate and finalize the commercial rates for the extended period through mutual discussion. The Vendor shall not unilaterally withdraw from or refuse the extension if exercised by the Bank. In the event the Bank decides not to extend the contract, the Vendor shall provide all necessary support, documentation, and assistance to ensure a smooth and structured transition.
- v. If the service provided by the vendor is found to be unsatisfactory or if at any time it is found that the information provided by the vendor is false, the Bank reserves the right to revoke the awarded contract without giving any notice to the vendor. Bank's decision in this regard will be final.
- vi. If at any time it is found that the information provided by the vendor is false, the Bank reserves the right to revoke the awarded contract without giving any notice to the vendor. Bank's decision in this regard will be final.
- vii. If the Selected Bidder fails to fulfil the orders within the stipulated period, Bank will have the right to allot those unfulfilled orders to other participating vendors, after giving 15-days" notice to the defaulting Vendor, provided the next vendor (H2) matches the rate fixed. Also during the period of the contract due to unsatisfactory service, Bank will have the right to cancel the contract and award the contract to other participating vendors.
- viii. **In case the commercial bid submitted by the selected bidder is found to be abnormally Low i.e; appear to be too low to be realistic, raising concerns about the bidders' capacity & capability to perform the contract at the offered price, in such a case, Bank shall have a sole discretion to reject the bid and evaluate other bidders**

7. Bidding Process

- i. The bids in response to this RFP must be submitted in three parts:

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- a. Confirmation of Eligibility Criteria
 - b. Technical Bids (TB) including and
 - c. Commercial Bid" (CB).
- i. The mode of submission of Confirmation of Eligibility Criteria, Technical Bids and Commercial Bid (CB) shall be online.
 - ii. The Bidders who qualify the Eligibility Criteria will be qualified for commercial bid evaluation. The successful Bidder(s) will be determined based on the Cost Evaluation under Combined Quality cum Cost Based System (CQCCBS).
 - iii. Bidders are permitted to submit only one Bid and relevant Commercial Bid. More than one Bid should not be submitted.
 - iv. Receipt of the bids shall be closed as mentioned in the bid schedule. Bid received after the scheduled closing time will not be accepted by the Bank under any circumstances.
 - v. Earnest Money Deposit must accompany all tender offers as specified in this tender document. EMD amount / Bank Guarantee in lieu of the same should accompany the Bid. Bidders, who have not paid Cost of RFP and Security Deposit (EMD amount) will not be permitted to participate in the bid and bid shall be summarily rejected.
 - vi. All Schedules, Formats, Forms and Annexures should be stamped and signed by an authorized official of the bidder'
 - vii. The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the bidding documents. Failure to furnish all information required by the bidding documents or submission of a bid not substantially responsive to the bidding documents in every respect will be at the bidder's risk and may result in rejection of the bid.
 - viii. No rows or columns of the tender should be left blank. Offers with insufficient information are liable to rejection.
 - ix. The bid should contain no interlineations, erasures or over-writings except as necessary to correct errors made by the bidder. In such cases, the person/s signing the bid should initial such corrections.
 - x. Bank reserves the right to re-issue / re-commence the entire bid process in case of any anomaly, irregularity or discrepancy in regard thereof. Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder.
 - xi. Modification to the Bid Document, if any, will be made available as an addendum/corrigendum on the Bank's website and Online tendering portal.
 - xii. All notices regarding corrigenda, addenda, amendments, time-extension, clarification, response to bidders' queries etc., if any to this RFP, will not be published through any advertisement in newspapers or any other mass media.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- Prospective bidders shall regularly visit Bank's website or online tendering portal to get themselves updated on changes / development in relation to this RFP.
- xiii. Prices quoted should be exclusive of GST.
 - xiv. Applicable taxes would be deducted at source, if any, as per prevailing rates.
 - xv. The price ("Bid Price") quoted by the Bidder cannot be altered or changed due to escalation on account of any variation in taxes, levies, and cost of material.
 - xvi. During the period of evaluation, Bidders may be asked to provide more details and explanations about information they have provided in the proposals. Bidders should respond to such requests within the time frame indicated in the letter/e-mail seeking the explanation.
 - xvii. The Bank's decision in respect to evaluation methodology and short-listing Bidders will be final and no claims whatsoever in this respect will be entertained.
 - xviii. The Bidder shall bear all the costs associated with the preparation and submission of its bid and the bank, will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

8. Deadline for Submission of Bids:

- i. Bids must be received at the portal and by the date and time mentioned in the "Schedule of Events".
- ii. In case the Bank extends the scheduled date of submission of Bid document, the Bids shall be submitted at the portal by the time and date rescheduled. All rights and obligations of the Bank and Bidders will remain the same.
- iii. Any Bid received after the deadline for submission of Bids prescribed at the portal, will be rejected.

9. Bid Validity Period

- i. Bid shall remain valid for duration of 06 calendar months from Bid submission date.
- ii. The offer must remain valid for a period of at least 180 days from the date of the tender opening.
- iii. Once Purchase Order or Letter of Intent is issued by the Bank, the said price will remain fixed for the entire Contract period and shall not be subjected to variation on any account, including exchange rate fluctuations and custom duty. A Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

10. Bid Integrity

Willful misrepresentation of any fact within the Bid will lead to the cancellation of the contract without prejudice to other actions that the Bank may take. All the submissions, including any accompanying documents, will become property of the Bank. The Bidders

shall be deemed to license, and grant all rights to the Bank, to reproduce the whole or any portion of their Bid document for the purpose of evaluation and to disclose the contents of submission for regulatory and legal requirements.

11. Cost of Bid Document

The participating Bidders shall bear all the costs associated with or relating to the preparation and submission of their Bids including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstration or presentations which may be required by the Bank or any other costs incurred in connection with or relating to their Bid. The Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder regardless of the conduct or outcome of the bidding process.

12. Contents of Bid Document

- i. The Bidder must thoroughly study/analyse and properly understand the contents of this RFP, its meaning and impact of the information contained therein.
- ii. Failure to furnish all information required in this RFP or submission of Bid not responsive to this RFP in any respect will be at the Bidder's risk and responsibility of Bidders and shall be summarily rejected
- iii. The information provided by the Bidders in response to this RFP will become the property of the Bank and will not be returned. Incomplete information in Bid document may lead to non-consideration of the proposal.
- iv. The Bid prepared by the Bidder, as well as all correspondences and documents relating to the Bid exchanged by the Bidder and the Bank and supporting documents and printed literature shall be submitted in English.

13. Modification and Withdrawal of Bids

- i. The Bidder may modify or withdraw its Bid after the Bid's submission, provided that written notice of the modification, including substitution or withdrawal of the Bids, is received at the portal, prior to the deadline prescribed for submission of Bids.
- ii. No modification in the Bid shall be allowed, after the deadline for submission of Bids.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- iii. No Bid shall be withdrawn in the interval between the deadline for submission of Bids and the expiration of the period of Bid validity specified in this RFP. Withdrawal of a Bid during this interval may result in the forfeiture of EMD submitted by the Bidder.

14. Payment Terms

The Bidder must accept the payment terms proposed by the Bank as proposed in this section.

- a) The Payments shall be made on the achievement of the following project milestones:

Payment	Project Milestone	Remarks
80% of Table A Commercials	Delivery, supply, Implementation & Configuration of IDAM Licenses/software in the IDAM Setup	Submission of POD of IDAM Perpetual Licenses/ Software in the name of J&K Bank clearly specifying its nature/type, start date and end date along with reflecting of Licenses in the OEM Portal (wherever available) is required for claiming the payment.
20% of Table A Commercials + 80% of Table C Commercials	Installation & configuration of all IDAM Licenses in the setup along with implementation, configuration & commissioning of hardware along with bundled OS/DB licenses at DC & DR in HA Mode + UAT Setup (2DC+2DR+1UAT) as per requirement of Solution.	Installation & configuration of all procured IDAM Licenses in the IDAM Setup along with Sign-off against the Commissioning & Go-Live of all DC+DR+UAT Hardware is required for claiming the payment.

<p>10% of Table C Commercials + 100% Unit Price (against each application) equivalent to 20% of Table-D Total Commercials.</p>	<p>Implementation & Go-Live of 1st Phase 5 Applications (as decided by the Bank from the list already provided) in UAT/Production/DR setups. Unit Price shown against Configuration & Go-Live of each Application in Table-D shall be paid as and when completed by the bidder in line with RFP Terms.</p> <p>PLUS</p> <p>Solution Overview/Training by OEM/Authorized Partner for minimum 5 working days as per scope already mentioned in the relevant section of RFP.</p>	<p>Sign-Off report mentioning the Go-Live and successful configuration of particular Application, duly signed by concerned Bank Official/PM for each Application PLUS Sign Off against requisite Overview/Training being imparted, is required for claiming the individual payments.</p>
<p>100% Unit Price (against each application) equivalent to 20% of Table-E Total Commercials.</p>	<p>Implementation & Go-Live of 2nd Phase 5 Applications (as decided by the Bank from the list already provided) in UAT/Production/DR setups. Unit Price shown against Configuration & Go-Live of each Application in Table-E shall be paid as and when completed by the bidder in line with RFP Terms.</p>	<p>Sign-Off report mentioning the Go-Live and successful configuration of particular Application, duly signed by concerned Bank Official/PM for each Application is required for claiming the individual payments.</p>

<p>100% Unit Price (against each application) equivalent to 16.66 % of Table-F Total Commercials.</p>	<p>Implementation & Go-Live of 3rd Phase 6 Applications (as decided by the Bank from the list already provided) in UAT/Production/DR setups. Unit Price shown against Configuration & Go-Live of each Application in Table-F shall be paid as and when completed by the bidder in line with RFP Terms.</p>	<p>Sign-Off report mentioning the Go-Live and successful configuration of particular Application, duly signed by concerned Bank Official/PM for each Application is required for claiming the individual payments.</p>
<p>100% of Table G Commercials</p>	<p>Professional training by OEM to 10 staff members for 2 weeks post Sign-Off (at a gap of 3 months) on the IDAM solution/modules which includes knowledge of features / service architecture of the solution, procedure for onboarding of users/applications, integration with existing setups and other Joiner Level functionalities, Dashboards, Reporting and overall solution functioning and scope against each module of the IDAM Solution.</p>	<p>Sign-Off letter (After completion of both slots of training) from Bank Official against completion of OEM training for 2 weeks (Here week means 5 working days). Report duly signed by an authorized Official of Bank.</p>

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Quarterly in arrears after deducting penalty with commercials calculated from Table-H	Deployment of Two (2) L2 Certified Resources at DC/DR Locations of the Bank for monitoring of IDAM solution and carrying BAU activities along with all in scope activities in Identity management, Access like access management, governance, reporting & dashboards etc as defined in the Scope of Work section of RFP for all applications to be onboarded by the Bank in 5 years contract period.	Attendance Report and Satisfactory working Report duly signed by Bank Official to be submitted at the end of each quarter.
Quarterly in arrears & paid as per use only with commercials calculated from Table-I	Alignment of OEM Professional Services to the Bank shall be under the scope of bidder.	Time and Labour Sheet clearly mentioning the dates and resource name along with Sign-off from concerned team.
25% x 4 Years =100% of Table B Commercials	Yearly ATS (=25% of Table B Commercials) shall be paid quarterly in arrears.	POE Certificate Clearly specifying the active status of Licenses to be submitted to the Bank at the start of each year.
10% of Table C Commercials	Completion of all work including imparting of all trainings, deployment of both L2 Resources & Final Go-live of the project with all deliverables, user onboarding, Reports & Dashboards & successful completion of 1st DR Drill on the setups in line with the Technical criteria and Scope of Work against 16 applications.	Sign-Off against all deliverables including go-live and successful running of pilot 10 applications & completion of successful 1st DR Drill, and submitting additional BG of equivalent amount for the leftover TCO.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Facility Management Cost

The fees for Facility Management Resources would be payable on quarterly basis in arrears, at the end of each quarter, on actuals, as per the bill submitted by the Bidder and on verification of the Bank after realizing penalty charges, if any. The payment of facility management services will be subjected to satisfactory services rendered. Payment will be released within 30 days of receipt of correct invoices along with necessary documents / Certificates duly signed by authorized J&K Bank Official.

Item	Payment Terms	Documents to be Submitted
TWO (2) L2 Onsite Resident Engineers for 5 years	Post-paid Quarterly in arrears after deducting penalty (if any)	Quarterly Invoices to be raised by bidder along with Attendance and satisfactory report, signed by Bank Official

Payments shall be released on acceptance of the purchase order and

- No additional payment apart from the tender bid value will be done under any circumstances.
- Invoice shall contain all details regarding PAN & registration number for GST. In the event there is any discrepancy in the Invoice and/or any in case of any incorrect invoice sent to J&K Bank by Selected bidder, selected bidder would be suitably informed by J&K Bank to send a rectified invoice. The payment to such rectified invoice shall be made within 30 working days from date of receipt of the rectified invoice.
- Penalties / liquidated damages, if any, shall be deducted from the invoice value.
- Payment due against the delivery milestone shall however be made on complete delivery of all the items as per the PO at both locations. In case of delayed delivery or incorrect delivery, then date of receipt of the correct and final component of the respective category/line item shall be treated as delivery date for penalty and other calculation(s).
- Payment for the 1st milestone (Delivery of all the hardware and applicable Licenses, wherever applicable after release of P.O.) shall however be done on complete delivery of all the items as per the PO.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- Payment shall be done within 30 days of receiving error free & undisputed invoices along with all requisite documents, subject to satisfaction of the Bank. Invoice must be submitted within 15 days from the date of invoice generation failing which, Bank may not accept the invoice and Bidder may have to regenerate the same.
- Post Signing of Service Level Agreement (SLA) & Non-Disclosure Agreement (NDA) between Bank and Successful bidder
- In case Bank extends Contract period, the tenure of the existing Performance Bank Guarantee shall have to be extended accordingly for the duration of contract extension and claim period of an additional 6 months. In case the same is not feasible due to any reason, Bidder shall have to submit a Performance Bank Guarantee of the same amount (5% of the Project Cost) as submitted previously for the duration of contract extension and claim period of an additional 6 months.
 - All out of pocket expenses, travelling, boarding and lodging expenses for the entire Term of this RFP and subsequent agreement is included in the amounts quoted in TCO and the Bidder shall not be entitled to charge any additional costs on account of any items or services or by way of any out-of-pocket expenses, including travel, boarding and lodging.
 - Payment shall be made in Indian Rupees, as given below for delivering, installing, commissioning and monitoring the Solution / deliverables as mentioned in the price schedule.
 - The payment shall be made after deducting applicable liquidated damages/penalty. As already stated, for reasons of delays in installation and commissioning not attributable to the Bank, liquidated damage may be levied as stated.
 - No advance payment will be made on award of the contract.
 - All taxes, if any, applicable shall be deducted at source as per current rate while making any payment.
 - Invoices shall be raised after completing the milestone & confirmation/sign off of same by the Bank.

Note:-**Signoff will be comprising of following activities mandatorily:**

- a. Implementation of the solution at Bank's DC and DR in high availability along with UAT.
- b. Integration of all mentioned critical applications (16 Nos) and respective user databases/ directories.
- c. On boarding of all users of the banks pertaining to respective application/modules.
- d. Implementation of production monitoring dashboards, integration

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



- with monitoring control centre and analytical reporting.
- e. Carrying of 1 DC-DR Drill on all 16 Applications

D-GENERAL TERMS & CONDITIONS

1. Standard of Performance

The bidder shall perform the service(s) and carry out its obligations under the Contract with due diligence, efficiency and economy, in accordance with generally accepted techniques and practices used in industry and with professional engineering standards recognized by the international professional bodies and shall observe sound management, technical and engineering practices. It shall employ appropriate advanced technologies, procedures and methods. The Bidder shall always act, in respect of any matter relating to the Contract, as faithful advisors to J&K Bank and shall, at all times, support and safeguard J&K Bank's legitimate interests.

2. Indemnity

The Successful bidder shall indemnify and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings (including attorney fees), relating to or resulting from:-

- i. Intellectual Property infringement or 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.
- ii. Claims made by the employees who are deployed by the Successful bidder.
- iii. Breach of confidentiality obligations by the Successful bidder,
- iv. Negligence (including but not limited to any acts or omissions of the Successful bidder, its officers, principals or employees) or misconduct attributable to the Successful bidder or any of the employees deployed for the purpose of any or all of the its obligations,
- v. Any loss or damage arising out of loss of data;
- vi. Bonafide use of deliverables and or services provided by the successful bidder;
- vii. Non-compliance by the Successful bidder with applicable Laws/Governmental/Regulatory Requirements.

The Successful bidder shall be responsible for any loss of data, loss of life etc. due to acts of its representatives, and not just arising out of negligence or misconduct, as such liabilities pose significant risk. It is hereby agreed that the above said indemnity obligations shall apply notwithstanding anything to the contrary contained in this Tender document and subsequent Agreement and shall survive the termination of the agreement for any reason whatsoever. The Successful bidder will have sole control of its defense and all related settlement negotiations.

3. Cancellation of Contract and Compensation

The Bank reserves the right to cancel the contract of the selected Bidder and recover expenditure incurred by the Bank on the following circumstances. The Bank would provide 30 days' notice to rectify any breach/ unsatisfactory progress:

- a. The selected Bidder commits a breach of any of the terms and conditions of the RFP/contract.
- b. The selected Bidder becomes insolvent or goes into liquidation voluntarily or otherwise.
- c. Failure to deliver and/or install the equipment within the stipulated time schedule or the extended date communicated by the Bank.
- d. Breaches in the terms and conditions of the Order.
- e. Non submission of acceptance of order within 7 days of order.
- f. Excessive delay in execution of order placed by the Bank.
- g. The progress regarding execution of the contract, made by the selected Bidder is found to be unsatisfactory.
- h. If the selected Bidder fails to complete the due performance of the contract in accordance with the agreed terms and conditions.

4. Liquidated Damages

- If bidder fails to make delivery or perform services within stipulated time schedule, the Bank shall, without prejudice to its other remedies under the contract, deduct from the contract price, as liquidated damages, a sum equivalent to 0.5% of the total project cost for delay of every 1 week or part thereof maximum up to 10% of contract price. Once the maximum is reached, Bank may consider termination of Contract pursuant to the conditions of contract.
- Bank reserves the right to impose / waive any such penalty.
- Part of week will be treated as a week for this purpose.
- The Bank reserves its right to recover these amounts by any mode such as adjusting from any payments to be made by the Bank to the company.
- 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

5. Fixed Price

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



The Commercial Offer shall be on a fixed price basis, inclusive of all taxes and levies (excluding GST). No price increase due to increases in customs duty, excise, tax, dollar price variation etc. will be permitted.

6. Right to Audit

“Bank reserves the right to conduct an audit/ ongoing audit of the Company/Service Provider(including its sub-contractors).The Company shall be subject to annual audit by internal/ external Auditors appointed by the Bank / inspecting official from the RBI or the persons authorized by RBI or any regulatory authority, covering the risk parameters finalized by the Bank/ such auditors in the areas of products (IT hardware/ Software) and services etc. provided to the Bank and company is required to submit such certification by such Auditors to the Bank

Company shall allow the Bank and RBI or persons authorized by it to access Bank documents, records or transactions or any other information given to, stored or processed by Company within a reasonable time failing which Company will be liable to pay any charges/ penalty levied by the Bank without prejudice to the other rights of the Bank. Company shall allow the Bank to conduct audits or inspection of its Books and account with regard to Bank’s documents by one or more officials or employees or other persons duly authorized by the Bank.”

7. Force Majeure

- i. The Selected Bidder 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.
- ii. For purposes of this Clause, "Force Majeure" means an event explicitly beyond the reasonable control of the Contractor and not involving the contractors fault or negligence and not foreseeable. Such events may be due to or as a result of or caused by act of God, wars, insurrections, riots, earth quake and fire, revolutions, civil commotion, floods, epidemics, pandemics, quarantine restrictions, trade embargos, declared general strikes in relevant industries, public unrest in work area, events not foreseeable but does not include any fault or negligence or carelessness on the part of the parties, resulting in such a situation. In the event of any such intervening Force Majeure, either party shall notify the other in writing of such circumstances or the cause thereof immediately within five calendar days.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- iii. Unless otherwise directed by the Bank in writing, the selected contractor shall continue to perform its 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.
- iv. 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 endeavor to find a solution to the problem.
- v. Notwithstanding above, the decision of the Bank shall be final and binding on the successful bidder regarding termination of contract or otherwise.

8. Publicity

Bidders, either by itself or through its group companies or Associates, shall not use the name and/or trademark/logo of Bank, in any sales or marketing publication or advertisement, or in any other manner.

9. Amendments

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

10. Assignment

The Selected Bidder shall not assign, in whole or in part, the benefits or obligations of the contract to any other person. However, the Bank may assign any of its rights and obligations under the Contract to any of its affiliates without prior consent of Bidder.

11. Applicable law and jurisdictions of court

The Contract with the selected Bidder shall be governed in accordance with the Laws of UT Of J&K read with laws of India so far as they are applicable to the UT of J&K for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Srinagar (with the exclusion of all other Courts). However, the services from the bidder during the period of dispute or pending resolution shall continue as far as is reasonably practical.

12. Resolution of Disputes and Arbitration clause

The Bank and the Bidder shall make every effort to resolve any disagreement or dispute amicably, arising in connection with the Contract, by direct and informal negotiation between the designated Officer of the Bank for **Selection of Vendor for Supply, Implementation, Integration, Management, Monitoring and Support of Identity & Access Management (IDAM) Solution** and designated representative of the Bidder. If designated Officer of the Bank and representative of Bidder are unable to resolve the dispute within reasonable period, which in any case shall not exceed 30 days, they shall immediately escalate the dispute to the senior authorized personnel designated by the Bank and Bidder respectively. If even after elapse of reasonable period, which in any case shall not exceed 30 days, the senior authorized personnel designated by the Bank and Bidder are unable to resolve the dispute amicably OR any party fails to designate its officer/representative/ senior authorized personnel within 30 days from the date of request in writing for the same by the other party for amicable settlement of dispute, the same shall be referred to a sole arbitrator to be appointed by Bank. The Arbitration and Conciliation Act, 1996 will be applicable to the arbitration proceeding and the venue of the arbitration shall be at Srinagar. The language of the arbitration proceedings shall be in English. The award of the arbitrator shall be final and binding. The courts at Srinagar shall have exclusive jurisdiction at Srinagar.

13. Execution of Service Level Agreement (SLA)/ Non-Disclosure Agreement (NDA)

The Successful Bidder shall have to execute service level agreement for deliverables and successful execution of the projects to meet Banks requirement to its satisfaction. The Bank would stipulate strict penalty clauses for nonperformance or any failure in the implementation/efficient performance of the project .The Bidder should execute the Agreement within 30 days from the date of acceptance of Work Order. The date of agreement shall be treated as date of engagement and the time-line for completion of the assignment shall be worked out in reference to this date. The Bidder hereby acknowledges and undertakes that terms and conditions of this RFP may be varied by the Bank in its absolute and sole discretion. The SLA/NDA to be executed with the successful bidder shall accordingly be executed in accordance with such varied terms.

14. 'NO CLAIM' Certificate

The Bidder shall not be entitled to make any claim(s) whatsoever, against J&K Bank, under

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



or by virtue of or arising out of, the Contract/Agreement, nor shall J&K Bank entertain or consider any such claim, if made by the Bidder after he has signed a 'No Claim' Certificate in favor of J&K Bank in such form as shall be required by J&K Bank after the works are finally accepted.

15. Cost and Currency

The Offer must be made in Indian Rupees only, including the following:

- a) Cost of the equipment/software/licenses specified
- b) Installation, commissioning, maintenance, migration charges, hosting charges, if any,
- c) Comprehensive on-site software support.
- d) Packing, Forwarding and Transportation charges up to the sites to be inclusive.
- e) All taxes and levies are for Destinations.
- f) Bidder have to make their own arrangements for obtaining road permits wherever needed.

16. No Agency

The Service(s) of the Bidder herein shall not be construed as any agency of J&K Bank and there shall be no Principal - Agency relationship between J&K Bank and the Bidder in this regard.

17. Project Risk Management

The selected bidder shall develop a process & help Bank to identify various risks, threats & opportunities within the project. This includes identifying, analyzing & planning for potential risks, both positive & negative, that might impact the project & minimizing the probability of & impact of positive risks so that project performance is improved for attainment of business goals.

18. Information Security

- a. The Successful Bidder and its deputed personnel shall not carry any written material, layout, diagrams, hard disk, flash / pen drives, storage tapes or any other media out of J&K Bank's premises without written permission from J&K Bank.
- b. The deputed persons should aware about Bank's IT/IS/Cyber security policy and have to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- c. The Successful Bidder acknowledges that J&K Bank 's business data and other proprietary information or materials, whether developed by J&K Bank or being used by J&K Bank pursuant to a license agreement with a third party (the foregoing collectively referred to herein as “proprietary information”) are confidential and proprietary to J&K Bank; and the Successful Bidder agrees to use reasonable care to safeguard the proprietary information and to prevent the unauthorized use or disclosure thereof, which care shall not be less than that used by Successful Bidder to protect its own proprietary information. Successful Bidder recognizes that the goodwill of J&K Bank depends, among other things, upon the Successful Bidder keeping such proprietary information confidential and that unauthorized disclosure of the same by Successful Bidder could damage J&K Bank. By reason of Successful Bidder’s duties and obligations hereunder, Successful Bidder may come into possession of such proprietary information, even though the Successful Bidder does not take any direct part in or furnish the Service(s) performed for the creation of said proprietary information and shall limit access thereto to employees with a need to such access to perform the Services required by the Contract/Agreement. Successful Bidder shall use such information only for the purpose of performing the Service(s) under the Contract/Agreement.
- d. Successful Bidder shall, upon termination of the Contract/Agreement for any reason, or upon demand by J&K Bank, whichever is earliest, return any and all information provided to Successful Bidder by J&K Bank, including any copies or reproductions, both hardcopy and electronic.
- e. That the Successful Bidder and each of its subsidiaries have taken all technical and organizational measures necessary to protect the information technology systems and Data used in connection with the operation of the Successful Bidder’s and its subsidiaries’ businesses. Without limiting the foregoing, the Successful Bidder and its subsidiaries have used reasonable efforts to establish and maintain, and have established, maintained, implemented and complied with, reasonable information technology, information security, cyber security and data protection controls, policies and procedures, including oversight, access controls, encryption, technological and physical safeguards and business continuity/disaster recovery and security plans that are designed to protect against and prevent breach, destruction, loss, unauthorized distribution, use, access, disablement, misappropriation or modification, or other compromise or misuse of or relating to any information technology system or Data used in connection with the operation of the Successful Bidder’s and its subsidiaries’ businesses.
- f. The Successful Bidder shall certify that to the knowledge of the Successful Bidder, there has been no security breach or other compromise of or relating to any information technology and computer systems, networks, hardware, software, data, or equipment owned by the Successful Bidder or its subsidiaries or of any data of the Successful Bidder’s, the Operating Partnership’s or the Subsidiaries’ respective customers, employees, suppliers, vendors that they maintain or that, to their knowledge, any third

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



party maintains on their behalf (collectively, “IT Systems and Data”) that had, or would reasonably be expected to have had, individually or in the aggregate, a Material Adverse Effect, and

- g. That the Successful Bidder has not been notified of, and has no knowledge of any event or condition that would reasonably be expected to result in, any security breach or other compromise to its IT Systems and Data;
- h. That the Successful Bidder is presently in compliance with all applicable laws, statutes, rules or regulations relating to the privacy and security of IT Systems and Data and to the protection of such IT Systems and Data from unauthorized use, access, misappropriation or modification. Besides the Successful Bidder confirms the compliance with Banks Supplier Security Policy.
- i. That the Successful Bidder has implemented backup and disaster recovery technology consistent with generally accepted industry standards and practices.
- j. That the Successful Bidder and its subsidiaries IT Assets and equipment, computers, Systems, Software’s, Networks, hardware, websites, applications and Databases (Collectively called IT systems) are adequate for, and operate and perform in all material respects as required in connection with the operation of business of the Successful Bidder and its subsidiaries as currently conducted, free and clear of all material bugs, errors, defects, Trojan horses, time bombs, malware and other corruptants.
- k. That the Successful Bidder shall be responsible for establishing and maintaining an information security program that is designed to:
 - o Ensure the security and confidentiality of Customer Data, Protect against any anticipated threats or hazards to the security or integrity of Customer Data, and
 - o That the Successful Bidder will notify Customer of breaches in Successful Bidder’s security that materially affect Customer or Customer’s customers. Either party may change its security procedures from time to time as commercially reasonable to address operations risks and concerns in compliance with the requirements of this section.
- l. The Successful Bidder shall establish, employ and at all times maintain physical, technical and administrative security safeguards and procedures sufficient to prevent any unauthorized processing of Personal Data and/or use, access, copying, exhibition, transmission or removal of Bank’s Confidential Information from Companies facilities. Successful Bidder shall promptly provide Bank with written descriptions of such procedures and policies upon request. Bank shall have the right, upon reasonable prior written notice to Successful Bidder and during normal business hours, to conduct on-site security audits or otherwise inspect Companies facilities to confirm compliance with

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



such security requirements.

- m. That Successful Bidder shall establish and maintain environmental, safety and facility procedures, data security procedures and other safeguards against the destruction, corruption, loss or alteration of the Client Data, and to prevent access, intrusion, alteration or other interference by any unauthorized third parties of the same, that are no less rigorous than those maintained by Successful Bidder for its own information or the information of its customers of a similar nature.
- n. That the Successful Bidder shall perform, at its own expense, a security audit no less frequently than annually. This audit shall test the compliance with the agreed-upon security standards and procedures. If the audit shows any matter that may adversely affect Bank, Successful Bidder shall disclose such matter to Bank and provide a detailed plan to remedy such matter. If the audit does not show any matter that may adversely affect Bank, Bidder shall provide the audit or a reasonable summary thereof to Bank. Any such summary may be limited to the extent necessary to avoid a breach of Successful Bidder's security by virtue of providing such summary.
- o. That Bank may use a third party or its own internal staff for an independent audit or to monitor the Successful Bidder's audit. If Bank chooses to conduct its own security audit, such audit shall be at its own expense. Successful Bidder shall promptly correct any deficiency found in a security audit.
- p. That after providing 30 days prior notice to Successful Bidder, Bank shall have the right to conduct a security audit during normal business hours to ensure compliance with the foregoing security provisions no more frequently than once per year. Notwithstanding the foregoing, if Bank has a good faith belief that there may have been a material breach of the agreed security protections, Bank shall meet with Successful Bidder to discuss the perceived breach and attempt to resolve the matter as soon as reasonably possible. If the matter cannot be resolved within a thirty (30) day period, the parties may initiate an audit to be conducted and completed within thirty (30) days thereafter. A report of the audit findings shall be issued within such thirty (30) day period, or as soon thereafter as is practicable. Such audit shall be conducted by Successful Bidder's auditors, or the successors to their role in the event of a corporate reorganization, at Successful Bidder's cost.
- q. Successful Bidders are liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy. The IT /Information Security/ Cyber Security Policy will be shared with successful Bidder. Successful Bidders should ensure Data Security and protection of facilities/application managed by them.
- r. The deputed persons should aware about Bank's IT/IS/Cyber security policy and have

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised / disclosed/ misused/misappropriated then bank would take suitable action as deemed fit and selected vendor would be required to compensate the bank to the fullest extent of loss incurred by the bank. Besides bank will be at liberty to blacklist the bidder and take appropriate legal action against bidder.

- s. The Bank shall evaluate, assess, approve, review, control and monitor the risks and materiality of vendor/outsourcing activities and Successful Bidder shall ensure to support baseline system security configuration standards. The Bank shall also conduct effective due diligence, oversight and management of third party vendors/service providers & partners.
- t. Vendor criticality assessment shall be conducted for all partners & vendors. Appropriate management and assurance on security risks in outsources and partner arrangements shall be ensured.

19. No Set-Off, Counter-Claim and Cross Claims:

In case the Bidder has any other business relationship(s) with J&K Bank, no right of set-off, counter-claim and cross-claim and or otherwise will be available under this Contract/Agreement to the Bidder for any payments receivable under and in accordance with that business.

20. Statutory Requirements

During the tenure of the Contract/Agreement nothing shall be done by the Bidder in contravention of any law, act and/ or rules/regulations, there under or any amendment thereof governing inter-alia customs, foreign exchange, etc., and the Bidder shall keep J&K Bank, its directors, officers, employees, representatives, agents and consultants indemnified in this regard.

21. Bidder Utilization of Know-how:

J&K Bank will request a clause that prohibits the finally selected bidder from using any information or know-how gained in this contract for another organization whose business activities are similar in part or in whole to any of those of the Bank anywhere in the world

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



without prior written consent of the Bank during the period of the contract and one year thereafter.

22. Corrupt and Fraudulent practice:

- i. It is required that Successful Bidder observe the highest standard of ethics during the procurement and execution of such contracts and not to indulge in any corrupt and fraudulent practice.
- ii. “Corrupt Practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of an official in the procurement process or in contract execution.
- iii. “Fraudulent Practice” means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Bank and includes collusive practice among bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.
- iv. The Bank reserves the right to reject a proposal for award if it determines that the Successful Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.
- v. The Bank reserves the right to declare a bidder ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it becomes known that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

23. Solicitation of Employees

Bidder will not hire employees of J&K Bank or solicit or accept solicitation (either directly, indirectly, or through a third party) from employees of the J&K Bank directly involved in this contract during the period of the contract and one year thereafter.

24. Proposal Process Management

The Bank reserves the right to accept or reject any/all proposal/ to revise the RFP, to request one or more re-submissions or clarifications from one or more BIDDERS, or to cancel the process in part or whole. No bidder is obligated to respond to or to continue to respond to the RFP. Additionally, the Bank reserves the right to alter the requirements, in part or whole, during the RFP process. Each party shall be entirely responsible for its own costs and expenses that are incurred while participating in the RFP, subsequent presentation and contract negotiation processes.

25. Confidentiality Provision

- a) The bidder shall hold in confidence all the information, documentation ,etc which shall come to their knowledge (Confidential Information) and shall not disclose or divulge confidential information to any third party or use Confidential Information or any part thereof without written consent of the Bank.
- b) Confidential Information means information which is by its nature confidential or is designated by the bank and confidential information and includes:
- i. All information marked or otherwise designated as confident.
 - ii. Information which relates to the financial position, the internal management structure , the Personnel , policies and strategies of the Bank
 - iii. Data of the bank, customer lists, customer information, account information, and business information regarding business planning and operation of the Bank or otherwise information or data whether such data is permanent or otherwise

The restriction imposed in this clause does not apply to any disclosure or information:

- i. Which at the material time was in public domain other than breach of this clause; or
- ii. Which is required to be disclosed on account of order of any competent court or tribunal provided that while disclosing any information, Bank shall be informed about the same vide prior notice unless such notice is prohibited by applicable law.

26. Sub-Contracting

The services offered to be undertaken in response to this RFP shall be undertaken to be provided by the bidder/ directly employing their employees, and there shall not be any sub-contracting. All the resources deployed by the bidder should be on the bidder's payroll.

27. Award Notification

The Bank will award the contract to the successful Bidder, out of the Bidders who have responded to Bank's tender as referred above, who has been determined to qualify to perform the contract satisfactorily, and whose Bid has been determined to be substantially responsive, and is the lowest commercial Bid.

The Bank reserves the right at the time of award of contract to increase or decrease of the quantity or change in location where services are required from what was originally specified while floating the tender without any change in unit price or any other terms and conditions.

28. Suspension of Work:

The Bank reserves the right to suspend and reinstate execution of the whole or any part of the work without invalidating the provisions of the contract. The Bank will issue orders for suspension or reinstatement of the work to the Successful Bidder in writing. The time for completion of the work will be extended suitably to account for duration of the suspension.

29. Escrow Mechanism

Bidder has to agree to keep source code of proposed solution with approved / recognized escrow agency under escrow arrangements mutually acceptable to the bank and Bidder for entire project period. Cost of the escrow arrangement to be borne by Bank. Contract will be signed on mutually acceptable terms with bank and escrow agent. The Bank and the Bidder shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent.

30. Taxes and Duties:

- i. Successful Bidder will be entirely responsible for all duties, levies, imposts, costs, charges, license fees, road permit etc., in connection with delivery of equipment at site including incidental services and commissioning.
- ii. Income/Corporate taxes in India: The Successful Bidder shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India
- iii. Tax Deduction at Source: Wherever the laws and regulations require deduction of such taxes at source of payment, Bank shall effect such deductions from the payment due to the Successful Bidder. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by Bank as per the laws and regulations in force. Nothing in the Contract shall relieve the Successful Bidder from his responsibility to pay any tax that may be levied in India on income and profits made by Bidder in respect of this contract.
- iv. The Bank shall if so required by applicable laws in force, at the time of payment, deduct income tax payable by the Successful Bidder at the rates in force, from the amount due to the Successful Bidder and pay to the concerned tax authority directly.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Annexure A: Confirmation of Terms and Conditions

The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank MA Road, Srinagar

Dear Sir,

Sub: RFP No for Selection of Vendor for Supply, Implementation, Integration, Management, Monitoring and Support of Identity & Access Management (IDAM) Solution dated

Further to our proposal dated, in response to the Request for Proposal for Selection of Vendor for Supply, Implementation, Integration, Management, Monitoring and Support of Identity & Access Management (IDAM) Solution.

(hereinafter referred to as "RFP") issued by Jammu & Kashmir Bank (J&K BANK) we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations, payment terms, scope, SLAs etc. as contained in the RFP and the related addendums and other documents issued by the Bank.

Place:

Date: Seal and signature of the bidder

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Annexure B: Tender Offer Cover Letter

The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank M.A Road, Srinagar

Dear Sir,

Sub: RFP no: _____ for **Selection of Vendor for Supply, Implementation, Integration, Management, Monitoring and Support of Identity & Access Management (IDAM) Solution**

dated _____ Having examined the tender documents including all annexures the receipt of which is hereby duly acknowledged, we, the undersigned, offer **Selection of Vendor for Supply, Implementation, Integration, Management, Monitoring and Support of Identity & Access Management (IDAM) Solution** to Bank as mentioned in RFP document in conformity with the said tender documents in accordance with the Commercial bid and made part of this tender.

We understand that the RFP provides generic specifications about all the items and it has not been prepared by keeping in view any specific bidder.

We understand that the RFP floated by the Bank is a confidential document and we shall not disclose, reproduce, transmit or made available it to any other person.

We have read, understood and accepted the terms/ conditions/ rules mentioned in the RFP, proposed to be followed by the Bank.

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

We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



India and the UT of J&K.

We have never been barred/black-listed by any regulatory / statutory authority in India.

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

This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We certify that we have provided all the information requested by the Bank in the format requested for. We also understand that the Bank has the exclusive right to reject this offer in case the Bank is of the opinion that the required information is not provided or is provided in a different format. It is also confirmed that the information submitted is true to our knowledge and the Bank reserves the right to reject the offer if anything is found incorrect.

Place:

Date:

Seal and signature of the bidder

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



Annexure C: Details of Bidder

Details filled in this form must be accompanied by sufficient documentary evidence, in order to facilitate the Bank to verify the correctness of the information.

S. No.	PARTICULARS	DETAILS
1	Name of the Company	
2	Postal Address	
3	Telephone / Mobile / Fax Numbers	
4	Constitution of Company	
5	Name & Designation of the Person Authorized to make commitments to the Bank	
6	Email Address	
7	Year of Commencement of Business	
8	Sales Tax Registration No	
9	Income Tax PAN No	
10	Service Tax / GST Registration No	
11	Whether OEM or System Integrator	
12	Name & Address of OEM/s.	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



13	Brief Description of after sales services facilities available with the SI/OEM	
14	Web Site address of the Company	

Date:

Seal and signature of the bidder

Annexure D: Compliance to Eligibility Criteria

The bidder needs to comply with all the eligibility criteria mentioned below. Non-compliance to any of these criteria would result in outright rejection of the Bidder's proposal. The bidder is expected to provide proof for each of the points for eligibility evaluation criteria. Any credential detail not accompanied by required relevant proof documents will not be considered for evaluation. All credential letters should be appropriately bound, labelled and segregated in the respective areas. There is no restriction on the number of credentials a bidder can provide.

The decision of the Bank would be final and binding on all the Bidders to this document. The Bank may accept or reject an offer without assigning any reason whatsoever.

The bidder must meet the following criteria to become eligible for bidding:

S. No	Criteria	Proof of documents to be submitted
1.	The bidder must be a registered company in India under the Companies Act, 1956/2013 or a registered PSU / PSE/ LLP or Private/ Public Limited Company in India. The Company should have been in existence in India for a minimum period of 4 years.	<ol style="list-style-type: none"> 1. Certificate of Incorporation issued by Registrar of Companies along with 2. Copies of Memorandum of Association 3. Copies of Articles of Association 4. Shareholding pattern 5. PAN, TAN, GSTIN Certificate and any other tax related document if applicable is required to be submitted along with the eligibility bid.
2.	The bidder should be an OEM (Original Equipment Manufacturer) or their highest / premium level partner / authorized partner/ representative in India with an authority to sell, upgrade supply, service, support and maintain the proposed solution(s) (software) during the entire period of contract with the Bank as on the date of RFP. In case OEM participates in the tender process directly, authorized representative will not be permitted to participate in the same tender process.	<p>MAF/Undertaking from the OEM confirming the criteria.</p> <p>In case of an authorized representative, a letter of authorization (MAF) from original manufacturer must be furnished in original duly signed & stamped.</p> <p>Relevant Certification to be attached with the bid document. The bidder must submit a letter from the OEMs confirming the "Back-to-Back" agreement / arrangement for next 5 years to undertake all software upgrades/modifications necessary to conform to any changes or modifications required by the Bank to the Bank.</p>

3.	<p>The Bidder (OEM or Authorized Partner) should have a minimum average annual turnover of Rs. 100 Crore during the last three financial years i.e. 2022-23, 2023-24, 2024-25.</p> <p><i>(Bidders with audited Balance Sheets for FY 25-26 can submit the same as well.)</i></p> <p><i>This must be the individual company turnover and not of any group of companies.</i></p>	<p>Copy of the audited balance sheet & certificate from the Chartered Accountant of the company showing profit, net worth and turnover of the company for the consecutive last three financial years i.e. 2022-23, 2023-24, 2024-25 or 2025-26 should be submitted.</p>
4.	<p>The Bidder (OEM or Authorized Partner) should have maintained a Positive Net-Worth during the last three financial years i.e. 2022-23, 2023-24, 2024-25.</p> <p><i>(Bidders with audited Balance Sheets for FY 25-26 can submit the same as well.)</i></p>	<p>Copy of the audited balance sheet & certificate from the Chartered Accountant of the company showing profit, net worth and turnover of the company for the consecutive last three financial years i.e. 2022-23, 2023-24, 2024-25 or 2025-26 should be submitted.</p>
5.	<p>The Bidder (OEM or Authorized Partner) must have valid PAN, GST Registration, and should be compliant with all applicable labour laws.</p>	<p>Copies of PAN, GSTIN, PF, ESIC certificates.</p>
6.	<p>The proposed OEM Product should have been successfully deployed for minimum 25000 users during last 5 years. The solution should be implemented and running successfully in at least two financial institutions / Public or Private Sector Bank(s) / SCBs/ BFSI (s)/ Enterprise Company/ Govt. company / Govt. Insurance/ High Criticality PSUs (preferably SCBs) in India with mandatorily One Scheduled Commercial Bank</p>	<p>The bidder shall submit original letter from the OEM duly signed by authorized signatory regarding this criterion along with Purchase Order (wherever feasible).</p> <p><i>Recently concluded/executed Contracts/POs (if any) can also be submitted.</i></p>

	(Public / Private) having minimum 500 branches).	
7.	<p>During the last 5 years, the bidder shall have deployed IDAM solution of its own, with equivalent capabilities (IAM+IGA+ILM+SSO), in at least either:</p> <p>One Scheduled Commercial Banks (Public / Private) in India each having minimum deployment of 6,000 users with similar unified setup (IAM+IGA+ILM+SSO) and DC/DR Architecture AND any Indian BFSI /Financial Institutions/Enterprise Company/ Govt. company / Govt. Insurance/ High Criticality PSUs having minimum deployment of 15,000 users with similar setup and DC/DR Architecture.</p> <p style="text-align: center;">OR</p> <p>One (1) Scheduled Commercial Bank (Public / Private) in India having minimum deployment of 25,000 users with similar setup and DC/DR Architecture.</p>	<p>For this, the bidder needs to submit the reference of organizations where they have implemented IDAM solution to comply that bidder of its own is having experience of successful deployment and maintenance of the solution.</p> <p>Relevant copy of any one of the following:</p> <ol style="list-style-type: none"> 1. Purchase Order 2. SLA. <p style="text-align: center;">And</p> <p>Relevant copy of any one of the following:</p> <ol style="list-style-type: none"> 1. Completion Certificate 2. Project Sign-Off 3. Satisfactory client certificate <p><i>Recently concluded /executed Contracts/POs (if any) can also be submitted as credentials however, in case of non-availability of its successful deployment letter, its credibility for inclusion as a reference shall be accessed from already completed PO/Contract.</i></p>
8.	The proposed IDAM Solution quoted by the bidder must be in Quadrant of Gartner Report (Leader or Challengers) or Kuppingercole compass or Forrester's wave (Leader or Strong Performer) for Identity Governance and Access Management solution.	The necessary latest Report/Artifact should be attached along with Technical bid clearly mentioning the quadrant.
9.	The bidder (OEM or Authorized Partner) should have full-fledged operational offices PAN India (preferably in Delhi & Mumbai) with	Self-Declaration from the OEM/Bidder to be submitted along with Address Proof, GST Registration, Toll Free No, Escalation Matrix (With Names & Contact Nos.), Call Logging

	24x7 support structure (Onsite + Remote).	Template & Support mail ID.
10.	The bidder (OEM or Authorized Partner) must have minimum 100+ technical resources on its payroll (PAN India), with at least 25+ resources certified in relevant technologies to manage this SLA based project with all compliances.	Self-declaration on letterhead along with payroll records or HR certificate specifying the number of certified DC engineers with qualifications.
11.	The Bidder (OEM or Authorized Partner) must have a valid Information Security Management certification ISO/IEC 27001 in support of certification of services, and to be ensured that the certificate will remain valid for entire contract duration.	Relevant valid Certification as on date of bid closure date to be submitted which shall be valid for entire contract duration.
12.	The Bidder (OEM or Authorized Partner) must have valid IT Service Management certification- ISO 20000	Relevant valid Certification as on date of bid closure date to be submitted.
13.	The Bidder shall be responsible for complying with all relevant provisions of the Information Technology Act, 2000 (as amended), Data Protection and Privacy Laws including the Digital Personal Data Protection Act, 2023, labour laws, taxation laws, contractual laws, and any other legislation that may be applicable from time to time. The Bidder must ensure adherence to globally recognized standards and frameworks governing technology services, information security, and service management, including but not limited to ISO/IEC 27001 (Information Security Management System), ISO/IEC	Relevant valid Certification as on date of bid closure date to be submitted.

	20000 (IT Service Management), ISO/IEC 22301 (Business Continuity Management) and any other standard or best practice as may be deemed relevant and applicable to the nature and scope of the engagement.	
14.	The proposed OEMs license/software required for implementation should have a clear support roadmap for minimum seven (7) years from date of submission of bid and upgrades (if required) must be made available during the contract period.	Declaration from the OEM and the bidder is to be submitted.
15.	Bidder (OEM or Authorized Partner) should not be blacklisted, debarred, under investigation by RBI, Any regulatory or by any Government/Central/State Govt./PSU/BFSI institution in India/abroad. The Service Provider should not be part of any sanctions or negative list.	Self-declaration to this effect on the company's letterhead should be submitted.
16.	Bidder (OEM or Authorized Partner) should not have been debarred / black-listed or should not appear in any "Caution" list nor should have been flagged / fined for non-compliance with rules by any Bank or RBI or any other regulatory authority or Financial Institutions in India as on date of bid submission.	Self-declaration to this effect on the company's letterhead should be submitted.
17.	Bidder (OEM or Authorized Partner) under notice/termination period from OEM/OSD as on bid submission date should not bid in this tender.	Self-declaration to this effect on the company's letterhead should be submitted.

18.	The service provider should ensure that there are no legal proceedings / inquiries / investigations have been commenced / pending / threatened against the bidder by any statutory or regulatory or investigative agencies for which performance under the contract will get adversely affected / may get affected.	Self-declaration to this effect on the company's letterhead should be submitted.
-----	---	--

Note :- In this tender process either authorized representative / distributor / dealer in India on behalf of Principal OEM/OSD (Original Equipment Manufacturer) or Principal OEM/OSD itself can bid but both cannot bid simultaneously. In such case OEM/OSD bid will only be accepted. If an agent / distributor submits bid on behalf of the Principal OEM/OSD, the same agent / distributor shall not submit a bid on behalf of another Principal OEM/OSD in the same tender for the same item or product.

The service provider must comply with all above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer summarily. Documentary Evidence for compliance to each of the eligibility criteria must be enclosed along with the bid together with references. Undertaking for subsequent submission of any of the required document will not be entertained under any circumstances. However, J&K Bank reserves the right to seek clarifications on the already submitted documents. Non-compliance of any of the criteria will entail rejection of the offer summarily. Any decision of J&K Bank in this regard shall be final, conclusive and binding upon the service provider.

- The solution must be in Leaders/Challengers Quadrant of Gartner Report (Leader and Challengers) or Kuppingercole compass or Forrester's (Leader and Strong Performers) for Identity Governance and Access Management solution. The necessary latest Report/Artifact should be attached along with Technical bid.
- Bank reserves the right to verify references provided by the bidder independently. Any decision of the bank in this regard shall be final, conclusive and binding up on the bidder. The bank may accept or reject an offer without assigning any reason whatsoever
- A summary of deployment/implementation establishing the bidder's experience and OEM/product capability must be

enclosed with the Technical Bid, giving the following details:

- Name of the client.
 - Nature of the project.
 - Number of users
 - Architecture of the solution implemented
 - Scope of the project.
 - Project deliverables.
 - Hardware and software environments of the project.
 - Date of award of contract.
 - Date of commencement of the project.
 - Date of successful commissioning of the project
- Name of the person who can be referred to from clients' side, with name, designation, postal address, contact phone and fax numbers, e-mail id, etc. (Enclose copies of purchase orders).
1. Please enclose documentary proof for all the above criteria. In absence of these, the bids will not be considered for further evaluation. No further correspondence will be entertained in this case. The Bank reserves the right to verify/evaluate the claims made by the vendor independently. Any misrepresentation will entail rejection of the offer.
 2. Bidders need to ensure compliance to all the eligibility criteria points.
 3. Purchase orders without relevant organization confirmation through a credential letter will not be considered as credentials.
 4. Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria, should be highlighted.
 5. Bank shall not consider the bids of bidders having poor or unsatisfactory past experience in execution or providing support to any project in past.
 6. Providing any wrong information by the bidder will result in disqualification of the bidder. The Bank may cross check above parameters by any means / during site visit.
 7. All Annexures must be on the letter head of the Bidder, except those which are to be provided by OEM/CA/third party.
 8. All third party documents must be signed by their authorized signatory and his/her designation, Official E-mail ID and Mobile no. should also be evident. Bidder is also required to substantiate whether the person signing the document is authorized to do so on behalf of his company.

Annexure E: Technical Bid Evaluation Format

S.No	Evaluation Criteria	Max. Marks	Evaluation Parameter	Documentary Evidence
Eligibility Competence				
1.	Bidder's experience in deployment of the proposed IDAM solution of its own	10	<ul style="list-style-type: none"> •For each scheduled commercial Bank: 5 marks •For each BFSI entities/ Govt. company / Govt. Insurance /High Criticality PSUs (delivering 99.95% uptime)/ NSE / BSE: 4 marks •No experience of its own= 0 Marks 	Copy of Purchase Order along with any other proof of execution (such as Go-Live certificate, sign-off certificate). Client's Email (from their official Email IDs only, containing their name, designation & Mobile number). Recently executed Contracts/POs (if any) can also be submitted.
2.	Bidders Average Annual Turnover for last 3 financial years - 2022-23, 2023-24, 2024-25 & 2025-26 In India.	10	<ul style="list-style-type: none"> •For 100 to <= 500: 5 marks •For >500 to < 700Cr: 7 marks •For >=700Cr to <= 1000Cr: 8 marks 	Copy of the audited balance sheet of the company for the consecutive last three financial years (2022-23, 2023-24, 2024-25 & 2025-26)

			<ul style="list-style-type: none"> •For >1000Cr to <= 1500Cr: 9 marks •For > 1500Cr: 10 marks 	along with Chartered Accountant Certificate.
3.	Proposed solution successful deployment in India in any SCB/ BFSI/ Financial Institutions/ Enterprise Company/ Govt. company / Govt. Insurance/High Criticality PSUs in last 5 years	15	<ul style="list-style-type: none"> •For =>21000 to < 25000 users: 12 marks •For >=25000 to <= 30000 users: 13 marks •For >30000 to <=35000 users: 14 marks •For >35000 users: 15 marks 	Copy of Purchase Order along with any proof of successful execution /Client Reference Letter (such as Go-Live certificate, sign-off certificate / Client's Email (from their official Email IDs only, containing their name, designation & Mobile number)
Technical and Functional Capability				
4.	Technical Compliance of Annexure E 1	25	Marks will be awarded as per Technical Compliance of Annexure E1	OEM Data Sheet Evidence to be submitted and Showcase of compliance during Product Demonstration
5.	The proposed IDAM solution should have the capability of deployment on microservices based architecture or multi master distributed environment	3	<ul style="list-style-type: none"> •Microservice based architecture or multi master distributed environment: 3 marks •Otherwise: 0 marks 	Relevant OEM Data Sheet Evidence to be submitted.
Technical Presentation, Site Visit & Bidder's and OEM's Certification				
6.	Demo & Presentation by the Bidder covering product features, support,	20+5	Technical presentation & Demo will be evaluated on the following parameters:	Technical Presentation to be delivered to the Bank's technical

	<p>infrastructure, implementation and Maintenance strategy, company's financial and project management capabilities.</p> <p>Bidder will provide Demo and Presentation to the bank within 7 days of intimation to all bidder so that bidder can prepare the same.</p>		<ul style="list-style-type: none"> • In-depth understanding of the Bank project requirements. • Organization capability • Value proposition • Detailed solution capability/Modules and Approach and roadmap of the proposed solution • Product Demonstration on following parameters: • Application Capabilities / Modules • Integration with security tools • On-premises based Single-Sign On • Auditing & Reporting features • Integration with Active Directory, LDAP &/OR RADIUS Server • Workflow Orchestration & Management • Advanced / intelligent decision making • Integration with critical applications (Using connectors/customised connectors) • Integration with native database for applications. 	<p>committee at CHQ Srinagar</p>
--	--	--	--	----------------------------------



			<ul style="list-style-type: none"> • Integration with existing Solutions like PIM/PAM, ERP, HRMS etc as defined in RFP Technical Criteria. • Role-based access control • Delegated admin access • Segregation of duties • Provisioning / de-provisioning of accounts • Generation of alerts • Detection & deletion of orphan accounts • Multi-factor authentication at OS and application level with different tokens • Self-service password resets • Different technologies / tokens to implement Multi-Factor Authentication <p><i>Additional 5 marks shall be granted to the bidder having on-roll resource expertise for integrating CBS Fin-10 application with IDAM. (Supporting document/ experience letter certifying the criteria need to be provided by the OEM/Bidder)</i></p>	
7.	Site Visit	8	Feedback from respective client sites &	Site visit by Bank's Technical

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



			demonstrations modules	of Committee/ Feedback from the clients.
8.	<u>OEM certification:</u> • ISO/IEC 27001:2013/2022- Information Security Management System	2	-	Copy of valid certification to be submitted.
9.	<u>Bidder certification:</u> • ISO 9001:2015 - Quality Management System	2	-	Copy of valid certification to be submitted.
Total		100		

**Qualifying score =70%

We hereby confirm that our proposed Solution meet all the specifications as mentioned above and have submitted the supporting documents against each point claimed. The bank reserves the right to ask the bidder to furnish any such document as required during technical evaluation.

Signature and Seal of Company

Annexure E1: Techno Functional Specifications

SL	IDAM Specifications	Requirement Type	Compliance (S / C / N)
1.	General Features		
1.1	<p>The proposed IDAM Solution should provide a centralized identity platform (Universal Identity directory) to view, manage & administrator all types of user identities in the Bank.</p> <p>It should have centralized console for end-users to perform all kinds of IAM-related activities, such as Access Management, Self-Service Password Management, Single Sign-On, Access Review, Access Request, and integration with existing Privileged Identity Management (PIM) Solution for seamless execution of privileged user access with reporting capabilities.</p> <p>All IDAM dashboards and Admin Consoles should be protected by MFA based access.</p>	Must Have	
1.2	The proposed IDAM Solution should have a central identity manager to provide real-time visibility into all identity and access-related activities across Bank.	Must Have	
1.3	The proposed IDAM Solution should have a capability to integrate with Bank's own backup solution-Commvault (to preserve the backups in bank's designated location/systems) and back up all the Data & Configurations on defined frequency without any dependency on operating system scheduled tasks. The Backup shall be then used to restore complete IDAM solution in case of any exigency.	Must Have	
1.4	The proposed IDAM Solution from user management perspective should support integration with all leading database servers including Oracle, RDBMS, IBM DB2, MS-SQL, Microsoft SQL Server, SAP Sybase ASE, Teradata, MySQL, PostgreSQL, AmazonRDS, MongoDB etc.	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



1.5	All the Software supplied under this contract should be IPv4/IPv6 & TLS 1.2, 1.3 or higher ready.	Must Have	
1.6	<p>The proposed IDAM Solution should provide dashboard view for various levels of users / department heads as per J&K Bank's requirement. In case of Not having out of box connectors, Creation of dashboard with the following features shall lie under scope of the bidder:</p> <ul style="list-style-type: none"> ▪ Top Management View having Summarized view of various departments (Can be explored to show the detailed information pertaining to the particular / all departments (individually). ▪ Department Heads (Various IT Business Department Heads) having detailed information pertaining to a particular department. ▪ The department head can have access to information pertaining to their department only. ▪ However, being common department head, the head may have access to the information pertaining to more than one department. ▪ Executive committee/CISO (complete and detailed dashboard of the Bank). ▪ System Administrator (for the systems associated with this administrator). 	Good to Have	
1.7	<p>There shall be a provision of Complete audit trail of user's operations/activities along with all backend modifications with respect to users' roles and responsibility changes. The following system generated audit trail reports should be available.</p> <ul style="list-style-type: none"> ▪ The comprehensive audit reports that include both successful and failed access attempts. The user login reports should have information 	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



	<p>like user ID, timestamp, and login status (success or failure).</p> <ul style="list-style-type: none"> ▪ The detailed reports on user access rights and privileges. ▪ Detailed event log report for critical activities such as password changes, role assignments, and access rights modifications. ▪ The reports should be exported in CSV, PDF, or Excel formats. 		
1.8	High Availability- The proposed IDAM Solution must be configured in HA mode in production & DR sites for all the components included as part of offering.	Must Have	
1.9	DR - The proposed IDAM Solution offered should be replicated at Disaster Recovery (DR) sites of J&K Bank in active or passive mode.	Must Have	
1.10	The proposed IDAM Solution should be able to integrate application deployed on on-premises and public cloud platforms besides just Active Directory/ EntraID, including databases, other directories, platforms, and ERPs.	Must Have	
1.11	The proposed IDAM Solution shall have out of box connectors for user management of applications and should be integrated with Bank's existing Arcos Privilege Identity management (PIM), Microsoft Active Directory/ EntraID, Security Information and Event Management (SIEM), Network Access Control (NAC), BMC-ITSM Helix, Dynatrace-APM, tools, LDAP Solutions, Oracle EBS-ERP, Sales force CRM, Peoplesystem etc and rest API Connectors for API based integration. Bank reserve the rights to integrate with other applications of Bank during the contract period as per requirement.	Must Have	
1.12	The proposed IDAM Solution should dynamically calculate user (Identity Risk) risk score and monitor based on user's access location, employment status & target application/data sensitivity, having the following features feature.	Must Have	

	<ul style="list-style-type: none"> ▪ Solution should have the module for Risk mitigation (certifications & activity monitoring). ▪ Employee Status. ▪ Tracking of risk scores over time for trend analysis. ▪ Provision for Pre-defined Risk score for the managed applications. ▪ Should support the assignment of unique risk values to each application, entitlement and role within the system. 		
1.13	The proposed IDAM Solution should have architecture with web or GUI based dashboard console to monitor, report, notification, maintaining and policy push for the registered users centrally.	Must Have	
1.14	Provision in the proposed IDAM Solution to highlight violations, in real time or scheduled activity, in case of application access is being provided from backend or by-passing IDAM solution.	Must Have	
1.15	Provision for forcefully logout the users in case of console session time out / idle time.	Must Have	
1.16	The proposed IDAM Solution should block users when multiple numbers of policy violations are triggered as per the predefined rules.	Must Have	
1.17	It must support provisioning of user identities for on-premises and cloud-based Bank's applications (Legacy, New-age, on-premises and cloud).	Must Have	
1.18	The proposed IDAM Solution must support the ability to integrate with business-oriented chat systems - such as Microsoft Teams, WebEx, etc. for user authentication.	Good to Have	
1.19	The proposed IDAM solution platform should have microservices based architecture or multi master distributed environment and required to be	Good to Have	

	interfacing with the Bank's Native or Web based applications.		
2	User Lifecycle Management		
2.1	<p>The solution should be able to manage the life-cycle (Joiner, Mover, and Leaver) of various types of users such as Full-time Employees, Contractors, Vendors, Partners, etc., such as User ID Creation/ Modification/ Deletion.</p> <ul style="list-style-type: none"> ▪ It should integrate with the Bank's existing HRMS systems for user (employees) information in order to onboard, update, or remove users using automated process (API based integration) based on event and / or workflow or script (scheduled process). ▪ There should be a provision for user creation and modification directly in the proposed IDAM solution (Manually) other than employees of Bank. ▪ It should integrate with the existing Active Directories/ EntraID or other LDAP directories to onboard, update, or remove users. ▪ It should support bulk or batch importing for user identity provisioning. ▪ It should support different authentication policies for different sets of users. ▪ It should have the ability to provide Role based access as per the details fetched from HRMS. ▪ The solution should support incremental authentication (MFA or alternate factor of authentication) of applications wherever applicable including CBS Finacle-10. 	Must Have	
2.2	The bidder should install and integrate the solution with all the existing applications as mentioned in the RFP	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



	clause. For Finacle-10 integration scope will include management of User Access across SOL (Branch Outlet IDs) and the Finacle user Privileges within the SOL driven by JML Architecture and Roles provisioned in HRMS.		
2.3	It should provide a self-service portal for end-users to manage their profiles and credentials, and perform various access management activities.	Must Have	
2.4	User ID Locking or Unlocking manually or automatically based on event or workflow, Bulk locking & unlocking feature should also be available.	Must Have	
2.5	Service / Support ID - Should be created automatically or manually based on event or workflow.	Must Have	
2.6	De-Duplication of user ids: The proposed IDAM solution should provide auto-discovery capabilities to identify users, groups, group memberships, etc., and synchronize with the centralized Identity Directory, Duplicate user-ids should not be allowed.	Must Have	
2.7	User ID Merging - Ability to merge user ID / identities in cases where multiple identities are created for a single person.	Must Have	
2.8	Delegated User Administration - Allows user management to be distributed to users other than administrators, including providing multiple granular levels of identity administration permissions.	Must Have	
2.9	Delegation of Authority - Allows users to assign/delegate authority while away from the duties (e.g., on leave, out of office, etc.) with an approval process in the system.	Must Have	
2.10	Single User ID repository - Identity repository for users to know all type of access users have in order to eliminate the application-level user ID management.	Must Have	
2.11	It should provide auto-discovery capabilities to identify users, groups, group memberships, etc., and	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



	synchronize with its centralized Identity Directory.		
2.12	Delegated Group Management in Active Directory - Allows group creation, deletion, and management to be performed by identified users based on authority delegation by administrators.	Must Have	
2.13	It should support integrate with Bank's existing Active Directory/ EntraID. In order to allows creation/deletion of groups and addition/deletion of group members based on rules or set of rules.	Must Have	
2.14	It should support usages of policies to enforce rules for managing user identities and workflows (management of user identities, credentials, roles, and access rights for all integrated systems and applications).	Must Have	
2.15	It should support dynamically user identity provisioning, de-provisioning, assign and revoke access rights based on following event and updating all dependent target systems. <ul style="list-style-type: none"> ▪ Employee status changes in HRMS (Superannuation, resignation, termination, etc.) ▪ Non-Employee status changes in the Active Directory/ EntraID. ▪ On user role changes (Transfer, Promotion, on Leave, suspension, etc. in HRMS for employees) 	Must Have	
2.16	It should be able to manage previously disparate data repositories and user data not in use (stored in archive), shall be retrievable in case of any referrals. The audit logs and access history of retired and decommissioned users (Not Active) should be retrievable through the solution as and when required.	Must Have	
2.17	It should have the provision for granting access rights in special circumstances based on user context or special access rights in case of exigencies.	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



2.18	It should provide the ability to identify exclusionary roles and prompt suitably in order to prevent assignment of conflicting roles.	Must Have	
2.19	It should be capable of sending a notification email to the user when changes are made to their role membership or the definition of a role of which they are a member automatically.	Must Have	
3.	Password Management and Authentication		
3.1	The Proposed IDAM solution should support policy driven password management and authentication mechanisms in order to enforce rules related to password complexity, expiry, length, password aging, password composition, password history enforcement etc. The required policies shall be shared with the selected bidder during implementation.	Must Have	
3.2	It should support self-service password resets and account unlock features in order to facilitate users to manage (reset password) and unlock accounts without the intervention of system administrator.	Must Have	
3.3	The solution should allow an external user to self-reset their password by successfully answering the challenge/response questions. and then choosing a new password using the web interface.	Must Have	
3.4	The proposed solution should have the temporary password storage mechanism/vault in place and should support password synchronization with the password storage (referred during SSO authentication) towards enhanced security support password synchronization. (It should be used for extension-based SSO)	Must Have	
3.5	It should prevent black-listed passwords as well as user's attribute values such as username, first name etc. (in adherence to Bank's password policy)	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



3.6	Solution should support MFA capabilities including FIDO2/Web Authentication, OATH (TOTP/HOTP) for access management in IDAM solution and Solution should also support federation protocols: SAML, Liberty, WS-Federation, ADFS, OAUTH, OPENID Connect.	Must Have	
3.7	The proposed IDAM Solution should have authentication options for users/groups, it should support authentication of users via Integrated Windows Authentication or LDAP (Microsoft AD)	Must Have	
3.8	It should allow for secure password less authentication mechanism (Leverage native device authentication factors or Out-of-band Authentication with Mobile Application such as Magic Link, App Base or Biometric/OTP based authentication).	Good to Have	
3.9	Solution should have geo fencing mechanism to control secure access to applications from specific zones.	Must Have	
3.10	Solution should have SDK and APIs that support authentication management and integration with external applications.	Must Have	
4.	Role Management and User Account (Identity)		
4.1	The proposed IDAM solution should support the workflow for access requests to business applications to apply uniform request and approval processes to every application with respect to create, update, delete, assignment/ de-assignment of roles on basis of requests and / or workflow.	Must Have	
4.2	It should be able to perform 'Role Mining', in a fully automated way in order to have a proper analysis to map activities and relationship between users. <ul style="list-style-type: none"> ▪ Automated Role Management Workflow (New roles should be automatically passed through an approval workflow before production deployment). ▪ Pre-Mining Analysis (it should conduct pre-mining analysis 	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
 Dated: 22-05-2026



	to generate intuitive business roles).		
4.3	The application shall integrate with existing ARCON PIM (Privilege Identity management) solution, Microsoft Active Directory, and SIEM (Security information and event management), DAM solutions for role mining.	Must Have	
4.4.	It should be able to provide membership context for mined (identified) roles by providing user-specifics such as locations, job title, manager, etc.	Must Have	
4.5	The proposed IDAM Solution should be able to identify users that have been provided access to systems directly by admins instead of by the IDAM solution.	Must Have	
4.6	Solution shall allow user identities to be created utilizing data from multiple identity sources, with support for multiple authoritative sources (Source of Truth systems).	Must Have	
4.7	The proposed IDAM Solution must provide the ability to split identities into different user populations (employees, vendors, etc.) and apply different management controls of each including separate password policies, provisioning rules, lifecycle management, authentication controls & strong authentication requirements.	Must Have	
4.8	The identity construct in the proposed IDAM Solution should have the ability to use any username format as a unique identifier to link identities across all applications and user directories, rather than an obscure identifier such as GUID. Additionally, the solution should support multiple different username conventions for different populations of users.	Must Have	
4.9	The proposed solution should act as the centralized authentication gateway for application access for all types of users.	Must Have	
4.10	Solution should support the implementation of Role Based Access	Must Have	



	<p>Controls (RBAC) for controlling access to functions within an application.</p> <ol style="list-style-type: none"> 1. Role Definition: Roles are created to group users based on their job responsibilities. 2. User Assignment: Users are assigned to one or more roles, and by extension the user inherits the permissions associated with those roles. 3. Permissions Assignment: Permissions are linked to roles, not users. Permissions specify what actions (e.g., read, write, delete) are allowed on specific resources (e.g., files, databases, etc.). Roles define the level of access, which can include Read, Write, Execute & Delete privileges. 4. Least Privilege Principle: Users are granted only the minimum permissions they need to perform their job functions. 5. Scope for Separation of Duties in order to ensures that single user doesn't have enough access to perform critical tasks alone. 6. Location-based policies: Scope for location-based access policies, user might be restricted based on the user's location or device or required added authentication layer for access. 		
4.11	<p>Solution should Support for different employee types, e.g., Full-time employees, Contractual Employees, Guests, Vendors, must be provided as a result of connection to relevant Identity data sources. The proposed IDAM Solution should support disparate sources of identity working in combination, sourcing identity attributes from each source and applying varied controls and options per population of identities.</p>	Must Have	

4.12	The proposed IDAM Solution offers the ability to define your own identity attributes and control the data mappings and values.	Must Have	
4.14	The proposed IDAM Solution identifies unused or unauthorized accounts and allows administrators to manage, and if required disable or delete those accounts.	Must Have	
4.15	Solution should provide a clear audit log of impersonation events refer to situations where one user is granted the ability to act on behalf of another user (example support team or administrator impersonation for troubleshooting or resolving issues, delegated access by personal assistants for managing calendar or email data). Detailed audit trails should be preserved for future reference and audit.	Must Have	
4.16	Solution should have the ability to dynamically assign and revoke access rights based on user role changes.	Must Have	
4.17	Solution should have the configurable ability to synchronize user account data with other authoritative data sources or repositories. (Specify if in real-time or scheduled and if can synchronize one-way or two-way)	Must Have	
4.18	Derive high-risk users report for monitoring and analysis.	Must Have	
4.19	It should support defining various Segregation of Duties (SOD), violation of policies. There should be option in the system to configure the SOD Policies for Roles, Application Accounts, and Entitlements.	Must Have	
5.	Connections		
5.1	The proposed IDAM Solution should provide a robust set of connectors for data loading across a wide range of on-premises and cloud applications. It should have the flexibility of integration with other platforms using custom connectors.	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



5.2	The solution should integrate with the Active Directory (AD) without requiring the installation of plugins or any additional software directly on the Domain Controllers.	Must Have	
5.3	The solution should integrate with the Active Directory (AD)/EntraID for bidirectional integration with password synchronization on the Domain Controllers.	Must Have	
5.4	The solution shall include or support an enterprise-grade directory service capable of acting as a primary identity store, supporting multi-master replication and distributed deployments across data centers.	Must Have	
5.5	The proposed IDAM Solution must be able to integrate with multiple Active Directory domains/ forests and multiple LDAP directory technologies beyond just a single Active Directory.	Must Have	
5.6	The proposed IDAM Solution must provide connectivity to non-UI based applications (command line tools), like Linux and Unix.	Must Have	
5.7	It should support variety of configurable standards-based connectors for directories, databases, web services using standard authentication protocols such as OAuth 2.0, API keys, or JWT (JSON Web Tokens) for non-federated applications	Must Have	
5.8	Solution should provide Azure Admin connector or able to build the connectors to assign licenses to employees, vendors, and external users on O-365 Apps based licenses.	Must Have	
6	API Management and Integrations		
6.1	The proposed IDAM solution should have provision for API based integration with Legacy and other third-party applications. Provide API documents & SDKs to enable single sign-on for Bank's internal applications and third-party systems.	Must Have	

6.2	The API should allow seamless user authentication, authorization, and identity provisioning. It should support user lifecycle management, including registration, authentication, role-based access control (RBAC), and deactivation.	Must Have	
6.2	The proposed solution should have API keys to allow third-party applications to access data through authorized accounts.	Must Have	
6.3	<p>API Security Requirements</p> <ul style="list-style-type: none"> ▪ All data exchanged via the API must be encrypted using industry-standard protocols (e.g., TLS 1.2 or higher). ▪ APIs should support OAuth 2.0 for authorization and JWT for secure token-based authentication. ▪ API actions (e.g., user creation, role assignment) must be logged for auditing purposes. ▪ Protect the API from brute force and denial of service attacks by implementing rate limiting and throttling mechanisms. <p>Restrict access to API endpoints based on the originating IP addresses.</p>	Must Have	
6.4	<p>It should support the following API Functional Requirements</p> <ul style="list-style-type: none"> ▪ User Authentication APIs: Support for multiple authentication methods like Single Sign-On (SSO), Multi-factor Authentication (MFA), OAuth 2.0, OpenID Connect (OIDC), SAML 2.0, Kerberos, etc. ▪ Authorization APIs for Role-Based Access Control (RBAC) to manage user roles and permissions. ▪ User Lifecycle Management APIs: Provisioning and Deactivation: Automate user account provisioning, modification, and deactivation. 	Must Have	

	<ul style="list-style-type: none"> ▪ Self-Service APIs for Password Reset: Allow users to reset their own passwords securely. ▪ User Attribute Management API Allow users to update their profile or attributes like name, email, phone number, etc. ▪ Federation APIs: Support for federated identity management via protocols like SAML 2.0 and OIDC. 		
6.5	The solution must handle high volumes of requests, especially during peak loads such as user login or registration & should support for horizontal scaling of API infrastructure to handle increased traffic.	Must Have	
6.6	The API Documentation shall be provided to Bank having the following salient features. <ul style="list-style-type: none"> ▪ Authentication requirements. ▪ Detailed descriptions of API endpoints, methods, and responses. ▪ Error codes and troubleshooting guidelines. ▪ Sample API calls for common tasks (e.g., login, user creation). 	Must Have	
6.7	Solution should have the configurable ability to synchronize user account data with other authoritative data sources or repositories. (Specify if in real-time or scheduled and if can synchronize one-way or two-way).	Must Have	
7	Access Request and Access Certification		
7.1	The proposed IDAM Solution must support requests for access to applications that are not integrated for automatic provisioning, so that uniform request and approval processes can be applied to every application.	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



7.2	Enable the approver (manager, owner, etc.) to approve at a group level or fine-grained entitlement level.	Must Have	
7.3	Access requests should be valid till effective dates (End Date) and access should be ceased thereafter.	Must Have	
7.4	System generated reminder should be triggered prior 30 days of the user's expiry date, and alert should be sent to the user's registered email IDs.	Must Have	
7.5	Features to identify users provided with direct access of systems delegated by admins instead of the IDAM solution.	Must Have	
7.6	Auto provision of user access after access has been approved/ authorized based on rules, roles, or workflow.	Must Have	
7.7	Solution should allow users to request access on target applications behalf of others.	Must Have	
7.8	Proposed IDAM solution should have an interface whereby users can view the current status of requests they have made to application administrators using the self-service interface.	Must Have	
7.9	The proposed IDAM Solution should enable risk mitigation actions (e.g., certifications or activity monitoring) to be targeted at high-risk users.	Good to Have	
7.10	The certification process must provide closed-loop validation that revoked access of the user's if provisioned directly by passing IDAM solution to the target application.	Must Have	
7.11	Access requests should support approval workflows.	Must Have	
7.12	The proposed IDAM Solution shall automatically scale to accommodate spikes in usage, such as quarterly or annual certifications.	Must Have	
7.13	The proposed IDAM Solution provides reports of all certification activities for review with respect to the compliance requirements.	Must Have	
7.14	The proposed IDAM Solution will automatically notify managers when the	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



	certification campaign begins and remind them before the campaign is due.		
7.15	Certifications can be triggered based on identity-related events, such as a department change, termination, manager change, etc.	Must Have	
7.16	The proposed IDAM Solution must provide tools for identifying and managing orphan accounts.	Must Have	
7.17	The proposed IDAM Solution must provide signals for filtering certifications based on a defined risk score.	Good to Have	
7.18	The management console should maintain audit logs that provide summaries about user access, setting changes, and other configuration modifications that occurred using the console or APIs.	Must Have	
7.19	The solution should be able to provide smart campaigns/intelligence to enable role recommendation and/or to analyze and recommend user approval/permission.	Must Have	
8	Audit and Compliance		
8.1	The proposed IDAM Solution should offer the ability to review and certify user access periodically to ensure that users have the right access.	Must Have	
8.2	The proposed IDAM Solution should support Four different access certification campaign for periodic access review: <ul style="list-style-type: none"> ▪ Entitlement Campaign. ▪ Role Certification Campaign. ▪ Application Account Campaign. ▪ User Identity Account Campaign. 	Must Have	
8.3	The proposed IDAM Solution should provide the ability to specify exclusionary roles that prevent assignment of conflicting roles.	Must Have	
8.4	The access request approval process should have the capability of a multi-step	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



	access review process so that more than one reviewer can verify user access		
8.5	The proposed IDAM Solution should contain governance administration capabilities integrate tightly with the provisioning solution so that any access that is denied is immediately revoked?	Must Have	
8.6	The solution should manage every aspect of Identity Governance and Administration. It should meet the needs to configure, define and maintain policies with respect to accessibility, workflow, security and audit. The solution should have the ability to detect and notify policy violations as well, ensuring all are as per the bank's policies.	Must Have	
8.7	The proposed IDAM Solution must provide comprehensive analytical reporting capabilities to assist with the cleansing of risky or excessive access.	Must Have	
8.8	The proposed IDAM Solution should alert or notify managers, application owners or compliance officers based on changes to an identity or resource risk score.	Must Have	
8.9	The proposed IDAM Solution must support the definition of account or identity attribute access policies.	Must Have	
8.10	The proposed IDAM Solution must provide a business-friendly UI for defining and editing access policies.	Must Have	
8.11	The proposed IDAM Solution must provide a single policy repository that is leveraged by all identity processes, including both detective and preventive access controls.	Must Have	
8.12	The proposed IDAM Solution must automatically scan and detect policy violations.	Must Have	
8.13	The proposed IDAM Solution must notify responsible parties / application owner when policy violations are detected.	Must Have	
8.14	The proposed IDAM Solution should support bulk corrective or mitigating actions (such as an ad hoc certification) be taken against high-risk user	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



	populations discovered via reporting or analytics.		
8.15	The proposed IDAM Solution should have the ability to dynamically assign, and revoke access rights based on user role changes.	Must Have	
8.16	The proposed IDAM Solution must support agentic AI capability for access related workflows	Good to Have	
8.17	There should be provision for Identifying conflicting roles and the exception reports should be available in this regard.	Must Have	
8.18	The directory service shall support strong authentication mechanisms and secure encrypted communication, including support for modern cipher suites and certificate-based trust models.	Must Have	
8.19	The solution shall provide Single Sign-On (SSO) for legacy and thick-client applications, including Windows native and desktop-based applications, in addition to standard web-based applications.	Must Have	
8.20	The solution shall support SSO integration for the custom/home grown application even if application is not supporting any SSO federation	Must Have	
8.21	The proposed IDAM Solution should be able to manage segregation of duties in applications as well as infrastructure systems.	Must Have	
8.22	The proposed IDAM Solution must support MCP Server for secure, standardized intermediary connecting AI agent to enterprise Identity systems	Good to Have	
8.23	The proposed IDAM Solution should track and monitor the risk of each user based on that user's access to sensitive applications and data (identity risk scoring).	Must Have	
8.24	The proposed IDAM Solution must support the ability to define and enforce access policies, including Separation of Duties (SoD), individual roles, individual	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



	entitlements, and between roles and entitlements.		
8.25	The proposed IDAM Solution should recommend risk mitigation actions for high-risk users, such as activity monitoring, ad hoc certifications, or remediation of policy violations.	Must Have	
8.26	The proposed IDAM Solution should capture all activity information as part of audit logging & forward it to SIEM.	Must Have	
8.27	The directory service or identity store shall support fine-grained delegated administration, including administrative partitioning by organization, business unit, or geographic region.	Good to Have	
8.28	The proposed IDAM Solution should support the assignment of unique risk values to each application, entitlement and role within the system.	Must Have	
8.29	The proposed IDAM Solution must support granular access control and authorization to facilitate gathering of logs of user access.	Must Have	
9	Additional Specs		
9.1	The proposed solution should support step-up (incremental) authentication policies configurable at the user group and role level, automatically triggering elevated authentication factors such as biometrics, FIDO2, or push notifications when users access higher-risk applications or perform sensitive operations, without requiring a full re-login.	Must Have	
9.2	The proposed solution should support facial recognition authentication with advanced ISO/IEC 30107-3 compliant liveness detection using standard device webcams and mobile device cameras (when such applications are accessed over mobiles), without requiring dedicated biometric hardware.	Good to Have	
9.3	The proposed solution should incorporate adaptive contextual data analytics including IP Address, Geolocation, Device	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



	<p>Signature and continuous session behaviour monitoring, as an additional authentication assurance factor to detect anomalous or compromised sessions in real time.</p> <p>The solution must provide the Advanced control for managing tasks such as configuring context-based access policies that is based on dynamics risk assessment, context-based access using behavioural and contextual data analytics to calculate risk.</p> <p>It is preferable to include behavioural biometric analysis, including keystroke dynamics, mouse movement patterns as well.</p>		
9.4	The proposed solution should support FIDO2-certified hardware security keys and software passkeys across Windows, macOS, iOS, and Android, enabling phishing-resistant, passwordless authentication without reliance on shared secrets or OTPs.	Must Have	
9.5	The proposed solution should support document-based identity proofing and verification, including government-issued ID capture (using APIs etc), automated OCR extraction, and liveness-matched selfie verification, compliant with NIST 800-63-3 IAL2 standards, for onboarding and periodic re-verification workflows.	Good to Have	
9.6	The proposed solution should store user biometric credentials as W3C Verifiable Credentials anchored to Decentralized Identifiers (DIDs), ensuring biometric data remains user-controlled, sharded, and encrypted, with private keys stored exclusively in the device's Trusted Platform Module (TPM) or Secure Enclave and inaccessible to any third party, including the platform operator.	Good to Have	decentraliz ed mean/
9.7	The proposed solution should maintain FIDO2 CTAP 2.1 / NIST 800-63-3 AAL2 / ISO/IEC 30107-3 Level 1 and Level 2 PAD certifications, independently verified.	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



9.8	The proposed solution should provide native mobile SDKs for iOS and Android that enable embedding of passwordless biometric authentication, identity proofing, and credential management directly within the bank's existing mobile applications, without redirecting users to an external interface or requiring a separate application install.	Must Have	
9.9	The proposed solution should support out-of-the-box connectors covering Microsoft Entra ID, Okta, Active Directory, RADIUS, LDAP, SAML 2.0, OIDC-compatible identity providers, PAM solutions, SIEM platforms, and major enterprise applications, enabling integration without custom connector development for standard enterprise systems.	Must Have	
9.10	The proposed solution (use cases) shall comply with applicable Indian data privacy and cybersecurity regulatory requirements, including the Digital Personal Data Protection Act 2023 (DPDPA 2023), Ministry of Electronics and Information Technology (MeitY) guidelines, SEBI Cybersecurity and Cyber Resilience Framework (CSCRF), and RBI cyber security directives with respect to all modules of proposed solution. Biometric data shall be classified and treated as sensitive personal data throughout its entire lifecycle, covering collection, processing, storage, transit, and deletion.	Must Have	
9.11	The proposed solution shall integrate with the Windows Credential Provider layer to enable passwordless biometric login to Windows workstations, installed thick-client applications, and browser-based applications from a single authentication event, without requiring a secondary login after Windows session initiation.	Must Have	
9.12	The proposed solution shall include a built-in RADIUS server to enable passwordless and MFA-based	Must Have	

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



	authentication for legacy applications, VPN gateways, and network access control systems that do not support modern federation protocols.		
9.13	The proposed solution shall support offline authentication via TOTP-based one-time passcodes generated on the user's registered mobile device, ensuring continuous access to critical applications in branch environments where network connectivity is intermittent or unavailable.	Must Have	
9.14	The proposed solution shall support Kerberos-based authentication for integration with Windows domain environments and Kerberos-enabled enterprise applications, enabling passwordless SSO across the Kerberos realm without requiring password hash synchronisation.	Must Have	

Note:

Bidder should comply with all the 'Must Have' requirements given in Annexure - E above mandatorily. Non-compliance to any of the 'Must Have' requirement in Annexure - E may attract rejection of the proposal.

- The bidders should provide their response ('S' or 'C' or 'N') to the questionnaire in the column "Compliance" in Annexure - E.
- The Responses should be as per the table below.

Response	Description	Marks
S	Standard feature/ Fully meets requirement out of the box. Required feature readily available and provided by the bidder on day-1	3
C	Customizable Feature. (Bidder can meet however needs customization/changes). Customization should be completed within a period of 01 month from the date of placing requirement by Bank.	1

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



N	Not Available (Only for Good to Have features)	0
---	--	---

- ‘Must Have’ features need to be complied as ‘S’ i.e. ‘Standard feature’ or ‘C’ i.e. ‘Customizable Feature’.
- ‘Good to Have’ features may be marked as ‘S’ i.e. ‘Standard feature’ or ‘C’ i.e. ‘Customizable Feature’.
- If any bidder provides response other than ‘S’ or ‘C’ or left blank, the same will be treated as Not Available i.e. ‘N’.
- Bidder with more than 20% response in “C”, their bid submission will not be considered for further process.

Every “C” against a “Must to Have feature” in above Annexure-E, may attract a decrement marking which shall be the sole discretion of the Bank.

Marks obtained from Annexure -E will be normalized to 25 marks.

Note: Bank reserves the right to waive any of the Technical and Functional Specifications during technical evaluation, if in the Bank’s opinion it is found to be minor deviation or acceptable deviation.

Annexure F: Commercial Bid Format

1. Please be guided by RFP terms, subsequent amendments and replies to pre-bid queries (if any) while quoting.
2. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

The Commercial Bid shall be submitted in the following format:

Table A - Identity and Access Management Solution Licenses

(Amount in Rs)

Description (User Based Licenses)	Unit Cost (a) (Excl GST)	Qty. (b)	Total Cost c= a*b (Excl GST)	Total Cost (INR) in Words
Enterprise wide Perpetual License Cost with 1 st Year warranty support		15000		

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Other items like DB, OS, Virtualization etc other than ones provided by Bank (Please specify)				
Total Cost of Table A (in Figure) Excl GST				

Table B - IDAM Licenses/Software ATS

Description (User Based Licenses)	Unit Cost (d) (Excl GST)	Qty. (e)	Total Cost f= d*e (Excl GST)	Total Cost (INR) in Words
2 nd Year Perpetual License ATS Cost		15000		
3 rd Year Perpetual License ATS Cost		15000		
4 th Year Perpetual License ATS Cost		15000		
5 th Year Perpetual License ATS Cost		15000		
Other items like DB, OS, Virtualization etc other than ones provided by Bank (Please specify)				
Total Cost of Table B (in Figure) Excl GST				

Table C - One-time implementation cost

Description	Unit Cost (g) (Excl GST)	One-time cost at DC + DR (h)	Total Cost i= g*h (Excl GST)	Total Cost (INR) in Words
Installation /implementation /commissioning of hardware along with bundled OS/DB licenses at DC & DR in HA Mode + UAT Setup viz: (2DC+2DR+1UAT setup) as per Bank's requirement. (Hardware sizing along with hardware rationale and solution configuration document to be submitted along with Technical Bid)		2		

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



Total Cost of Table C (in Figure) Excl GST		
---	--	--

Table D -Implementation & Go-Live cost of 1st Phase 5 Applications

(Amount in Rs)

Description	Unit Cost (j) (Excl GST)	No. of Applications (k)	Total Cost l= j*k (Excl GST)	Total Cost (INR) in Words
<p>Implementation, installation & Configuration of IDAM Licenses/software & solution with required Licenses/Software for at least 5 pilot applications In UAT/Production like CBS, ERP, AD, HRMS, CRM, LOS, PAM, SFMS (NEFT/RTGS), SWIFT, Pension Application, CTS, e-Office, Ethic, Self-Audit, Treasury Management System, Trade Finance (To be procured) etc. (as decided by the Bank.</p> <p style="text-align: center;">PLUS</p> <p>Solution Overview/Training by OEM/Authorized Partner to the identified team (minimum 10 ppl) on the solution(s) capabilities, features / service architecture, onboarding of applications, integration with existing setups, governance, reporting and dashboards etc. for minimum 5 working days.</p>		5		
Total Cost of Table D (in Figure) Excl GST				

Table E -Implementation & Go-Live cost of 2nd Phase 5 Applications

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



(Amount in Rs.)

Description	Unit Cost (m) (Excl GST)	No. of Applications (n)	Total Cost o= m*n (Excl GST)	Total Cost (INR) in Words
Implementation, installation & Configuration of IDAM Licenses/software & solution with required Licenses/ Software for at least 5 pilot applications In UAT/Production like CBS, ERP, AD, HRMS, CRM, LOS, PAM, SFMS (NEFT/RTGS), SWIFT, Pension Application, CTS, e-Office, Ethic, Self-Audit, Treasury Management System, Trade Finance (To be procured) etc. (as decided by the Bank)		5		
Total Cost of Table E (in Figure) Excl GST				

Table F -Implementation & Go-Live cost of 3rd Phase 6 Applications

(Amount in Rs.)

Description	Unit Cost (p) (Excl GST)	No. of Applications (Q)	Total Cost r= p*q (Excl GST)	Total Cost (INR) in Words
Implementation, installation & Configuration of IDAM Licenses/software & solution with required Licenses/Software for at least 6 pilot applications in UAT/Production from CBS, ERP, AD, HRMS, CRM, LOS, PAM, SFMS (NEFT/RTGS), SWIFT, Pension Application, CTS, e-Office, Ethic, Self-Audit, Treasury Management System, Trade Finance (To be procured) etc. (as decided by the Bank)		6		
Total Cost of Table F (in Figure) Excl GST				

Table G - Post Go-Live Training cost*(Amount in Rs.)*

Description	Per week Cost (s) (Excl GST)	No. of Weeks (t)	Total Cost u=s*t (Excl GST)	Total Cost (INR) in Words
Professional training by OEM to 10 staff members for 2 weeks post Sign-Off (<i>in parts with a gap of 3 months</i>) on the solution capabilities which shall include knowledge of features / service architecture of the solution, procedure for onboarding of users/applications, integration with existing setups and other Joiner Level functionalities and overall scope of work as defined in the RFP, during and after implementation for each module of the IDAM Solution. Dedicated training sessions shall be provided for Governance Module and Reporting & Dashboard layer delivered as part of the scope of this RFP/Solution. <i>(Here week means 5 working days)</i>		2		
Total Cost of Table G (in Figure) Excl GST				

Table H - FM Cost*(Amount in Rs.)*

Table B: FM Services - Onsite L2 resource				Total Cost (INR) in Words
FM Services (L2 Onsite Resident Engineers) for monitoring of IDAM solution and carrying BAU Activities from Noida/Mumbai Locations	No. of FM Resources (v)	Unit Cost Excl GST (w)	Total Cost (Excl GST) (x=v*w)	
1 st Year FMS Cost	2			
2 nd Year FMS Cost	2			
3 rd Year FMS Cost	2			
4 th Year FMS Cost	2			

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



5 th Year FMS Cost	2		
Total Cost for 2 L2 FM Services/Onsite Resources for 5 Years (Excluding GST) (H)			

Table I - OEM PS Man-days (Pay per Use)*(Amount in Rs.)*

No	Description	Metric	Qty (y)	Per Unit Cost (Exclusive of GST) (z)	Total Amount (Exclusive of GST) aa=y*z	Total Cost in Words
1	OEM Professional Services Man-days (Delivery/alignment of OEM Professional Services Man-days (Onsite &/or Remote), with 5-year validity and billed quarterly as per use.	Man-days	50			
Total Cost of Table I (in Figure) Excl GST						

Note: In a case more PS-Days shall be required by the Bank during the TCO period, the same shall be afforded by the OEM/bidder at same prices as arrived in this RFP.

Table J- Total Cost

S. No	Item	Price (Excl GST)	Total Cost (INR) in Words
1	License Cost with 1 Year warranty (Table A)		
2	4 Year yearly ATS (Table B)		
3	One-time implementation & Solution Overview by OEM/Partner (Table C)		
4	Implementation & Go-Live cost of 1 st Phase 5 Applications (Table D)		
5	Implementation & Go-Live cost of 2 nd Phase 5 Applications (Table E)		

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



6	Implementation & Go-Live cost of 3 rd Phase 6 Applications (Table F)		
7	OEM Training Cost for 2 weeks post Go-Live (Table G)		
8	Onsite FMS Cost for 5 years (Table H)		
9	OEM 50 PS Man-days cost with 5-year validity and billed quarterly as per use (Table I)		
Total Cost of Ownership J= (S. No. 1 + 2 + 3 + 4 + 5 + 6 + 7 + 8 + 9) Excl. GST			

Note:-

1. Rates to be quoted inclusive of all other charges/levies (excluding GST). The quantity mentioned above is indicative only and the actual number may change based on assessment of business requirements of the Bank.
2. In case there is variation between numbers and words; the value mentioned in words would be considered.
3. If a price is left blank or quoted as zero, it shall be treated as “at no cost” or considered to be included in other line items
4. All prices should be quoted in Indian Rupees (INR) only
5. Bidder needs to submit commercial BOM mentioning make, model and part code no. along with technical bid.
6. The TCO (Total cost of ownership) will be exclusive of GST which shall be paid as per actuals.
7. In a case Bank needs to integrate more licenses or carry integration of any other Applications or require more PS-Days during the period of contract, same shall be afforded by the OEM/bidder at same prices as arrived in this RFP.

Place:

Date

Seal and signature of the bidder

Annexure G: Bank Guarantee Format

Bank Guarantee No: _____

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Dated: _____

Bank: _____

To
Jammu & Kashmir Bank M.A. Road, Srinagar,
190 001 J&K.

WHEREAS..... (Company Name) and having its Registered Office at..... India (hereinafter referred to as “the Bidder”) proposes to respond to RFP No , dated of Jammu and Kashmir Bank Ltd for **Selection of Vendor for Supply, Implementation, Integration, Management, Monitoring and Support of Identity & Access Management (IDAM) Solution.** (Herein after 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 the RFP Document (which guarantee is hereinafter called as “BANK GUARANTEE”) AND WHEREAS the bidder has approached us, 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/Unit 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 Rs.....(Rupeesonly) 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

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



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 Rs.....(Rupees..... 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 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 ofwithout 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 SI/OEM 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 of or

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



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 Rs.....(Rupees.....only) as aforesaid or extend the period of the guarantee beyond the said day of unless expressly agreed to by us in writing.

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 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.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



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. The Bank Guarantee needs to be submitted in online form also via SFMS Application.

15. Notwithstanding anything contained herein above;

- i. our liability under this Guarantee shall not exceed Rs.....(Rupees.....only)
;
- ii. this Bank Guarantee shall be valid up to and including the date ____and claim period shall be upto____ ; 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 the claim period.

16. 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

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



Annexure H: Performance Bank Guarantee Format

To
Jammu & Kashmir Bank M.A. Road, Srinagar,
190 001 J&K.

WHEREAS..... (Company Name) registered under the Indian Companies Act 1956 and having its Registered Office at , hereinafter referred to as the Bidder has for taken up for **Selection of Vendor for Supply, Implementation, Integration, Management, Monitoring and Support of Identity & Access Management (IDAM) Solution** in terms of the Purchase Order bearing No. Dated, hereinafter referred to as the Contract. And Whereas in terms of the Conditions stipulated in the said Contract, the bidder is required to furnish, performance Bank Guarantee issued by a Scheduled Commercial Bank in your favor to secure due and satisfactory compliance of the obligations of the Bidder in accordance with the Contract; Therefore, We,, through our local office at Furnish you this Performance Guarantee in the manner hereinafter contained and agree with you as follows:

1. We, do hereby undertake to pay the amounts of ₹ 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 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 vendor'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..... (Rupees Only).
2. We undertake to pay to you any money so demanded notwithstanding any dispute/s raised by the Bidder in any suit or proceeding before any Court or Tribunal relating thereto, our liability under these presents being absolute and unequivocal. The payment so made by us under this guarantee shall be a valid discharge of our liability for payment there under and the Bidder shall have no claim against us for making such payment.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



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. Provided, however, serving of a written claim / demand in terms hereof on us for payment under this guarantee on or before the stipulated period, time being the essence of contract, shall be a condition precedent for accrual of our liability / your rights under 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 vendor 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 Vendor 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 without demur and protest 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. Notwithstanding anything contained herein above;

(i) Our liability under this Guarantee shall not exceed.....Rupees.....
.....only);

(ii) This Guarantee shall be valid up to; and claim period of this Bank Guarantee shall be year/s after expiry of the validity period i.e., up to.....; and

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



(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 the claim period.

Dated the..... Day of2026.

For.....

BANK Authorized Signatory

Annexure I: Non-disclosure Agreement (NDA)

THIS NON DISCLOSURE AGREEMENT (the “Agreement”) is made and entered into as of (____/____/2025) by and between

_____, a company incorporated under the laws of India, having its registered address at _____ (the “Receiving party/Company”) and

“Jammu and Kashmir Bank Ltd, a Banking Company under Indian Companies Act,2013 having corporate and registered office at M.A.Road,Srinagar,J&K,India-190001 represented herein by Authorized Signatory (hereinafter referred as Bank/Disclosing Party which unless the context requires include its successors in interests and permitted assigns). (the “Bank/Disclosing Party”).

The Company/Receiving party and Bank/Disclosing Party are hereinafter collectively referred to as parties and individually as a party.

Whereas the parties have entered into contract and for performance of contract, the parties may share/disclose certain proprietary/confidential information to each other. To protect the confidentiality of the confidential information shared/disclosed, the parties hereto have entered into this NDA.

NOW THEREFORE THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. **Purpose** J&K Bank/Disclosing Party has engaged or wishes to engage the Company/Receiving party for undertaking the project vide Purchase Order No: _____ and each party may disclose or may come to

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



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 equipment), 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

- i. was publicly known and made generally available in the public domain prior to the time of disclosure by the disclosing party;
- ii. 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;
- iii. is already in the possession of the receiving party at the time of disclosure by the disclosing part as shown by the receiving party's files and records immediately prior to the time of disclosure;
- iv. is obtained by the receiving party from a third party without a breach of such third party's obligations of confidentiality;
- v. 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
- vi. 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,

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



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 by Bank as "AS IS." Bank/Disclosing 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.

Receiving Party shall immediately return and redeliver to Disclosing Party/ Bank all tangible material embodying the Confidential Information provided hereunder and all notes, summaries, memoranda, , records, excerpts or derivative information deriving there from and all other documents or materials ("Notes") (and all copies of any of the foregoing, including "copies" that have been converted to computerized media in the form of image, data or word processing files either manually or by image capture) based on or including any Confidential Information, in whatever form of storage or retrieval, upon the earlier of

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



(i) the completion or termination of the dealings between the parties contemplated hereunder; (ii) the termination of the Master Agreement; or (iii) at such time as the Disclosing Party/ Bank may so request.

The receiving party shall destroy / dispose off the confidential information provided by the disclosing party together with its copies upon written request of the disclosing party, as per the directions issued by the disclosing party and such destruction shall be confirmed in writing by receiving party.

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 even after this agreement except as provided herein above.

10. Adherence. The content of the agreement is subject to adherence audit by J&K Bank. It shall be the responsibility of the Company/Receiving party to fully cooperate and make available the requisite resources/evidences as mandated by J&K Bank Supplier Security policy.

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. In the case of any dispute arising upon or in relation to or in connection with this Agreement between parties, the disputes shall at the first instance be resolved through negotiations. If the dispute cannot be settled amicably within fourteen (14) days from the date on which either Party has served written notice on the other of the dispute then any party can submit the dispute for arbitration under Arbitration and conciliation Act,1996 through sole arbitrator to be appointed mutually by the parties.

The place of Arbitration shall be Srinagar, India and the language of the arbitration proceedings and that of all the documents and communications between the parties shall be English.

The decision of the arbitrator shall be final and binding upon the parties. The expenses of the arbitrator as determined by the arbitrator shall be borne equally.

The parties shall continue to be performing their respective obligations under this Agreement, despite the continuance of the arbitration proceedings, except for the

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



disputed part under arbitration. This agreement shall, in all respects, be governed by, and construed in accordance with the Laws of the UT of J&K read with applicable Laws of India. The Courts in Srinagar India shall have exclusive jurisdiction in relation to this agreement.

All notices or other communication under or in connection with this agreement shall be given in writing and may be sent by personal delivery, or post or courier or facsimile or email. Any such notice or other communication will be deemed to be effective if sent by personal delivery, when delivered, if sent by post, five days after being deposited in the post office and if sent by courier, three days after being deposited with the courier, if sent by facsimile, when sent (on receipt of a confirmation of having been sent to correct facsimile number) and if sent my mail (on receipt of confirmation).

_____ (Contact details of Company/Receiving party)

_____ (Contact details of Bank/Disclosing Party).

13. Miscellaneous. This Agreement shall bind and intended for 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.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



COMPANY NAME

Bank

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

Address: _____

Address: _____

Company Seal

Company Seal

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



Annexure J: Service Level Agreement

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

This Service Level agreement (“Agreement”) is made at Srinagar (J&K) on this day of2025 (“effective date”) between

i. “Jammu and Kashmir Bank Ltd, a Banking Company under Indian Companies Act,2013 having corporate and registered office at **M.A. Road, Srinagar, J&K, India-190001** represented herein by Authorized Signatory (hereinafter referred as Bank which unless the context requires include its successors in interests and permitted assigns) of the ONE PART, through its authorized signatory Mr.....

and

ii. M/s, registered under the Act, having its Registered Office at (Hereinafter referred to as the “Successful Bidder” which expression shall unless it be repugnant to the context or meaning thereof, include its successors and assigns) of the OTHER PART, through its authorized signatory Mr.....

The Bank and Company are hereinafter collectively referred to as ‘Parties’ and individually as a ‘Party’.

Now therefore, this Agreement is witnessed as under:

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



1. Definitions of the terms

Term	Description
The Bank/J&K Bank	Reference to “the Bank,” “Bank,” and “Purchaser” shall be determined in context and may mean without limitation “Jammu & Kashmir Bank.”
Bidder/Vendor/Selected Bidder/Company/Service Provider:	An eligible entity/firm submitting a Proposal/Bid in response to this RFP.
Proposal/Bid	The Bidder’s written reply or submission in response to this RFP.
RFP	The request for proposal (this document) in its entirety, inclusive of any addenda that may be issued by the Bank.
The Contract	The agreement entered between the Bank and the Company, as recorded in this Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
The Contract Price	The price payable to the Company under the Contract for the full and proper performance of its contractual obligations.
The Product	All of the software or software, all hardware, database, middleware, operating systems, and/or other materials which the Company is required to supply to the Bank under the Contract.
System	A Computer System consisting of all Hardware, Software, etc., which should work together to provide the services as mentioned in the Bid and to satisfy the Technical and Functional Specifications mentioned in the Bid.
PBG	Performance Bank Guarantee.
Purchase Order Reference No	Purchase Order details issued to the Successful Bidder
Material Breach	Company failure to perform a major part of this Agreement leading to breach in performance standards, confidentiality and security and in operational resilience preparedness, beyond defined service levels and failure to cure beyond agreed timelines.
Charges	Commercials as per Purchase Order.
Confidential Information	It includes all types of Information that will be found on Bank systems that the Company may support or have access to, including, but not limited to, Information subject to special statutory protection, legal actions, etc.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Scope of Work.

Vendor shall be responsible for providing services to Bank the Services defined the RFP for **Selection of Vendor for Supply, Implementation, Integration, Management, Monitoring and Support of Identity & Access Management (IDAM) Solution** in accordance with all the terms and conditions of the RFP clauses, and any incidental services, functions and responsibilities not specifically described in this RFP, but which are required for the performance and delivery of the Solution and in accordance with the terms of this agreement and as described in the Point 4 of Section A-Introduction of this RFP i.e **Scope of Work**.

The bidder must comply with the terms & conditions as defined in below RFP sections:

Section A. Point 4 - Scope of Work

Section A. Point 5 - Location of Work

Section A. Point 6 - Resource Deployment and Competency

Section D. General Terms and Conditions

Annexure E & E1 - Technical Requirements

Annexure L-Know Your Employee

And other terms and conditions defined in the RFP document.

Delivery

Without prejudice to the rights of Bank to terminate this agreement/ the related purchase order, in case of the failure to deliver within the stipulated timelines defined in the RFP /SLA Document, penalty shall be levied for every 1 weeks' delay at the rate of 1% of the order value up to a maximum of 10 weeks from the original delivery date. Thereafter, bank may in its sole discretion and without being bound to do so, extend the date of delivery or can invoke PBG and cancel the contract. In the event of the Bank agrees to extend the date of delivery at the request of the Company, it is a condition precedent that the validity of the Performance Bank Guarantee submitted by the Company in regard to the supply and maintenance etc. of the solution shall be extended by further period as required by the Bank before the expiry of the original Bank Guarantee. Failure to do so will be treated as breach of contract.

Contract Uptime & Penalties

During Period of contract, Service Provider will maintain the services as per SLAs.

- i. Any bugs identified shall be rectified immediately.
- ii. Any requirements amendments/modifications required by bank will have to be carried out by the identified Service Provider during the contract without any additional cost.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- iii. The maximum response time for a support/complaint from the site shall not exceed time defined, else it will fall under penalty clause.
- iv. Service Provider shall solve the software problem immediately after reporting of the problem by the Bank to the Service Provider.
- v. Any rectification required in the Application Software due to inherent bugs in the System Software/ off-the-shelf software shall also be rectified by the Service Provider, at no additional cost with timelines as defined in the SLA.
- vi. Any technical glitch/ issue in installed infrastructure of the solution (i.e. hardware and software, OS/DB etc) should be attended on priority and should be covered under warranty/AMC.
- vii. If any critical component of the entire configuration setup is out of service, then the bidder & OEM shall either immediately replace the defective unit (with new one) or replace it at its own cost or provide a standby, on immediate basis, not more than 4 hours. The bidder shall maintain proper inventory of standby components for early resolution of issues.
- viii. If the Successful bidder, having been notified, fails to remedy the defect(s) within the 4 hours' time duration from the incident, the Bank may proceed to take such remedial action as may be necessary, at the Supplier's risk and expense and without prejudice to any other rights, which the Bank may have against the supplier under the Contract.
- ix. The bidder shall comply the security and audit standards of Bank and various regulatory guidelines. For this, the bidder shall apply new patches related to OS/ firmware & BIOS updates etc., without any additional cost to the bank, during the contract period.
- x. For all issues, related to installed infrastructure, RCA (Root Cause Analysis) to be provided by the respective Bidder/OEM within 3 working days. The delay in submission will lead to penalty

The Service Provider shall guarantee an uptime of 99.95% during the contract period which shall be calculated on quarterly basis. The "Uptime", for calculation purposes, equals to the Total number of hours of the day in a quarter , less Downtime in number of hours. Any part of hour is treated as full hour.

- i. The "**Downtime**" is the time shall mean the time period when the Service/Application is not available as per the service standards of this SLA resulting failure. "**Failure**" is the condition that renders the solution not available to customers. "**Restoration**" is the condition when the Company demonstrates that the solution is in working order and the Bank acknowledges the same.
- ii. The percentage uptime is calculated on Monthly basis as follows:

$$\frac{(\text{Total hours in a quarter} - \text{downtime hours within the quarter})}{\text{Total hours in a quarter}} * 100$$



- iii. (A quarter is taken as a calendar quarter and number of days are actually number of days in each quarter)

“Uptime”: The Company shall guarantee and ensure the following SLA’s are met during the Contract Period of the Hardware/Software/License/Services:

Service Window	24*7
Uptime Commitment	99.95%
Data Availability	100%

- a) The **"Uptime"**, for calculation purposes, equals to the Total number of hours of the day in a quarter , less Downtime in number of hours. Any part of hour is treated as full hour.

The percentage uptime is calculated on quarterly basis as follows:

$$\frac{\text{(Total hours in a quarter - downtime hours within the quarter)}}{\text{Total hours in a quarter}} * 100$$

(A Quarter is taken as a calendar month and number of days are actually number of days in each quarter)

- b) The **"Downtime"** is the time shall mean the time period when the Service/Application is not available as per the service standards of this SLA resulting failure. **"Failure"** is the condition that renders the solution not available to customers. **"Restoration"** is the condition when the Company demonstrates that the solution is in working order and the Bank acknowledges the same.
- c) **“Percentage down time”** shall mean the aggregate of downtime of the particular system during the month expressed as a percentage of total available time in a year i.e. 90 * 24 hours. Thus, if the aggregate downtime of System works out to 2 hours during a year then the percentage downtime shall be calculated as follows:

$$\frac{2 \times 100}{90 \times 24} = 0.09\% \text{ (Considering days in a quarter as 90)}$$

- d) **“Response Time”** shall mean the interval from receipt of first information from Bank to the company, or to the local contact person of the Company by way of any means of communication informing them of the malfunction in System/Solution to the time

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Company Engineer attends the problem.

- e) **“Restoration Time”** shall mean the period of time from the problem occurrence to the time in which the service returns to operational status. This may include temporary problem circumvention / workaround and does not necessarily include root cause removal.
- f) **“Resolution Time”** shall mean the period of time from the problem occurrence to the time in which the root cause of the problem is removed and a permanent fix has been applied to avoid problem reoccurrence.
- g) **“Down Time”** shall mean the time period when the Service/Application is not available as per the service standards of this SLA, and the service/application is not available to the users of the Bank /Customers of the Bank (and excludes the scheduled outages planned in advance IT infrastructure),due to the problem in it and downtime is the sum of response time and restoration time with the following exclusions:

Period when Bank denies access to the Company Engineer for carrying out repair activities.

During Period of contract, Company will maintain the services as per SLAs. The Company shall guarantee an uptime of 99.95% during warranty and also during AMC, which shall be calculated on quarterly basis. If the bidder fails to maintain guaranteed/committed uptime of 99.95% on quarterly basis, Bank shall impose penalty .During the warranty period, for every drop of 1% than committed Uptime, warranty for the entire project shall be extended for 1 month alongwith penalty of 0.5% of any invoice raised during warranty period. During AMC period, in case the uptime falls below the threshold levels, Bank shall impose a penalty as per the table mentioned below:

Uptime	Penalty/Quarter
99.95% & Above	NA
99% to 99.94%	3% of the Quarterly ATS Value
97% to 98.99%	5% of the Quarterly ATS value
95% to 96.99%	10% of the Quarterly ATS value
Less than 95%	Penalty at an incremental rate of 1% (in addition to a base of 10%) of the Quarterly ATS value for every 0.5% lower than the stipulated uptime

Note:- If the uptime is below 95%, the Bank shall have full right to terminate the contract with the Bidder

Patching

Patching of Software/Firmware Middleware	a	All underlying software / firmware Middleware to be patched as per respective OEM recommendations.	For breaches for patches - Penalty of Rs.1000 per day for delay in applying of
--	---	--	--



	Failure to comply with Patch calendar will attract penalties.	each patch as per security/statutory/ OEM recommendations.
--	---	--

VAPT Closures

Closure of VA / PT and SCD Points on all OS/Firmware / Software / Middleware	<p>All identified vulnerabilities over underlying OS/Firmware / Software / Middleware to be patched as per respective OEM recommendations.</p> <p>Failure to close these calls within timelines will attract penalties based on criticality of calls.</p> <ol style="list-style-type: none"> 1. Critical Category- 10 Days 2. High Category- 15Days 3. Medium - 30 Days 4. Low - 60 Days 	<p>For breaches of timelines under Critical & High Category -</p> <p>Penalty of Rs.1000 per day per vulnerability for delay in mitigation/ fixing vulnerabilities.</p> <p>For breaches of timelines under Medium Category -</p> <p>Penalty of Rs.700 per day per vulnerability for delay in mitigation/ fixing vulnerabilities.</p> <p>For breaches of timelines under Low Category -</p> <p>Penalty of Rs.500 per day per vulnerability for delay in mitigation/ fixing vulnerabilities</p>
--	--	---

Knowledge Management

OEM Health Check applications being monitored	Health check not conducted by the OEM representative once in a year	Penalty of Rs. 2,000 will be charged for each such solution for each defaulted month will be imposed.
---	---	---

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Onsite Resident Engineer

Manpower Services	Bidder to provide experienced and certified manpower at Bank premises as per RFP. Any gap will attract penalty.	Penalty of Rs. 2000 per day for absence beyond 30 days of replacement (in case of unsatisfactory performance) / onboarding of new resource in case of resign/termination or so.. Note:- The absence period penalties applicable during BAU activities are mentioned at relevant sections under this RFP.
Bidder have to replace the manpower if specially asked by the Bank with in a period of one month. A delay beyond next Month billing cycle will attract the penalty		

Security Vulnerability Management

Version Upgrade Major/ Minor for all Software / Middleware	The Operations Team shall be responsible for version upgrades of all underlying software / Middleware as per respective OEM release schedules	For breaches of Version upgrade - Penalty of Rs.500 per day for delay in version upgrade of (OS, Server, Solution, protocol etc.) per day
--	---	--

Regulatory Compliance

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Compliance of RBI/ CERT-IN Advisories/ regulatory advisory	Compliance by end date , as notified in the advisory	Compliance by end date - No Penalty
other	Penalty by delay of each day	Penalty of Rs 2000/- per week delay

Onsite Resources

- The Successful Bidder (SB), following the execution of the Contract, will assume total responsibility for managing the scope of this contract during the entire contract period. The following conditions shall be applicable for ensuring services.
- Bidder will have to guarantee a minimum attendance of each resource of 97 %, calculated on a quarterly basis.
- Total Available Time is 8 hrs per day per person for a week (Bank working days, unless there is some planned activity on off days). The Attendance percentage would be calculated on quarterly basis and the calculated amount would be adjusted from every subsequent quarter payment.
- Attendance percentage will be calculated as 100% less engineer non-attendance Percentage. Non-attendance percentage will be calculated as Unavailable Time divided by Total Available Time.
- The attendance percentage would be calculated on quarterly basis and the calculated amount would be adjusted from every subsequent quarter payment. In case if there is no pending invoices to be paid by the Bank to the bidder, Penalty due during the contract period shall be adjusted against the proceeds of Performance Bank Guarantee (PBG) / BG/ EMD / Retention money etc., as may be deemed fit by the Bank within 15 days of notice period from the Bank.

Availability Service Level Default:

- a. Availability Service Level will be measured on quarterly basis.
- b. A Service Level Default will occur when the vendor fails to meet Minimum attendance (97%), as measured on a quarterly basis.
- c. In case onsite resident engineer is not available continuously for more

than 4 hours a day then the Bidder should immediately provide the Bank with an equivalent standby engineer for that engineer. If Bidder fails to meet the minimum attendance guarantee in any month then the Bidder will have to pay the following compensation adjusted with every subsequent quarter payment:

(Minimum Attendance Percentage - Actual Attendance Percentage) x Current Quarter's contract value x 1.5 (Multiplication Factor)

Example of SLA Calculation of Resident Engineer Service.

S.No	Engineer	Working hours / day (A)	No of working days in the Quarter e.g. April to June 26 (B)	Total working hours (C) C=A*B	Non Availability in hrs. (D)	Percentage of non-attendance (%) (E) E=(Sum of D / Sum of C) *100	Attendance percentage for the month (F) F=100 -E	Penalty % (G) G=99-F	Total Quarterly contract Amount in Rs (H)	Penalty Amount X= G* H* 1.5 /100 (INR)
1	Engineer A	8	75	600	25	(100/2400) *100 = 3.33	100-3.33 = 96.67	99-96.67 = 2.33	1,20,000	4194
2	Engineer B	8	75	600	15					
TOTAL				1200	40					

- d. In case Bidder fails to provide a standby resident engineer (within 2 days of absence) and if the minimum attendance percentage is not met, the bidder has to pay penalty charges as stated above.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- e. Payment for the work executed till the date of termination shall be made as per payment terms.
- f. In case Bank requires the services of resident engineer on Bank holidays, the specified Engineer will have the provision to take a compensatory leave on a Saturday subject to the Bank's go ahead /approval.

Interpretation & General Instructions

- Typical Resolution time will be applicable if systems are not available to the J&K Bank's users.
- The SLA parameters shall be monitored on a monthly basis as per the individual SLA parameter requirements. Bidder is expected to provide the above-mentioned service levels. In case the service levels defined in the aforementioned table cannot be achieved, it shall result in a breach of contract and invoke the penalty clause.
- A Service Level violation will occur if bidder fails to meet Minimum Service Levels on quarterly basis for a particular Service Level.
- **Quarterly SLAs would be analysed. However, there would be month-wise SLAs and all SLA targets have to be met on a monthly basis.**
- Overall Availability and Performance Measurements will be on a quarterly basis for the purpose of Service Level reporting. Month wise Availability and Performance Report will be provided by Bidder for every quarter in the Bank suggested format and a review shall be conducted based on this report. Availability and Performance Report provided to Bank shall contain the summary of all incidents reported and associated performance measurement for that period.
- The primary intent of Penalties is to ensure that the system performs in accordance with the defined service levels. Penalties are not meant to be punitive or, conversely, a vehicle for cutting fees.

(a) During Warranty period, "Monthly Contract Value" will be as under-

Solution Cost /12 + License Cost/12 + FMS Cost/12 (divided by 12 for getting monthly amount out of yearly amount)

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



(b) Post Warranty period, “Monthly Contract Value” will be as under-

AMC of Solution Cost/12 + AMC/ATS of License Cost/12 + FMS Cost/12 (divided by 12 for getting monthly amount out of yearly amount)

Penalty Cap on SLA: - 100% * Monthly Contract Value (calculated on Monthly basis).

Bank may recover such amount of penalty from any payment being released to the bidder, irrespective of the fact whether such payment is relating to this contract or otherwise. In case there is no pending invoices to be paid by the Bank to the bidder, the bidder has to submit a pay order / cheque payable at Srinagar in favour of Jammu & Kashmir Bank for the same within 15 days from the notice period from the Bank, failure of same may result in invoking of PBG for recovery of penalty.

Note:

- If the downtime exceeds 10 % and instances of downtime are more than 10 in a year, Bank has the discretion to cancel the contract.
- If any penalty is levied by any regulator on the Bank which is attributed to the solution or any of its components, then the entire amount of such loss shall be recovered from the bidder on actual basis.

Note: SLA will be monitored on Quarterly basis.

Service Levels:

This SLA document provides for minimum level of services required as per contractual obligations based on performance indicators and measurements thereof. The Company shall ensure provisioning of all required services while monitoring the performance of the same to effectively comply with the performance levels. The services provided by the Company shall be reviewed by Bank that shall:

- Regularly check performance of the Company against this SLA.
- Discuss escalated problems, new issues and matters still outstanding for resolution.
- Review of statistics related to rectification of outstanding faults and agreed changes.
- Obtain suggestions for changes to improve the service levels.

Non-Availability: Is defined as, the service(s) is not-available as per levels below.

- Severity Level 1:** Is defined as, the Service is not available or there is a major

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



degradation in performance of the system.

- b. **Severity Level 2:** Is defined as, the service is available but the performance is degraded or there are intermittent failures and there is an urgent need to fix the problem to restore the service
- c. **Severity Level 3:** Is defined as, the moderate degradation in the application performance. Has no impact on the normal operations/day-to-day working.

The violation of any of the above SLA's will attract a penalty as set out in the table below:

Severity Level	Response	Restoration	Resolution
Severity-1(High)	30 Mins	4 hrs.	8 hrs.
Severity-2(Medium)	30 Mins	6 hrs.	2 days
Severity-3(Low)	30 Mins	12 hrs.	3 days

Penalties for Non-Compliance to Restoration and Resolution Time:

Severity Level	Restoration Breach	Resolution Breach
Severity-1	1 day of AMC Cost/quarter for every 2 hrs. of delay in restoration	1 day of AMC Cost/quarter for every 1 day of delay in resolution
Severity-2	1 day of AMC Cost/quarter for every 2 hrs of delay in restoration	1 day of AMC Cost/quarter for every 2 days of delay in resolution
Severity-3	1 day of AMC Cost/quarter for every 6 hrs delay in restoration	1 days of AMC Cost/quarter for 7 days of delay in resolution

Delivery & Installation:

The solution need to be deployed as per the timelines mentioned in Point No 8 of Section A-Introduction of this RFP.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Contract Period

The Contract shall be effective from date of acceptance of PO and shall be valid till (___date___), i.e 5 years from go live of the solution (___date___), unless or until terminated by Bank in accordance with the terms of this SLA. Thereafter the contract may further extended if both parties wish to continue on the mutually agreed terms and conditions subject to satisfactory performance of the vendor.

The warranty period of 1 year followed by ATS/AMC applicable for remaining 4 years as per the payment terms mentioned in the RFP for a contract period of 5 years.

Proposed software or system software or middleware applications' ATS period should sync with hardware warranty and contract period (i.e. Warranty / ATS should not expire before contract period end date).

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. However the Company shall supervise the de-installation and packing at the original site and re-installation at the new sites free of cost. The quoted components shall continue to remain within the scope of warranty for the transit period.

Payment Terms

Payment Terms as per Point No 14 of Section C-RFP Submission.

Assignment

The Selected Bidder shall not assign, in whole or in part, the benefits or obligations of the contract to any other person. However, the Bank may assign any of its rights and obligations under the Contract to any of its affiliates without prior consent of Bidder.

Entire Agreement, Amendments, Waivers.

- i. This Master Agreement and each Service Attachment contains the sole and entire agreement of the parties with respect to the entire subject matter hereof, and supersede any and all prior oral or written agreements, discussions, negotiations, commitment, understanding , marketing brochures, and sales correspondence and relating thereto. In entering into this Master Agreement and each Service Attachment each party acknowledges and agrees that it has not relied on any express or implied representation,

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



or other assurance (whether negligently or innocently made), out in this Master Agreement and each Service Attachment. Each party waives all rights and remedies which, but for this Section, might otherwise be available to it in respect of any such representation (whether negligently or innocently made), warranty, collateral contract or other assurance.

- ii. Neither this Master Agreement nor any Service Attachment may be modified or amended except in writing and signed by the parties.
- iii. No waiver of any provisions of this Master Agreement or any Service Attachment and no consent to any default under this Master Agreement or any Service Attachment shall be effective unless the same shall be in writing and signed by or on behalf of the party against whom such waiver or consent is claimed. No course of dealing or failure of any party to strictly enforce any term, right or condition of this Master Agreement or any Service Attachment shall be construed as a waiver of such term, right or condition. Waiver by either party of any default other party shall not be deemed a waiver of any other default.

Severability

If any or more of the provisions contained herein shall for any reason be held to be unenforceable in any respect under law, such unenforceability shall not affect any other provision of this Master Agreement, but this Master Agreement shall be construed as if such unenforceable provisions or provisions had never been contained herein, provided that the removal of such offending term or provision does not materially alter the burdens or benefits of the parties under this Master Agreement or any Service Attachment.

Remedies Cumulative

Unless otherwise provided for under this Master Agreement or any Service Attachment, all rights of termination or cancellation, or other remedies set forth in this Master Agreement, are cumulative and are not intended to be exclusive of other remedies to which the injured party may be entitled by law or equity in case of any breach or threatened breach by the other party of any provision in this Master Agreement. Use of one or more remedies shall not bar use of any other remedy for the purpose of enforcing any provision of this Master Agreement.

Partnership / Collaboration / Subcontracting

The services offered shall be undertaken to be provided by the company directly and there shall not be any sub-contracting without prior written consent from the Bank. Bank will only discuss the solution with company's authorized representatives. The company authorized

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



representatives shall mean their staff. In no circumstances any intermediary (which includes Liasoning Agents, marketing agents, commission agents etc.) should be involved during the course of project. No subletting of the contract by the will be allowed under any circumstances. Neither the subject matter of the contract nor any right arising out of the contract shall be transferred, assigned or delegated to any third party by Successful Bidder without prior written consent of the Bank

Confidentiality

All the Bank's product and process details, documents, data, applications, software, systems, papers, statements and business/customer information etc. (hereinafter referred to as 'Confidential Information') which may be communicated to or come to the knowledge of the Company and /or its employees during the course of discharging their obligations shall be treated as absolutely confidential and the Company and its employees shall keep the same secret and confidential and not disclose the same, in whole or in part to any third party nor shall use or allow to be used any information other than as may be necessary for the due performance by the Company of its obligations. The Company shall indemnify and keep Bank indemnified safe and harmless at all times against all or any consequences arising out of any breach of this undertaking regarding Confidential Information by the Company and/or its employees and shall immediately reimburse and pay to the Bank on demand all damages, loss, cost, expenses or any charges that Bank may sustain suffer, incur or pay in connection therewith.

It is clarified that "Confidential Information" includes any and all information that is or has been received by the Company (Receiving Party) from the Bank (Disclosing Party) and that (a) relates to the Disclosing Party and (b) is designated by the Disclosing Party as being confidential or is disclosed in circumstances where the Receiving Party would reasonably understand that the disclosed information would be confidential (c) is prepared or performed by or on behalf of the Disclosing Party by its employees, officers, directors, agent, representatives or consultants.

In maintaining confidentiality, the Receiving Party on receiving the confidential information and material agrees and warrants that it shall take at least the same degree of care in safeguarding such confidential information and materials as it takes for its own confidential information of like importance and such degree of care shall be at least, that which is reasonably calculated to prevent any inadvertent disclosure. The Receiving Party shall also, keep the confidential information and confidential materials and any copies thereof secure and in such a way so as to prevent unauthorized access by any third Party.

The Receiving Party, who receives the confidential information and the materials, agrees that on receipt of a written demand from the Disclosing Party, they will immediately return

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



all written confidential information and materials and all copies thereof provided to and which is in Receiving Party's possession or under its custody and control.

The Receiving Party to the extent practicable shall immediately destroy all analysis, compilation, notes studies memoranda or other documents prepared by it which contain, reflect or are derived from confidential information relating to the Disclosing Party AND shall also immediately expunge any confidential information, word processor or other device in its possession or under its custody & control, where after it shall furnish a Certificate signed by the Authorized person confirming that to the best of his/her knowledge, information and belief, having made all proper enquiries, the requirement of confidentiality aspect has been complied with.

The restrictions mentioned hereinabove shall not apply to:-

- (a) any information that publicly available at the time of its disclosure; or any information which is independently developed by the Receiving Party or acquired from a third party to the extent it is acquired with the valid right to disclose the same; or
- (b) any disclosure required by law or by any court of competent jurisdiction, the rules and regulations of any recognized stock exchange or any enquiry or investigation by any government, statutory or regulatory body which is lawfully entitled to require any such disclosure provided that, so far as it is lawful and practical to do so prior to such disclosures, the Receiving Party shall promptly notify the Disclosing Party of such requirement with a view to providing the Disclosing Party an opportunity to obtain a protective order or to contest the disclosure or otherwise agree to the timing and content of such disclosure.

The confidential information and material and all copies thereof, in whatsoever form shall at all the times remain the property of the Disclosing Party and disclosure hereunder shall not confer on the Receiving Party any rights whatsoever beyond those contained in this document. The confidentiality obligations shall be observed by the Company during the term of this Agreement and thereafter and shall survive the expiry or termination of this Agreement between the Bank and Company.

The Company understands and agrees that any use or dissemination of information in violation of this Confidentiality Clause will cause BANK irreparable harm, may leave BANK with no adequate remedy at law and as such the Bank is entitled to proper indemnification for the loss caused by the Company. Further the BANK is entitled to seek to injunctive relief besides other remedies available to it under law and this Agreement.

Information Security:

- a. The Successful Bidder and its personnel shall not carry any written material, layout, diagrams, floppy diskettes, hard disk, flash / pen drives, storage tapes or any other

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



media out of J&K Bank's premises without written permission from J&K Bank.

- b. The Successful Bidder's personnel shall follow J&K Bank's information security policy and instructions in this regard.
- c. The Successful Bidder acknowledges that J&K Bank's business data and other proprietary information or materials, whether developed by J&K Bank or being used by J&K Bank pursuant to a license agreement with a third party (the foregoing collectively referred to herein as "proprietary information") are confidential and proprietary to J&K Bank; and the Successful Bidder agrees to use reasonable care to safeguard the proprietary information and to prevent the unauthorized use or disclosure thereof, which care shall not be less than that used by Successful Bidder to protect its own proprietary information. Successful Bidder recognizes that the goodwill of J&K Bank depends, among other things, upon the Successful Bidder keeping such proprietary information confidential and that unauthorized disclosure of the same by Successful Bidder could damage J&K Bank. By reason of Successful Bidder's duties and obligations hereunder, Successful Bidder may come into possession of such proprietary information, even though the Successful Bidder does not take any direct part in or furnish the Service(s) performed for the creation of said proprietary information and shall limit access thereto to employees with a need to such access to perform the Services required by the Contract/Agreement. Successful Bidder shall use such information only for the purpose of performing the Service(s) under the Contract/Agreement.
- d. Successful Bidder shall, upon termination of the Contract/Agreement for any reason, or upon demand by J&K Bank, whichever is earliest, return any and all information provided to Successful Bidder by J&K Bank, including any copies or reproductions, both hardcopy and electronic.
- e. That the Successful Bidder and each of its subsidiaries have taken all technical and organizational measures necessary to protect the information technology systems and Data used in connection with the operation of the Successful Bidder's and its subsidiaries' businesses. Without limiting the foregoing, the Successful Bidder and its subsidiaries have used reasonable efforts to establish and maintain, and have established, maintained, implemented and complied with, reasonable information technology, information security, cyber security and data protection controls, policies and procedures, including oversight, access controls, encryption, technological and physical safeguards and business continuity/disaster recovery and security plans that are designed to protect against and prevent breach, destruction, loss, unauthorized distribution, use, access, disablement, misappropriation or modification, or other compromise or misuse of or relating to any information technology system or Data used in connection with the operation of the Successful Bidder's and its subsidiaries' businesses.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- f. The Successful Bidder shall certify that to the knowledge of the Successful Bidder, there has been no security breach or other compromise of or relating to any information technology and computer systems, networks, hardware, software, data, or equipment owned by the Successful Bidder or its subsidiaries or of any data of the Successful Bidder's, the Operating Partnership's or the Subsidiaries' respective customers, employees, suppliers, vendors that they maintain or that, to their knowledge, any third party maintains on their behalf (collectively, "IT Systems and Data") that had, or would reasonably be expected to have had, individually or in the aggregate, a Material Adverse Effect, and
- g. That the Successful Bidder has not been notified of, and has no knowledge of any event or condition that would reasonably be expected to result in, any security breach or other compromise to its IT Systems and Data;
- h. That the Successful Bidder is presently in compliance with all applicable laws, statutes, rules or regulations relating to the privacy and security of IT Systems and Data and to the protection of such IT Systems and Data from unauthorized use, access, misappropriation or modification. Besides the Successful Bidder confirms the compliance with Banks Supplier Security Policy.
- i. That the Successful Bidder has implemented backup and disaster recovery technology consistent with generally accepted industry standards and practices.
- j. That the Successful Bidder and its subsidiaries IT Assets and equipment, computers, Systems, Software's, Networks, hardware, websites, applications and Databases (Collectively called IT systems) are adequate for, and operate and perform in all material respects as required in connection with the operation of business of the Successful Bidder and its subsidiaries as currently conducted, free and clear of all material bugs, errors, defects, Trojan horses, time bombs, malware and other corruptants.
- k. That the Successful Bidder shall be responsible for establishing and maintaining an information security program that is designed to:
 - o Ensure the security and confidentiality of Customer Data, Protect against any anticipated threats or hazards to the security or integrity of Customer Data, and
 - o That the Successful Bidder will notify Customer of breaches in Successful Bidder's security that materially affect Customer or Customer's customers. Either party may change its security procedures from time to time as commercially reasonable to address operations risks and concerns in compliance with the requirements of this section.
- l. The Successful Bidder shall establish, employ and at all times maintain physical, technical and administrative security safeguards and procedures sufficient to prevent

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- any unauthorized processing of Personal Data and/or use, access, copying, exhibition, transmission or removal of Bank's Confidential Information from Companies facilities. Successful Bidder shall promptly provide Bank with written descriptions of such procedures and policies upon request. Bank shall have the right, upon reasonable prior written notice to Successful Bidder and during normal business hours, to conduct on-site security audits or otherwise inspect Companies facilities to confirm compliance with such security requirements.
- m. That Successful Bidder shall establish and maintain environmental, safety and facility procedures, data security procedures and other safeguards against the destruction, corruption, loss or alteration of the Client Data, and to prevent access, intrusion, alteration or other interference by any unauthorized third parties of the same, that are no less rigorous than those maintained by Successful Bidder for its own information or the information of its customers of a similar nature.
 - n. That the Successful Bidder shall perform, at its own expense, a security audit no less frequently than annually. This audit shall test the compliance with the agreed-upon security standards and procedures. If the audit shows any matter that may adversely affect Bank, Successful Bidder shall disclose such matter to Bank and provide a detailed plan to remedy such matter. If the audit does not show any matter that may adversely affect Bank, Successful Bidder shall provide the audit or a reasonable summary thereof to Bank. Any such summary may be limited to the extent necessary to avoid a breach of Successful Bidder's security by virtue of providing such summary.
 - o. That Bank may use a third party or its own internal staff for an independent audit or to monitor the Successful Bidder's audit. If Bank chooses to conduct its own security audit, such audit shall be at its own expense. Successful Bidder shall promptly correct any deficiency found in a security audit.
 - p. That after providing 30 days prior notice to Successful Bidder, Bank shall have the right to conduct a security audit during normal business hours to ensure compliance with the foregoing security provisions no more frequently than once per year. Notwithstanding the foregoing, if Bank has a good faith belief that there may have been a material breach of the agreed security protections, Bank shall meet with Successful Bidder to discuss the perceived breach and attempt to resolve the matter as soon as reasonably possible. If the matter cannot be resolved within a thirty (30) day period, the parties may initiate an audit to be conducted and completed within thirty (30) days thereafter. A report of the audit findings shall be issued within such thirty (30) day period, or as soon thereafter as is practicable. Such audit shall be conducted by Successful Bidder's auditors, or the successors to their role in the event of a corporate reorganization, at Successful Bidder's cost.
 - q. Successful Bidders are liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy. The IT /Information Security/ Cyber Security Policy will be shared with

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



successful Bidder. Successful Bidders should ensure Data Security and protection of facilities/application managed by them.

- r. The deputed persons should aware about Bank's IT/IS/Cyber security policy and have to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised / disclosed/ misused/misappropriated then bank would take suitable action as deemed fit and selected Successful Bidder would be required to compensate the bank to the fullest extent of loss incurred by the bank.
- s. The Bank shall evaluate, assess, approve, review, control and monitor the risks and materiality of vendor/outsourcing activities and Successful Bidder shall ensure to support baseline system security configuration standards. The Bank shall also conduct effective due diligence, oversight and management of third party vendors/Successful Bidders & partners.
- t. Successful Bidder criticality assessment shall be conducted for all partners & vendors. Appropriate management and assurance on security risks in outsources and partner arrangements shall be ensured.

Termination of Contract

If the Termination is on account of failure of the Successful Bidder to perform the obligations under this agreement, the Bank shall have the right to invoke the Performance Bank Guarantee(s) given by the selected bidder.

The Bank will be entitled to terminate this Contract, on the happening of any one or more of the following:

For Convenience: BANK by written notice sent to the Company may terminate the contract in whole or in part at any time for its convenience giving 90 days prior notice.

In the event of termination of the Agreement for the Bank's convenience, Successful Bidder shall be entitled to receive payment for the Services rendered (delivered) up to the effective date of termination.

For Insolvency: BANK may at any time terminate the contract by giving written notice to the Company, if the Company becomes bankrupt or insolvent.

For Non-performance: BANK shall have the right to terminate this agreement or/and to cancel the entire or unexecuted part of the related Purchase Order forthwith by a written notice in the event the company fails to deliver and/or install the solution within the stipulated time schedule or any extension, if any, thereof agreed by the Bank in writing in

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



its sole discretion OR the Company fails to maintain the service levels prescribed by BANK in scope of work OR fails to discharge or commits breach of any of its obligations under this Agreement.

If deductions on account of liquidated damages exceeds more than 10%.

In the event of termination, the company shall compensate the Bank to the extent of loss suffered by the Bank on account of such termination provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to BANK. The Bank shall inter-alia have a right to invoke the Performance Bank Guarantee submitted by the Company in regard to the supply and maintenance etc. of the solution for realizing the payments due to it under this agreement including penalties, losses etc.

Bank shall serve the cure-cum-termination notice to the bidder at least 30 days prior, of its intention to terminate services. If the performance is not cured to the satisfaction of bank within 30 days, termination will be effected

Indemnity

The Successful bidder shall indemnify and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings (including attorney fees), relating to or resulting from:-

- i. Intellectual Property infringement or 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.
- ii. Claims made by the employees who are deployed by the Successful bidder.
- iii. Breach of confidentiality obligations by the Successful bidder,
- iv. Negligence (including but not limited to any acts or omissions of the Successful bidder, its officers, principals or employees) or misconduct attributable to the Successful bidder or any of the employees deployed for the purpose of any or all of the its obligations,
- v. Any loss or damage arising out of loss of data;
- vi. Bonafide use of deliverables and or services provided by the successful bidder;
- vii. Non-compliance by the Successful bidder with applicable Laws/Governmental/Regulatory Requirements.

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

It is hereby agreed that the above said indemnity obligations shall apply notwithstanding anything to the contrary contained in this Tender document and subsequent Agreement and shall survive the termination of the agreement for any reason whatsoever. The

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Successful bidder will have sole control of its defense and all related settlement negotiations

Right to Audit

“Bank reserves the right to conduct an audit/ ongoing audit of the Company/Service Provider(including its sub-contractors).The Company shall be subject to annual audit by internal/ external Auditors appointed by the Bank / inspecting official from the RBI or the persons authorized by RBI or any regulatory authority, covering the risk parameters finalized by the Bank/ such auditors in the areas of products (IT hardware/ Software) and services etc. provided to the Bank and company is required to submit such certification by such Auditors to the Bank Company shall allow the Bank and RBI or persons authorized by it to access Bank documents, records or transactions or any other information given to, stored or processed by Company within a reasonable time failing which Company will be liable to pay any charges/ penalty levied by the Bank without prejudice to the other rights of the Bank. Company shall allow the Bank to conduct audits or inspection of its Books and account with regard to Bank’s documents by one or more officials or employees or other persons duly authorized by the Bank.”

Limitation of Liability

Neither Party shall be liable for any indirect damages (including, without limitation, loss of revenue, profits, and business) under this agreement and the aggregate liability of Successful Bidder, under this agreement shall not exceed total contract value.

Exit Clause

The Bank reserves the right to cancel the contract in the event of happening one or more of the following conditions:

1. Failure of the Successful Bidder to accept the contract and furnish the Performance Bank Guarantee within 30 days from receipt of purchase contract.
2. Delay in delivery beyond the specified period.
3. Delay in completing implementation/customization and acceptance tests/ checks beyond the specified periods;
4. Serious discrepancy in functionality to be provided or the performance levels which have an impact on the functioning of the solution.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



5. In addition to the cancellation of contract, Bank reserves the right to appropriate the damages through encashment of Bid Security /Performance Guarantee given by The Successful Bidder. Bank reserves right to exit at any time after giving notice period of one month during the contract period.

Force Majeure

- i. The Selected Company 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.
- ii. For purposes of this Clause, "Force Majeure" means an event explicitly beyond the reasonable control of the Contractor and not involving the contractors fault or negligence and not foreseeable. Such events may be due to or as a result of or caused by act of God, wars, insurrections, riots, earth quake and fire, revolutions, civil commotion, floods, epidemics, pandemics, quarantine restrictions, trade embargos, declared general strikes in relevant industries, events not foreseeable but does not include any fault or negligence or carelessness on the part of the parties, resulting in such a situation. In the event of any such intervening Force Majeure, either party shall notify the other in writing of such circumstances or the cause thereof immediately within five calendar days.
- iii. Unless otherwise directed by the Bank in writing, the selected bidder r shall continue to perform its 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.
- iv. 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 Successful Bidder shall hold consultations in an endeavor to find a solution to the problem.
- v. Notwithstanding above, the decision of the Bank shall be final and binding on the successful Company regarding termination of contract or otherwise

Intellectual Property Rights

- 1.1 For any technology / software / product used by Company for performing Services for the Bank as part of this Agreement, Company shall have right to use as well as right to license such technology/ software / product. The Bank shall not be liable for any license or IPR violation on the part of Company.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- 1.2 Without the Bank's prior written approval, Company will not, in performing the Services, use or incorporate link to or call or depend in any way upon, any software or other intellectual property that is subject to an Open Source or Copy left license or any other agreement that may give rise to any third-party claims or to limit the Bank's rights under this Agreement.
- 1.3 Company shall, at its own expenses without any limitation, indemnify and keep fully and effectively indemnified the Bank against all costs, claims, damages, demands, expenses and liabilities whatsoever nature arising out of or in connection with all claims of infringement of Intellectual Property Right, including patent, trademark, copyright, trade secret or industrial design rights of any third party arising from the Services or use of the technology / software / products or any part thereof in India or abroad.
- 1.4 The Bank will give (a) notice to Company of any such claim without delay/provide reasonable assistance to Company in disposing of the claim; (b) sole authority to defend and settle such claim and; (c) will at no time admit to any liability for or express any intent to settle the claim provided that (i) Company shall not partially settle any such claim without the written consent of the Bank, unless such settlement releases the Bank fully from such claim, (ii) Company shall promptly provide the Bank with copies of all pleadings or similar documents relating to any such claim, (iii) Company shall consult with the Bank with respect to the defence and settlement of any such claim, and (iv) in any litigation to which the Bank is also a party, the Bank shall be entitled to be separately represented at its own expenses Of successful bidder
- 1.5 Company shall have no obligations with respect to any infringement claims to the extent that the infringement claim arises or results from: (i) Company's compliance with the Bank's specific technical designs or instructions (except where Company knew or should have known that such compliance was likely to result in an Infringement Claim and Company did not inform the Bank of the same); or (ii) any unauthorized modification or alteration of the deliverable (if any) by the Bank.

Corrupt and Fraudulent practice.

- i. It is required that Company observe the highest standard of ethics during the procurement and execution of such contracts and not to indulge in any corrupt and fraudulent practice.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



- ii. “Corrupt Practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of an official in the procurement process or in contract execution.
- iii. “Fraudulent Practice” means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Bank and includes collusive practice among bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.
- iv. The Bank reserves the right to reject a proposal for award if it determines that the Company recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.
- v. The Bank reserves the right to declare a bidder ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it becomes known that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

Governing Laws and Dispute Resolution

This agreement shall be governed in accordance with the Laws of UT of J&K read with laws of India so far as they are applicable to the UT of J&K for the time being and will be subject to the exclusive jurisdiction of Courts at Srinagar with exclusion of all other Courts.

The Bank and the Successful Bidder shall make every effort to resolve any disagreement or dispute amicably, arising in connection with the Contract, by direct and informal negotiation between the designated Officer of the Bank for **Selection of Vendor for Supply, Implementation, Integration, Management, Monitoring and Support of Identity & Access Management (IDAM) Solution** and designated representative of the Successful Bidder. If designated Officer of the Bank and representative of the Successful Bidder are unable to resolve the dispute within reasonable period, which in any case shall not exceed 30 days they shall immediately escalate the dispute to the senior authorized personnel designated by the Bank and the Successful Bidder respectively. If even after elapse of reasonable period, which in any case shall not exceed 60 days, the senior authorized personnel designated by the Bank and the Successful Bidder are unable to resolve the dispute amicably OR any party fails to designate its officer/representative/ senior authorized personnel within days from the date of request in writing for the same by the other party for amicable settlement of dispute, the dispute shall be referred to a sole arbitrator to be appointed by Bank. The Arbitration and Conciliation Act, 1996 will be applicable to the arbitration proceeding and the venue of the arbitration shall be at Srinagar. The language of the arbitration proceedings shall be in English. The award of the

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



arbitrator shall be final and binding. The courts at Srinagar shall have exclusive jurisdiction at Srinagar.

Notices

Unless otherwise provided herein, all notices or other communications under or in connection with this Agreement shall be given in writing and may be sent by personal delivery or by post or courier or facsimile or e- mail to the address below, and shall be deemed to be effective if sent by personal delivery, when delivered, if sent by post, three days after being deposited in the post and if sent by courier, two days after being deposited with the courier, and if sent by facsimile, when sent (on receipt of a confirmation to the correct facsimile number) and if sent by e-mail (on receipt of a confirmation to the correct email)

Following shall be address of BANK for notice purpose:

**General Manager (S&IT), J&K Bank Ltd,
Technology & Development Division,
Corporate Headquarters, M.A. Road, Srinagar, 190001 Jammu & Kashmir (India)**

Following shall be address of Company for notice purpose:

Other Terms and Conditions

- i. If any provision of this agreement or any document, if any, delivered in connection with this agreement is partially or completely invalid or unenforceable in any jurisdiction, then that provision shall be ineffective in that jurisdiction to the extent of its invalidity or unenforceability. However, the invalidity or unenforceability of such provision shall not affect the validity or enforceability of any other provision of this agreement, all of which shall be construed and enforced as if such invalid or unenforceable provision was/were omitted, nor shall the invalidity or unenforceability of that provision in one jurisdiction affect its validity or enforceability in any other jurisdiction. The invalid or unenforceable provision will be replaced in writing by a mutually acceptable provision, which being valid and enforceable comes closest to the intention of the Parties underlying the invalid or unenforceable provision.
- ii. Bank reserves the right to conduct an audit/ ongoing audit of the services provided

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



by Company. The Company agrees and undertakes to allow the Bank or persons authorized by it to access Bank documents, records or transactions or any other information given to, stored or processed by the Company within a reasonable time failing which Bidder will be liable to pay any charges/ penalty levied by the Bank without prejudice to the other rights of the Bank. The Company shall allow the Bank to conduct audits or inspection of its Books and account with regard to Bank’s documents by one or more officials or employees or other persons duly authorized by the Bank.

- iii. The company, either by itself or through its group companies or Associates, shall not use the name and/or trademark/logo of Bank, in any sales or marketing publication or advertisement, or in any other manner.
- iv. Any addition, alteration, amendment, of this Agreement shall be in writing, signed by both the parties.
- v. 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.
- vi. Each party warrants that it has full power and authority to enter into and perform this Agreement, the respective executants are duly empowered and/or authorized to execute this Agreement, and performance of this Agreement will not result in breach of any provision of the Memorandum and Articles of Association or equivalent constitutional documents of the either party or any breach of any order, judgment or agreement by which the party is bound.
- vii. The terms and conditions laid down in the RFP shall be read and construed forming part of this service level agreement. In an event of contradiction on any term or condition between RFP and service level agreement, the terms and conditions of service level agreement shall prevail.

In witness whereof the parties have set their hands on this agreement in duplicate through their authorized signatories on the day, month and year first herein above mentioned.

Agreed and signed on behalf of
 Company’s Authorized Signatory
 Name.....

Agreed and signed on behalf of
 J&K Bank Limited
 Name.....

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



Designation.....

Designation.....

Witness (1):

Witness (1):

Name.....

Name.....

Designation.....

Designation.....

Witness (2):

Witness (2):

Name.....

Name.....

Designation.....

Designation.....

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Annexure K: Undertaking

Bidder has to submit Undertaking on company letter head as per format given below

To
The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank M.A Road, Srinagar

Dear Sir,

Sub: RFP no: _____ for Supply, Implementation and Maintenance of End to End Trade Finance Solution.

Having examined the tender documents including all annexures the receipt of which is hereby duly acknowledged, we, the undersigned, offer **Supply, Implementation and Maintenance of End to End Trade Finance Solution** to Bank as mentioned in RFP document in conformity with the said tender documents in accordance with the Commercial bid and made part of this tender.

We understand that the RFP provides generic specifications about all the items and it has not been prepared by keeping in view any specific bidder.

We understand that the RFP floated by the Bank is a confidential document and we shall not disclose, reproduce, transmit or made available it to any other person.

We hereby undertake that supporting software/license supplied, if required will be licensed, legally obtained and with latest version.

We understand that the Bank is not bound to accept the offer either in part or in full and that the Bank has right to reject the RFP in full or in part without assigning any reasons whatsoever.

We have read, understood and accepted the terms/ conditions/ rules mentioned in the RFP, proposed to be followed by the Bank.

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

We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India and the UT of J&K including Prevention of Corruption Act 1988.

We have never been barred/black-listed by any regulatory / statutory authority in India.

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



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

We hereby undertake that all the components/parts/assembly/software used in the Networking Hardware shall be original new components / parts / assembly / software only, from respective OEMs of the products and that no refurbished / duplicate / second hand components / Parts / Assembly / Software are being used or shall be used.

This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We enclose cost of RFP Rs.2,500/- (Two Thousand Five Hundred Only) and EMD of Rs.50,00,000/- (Rupees Fifty Lacs Only) in Bank Transfer/Demand Draft/Bank Guarantee favoring J&K Bank Ltd, towards cost of RFP/bid security, details of the same is as under

No. :

Date:

Name of Issuing Bank:

Dated at _____ this _____ day of _____ 2026

We certify that we have provided all the information requested by the Bank in the format requested for. We also understand that the Bank has the exclusive right to reject this offer in case the Bank is of the opinion that the required information is not provided or is provided in a different format. It is also confirmed that the information submitted is true to our knowledge and the Bank reserves the right to reject the offer if anything is found incorrect.

We agree to all terms & conditions of the RFP.

Place:

Seal and signature of The Bidder

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



Annexure L: Know Your Employee (KYE) Clause

Bidder has to submit Undertaking on company letter head as per format given below.

1. We on the behalf of _____ (name of the company) hereby confirm that all the resources (both on-site and off-site) working on the Bank's project ie. **Supply, Implementation and Maintenance of End to End Trade Finance Solution.**
2. have undergone KYE (Know Your Employee) process and all the required checks have been performed prior to employment of said employees as per our policy.
3. We confirm to defend and keep the bank indemnified against all loss, cost, damages, claim penalties expenses, legal liability because of non-compliance of KYE and of misconduct of the employee deployed by us to the Bank.
4. We further agree to submit the required supporting documents (Process of screening, Background verification report, police verification report, character certificate, ID card copy, Educational document, etc.) to Bank before deploying officials in Bank premises for **Supply, Implementation and Maintenance of End to End Trade Finance Solution.**

Sign and seal of Competent Authority
Name of Competent Authority
Dated

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



Annexure M: OEM Authorization Form

Note: This letter of authority should be on the letterhead of the OEM and should be signed by a competent person representing the OEM.

No. _____ dated _____

Offer Reference No.: _____

To
The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank M.A Road, Srinagar

Dear Sir,

Sub: RFP no: _____ for Supply, Implementation and Maintenance of End to End Trade Finance Solution dated _____

We _____ who are established and reputed OEM of _____ having office at _____ do hereby authorize M/s _____ (Name and address of Agent/Dealer) to offer their quotation, negotiate and conclude the contract with you against the above RFP.

We confirm that our business had a turnover exceeding Rs----- (Rupees -----) per annum in last three financial years.

We hereby extend our full guarantee and warranty in respect of the product as per terms and conditions of the RFP and the contract for the equipment and services offered against this RFP by the above firm.

In case the bidder i.e. M/s _____ is not able to perform the obligations as per RFP during the contract period (like if bidder ceases to exist from the IT Industry, stops services or support to the Bank, terminates contract due any reasons with Bank or due to any other reason), we will perform the said obligations, as per given scope

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



of work of RFP, either directly or through mutually agreed any other authorized Partner of ours..

Yours faithfully,

(Name)

For and on behalf of

M/s _____ (Name of OEM)

Annexure N: Resource Deployment and Competency Requirements

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

Onsite Resource Qualifications

Type of Engineer	Educational Qualification
L2	<ul style="list-style-type: none"> • Should be Science Graduate (IT / Computer), preferably, BE/ B.Tech/ MCA with minimum 2 years of relevant and 4 years total experience in the field of IT Security and implementation /support of in-scope solution(s) • Should be certified with at least 2 certifications out of the following: OEM certification for the solution(s) part of this RFP (mandatory) • or Any professional level globally acceptable certification related to Identity and Access Management or in the field of Network, Information Security or other professional certification from CEH/CISA/CISM/CISSP/ISO ISMS27001

- The bidder shall provide background verification certificate before deploying the resources.
- The Police verification (PV) certificate (issued within six months of joining) should also be provided by bidder for all the resources deployed onsite at Bank with in a period of one month. The police verification request/ application to respective government authority

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739

Dated: 22-05-2026



must be submitted within one week of joining.

- Bank at its discretion can terminate the FMS contract in whole or as part thereof with the bidder and discontinue the same without citing any reason by giving 30 days' notice and applicable amount, on pro-rata basis, for the service rendered shall be payable.
- The scope of FMS is not limited to above only. Bank shall assign any other work based on the related requirement to the FMS.

Place:

Date:

Seal and signature of the bidder

Annexure O: Undertaking of Information Security

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

**The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank M.A Road, Srinagar**

Dear Sir,

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

Date:

Name and Designation of Signatory:

Name of Company:

e-RFP Ref. No: JKB/CHQ/T&D/IDAM-Solution/2026-1739
Dated: 22-05-2026



Address:

Note: This form must be signed by authorized signatory.