



Online Expression of Interest (e-EOI)
For
Evaluation of Service Providers for providing Master Data
Management (MDM) Solution

e-EOI Ref. No. JKB/T&D/SPs-MDM-Soln/2025-1437
Dated : 20-06-2025

Issued By
J&K Bank
Technology & Development,
Ground Floor, Air India Building
Residency Road, Srinagar 190001

Schedule

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| e-EOI Reference Number | JKB/T&D/SPs-MDM-Soln/2025-1437 Dated : 20-06-2025 |
| Department Name | Technology & Development Department |
| Tender Details | Online Expression of Interest for evaluation of Service Providers for providing Master Data Management (MDM) Solution |
| Contact details of issuing Department (Name, Designation, Mobile No., Email address for sending any kind of correspondence regarding this EOI) | Mr. Ovais Ali Senior manager (Project Manager) Technology & Development Email id : ovais.ali@jkbmail.com Ph no: 9797539960 |
| Tender Type | Open |
| Bid Document Availability including changes/amendments, if any to be issued | NIT can be downloaded from and submitted on Bank's e-Tendering Services Provider's Portal https://jkbank.abcpocure.com from June 23, 2025 16.00 Hrs. July 14 , 2025 17.00 Hrs. |
| Last Date for Pre-Bid Queries & submission Mode | All Clarifications / Queries shall be raised online only through e-Tendering Portal https://jkbank.abcpocure.com by or before before July 01, 2025 |
| Pre-bid Queries Response date | All communications regarding points / queries requiring clarifications shall be given online through prescribed e-Tendering Portal on July 08 , 2025 |
| Last Date of Submission of EOI response | July 14 , 2025 17.00 Hrs. |
| Submission of online Technical Bid | As prescribed in Bank's online tender portal https://jkbank.abcpocure.com |
| Eligibility & Technical Criteria | As per Tender Document |
| CORRIGENDUM | All the Corrigendum will be uploaded on online tender portal https://jkbank.abcpocure.com |

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| For e-Tender related queries | <u>Service Provider:</u> | | |
| | M/s. E-procurement Technologies Limited (Auction Tiger) , B-705, Wall Street- II, Opp. Orient Club, Ellis Bridge, Near Gujarat College, Ahmedabad- 380006, Gujarat | | |
| | <u>Help Desk:</u> | | |
| | Sr. No | Name | Mobile No. |
| | Email ID | | |
| | 1 | Utkarsh Pal | 6352632098 |
| | | | utkarsh@eptl.in |
| | 2 | Mubassera Mansuri | 7859800621 |
| | | | mubassera@eptl.in |
| | 3 | Sandhya Vekariya | 6352631968 |
| | | | sandhya@eptl.in |
| | 4 | Trupti Patel | 6352631766 |
| | | | trupti.p@eptl.in |

1. Background

Jammu and Kashmir Bank intends to explore Master Data Management Solutions available in the market and invites sealed Expression of Interest (EOI) document, comprising of detailed EOI proposal from experienced prospective bidders having experience and competence in the field of Master Data Management Solutions.

Bank intends to develop a strategic approach – Master Data management for managing and harmonizing critical data from various individual applications/data sources into a single central repository for Master Data (e.g customers, accounts, products, Employees and vendors/suppliers).

The major benefits which bank intends to reap by implementing the Master Data management solution are as follows:

- Create a Centralized repository for Master Data (e.g customers, accounts, products, Employees and vendors/suppliers)
- Bank handles voluminous data belonging to customers acquired through various branches, digital platforms, by utilising MDM the objective of data consistency & accuracy, free from duplication, errors shall be achieved with development of a single reliable source of truth for decision making.
- By centralizing and managing master data (e.g., customer details, loan records, or product information), MDM reduces redundancies and inefficiencies caused by fragmented systems.
- MDM shall ensure that customer and financial data is standardized and readily accessible, facilitating compliance reporting and audits.
- Enhance Customer Experience by linking disparate customer records (e.g., across savings accounts, loans, and credit cards) into a unified profile. This enables personalized services, quicker query resolution, and improved customer satisfaction—key priorities in a competitive banking landscape.
- Digital Transformation growth by ensuring high-quality, interoperable data across systems. This supports innovations like AI-driven insights or real-time transaction processing.

2. Eligibility Criteria

| SNo. | Eligibility Criteria | Supporting Documents to be submitted | Compliance (Yes/No) |
|------|---|--|---------------------|
| 1 | The Bidder must be registered with Registrar of Companies / a Govt Organization/ PSU / PSE/ LLP or Private/ Public Limited Company in India for a minimum of 3 years as on date of EOI. | Certificate of Incorporation | |
| 2 | The bidder should have been in existence in India for the last 3 years as on date of EOI. | Certificate of commencement of business | |
| 3 | <p>The bidder should have a minimum average annual turnover of 30 crores during the last three financial years viz.2021-2022, 2022-2023, 2023-2024.</p> <p><i>(In case of Micro and Small enterprises (MSEs) and start-ups (duly recognized by DIPP) the criteria of average annual turnover is relaxed to 20 crores. Such bidders are required to enclose the relevant and supporting documents for the said relaxation)</i></p> | Audited Financial statements or CA certificate for last three financial years. Comprehensive Audited report duly Signed showing net turnover of all 3 FYs be also submitted. | |
| 4 | The bidder should be profitable in the last three financial years viz. 2021-2022, 2022-2023, 2023-2024. | Audited Financial statements or CA certificate for last three financial years. | |

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| 5 | The Bidder should have a valid PAN, TIN No, GST No and the latest clearance certificate | Self-attested copies of PAN CARD, TIN NO, GST NO and latest income tax return to be submitted. | |
| 6 | The Bidder should not have been blacklisted by any Bank / Financial institution/ Government Agency /RBI /IBA as on date of the EOI submission. | Self-declaration by the Bidder on company letter head. | |
| 7 | The Bidder should not be involved in any Bankruptcy filing or for protection from it | Self-declaration confirming the Criteria | |
| 8 | The bidder (OEM/SI) must have a proven track record of at least one successful deployment in BFSI sector / scheduled commercial bank in the past five years | Credential letter / Copy of Purchase orders from the client along with completion certificate. | |
| 9 | Bidders shall be the Original Equipment Manufacturers (OEM) of Solution (OR) An authorized System Integrator. | If the applicant is an OEM, an Undertaking Letter has to be submitted in this effect. If the bidder is an Authorized System Integrator, an Authorization letter from their OEM to deal / market their product in India and it should be valid at the time of submission of the Bid | |

3.0 SCOPE OF WORK

The broad scope of work for inviting Expression of Interest (EOI) for evaluation of Service Providers is mentioned below:

- Identifying different types of data like Customer, Account, Product , Branch , Employee , Vendor, Transaction reference
- Data Profiling for analysing & understanding the structure, content , relationships and quality of data within source systems
- Identifying & mapping source systems containing required master data elements.
- Relationship analysis to identify dependencies between data entities.
- Statistical profiling to identify missing values, anomalies
- Cleanse and standardize data to ensure consistency.

- Resolve data conflicts and discrepancies.
- The solution should support multi-level data hierarchies.
- The system must support seamless integration with multiple data sources like major databases ,ERP,CRM and cloud platforms
- Data De-duplication supported by intelligent matching algorithms
- The Solution should have support for built-in workflows, version control and stewardship roles.
- The Solution should have capability of Scalability and High Availability (HA).
- Supports all MDM implementation styles—Registry, Consolidation, Coexistence, Centralized (Transaction Hub style)—or hybrid combinations

Challenges faced by the bank

- Data Silos: Disparate systems hinder a unified view of master data, complicating cross-functional processes like order fulfilment and customer service.
- Scalability: The infrastructure struggles to handle increasing data volumes and user demands, particularly during peak periods.
- Consistency and Accuracy: Lack of a single source of truth results in conflicting data (e.g., multiple versions of customer addresses), affecting decision-making.
- Current data management tools lack the advanced features (e.g., AI-driven matching, real-time sync) needed for modern MDM, limiting our ability to maintain a "golden record" across systems

4.0 Cancellation of EOI Process

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

5.0 Participation Specific Criteria

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

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

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

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

The endeavour of the evaluation process is to explore the market to find service providers having Master Data Management Solution as per the Bank's requirement. The evaluation shall be done by the Bank's internal committees formed for this purpose.

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

The following points may be noted.

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

Annexure A

Compliance to Eligibility criteria

| SNo. | Eligibility Criteria | Supporting Documents to be submitted | Compliance (Yes/No) |
|------|---|--|---------------------|
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| 2 | The bidder should have been in existence in India for the last 3 years as on date of EOI. | Certificate of commencement of business | |
| 3 | <p>The bidder should have a minimum average annual turnover of 30 crores during the last three financial years viz.2021-2022, 2022-2023, 2023-2024.</p> <p><i>(In case of Micro and Small enterprises (MSEs) and start-ups (duly recognized by DIPP) the criteria of average annual turnover is relaxed to 20 crores. Such bidders are required to enclose the relevant and supporting documents for the said relaxation)</i></p> | Audited Financial statements or CA certificate for last three financial years. Comprehensive Audited report duly Signed showing net turnover of all 3 FYs be also submitted. | |
| 4 | The bidder should be profitable in the last three financial years viz. 2021- | Audited Financial statements or CA certificate | |

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|---|---|--|--|
| | 2022, 2022-2023, 2023-2024. | for last three financial years. | |
| 5 | The Bidder should have a valid PAN, TIN No, GST No and the latest clearance certificate | Self-attested copies of PAN CARD, TIN NO, GST NO and latest income tax return to be submitted. | |
| 6 | The Bidder should not have been blacklisted by any Bank / Financial institution/ Government Agency /RBI /IBA as on date of the EOI submission. | Self-declaration by the Bidder on company letter head. | |
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Annexure B

Technical Proposal Supporting Documents (Scope of Work)

| Sr No | Description for the product/service offered as per as per SOW | Upload Supporting Documents about the offered product |
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