Online Request For Proposal

For

Selection of Service Provider for Analytics CoE Services (Center of Excellence Services - Resource Augmentation)

e-RFP Ref. No.: JKB/T&D/CoE-Services/2026-1786

Dated:04-07-2026

SCHEDULE OF RFP

e-RFP Reference No.	JKB/T&D/CoE-Services/2026-1786 Dated:04-07-2026
Date of Issue of RFP	07-07-2026
RFP Description	Selection of service provider for Analytics CoE Services (Resource Augmentation)
Issuer of the RFP-Department	Technology & Development Department
Bank's Communication Details	J&K Bank Technology & Development, 5th Floor , Corporate Headquarters M.A Road , Srinagar
RFP Application Fee (Non - Refundable)	Rs.1500/- (Rupees Fifteen 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.40,00,000/- (Rupees Forty lakhs 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 Guarantee	5% of total contract Value
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 July 07, 2026, 16.00 Hrs. to July 28, 2026 17.00 Hrs.

Last date for pre-Bids queries & submission Mode	on-line through the prescribed e-Tendering portal https://jkbank.abcprocure.com July 14, 2026 17.00 Hrs.
Pre-bid Queries Response date	All communications regarding points / queries requiring clarifications shall be given online on July 21, 2026 17.00 Hrs.
Last date and time for Bid	July 28, 2026 17.00 Hrs.
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	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:

Sr. No	Name
1	Sandhya Vekariya - 6352631968
2	Suraj Gupta - 6352632310
3	Ijlalaehmad Pathan - 6352631902
4	Imran Sodagar - 9328931942

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 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

BG	Bank Guarantee
OEM	Original Equipment Manufacturer
PBG	Performance Bank Guarantee
SP	Service Provider
EMD	Earnest Money Deposit
SLA	Service Level Agreement
NDA	Non-Disclosure Agreement
SI	System Integrator
TCO	Total Cost of Ownership
TCV	Total Contract Value
PO	Purchase Order
RFP	Request For Proposal
KYC	Know Your Customer
RoI	Rest of India
OS	Operating System
IP	Internet Protocol
CBS	Core Banking Solution
NLS	Bank's Near Line Site
EOL	End of Life
EoS	End of Support
TAT	Turn Around Time
SPOC	Single Point of Contact
NAP	Network Access Point
PM	Preventive Maintenance
MSP	Managed Service Provider
OEM	Oracle Enterprise Manager
Material Breach	Bidder failure to perform a major part of this Agreement.

Table of Contents

SECTION 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. 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.jkbank.com

2. Purpose of RFP

J&K Bank invites eligible and experienced analytics service providers to submit proposals under **a Resource Augmentation model for providing skilled analytics professionals to build and operate the Bank's Analytics Center of Excellence (CoE)** on its existing AWS cloud-native data and analytics platform.

The Bank's AWS data platform, data lake, and foundational analytics infrastructure are already in place. The selected vendor will deliver end-to-end Analytics CoE Services for a contract period of minimum **2 years (which may get extended as per need basis),** aligned to bank's strategic, regulatory and operational objectives.

The selected vendor shall plan, design/re-design, implement, operate, optimize and continuously improve all analytics solutions, models, dashboards, and reporting assets under scope. The vendor shall also operationalize structured processes to ensure alignment with the Bank's IT infrastructure, data platform architecture, regulatory requirements, and business lifecycle processes (as per Section 4. High level scope of work).

3. Eligibility Criteria

J&K Bank shall scrutinize the eligibility bid submitted by the bidder(s). A thorough examination of supporting documents along with onsite/virtual meetings with the client references to meet each eligibility criteria (Annexure D) shall be conducted to determine the eligible & technically qualified 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 & client satisfaction reports a bidder can provide. Bank at its own discretion can conduct the onsite/virtual meetings with the client references.

4. High Level Scope of Work

4.1. Analytics CoE Setup & Run

A. CoE Setup (Timeline: 3 Months)

- Work with the Bank's senior executive to define the CoE structure, roles, and responsibilities.
- Finalize tools, platforms, and access required for analytics work.
- Define standard processes including standards, patterns, and guard-rails for use case intake, prioritization, approvals, and delivery timelines.
- Create documentation templates for use cases, reports, and change requests.
- Set up communication channels, review meetings, and escalation contacts.
- Define CoE efficiency KPIs and measurement approach for performance tracking.
- Define CoE Run activities/deliverables in alignment with bank and define KPIs and measurement approach for performance tracking.

B. Running the CoE (Post Setup Completion)

- Manage day-to-day analytics activities as per agreed priorities and timelines.
- Track and report progress, issues, and outcomes to the Bank on a regular basis.
- Maintain data security, access controls, and compliance with Bank policies.
- Ensure availability of required skilled resources during the contract period.
- Continuously improve processes and update documentation as new needs arise.
- Drive continuous innovation by proposing and piloting new analytics methods, tools, and improvements.

4.2. Legacy Regulatory Reports & Business MIS Re-engineering (Timeline: 1 year for all regulatory reports, and ~200 business reports)

- Re-design, build, and deploy all legacy reports (regulatory and business), currently generated from the on-premise database, onto the Bank's AWS data lake platform, with end-to-end responsibility from requirement understanding and design through production deployment.
- Identify data sources that are not currently available in the data lake and design, build, and operationalize the necessary data ingestion, integration, and transformation pipelines to onboard such data into the AWS data lake.
- Provide input screen capability with maker checker to capture missing or unavailable data
- Provide input screen capability with maker checker to capture pre and post audit changes.
- Provide ongoing support until the end of the contract tenure (including any required updates/modifications).
- Ensure adherence to regulatory requirements and agreed SLAs.
- Additionally, design and implement a tool for semantic and self-service data layer that enables business users to directly access standardized data assets and build their own reports (timeline- within 1 year, semantic tool shall be delivered & stabilized to support for at least ~200 MIS reports).

4.3. BAU Ad-hoc Reporting (Timeline: on demand basis)

- Deliver ad-hoc / on-demand reports per week including new builds, enhancements, data corrections, and migrations.
- Provide continuous maintenance, version control, and SLA-driven turnaround support.

4.4. Use Case Delivery (5 use cases per quarter)

- Design and develop the listed business use cases.
- Identify required data from the existing data lake, prepare and structure the data.
- Build and deploy the models / dashboards into production.
- Work with business teams to assess effectiveness and outcomes.
- Rework and fine-tune the models with business inputs until expected benefits are achieved.
- Provide post-production support and continuous improvements.

4.5. Bank Staff Training & Knowledge Enablement (Timeline: ongoing quarterly)

- Deliver structured training programs, workshops, and hands-on sessions.

- Enable shadowing and co-development models to build internal capability and reduce dependency over time.
- Build Sandbox environments, training modules and documentations, ensure regular bank team's skill enhancements.

4.6. Transfer, Transition & Exit Management (Timeline: end of tenure)

- Execute phased knowledge transfer, documentation and access handover, and shadow support.
- Provide structured transition plans, risk mitigation measures, and formal exit readiness to ensure seamless ownership transfer at contract completion.

4.7. Rate Card Based Scope (Option Scope of work)- GenAI Chatbot-Based Semantic Self-Service MIS Tool (Delivery: 6 months, Stabilization: 6 Months)

- Build, deploy, and manage both front end and back end of a GenAI-enabled semantic layer and conversational self-service analytics platform.
- Enable business users to independently access governed data assets, generate insights, and create reports/dashboards without technical dependency.
- Continuously enhance NLP accuracy, data mappings, access controls, and usage analytics.
- Please note that business users will use the self-service MIS tool to generate a wide range of standard, ad-hoc, and advanced analytical outputs through the GenAI semantic self-service platform (including but not limited to: executive MIS reports, KPI and performance scorecards, sales and funnel dashboards, customer behaviour and segmentation reports, portfolio quality and risk monitoring dashboards, financial and profitability analysis views, operational productivity and SLA tracking dashboards, compliance and regulatory reporting views, interactive drill-down and trend analysis visualizations, automated insight and anomaly summaries, predictive forecasts and scenario analysis outputs, etc, all created conversationally)

Please note, across all scope items, the bidder will provide support across end-to-end lifecycle, including but not limited to: Discovery, BRDs, FSDs, Development, Testing & UAT, Go-Live, and Post-go Live Support (till stabilization).

5. Architecture Diagram

AWS DWH Architecture Diagram:

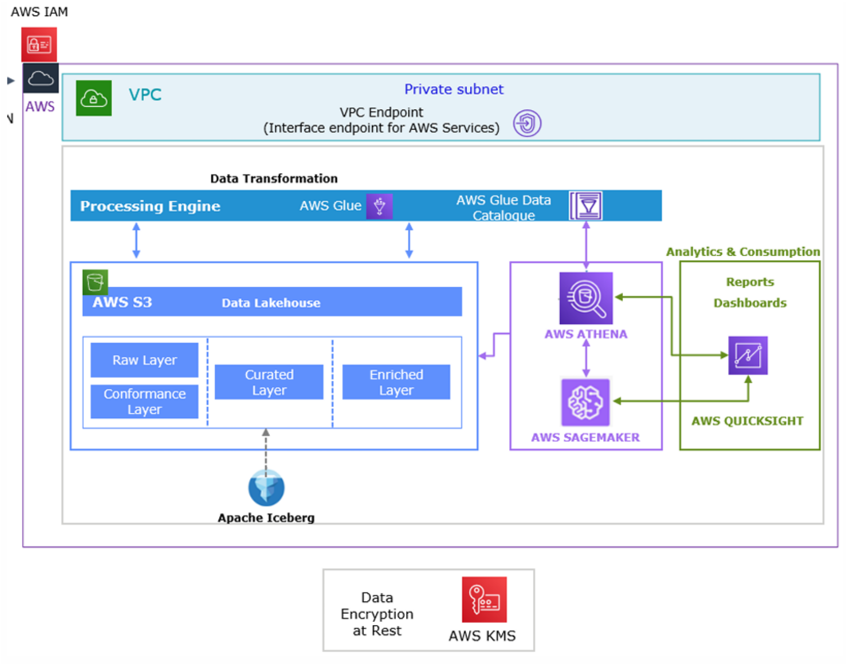

Figure 1: AWS DWH Architecture Diagram

Service Name	Environment	Version	Instance size
Glue	Prod	AWS Glue version 4.0	G.1X
		Python 3	G.2X
Lambda	Prod	Python 3.9	Memory:128MB
			Storage: 512MB
DMS	Prod	3.5.3	c5.4xlarge
Event Bridge	Prod	Default	Standard

- **Data Storage:** Amazon S3 and/or Amazon Redshift.
- **Data Processing:** AWS Glue.
- **Machine Learning Models:** Amazon Athena & Sage Maker.
- **Data Consumption:** Amazon Quicksight.

Figure 2: AWS DWH Tech Stack

6. Service Delivery Milestones

#	Milestone / Workstream	Indicative Timeline / Frequency
6.1.1	Analytics CoE Setup	Month 1- Month 3
6.1.2	Running the Analytics CoE	Month 4- End of Project Tenure
6.2.1	All Legacy Reports & ~200 MIS Re-engineering	Month 1 – Month 12
6.2.2	Semantic self service tool	Delivery: Month 1- Month 6 Stabilization: Month 6 – Month 12
6.3	BAU Ad-hoc Reporting	Throughout Project Tenure (On Demand Basis)
6.4	Use Case Delivery	5 Use Cases / Quarter
6.5	Bank Staff Training & Knowledge Enablement	Throughout Project Tenure & Quarterly Trainings
6.6	Transfer, Transition & Exit Management	End of Contract Tenure (Last 6 months)
6.7	GenAI Chatbot-Based Semantic Self-Service MIS Tool (Optional)	Delivery: Month 1- Month 6 Stabilization: Month 6 – Month 12

7. The bidder shall be required to present a detailed approach for meeting the timelines specified in Section 6 during the technical presentation.

8. Location of Work

The successful bidder shall operate under a hybrid delivery model with project presence across Delhi and Srinagar (Jammu & Kashmir) to ensure effective coordination and execution.

The J&K-based team may also visit the Delhi office periodically to facilitate collaboration, planning, and knowledge alignment. All expenses related to travel, lodging, boarding, and logistics for the bidder's personnel shall be borne solely by the successful bidder throughout the project tenure.

1. **Jammu & Kashmir Bank**
   Corporate Headquarters, Srinagar
   M.A. Road,
   Srinagar,
   J&K 190001.

2. **Delhi NCR Region**
   (Exact location will be finalized in due course of time)

9. 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 **₹1,500** by way of NEFT, details of which are mentioned at clause of Earnest Money Deposit.

Bidders are required to submit Earnest Money Deposit (EMD) for **₹40,00,000/-** (Rupees Forty lakh 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.

Technical Specifications, Price Bid, Terms and Conditions and various formats for submitting the tender offer are described in the tender document and Annexures.

SECTION 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 **Analytics CoE Services**. 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. Quality and Cost Based Selection (QCBS)

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 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.

The Bank will scrutinize the offers to determine their completeness (including signatures from the relevant personnel), errors, omissions in the technical and 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.

1. Stage A - Evaluation of Eligibility Criteria

All bids submitted by the participating bidders in this tender shall have to qualify the Eligibility Criteria as detailed in Annexure D of this RFP. Criteria mentioned in Annexure D is the baseline criteria for participation and bidders who do not qualify the criteria will not be considered for Technical Evaluation & Scoring. All the bidders shall be intimated of their qualification status by the Bank once the evaluation of their bids is completed. 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.

2. Stage B - Evaluation of Technical Bid

All technical bids of bidders who have Qualified Stage A shall be evaluated in this stage and a technical score would be arrived at basis of the table below.

Parameters	Marks Allocation	Max Marks

<table>
<tr>
<td>Years of operations in Analytics CoE Services (in BFSI sector) as per the scope of the RFP</td>
<td>>10 years: 15 points
>5–10 years: 10 points
3–5 years: 5 points</td>
<td>15</td>
</tr>
<tr>
<td>The bidder should have done implementation of Analytics use cases/reports/dashboards with a BFSI in the following areas</td>
<td>
<table>
<tr><th rowspan="2">Capability</th><th colspan="4">Count of Relevant POs/SOW</th></tr>
<tr><th>1</th><th>2</th><th>3+</th><th>Max Marks</th></tr>
<tr><td>Use Case Delivery (adv analytics /predictive analytics /use case delivery)</td><td>2</td><td>3</td><td>5</td><td>5</td></tr>
<tr><td>Regulatory Reports Built (min: 50+ per PO)</td><td>2</td><td>3</td><td>5</td><td>5</td></tr>
</table>
</td>
<td>10</td>
</tr>
<tr>
<td>Email/Virtual/In-Person meeting with minimum two client references (for the above provided credentials) to access the level of satisfaction against delivery of services</td>
<td>Bidder’s Clients to submit their feedback over official email id provided by the bank within 7 working days. Each client will be asked to rate the vendor’s performance on a scale of 0–15 based on the requested criteria. Scores from all available client references will be averaged to arrive at the final score for this criterion.
Average Score ≥12/15: 10 points
Average Score ≥ 8/15: 8 points
Average Score ≥ 5/15: 5 points
If fewer than 2 responses are received within 7 days, the bidder will be given 0 points for this criterion.</td>
<td>10</td>
</tr>
<tr>
<td>Resource Quality</td>
<td>Manpower shall be evaluated as per Annexure O (Undertaking of Vendor Resource Expertise).

Scoring will be based on quality & suitability of exclusive resources, including their qualification, relevant experience and prior analytics assignments within BFSI</td>
<td>30</td>
</tr>
<tr>
<td>Technical Proposal & Presentation Evaluation (Proposed Service Delivery, Governance Model)</td>
<td>Evaluation will be based on:
Understanding of Bank’s Requirements

Approach & Delivery Methodology

CoE Setup & Run
Use Case
Reports (Regulatory & business)
Dashboards
GenAI Chatbot based Semantic module
Training Bank Staff

CoE Operating Model & Governance
Resource & Team Structure
Transition & Knowledge Transfer Plan
Innovation & Continuous Improvement
Risk Management & Mitigation
Additional Value proposition
Exit Management

</td>
<td>35</td>
</tr>
</table>

Minimum Technical Qualification:

Bidders scoring at least overall score of 70% score or more will be declared technically qualified.

- The bidder must score **≥ 70% marks** in overall technical evaluation to be considered for commercial bid opening.

Notes:

- All experience and certifications must be supported by documentary evidence.
- While the evaluation shall be based on mandatory requirements only, however, **the bank may at its discretion, would be given due consideration to optional requirements**/ value added offerings while determining the most suitable bidder
- Marks under each parameter will be awarded based on submitted proofs, Onsite/Offsite Deliberations with clients and evaluation committee's assessment. Bank's decision in this regard will be final and non-challengeable.

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.

Note: Bank may seek clarifications from 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. The bidders will submit the Technical Bid in the format as per Annexure E. 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.

A copy of board resolution or power of attorney showing that the signatory has been duly authorized to sign the tender document.

3. Stage C - Quality and Cost Based Selection (QCBS)

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.
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.
iv. 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.

Quality and Cost Based Selection (QCBS)

i. Under the QCBS, 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:

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

Technical Evaluation:

The technical score will be calculated as follows:

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

The technical score will carry a weightage of 70%.

Commercial Evaluation:

The commercial score will be calculated as follows:

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

The commercial score will carry a weightage of 30%.

Final Evaluation and Selection:

Final Combined Score Formula:

Final Score = [Weighted Technical Score × 70] + [Commercial Score × 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 x 70) + (100 x 0.30) = 91.6	H2
B	75		0.83	Rs.110		90.90	(0.83 x 70) + (90.90 x 0.30) = 85.37	H3
C	90		1.00	Rs.120		83.33	(1 x 70) + (83.33 x 0.30) = 94.99	H1

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

SECTION 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) Pre-Bid Queries
d) Online Response of Pre-Bid Queries
e) Corrigendum/Amendment (if required)
f) Bid Submission
g) Bids Opening
h) Pre-Qualification
i) Bids Evaluation
j) Commercial Evaluation
k) 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:

Sr No	Name	Contact No
1	Sandhya Vekariya	6352631968
2	Suraj Gupta	6352632310
3	Ijlalaehmad Pathan	6352631902
4	Imran Sodagar	9328931942

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.
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. 1500/- 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 1500/-

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 ₹ 40,00,000 (Rupees Forty Lakh 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
Branch Name	Corporate Headquarters MA Road Srinagar J&K - 190001
IFSC Code	JAKA0HRDCHQ
Amount	40,00,000/-

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 H.
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 M.A Road Srinagar J&K ,Pin- 190001

The EMD submitted 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 contract value for 2 years and valid for 2 years 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 L1 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 contract value for a period 2 years + 6 months . The format of the PBG is given as per Annexure I. 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 fulfilment of Eligibility Criteria as stipulated in the RFP Document. 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 qualified bidders will be opened.

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 two (2) years from the date of signing. Prices quoted will remain same during the contract period of 2 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.

7. Bidding Process

1. The bids in response to this RFP must be submitted in two parts:
    a. Confirmation of Eligibility Criteria
    b. Technical Bid‟ (TB) and Commercial Bid‟ (CB).

2. The mode of submission of Confirmation of Eligibility Criteria, Technical Bid (TB) and Commercial Bid (CB) shall be online.

3. Bidders are permitted to submit only one Technical Bid and relevant Commercial Bid. More than one Technical and Commercial Bid should not be submitted.

4. The Bidders who qualify the Eligibility Criteria & suffice the minimum Technical Evaluation criteria will be qualified for techno-commercial bid evaluation. The successful Bidder will be determined based on the QCBS calculation as described in the relevant section of the RFP.

5. 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.

6. 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 Technical 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.

7. All Schedules, Formats, Forms and Annexures should be stamped and signed by an authorized official of the bidder'.

8. 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.

9. No rows or columns of the tender should be left blank. Offers with insufficient information are liable to rejection.

10. 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.

11. 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.

12. Modification to the Bid Document, if any, will be made available as an addendum/corrigendum on the Bank's website and Online tendering portal.

13. 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. Prospective bidders shall regularly visit Bank's website or online tendering portal to get themselves updated on changes / development in relation to this RFP.

14. Prices quoted should be exclusive of GST.

15. Applicable taxes would be deducted at source, if any, as per prevailing rates.

16. 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.

17. 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.

18. 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.

19. 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 to L1 Bidder, 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

Wilful 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.

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. The indicative commercial bid submitted by the bidders must be in conformity with the payment terms proposed by the Bank.

Category	Payment Terms
Resource Based Delivery Based on Submitted Commercial Proposal (Total Cost per Month)	Monthly in arrears
For Rate card based optional scope:	
Gen AI based semantic self service tool (delivery)	50% of Gen AI Semantic Tool Cost

Gen AI based semantic self service tool (delivery)	50% of Gen AI Semantic Tool Cost

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

- No advance payment will be made on award of the contract.
- Payments will be on submission of invoices and maintenance reports duly signed by the official of the concerned after deduction of charges / Liquidated damages (if any) mentioned in the agreement.
- All taxes, if any, applicable shall be deducted at source as per current rate while making any payment.
- Payments will be withheld in case of Non-compliance of the terms and condition of this RFP.

Payments shall be released on acceptance of the purchase order and:

a. Post Signing of Service Level Agreement (SLA) between Bank and Successful bidder.
b. Post Signing of Non-Disclosure Agreement (NDA) between Bank and Successful bidder.
c. All taxes, if any, applicable shall be deducted at source as per current rate while making any payment.
d. No Payment shall be made for the transaction processed beyond the timelines.

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. Delay in completion of Supply, Installation of Project Deliverables.
d. Serious discrepancies noted in the inspection.
e. Breaches in the terms and conditions of the Order.
f. Non submission of acceptance of order within 7 days of order.
g. Excessive delay in execution of order placed by the Bank.
h. The progress regarding execution of the contract, made by the selected Bidder is found to be unsatisfactory.
i. 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

The Commercial Offer shall be on a fixed price basis (Excl of GST) but inclusive of all other taxes and levies. 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 services provided by Bidder (including its sub-contractors). The Selected Bidder shall be subject to annual audit by internal/ external Auditors appointed by the Bank/ inspecting official from the Reserve Bank of India 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 Bidder is required to submit such certification by such Auditors to the Bank.

Bidder should allow the J&K Bank or persons authorized by it to access Bank documents, records or transactions or any other information given to, stored or processed by Bidder and business premises relevant to the outsourced activity 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. Bidder should allow the J&K 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, 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 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 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 and designated representative of the Bidder. If designated Officer of the Bank and representative of Bidder, for the selection **Analytics CoE Services** 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 capturing details of the activity being outsourced, including appropriate service and performance standards including for the sub-contractors, if any for deliverables including Service-Level Agreements (SLAs) formalising performance criteria to measure the quality and quantity of service levels 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 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 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 Successful Bidder's personnel including sub-contractors 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.
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 and storage of data (as applicable to the concerned REs) only in India as per extant regulatory requirements.
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:
    - Ensure the security and confidentiality of Customer Data, Protect against any anticipated threats or hazards to the security or integrity of Customer Data, and
    - 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 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. Successful Bidder shall comply with the provisions of Information Technology Act, 2000, other applicable legal requirements and standards to protect the customer data
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 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 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

Neither Bidder nor J&K Bank shall hire employees of J&K Bank/Bidder or solicit or accept solicitation (either directly, indirectly, or through a third party) from employees of each other 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. 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.

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.

SECTION E - ANNEXURES

Annexure A: Confirmation of Terms and Conditions

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

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

Dear Sir,

Sub: RFP No ……….. **Selection of vendor for managed service provider for Analytics CoE Services(Resource Augmentation)**

Dated ……………………….

Further to our proposal dated ...., in response to the Request for Proposal **for Selection service provider for Analytics CoE Services (Resource Augmentation)** 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

Annexure B: Tender Offer Cover Letter

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

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

Dear Sir,

Sub: RFP no: ______________________________ **Selection of vendor to provide managed service provider for Analytics CoE Services(Resource Augmentation),** dated ________________________

Having examined the tender documents including all annexures the receipt of which is hereby duly acknowledged, we, the undersigned, offer **Selection of service provider for Analytics CoE Services (Resource Augmentation)** 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 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

Annexure C: Details of Service Provider

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

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	Name & Address of System Integrator	
12	Brief Description of after sales services facilities available with the SI/OEM	
13	Web Site address of the Company	

Date:

Seal and signature of the bidder

Annexure D: Compliance to Eligibility Criteria

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

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 what so ever.

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

Criteria	Requirement	Documents to be Submitted	Compliance (YES/NO)
Legal & Regulatory			
Legal Entity	The bidder must be a registered company in India under the Companies Act, 1956/2013 or a registered Govt Organization/ PSU / PSE/ LLP or Private/ Public Limited Company in India. The Company should have been in existence in India for a minimum period of 5 years.	Certificate of Incorporation / Registration	
Years in Operation	Minimum 3 years of operations in Analytics CoE Operations in BFSI sector in India as on the date of RFP publication with minimum 1 credential for a Scheduled Commercial Bank in India. (Bids under consortium arrangement are not allowed)	Incorporation certificate + Relevant POs/Work orders	
Compliance	Must not be blacklisted, debarred, under investigation by any Government/Central/State Govt./PSU/BFSI institution in India.	Self-declaration on company letterhead against each signed by authorized signatory	
	The Service Provider should not be part of any sanctions or negative list.		
	Service provider should not have been flagged / fined for non-compliance with rules.		
Statutory Registrations	Must have valid PAN, GST Registration, and comply with all applicable labour laws.	Copies of PAN, GSTIN, PF, ESIC certificates	
Financial Strength			
Annual Turnover	The Bidder must have registered an average annual turnover of ₹100 crore or more during the last 3 financial years as on date of RFP (Not inclusive of the turnover of associate companies).	Audited financial statements & CA certificate	
Profitability	The bidder must have a Positive Net Worth in last 3 financial years as on date of RFP.	Audited financial statements & CA certificate against all FYs.	
Solvency & Bankruptcy	The Bidder should not be involved in any legal case that may affect the solvency / existence of firm or in any other affect the bidder's capability to way provide / continue the services to Bank. NOR The Bidder should not have filed for Bankruptcy in any country.	Self-declaration Confirming the criteria.	

Please Note: All documentary evidence/certificates confirming compliance criteria should be part of eligibility criteria and must be signed by the authorized signatory of the Bidder. 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.

Annexure-E: Compliance to Technical Criteria

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

<table>
<tr><th>Parameters</th><th>Marks Allocation</th><th>Max Marks</th></tr>
<tr><td>Years of operations in Analytics CoE Services (in BFSI sector in India) as per the scope of the RFP</td><td>>10 years: 15 points
>5–10 years: 10 points
3–5 years: 5 points</td><td>15</td></tr>
<tr><td>The bidder should have done implementation of Analytics use cases/reports/dashboards with a BFSI in the following areas</td><td>
<table>
<tr><th rowspan="2">Capability</th><th colspan="4">Count of Relevant POs/SOW</th></tr>
<tr><th>1</th><th>2</th><th>3+</th><th>Max Marks</th></tr>
<tr><td>Use Case Delivery (adv analytics /predictive analytics /use case delivery)</td><td>2</td><td>3</td><td>5</td><td>5</td></tr>
<tr><td>Regulatory Reports Built (min: 50+ per PO)</td><td>2</td><td>3</td><td>5</td><td>5</td></tr>
</table>
</td><td>10</td></tr>
<tr><td>Email/Virtual/In-Person meeting with minimum two client references (for the above provided credentials) to access the level of satisfaction against delivery of services</td><td>Bidder’s Clients to submit their feedback over official email id provided by the bank within 7 working days. Each client will be asked to rate the vendor’s performance on a scale of 0–15 based on the requested criteria. Scores from all available client references will be averaged to arrive at the final score for this criterion.
Average Score ≥12/15: 10 points
Average Score ≥ 8/15: 8 points
Average Score ≥ 5/15: 5 points
If fewer than 2 responses are received within 7 days, the bidder will be given 0 points for this criterion.</td><td>10</td></tr>
<tr><td>Resource Quality</td><td>Manpower shall be evaluated as per annexure O (Undertaking of Vendor Resource Expertise).

Scoring will be based on the number of resources proposed, quality of the resources & suitability of exclusive resources, including their qualification, relevant experience and prior analytics assignments within BFSI</td><td>30</td></tr>
<tr><td>Technical Proposal & Presentation Evaluation (Proposed Service Delivery, Governance Model)</td><td>The bidder shall be required to present a detailed approach for meeting the timelines specified in Section 6 during the technical presentation.
Evaluation will be based on:
▪ Understanding of Bank’s Requirements
▪ Approach & Delivery Methodology
– <u>CoE Setup & Run</u>
– <u>Use Case</u></td><td>35</td></tr>
</table>

	– Dashboards – Semantic Self Service Tool – GenAI Chatbot based Semantic module – Training Bank Staff ▪ Regulatory Reports (Generation to Delivery) ▪ Business Reports ▪ CoE Operating Model & Governance ▪ Resource & Team Structure ▪ Transition & Knowledge Transfer Plan ▪ Innovation & Continuous Improvement ▪ Risk Management & Mitigation ▪ Additional Value proposition ▪ Exit Management	

Note: **Bidders are required to agree to all technical criteria requirements as per the above criteria,**

- A mandatory compliance threshold of **70% for technical parameters**
- While the evaluation shall be based on mandatory requirements only, however, the bank may at its discretion, would be given **due consideration to optional requirements**/ value added offerings while determining the most suitable bidder
- Proposals will be rigorously assessed against these compliance criteria to ensure technical adequacy and alignment with project requirements.

Annexure-F Commercial Bid

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

1. Please be guided by RFP terms, subsequent amendments and replies to pre-bid queries (if any) while quoting.
2. Do not change structure of format nor add any extra items (apart from 4 rows in rate card based scope commercials).
3. 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:

Role (As per Annexure O)	Resource Count [A]	Cost Per Resource Per Month [B]	Total Cost Per Month per Role [C= A * B]	Total Cost for 24 Months (D=C *24)	Total Cost (INR) in Words
Section A. Resource Augmentation:					
Project Manager	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Solution Architect	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Data Architect	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Data Scientist	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Techno-functional BA	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Finacle Data Expert	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Data Engineer	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Additional Resource(s) if required *(To be inputted by bidder)*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Additional Resource(s) if required *(To be inputted by bidder)*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Additional Resource(s) if required *(To be inputted by bidder)*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Additional Resource(s) if required *(To be inputted by bidder)*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Additional Resource(s) if required *(To be inputted by bidder)*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	*To be inputted by bidder*	
Total Cost for 24 Months				*To be inputted by bidder*	
Total Cost in words					
Section B. Gen AI based semantic self service module (NOT PART OF EVALUATION- OPTIONAL SCOPE)					
Gen AI Tool Delivery	*NA*	Milestone based (50% at delivery, 50% at stabilization)		*To be inputted by bidder*	
Total Cost in words					

Note:-

1. Bidders participating in the RFP process shall need to mandatorily propose at least a minimum of one(1) resource for each category of resource roles mentioned above in the Section A of the commercial bid format.

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

Annexure G: Bank Guarantee Format

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

Offer Reference No.:
Bank Guarantee No: _________________
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 India (hereinafter referred to as "Bank" or "J&K Bank") for **Selection of vendor to provide service provider for Analytics CoE Services (Resource Augmentation)** (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 Schedule 1 of the RFP in accordance with 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.......................(Rupees ....only) an amount equivalent to the EMD against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part of the bidder of any of the terms and conditions contained in the RFP and in the event of the bidder commits default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the RFP or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of 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 of ....without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.

4. Should it be necessary to extend Bank Guarantee on account of any reason whatsoever, we undertake to extend the period of Bank Guarantee on your request under intimation to the 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 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.

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 up to_____; 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

Annexure H: Performance Bank Guarantee Format

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

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 Analytics CoE Services Provider (Resource Augmentation)** 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.

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;

a. Our liability under this Guarantee shall not exceed...Rupees................................. ......only);
b. 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
c. 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 of 2026

For...

BANK Authorized Signatory

Annexure I: Non-Disclosure Agreement (NDA)

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

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 **Selection of vendor to provide service provider for Analytics CoE Services (Resource Augmentation)** and each party may disclose or may come to know during the course of the project certain confidential technical and business information which the disclosing party desires the receiving party to treat as confidential.

2**. Confidential Information** means any information disclosed or acquired by other party during the course of the projects, either directly or indirectly, in writing, orally or by inspection of tangible objects (including without limitation documents, prototypes, samples, technical data, trade secrets, know-how, research, product plans, services, customers, markets, software, inventions, processes, designs, drawings, marketing plans, financial condition and the Company's plant and 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, 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 (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 of 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/evidence 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 thirty (30) 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 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.

COMPANY NAME	**Bank**
By: ________________________________	By: ________________________________
Name: _____________________________	Name: _____________________________
Title: ______________________________	Title: ______________________________
Address:_________________________ ____________________________________	Address:________________________ ____________________________________
Company Seal	Company Seal

Annexure J: Service Level Agreement (SLA)

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

This Service Level agreement ("Agreement") is made at Srinagar (J&K) on this ………. day of ……….2025 ("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:

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."
MSP/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 into 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.

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.

2. Service Level Management

Service Level Management is the approach Service Provider adopts to monitor, review and report the service level within the Managed IT scope; manages the service in the long run; and embarks on service improvement initiatives.

During Transition, Service Provider will work with J&K bank, to finalize & refine the Service Level Objectives as highlighted in RFP for range of activities under our scope. Service Levels will be applicable post three (3) months on completion of Transition Period. Penalty will be imposed for breach of the delivery approach and timelines committed by the bidders at the time of technical presentation.

Service Provider's approach to service management is based on the premise that the service cannot be managed unless it is measured. The key activities in Service Provider's Service Level Management process include as shown in the figure below:

- Identify J&K bank's Service level demands base.
- Define the SLRs (Service Level Requirements) based on J&K bank's business objectives, manage and review them through the Service Lifecycle into Service Quality Plan (SQP) for operational services
- Negotiate, conclude and document the Service Level Agreement
- Monitor and measure service performance achievements of all operational services against targets within service levels
- Produce Service Review Reports
- Conduct Service Review Meeting on a monthly basis, investigate improvements within an overall Service Improvement Plan (SIP).

A. **Service Availability**

The company shall guarantee and ensure the following SLA's are met during the Contract Period:

- Resource Attendance: 90% (Including leaves and resource replacement periods)

- The "Resource Attendance", for calculation purposes, equals to the Total number of hours of the day in a quarter, less total number of un-attended hours. Any part of hour is treated as full hour.

- The "Percentage Attendance" is calculated on quarterly basis as follows:
- (Total hours in a quarter – un-attended hours within the quarter)
- -- * 100
- Total hours in a quarter
- (A quarter is taken as a calendar quarter and number of days is actually number of days in each quarter)

Pls note:

-The vendor shall notify the Bank's IT Department as soon as possible of any absconding, medical, or emergency leave by the Vendor SPOC or any Field Team member. Planned leaves exceeding two (2) days in duration shall require prior approval from the Bank's IT Department. The vendor shall provide an equally competent backup resource to ensure uninterrupted service delivery. Failure to comply will be treated as absence and will result in penalties as defined in the SLA

- The Vendor shall notify the Bank's IT Department at least 30 days in advance if the Vendor SPOC or any Field Team member resigns. The Vendor shall provide an equally competent replacement to ensure uninterrupted service delivery. Failure to provide a replacement will be treated as absence and will result in penalties as defined in the SLA.
- If any appointed personnel are deemed unacceptable by the Bank for any reason, the Bidder shall replace them within one week of receiving such intimation, at no additional cost to the Bank.
- All resources shall be replaced within 1 week of intimation to the bank

3. Penalty

The Successful Bidder (SB), following the execution of the Contract, will assume total responsibility for managing the CoE as per the scope of this contract during the entire contract period. The following conditions shall be applicable for ensuring services:

a. Bidder will have to guarantee a minimum attendance of each resource of 90%, calculated on a quarterly basis. In case the deployed resource plans to take any leave, they should mandatorily obtain written approval from the Bank.

b. The normal working availability shall be 8 (eight) hours per day per resource, from Monday to Friday. The bidder shall ensure that resources are available to provide support on weekends and/or Bank holidays, as and when required, in case there is some planned activity. The Attendance percentage would be calculated on quarterly basis and the calculated amount would be adjusted from every subsequent quarter payment.
.

c. Attendance percentage will be calculated as 100% less engineer/resource 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 (90%), 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 25 (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 = 4.17	100-4.17 = 95.83	90- 95.83 = 3.17	12,00,000	57060
2	Engineer B	8	75	600	0					
3	Engineer C	8	75	600	42					
4	Engineer D	8	75	600	33					
	TOTAL			2400	100					

a. In case Bidder fails to provide a standby resident engineer and if the minimum attendance percentage is not met, the bidder has to pay penalty charges as stated above.

b. Payment for the work executed till the date of termination shall be made as per payment terms.

c. 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

Service Management

- "**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 Company Engineer attends the problem.
- "**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 Please note that the bidder shall be responsible solely for the systems, components, and services explicitly defined within the scope of this RFP.
- **"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.

- "**Down Time**" shall mean the period when the Application is not available due to the problem in it and shall be the interval between the times of reporting of failure to the time of completion of repair. Down Time 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.
The Company shall attend the calls within reasonable timings convenient to the Bank.
For the timings beyond scheduled working hours (24x7x365) the Company shall make a request in writing to the Bank for allowing the entry.

Successful Bidder shall adhere to the below service levels for all the issues reported

Service Level	**Critical (P1)**	**High (P2)**	**Medium (P3)**	**(P4) Low**
Response Time	30 Minutes	30 Minutes	30 Minutes	60 Minutes
Resolution Time	2 Hours	3-4 Hours	6-8 Hours	10 Hours
Expected Performance post Resolution	99.0%	95.0%	95.0%	95.0%
RCA Submission	3 days	5 days	7 days	7 days

Penalty against Non-Completion of Assigned Activities within Timelines:

Each task assigned to the Resource/s need to be completed within the defined timelines. If the activities are not completed within the timelines, penalty as stated below shall be levied.

In case the bidder fails to deliver the committed deliverables in accordance with the submissions made under Annexure E – *Technical Proposal & Presentation Evaluation*, then the Bank can impose a penalty for non-performance. Such penalty shall range from a minimum of 10% up to a maximum of 20% of the applicable quarterly payment.

Note: However, the Bank may, at its sole discretion, allow relaxation for minor deviations of around 10% from the committed deliverables.

4. Other Penalties / Liquidated Damages

a) Non-compliance on start of project/support as per project milestones from the date of the acceptance of the Bank's Purchase Order will result in termination of contract and revoking/cancellation of P.O.
b) Failure to comply with governance processes, including timely submission of reports, participation in review meetings, and adherence to PMO requirements, shall attract penalties as defined in the Contract.
c) Exit Management & Knowledge transfer: Non-fulfilment of exit management obligations, including knowledge transfer, documentation, and exit training as stipulated in the Contract, shall attract penalties to ensure smooth transition without disruption to services.
d) The liquidated damages shall be deducted / recovered by J&K BANK from any money due or becoming due to the Bidder under this purchase contract or may be recovered from bidder or from any other pending/amount payable to the bidder in respect of other Orders without prejudice to

e) J&K BANK's right to levy any other penalty where provided for under the contract.
f) LD is not applicable for reasons attributable to J&K BANK and Force Majeure. However, it is the responsibility/onus of the Bidder to prove that the delay is attributed to J&K BANK and Force Majeure.
g) The Bidder shall submit the proof authenticated by the Bidder and J&K BANK's official that the delay is attributed to J&K BANK and/or Force Majeure at the time of requesting installation payment. If the Bidder fails to produce proof of delay on the part of J&K BANK's officials that in turn caused delay in installation, if any, the date of installation shall be taken for calculating the delay for LD purpose.
h) J&K BANK reserves the right to impose / waive/ reduce any such penalty.

5. Governance & Reporting

The Successful Bidder shall ensure adherence to the timelines defined in the table below during the contract period:

Deliverable	**Target**	**Remarks**
Monthly Status Report	By the 10th of the next month	Failure to submit for 3 consecutive dates will attract a review
As & when required – Report requested by the Regulator/ Bank / Bank appointed auditors (as and when required)	Within 12 hours from the time the request is made to the Vendor	Failure which will attract a review

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.
c) Forfeiting of Earnest Money Deposit / Invoking EMD Bank Guarantee /PBG

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.

6. Contract Period

The Contract shall be effective from date of acceptance of PO and shall be valid for a period of 2 years from project kickoff (and extended by the bank as on need basis), 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 same terms and conditions subject to satisfactory performance of the service provider.

7. Payment Terms

Category	**Payment Terms**
Resource Based Delivery Based on Submitted Commercial Proposal (Total Cost per Month)	Monthly in arrears

For Rate card based optional scope:	
Gen AI based semantic self service tool (delivery)	50% of Gen AI Semantic Tool Cost
Gen AI based semantic self service tool (delivery)	50% of Gen AI Semantic Tool Cost

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

- No advance payment will be made on award of the contract.
- Payments on submission of invoices and maintenance reports duly signed by the official of the concerned after deduction of charges / Liquidated damages (if any) mentioned in the agreement.
- All taxes, if any, applicable shall be deducted at source as per current rate while making any payment.
- Payments will be withheld in case of Non-compliance of the terms and condition of this RFP.

Payments shall be released on acceptance of the purchase order and:

e. Post Signing of Service Level Agreement (SLA) between Bank and Successful bidder.
f. Post Signing of Non-Disclosure Agreement (NDA) between Bank and Successful bidder.
g. All taxes, if any, applicable shall be deducted at source as per current rate while making any payment.
h. No Payment shall be made for the transaction processed beyond the timelines.

8. 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.

9. 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, 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.

10. 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.

11. 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.

12. Partnership / Collaboration / Subcontracting

The services offered shall be undertaken to be provided by the company directly and there shall not be any sub-contracting. Bank will only discuss the solution with company's own authorized representatives. The company authorized representatives shall mean their staff. In no circumstances should any intermediary (which includes Liasoning Agents, marketing agents, commission agents etc.) be involved during the course of project. No subletting of the contract by the bidder 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.

13. 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 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.

14. 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 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.

(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:

  (i) Ensure the security and confidentiality of Customer Data, Protect against any anticipated threats or hazards to the security or integrity of Customer Data

  (ii) 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 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. Successful Bidder shall comply with the provisions of Information Technology Act, 2000, other applicable legal requirements and standards to protect the customer data.

(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 be 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 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) Successful Bidder's criticality assessment shall be conducted for all partners & vendors. Appropriate management and assurance on security risks in outsources and partner arrangements shall be ensured.

15. 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 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.

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.

16. 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 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.

17. Right to Audit

Bank reserves the right of regular and continuous monitoring of the Services provided by the Service Provider and shall conduct an audit/ ongoing audit of the services.

The Selected Bidder shall be subject to annual audit by internal/ external Auditors appointed by the Bank/ inspecting official from the Reserve Bank of India or any regulatory authority or the persons authorized by it , 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 Successful Bidder is required to submit such certification by such Auditors to the Bank.

Bidder should allow the J&K Bank or persons authorized by it to access Bank documents, records or transactions or any other information given to, stored or processed by Bidder 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. Bidder should allow the J&K 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.

Bank shall ensure audits are done annually or at any frequency mandated by regulator or internal board approved policies of the bank with atleast a prior notice of 30 days , bank shall not engage any competitor to conduct audit of Service Provider and all reasonable measures related to confidentiality , non-disruption of Service Provider's business operations shall be exercised by the bank.

18. 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.

19. 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.
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 60 days during the contract period.

20. 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 contractor's 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

21. Intellectual Property Rights

i. 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.

ii. 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.

iii. 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.

iv. 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

v. 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.

22. 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.

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.

23. 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 **Analytics CoE Services** 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 arbitrator shall be final and binding. The courts at Srinagar shall have exclusive jurisdiction at Srinagar.

24. 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:

____

25. Other Terms and Conditions

All eligibility requirements mentioned in Annexure -D should be complied by the bidders as applicable and relevant support documents should be submitted for the fulfilment of eligibility criteria failing which the Bids may be summarily rejected. Noncompliance of any of the criteria can entail rejection of the offer. Copies of relevant documents / certificates should be submitted as proof in support of the claims made for each of the above-mentioned criteria and as and when the bank decides, originals / certified copies should be shown for verification purpose. J&K Bank reserves the right to verify / evaluate the claims made by the Bidder independently. Any deliberate misrepresentation will entail rejection of the bid/proposal.

1. 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.

2. Bank reserves the right to conduct an audit/ ongoing audit of the services provided 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.
3. 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.
4. Any addition, alteration, amendment, of this Agreement shall be in writing, signed by both the parties.
5. 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.
6. 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.
7. 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	Agreed and signed on behalf of
Company's Authorized Signatory	J&K Bank Limited
Name……………………………	Name……………………………
Designation……………………	Designation……………………
Place……………………………	Place……………………………
Date………………………………	Date ……………………………

Witness (1):

Name……………………………

Designation……………………

Place……………………………

Date………………………………

Witness (1):

Name……………………………

Designation……………………

Place……………………………

Date ……………………………

Witness (2):

Name……………………………

Designation……………………

Place……………………………

Date………………………………

Witness (2):

Name……………………………

Designation……………………

Place……………………………

Date ……………………………

Annexure K: Undertaking

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

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

Dear Sir,

Sub: RFP No …………………. For selection of vendor to provide service provider for Analytics CoE Services (resource augmentation), dated ……………………….. 2026

Having examined the tender documents including all annexures the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide **selection of vendor to provide service provider for Analytics CoE Services (resource augmentation)** for J&K Bank 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 including the conditions applicable to QCBS 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.

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 enclose cost of RFP Rs.5000/- (Rupees Five Thousand Only) and EMD of Rs.40,00,000/- (Rupees Forty Lacs Only) in Bank Transfer/Demand Draft/Bank Guarantee favouring 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

Annexure L: Know Your Employee

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

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

Dear Sir,

Sub: RFP No …………………. For selection of vendor to provide service provider for Analytics CoE Services (resource augmentation), dated ……………………….. 2026

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 i.e.. **selection of vendor to provide service provider for Analytics CoE Services (resource augmentation)** for J&K Bank 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.

2. 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.

3. 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 Analytics CoE Services.

Note: These details should be on the letterhead of the bidder company and each & every page should be signed by their Authorized Signatory with name and seal of the company.

Place:
Date:

Seal and signature of the bidder

Annexure M: No Deviation Certificate

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

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

Dear Sir,

This is to certify that our offer is exactly in line with your RFP for **selection of vendor provide service provider for Analytics CoE Services (resource augmentation) N**o._________ dated __________ and subsequent corrigenda's. This is to expressly certify that our offer contains no deviation either Technical or Commercial in either direct or indirect form.

Date:

Name and Designation of Signatory:

Name of Company:

Address:

Note: This form must be signed by authorized signatory.

Annexure N: Reference Site Details

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

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

Bidder shall provide the necessary number of references for fulfilling the eligibility criteria. Please provide reference details in the format defined below and enclose the necessary documentary proof:

S.N.	**Particulars**		**Bidder's Response**
1.	Name of Organization (Client)		
2.	No. of Branches/offices		
3.	Address of organization		
4.	Date of PO		
5.	Contract Duration	From	
		To	
6	Contract Value		
6.	Status (Completed/ In Progress)		
7.	Brief details of scope of work		
8.	Order Quantity Supplied	Manpower	
		Use Cases Delivered	
		MIS/Dashboards Delivered	
		Regulatory Reports Delivered	
		Business Reports Delivered	
		Semantic Self Service Tool	
		Gen AI based Semantic Self Service Module	
9.	Name of contact person in-charge from client side for reference		
10.	Contact no. of contact person from client side		
11.	Email ID of contact person from client side		

The reference sites submitted must be necessarily of those banks/companies where bidder has been awarded the contract prior to date of issuance of this RFP.
For those references where the offered delivery is accepted but installation is not started, the acceptance should be valid as on the last date of submission of bids at J&K Bank.

Note: These details should be on the letterhead of the bidder company and each & every page should be signed by their Authorized Signatory with name and seal of the company.

Place:

Date:

Seal and signature of the bidder

Annexure O: Undertaking of Vendor Resource Expertise

To be submitted under the letter head of the bidder company and signed by Authorized Signatory

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

Dear Sir,

Sub: RFP No ………………… for selection of vendor to **Service Provider for Analytics Center of Excellence Services (Resource Augmentation), dated ……………………….**

The Vendor affirms that these tables represent the minimum requirements. All deployed personnel will meet these criteria or higher. Any deviation must be approved in writing by the Bank in advance.

Resource Qualification Criteria
The selected Service Provider shall deploy resources with the qualifications, certifications, and experience necessary to manage the **Analytics CoE Services for J&K bank.**

General Requirements for All Deployed Personnel:

– All resources shall be full-time employees of the Service Provider.
– All resources shall be background verified (police verification, education and employment verification).
– All personnel shall comply with the Bank's Information Security, Confidentiality and IT Governance Guidelines.
– All deployed resources shall possess effective communication skills in English and Hindi.
– Any replacement resource shall meet or exceed the same qualification and experience criteria.
– Continuous training, skill enhancement and periodic refresher programs shall be ensured by the Service Provider.

(Please note: Rate card validity (From PO signing): 2 years, Per Resource Cost increase YOY= capped at 5% max At the end of each year, bank will review the resource requirement & renew the contract on quarterly/half yearly basis)

Minimum skillset and experience requirements for deployed resources (The bidder must propose the team composition and size, ensuring that each role meets or exceeds the minimum requirements outlined below) :

1. Project Manager – Analytics CoE

Parameter	Details
Qualification	BE /B. Tech/ M. Tech (CSE or IT) /MCA. MBA (Preferable)

Experience (Min)	• 12+ years managing large-scale BFSI analytics and data transformation programs, including CoE setup and managed services (preferable) • Proven experience leading multi-stream analytics delivery across regulatory MIS, BAU reporting, advanced analytics, and self-service platforms • Strong exposure to cloud-based analytics ecosystems (preferably AWS) • Demonstrated capability in executive stakeholder management, governance forums, and value realization tracking • Experience managing large, multi-vendor and cross-functional delivery teams under SLA-driven models
Role Objective / Job Description	• Establish, operationalize, and scale the Bank's Analytics Center of Excellence (CoE) as a managed service • Work closely with Bank senior executives to define CoE structure, roles, responsibilities, operating cadence, and escalation mechanisms • Runs the entire analytics program end-to-end, makes sure work is delivered on time, people are coordinated, and business goals are met. • Define and institutionalize CoE governance frameworks, operating procedures, delivery models, and escalation mechanisms • Own demand intake, prioritization, resource planning, and execution across legacy MIS modernization, BAU reporting, ad-hoc analytics, GenAI platforms, and business use cases • Track delivery milestones, SLAs, risks, dependencies, and financial metrics; present consolidated status to senior leadership • Ensure regulatory, security, data governance, and audit compliance across analytics operations • Drive training, capability enablement, structured knowledge transfer, transition, and exit readiness
Certifications	PMP (Preferred)/ SAFe Agilist (Preferred)/ PRINCE2/ Certified Scrum Master

2. Solution Architect

Parameter	**Details**
Qualification	BE /B. Tech/ M. Tech (CSE or IT) /MCA
Experience (Min)	• 10+ years designing enterprise analytics and cloud architectures across large organizations. Solution architecture will work back with data , security architects to design the solution. • Hands-on experience with AWS data platforms, analytics services, and integration patterns in **Banking Domain.** • Designs how all analytics and GenAI systems will be built and work together on the cloud. • Proven track record delivering legacy data and reporting modernization initiatives • Experience architecting AI / ML / GenAI solutions including semantic layers and conversational interfaces • Strong background in defining enterprise standards, architectural governance, and reusable design patterns

Role Objective / Job Description	• Define the target-state analytics, cloud, and GenAI architecture aligned with the Bank's AWS data lake strategy • Select and standardize analytics tools, cloud services, integration patterns, and architectural guardrails • Architect legacy MIS and reporting migration from on-premise systems to AWS-native platforms • Architect migration of legacy regulatory and business reports from on-premise systems to AWS • Design GenAI semantic, conversational, and self-service analytics architecture (front end, middleware, models, and data layers) • Embed security, scalability, resilience, and regulatory compliance within solution design • Support architecture governance reviews, documentation, training, and transition activities • Provide architectural oversight during BAU operations, enhancements, and innovation pilots
Certifications	AWS Solutions Architect – Professional, TOGAF

3. Data Architect

Parameter	**Details**
Qualification	BE /B. Tech/ M. Tech (CSE or IT) /MCA
Experience (Min)	• 10+ years in BFSI analytics, data modelling, and MIS design roles • Strong experience designing enterprise and domain-specific data models for banking, lending, payments, and finance • Exposure to regulatory reporting data structures and management MIS frameworks • Hands-on experience with data governance, metadata management, and data quality frameworks • Experience designing semantic and consumption layers for BI and advanced analytics use cases
Role Objective / Job Description	• Define and govern enterprise-wide data standards, domain models, and metadata frameworks for analytics • Decides how bank data should be structured and organized so reports and analytics are accurate and consistent. • Identify data sources that are not currently available in the data lake and design/redesign/optimize MIS data models for AWS data lake–based reporting and analytics • Design curated, conformed, and consumption-ready data layers for BAU and ad-hoc reporting needs • Develop semantic data models aligned to business terminology to support GenAI conversational analytics • Ensure data accuracy, consistency, lineage, and regulatory alignment across data assets • Support identification, preparation, and structuring of data for analytics use cases • Support data documentation, knowledge enablement, and architectural artifacts

Certifications	AWS Certified Data Analytics -Specialty

4. Data Engineer

Parameter	Details
Qualification	BE /B. Tech/ M. Tech (CSE or IT) /MCA
Experience (Min)	• 5+ years building and operating cloud-based data engineering solutions • Strong experience with AWS data services, ETL/ELT pipelines, and orchestration frameworks • Proven expertise in migrating large-scale data from on-premise platforms to cloud data lakes • Experience supporting BI, analytics, and ML workloads in production environments • Hands-on exposure to performance tuning, pipeline optimization, and operational support
Role Objective / Job Description	• Operationalize the necessary data ingestion, integration, and transformation pipelines to onboard such data into the AWS data lake. • Build and maintain the data pipelines that move data from bank systems into analytics and reports. • Support migration of legacy report data from on-premise databases to the AWS data lake • Enable reliable data availability for legacy reports, BAU dashboards, ad-hoc analytics, and advanced use cases • Execute data migration and transformation from on-premise systems to cloud platforms • Support BAU operations, enhancements, and data issue resolution within defined SLAs • Integrate and expose backend data services supporting GenAI semantic and conversational layers • Contribute to documentation, sandbox setup, training, and knowledge transfer
Preferred Certifications	AWS Data Engineer Associate, AWS Machine Learning Specialty

5. Data Scientist

Parameter	Details
Qualification	BE /B. Tech/ M. Tech (CSE or IT) /MCA / OR AI, ML, Statistics, or related field
Experience (Min)	• 8+ years delivering advanced analytics and machine learning solutions in production environments • Strong background in statistical modelling, predictive analytics, and NLP techniques • Experience developing and operationalizing ML models on cloud platforms • Proven exposure to BFSI use cases such as risk, customer analytics, forecasting, or fraud (preferred) • Experience monitoring model performance, drift, bias, and business impact

Role Objective / Job Description	• Design, develop, validate, and deploy statistical, ML, and AI models for defined business use cases • Uses data to build models and AI solutions that generate insights, predictions, and automated analysis. • Build and continuously enhance NLP and GenAI models enabling semantic interpretation and conversational analytics • Fine-tune models iteratively based on business feedback until expected benefits are achieved. • Deliver predictive forecasts, scenario simulations, anomaly detection, and automated insights • Monitor model performance, bias, drift, and business impact in production environments • Drive analytics innovation through new techniques, tools, and proof-of-value pilots • Deliver hands-on training and analytics enablement sessions for Bank teams
Preferred Certifications	AWS Machine Learning Specialty, AWS Data Analytics Specialty

6. Domain Business Analyst (Retail Banking, Corporate Banking, Treasure & Trade finance, Credit & Risk, Finacle CBS)

Parameter	Details
Qualification	MBA (preferred)/ BE /B. Tech/ M. Tech (CSE or IT) /MCA
Experience (Min)	• 6+ years of experience in BFSI analytics or MIS/reporting initiatives • Hands-on exposure to requirement gathering and documentation for dashboards and analytics solutions • Act as domain data SME with strong understanding of source system data tables, fields, and relationships. • Deep understanding of domain-specific data structures across CBS (Finacle), LOS/AOU, ITMS, ERP, CRM, and others. **Mandatory Experience across Business Analysts Must cover across:** • **CBS (Finacle)** • **AOU & LOS (Newgen)** • **ITMS (Polaris)** • **ERP (Oracle)** • **CRM (Salesforce)**
Role Objective / Job Description	• Support with use-case intake, prioritization, and requirement definition aligned to CoE governance • Understands what the business needs and converts those needs into clear requirements for the analytics team. • Elicit, document, and validate business requirements for reports, BAU analytics, ad-hoc needs, and GenAI use cases • Support analytics teams with table joins, data granularity, and business rules. • Validate data extracts, transformations, and reconciliations against source

	systems. • Measure solution effectiveness and benefit realization with stakeholders • Maintain requirement documentation, change logs, and transition artifacts
Certifications	CBAP (IIBA), CAIIB, Agile BA, Core Banking / Lending / Payments domain certifications

Additionally, team experience across below mentioned domains will be **preferred** and may be considered during technical scoring:

- **Mobile Banking** – Mobile Banking Solution
- **UPI** – Unified Payments Interface Solution
- **e-Banking** – Internet Banking Solution
- **ATM Switch** – Bank's ATM Switching Application
- **AML Solution** – Anti-Money Laundering Solution
- **HRMS (PeopleSoft)** – Human Resource Management System
- **ITMS** – Treasury Management System
- **In-House Systems** – Bank-Developed Applications
- **PMPS / Merchant Pay** – Merchant Payment Application
- **Pension System** – Pension Processing for Government Employees
- **FAM (Microsoft)** – Fixed Asset Management System
- **NPA Tracker** – Non-Performing Asset Tracking Solution
- **Credit Card System** – Third-Party Credit Card Processing Solution
- **Locker Management** – Bank Locker Management System
- **SMS Alert System** – Customer Notification and Alerts System
- **IMaCS** – ICRA Credit Rating System
- **IBM OpenPages** – Enterprise Risk Management Tool
- **Kiosk Banking** – Financial Inclusion Kiosk Banking Solution
- **EWS** – Early Warning System

Kindly ensure all roles are being covered as part of the proposed solution & team. (Bidder to suggest proposed team & composition).

Additional Compliance Conditions

1. Personnel Screening and Deployment Approval: All proposed personnel resources shall be subject to interview and approval by J&K Bank prior to deployment. Only candidates cleared by the Bank will be assigned to the engagement.
2. Resource Replacement: Any replacement resource must meet or exceed the above qualifications/certification and experience and must be approved by the Bank before deployment.
3. Continuous Training: Service Provider shall ensure all deployed resources undergo periodic refresher training.
4. Performance Review: The Bank reserves the right to review individual resource performance and request replacement in case of underperformance or SLA breach.

Place:

Date:

Seal and signature of the bidder