



**Online Request for Proposal (e-RFP)
For
Centralized Service Desk (CSD) operations for J&K Bank.**

**e- RFP Ref.No.JKB/CHQ/T&D/CSD-Operations/2025-1480
Dated : 31-07-2025**

Issued By
J&K Bank
Technology & Development,
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Schedule of RFP

e-RFP Reference No.	JKB/CHQ/T&D/CSD-Operations/2025-1480 Dated : 31-07-2025
Date of Issue of RFP	02-08-2025
RFP Description	Selection of Service Provider for managing the Centralized Service Desk (CSD) operations for J&K Bank
Issuer of the RFP-Department	Technology & Development Department
Bank's Communication Details	J&K Bank Technology & Development, 5th Floor, Corporate Headquarters, MA Road, Srinagar Mr. Mohammad Asif Phone No: +91-7006959499 Email ID: Mohammad.asif@jkbmail.com
RFP Application Fee (Non – Refundable)	Rs. 10000/- (Rupees Ten Thousand 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. 1,00,00,000/- (Rupees One Crore 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 the 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 August 02, 2025 16.00 Hrs. to August 25, 2025 17.00 Hrs.
Last date for pre-Bids queries & submission Mode	on-line through the prescribed e-Tendering portal https://jkbank.abcprocure.com Up to August 11, 2025 17.00 Hrs.
Pre-bid Queries Response date	All communications regarding points / queries requiring clarifications shall be given online on Up to August 18, 2025 17.00 Hrs.
Bid Submission end date	August 25, 2025 17.00 Hrs.

Submission of online Bids	As prescribed in Bank’s online tender portal https://jkbank.abcpocure.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.abcpocure.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:										
	<table><tr><th>Sr. No</th><th>Name</th></tr><tr><td>1</td><td>Sandhya Vekariya – 6352631968</td></tr><tr><td>2</td><td>Suraj Gupta – 6352632310</td></tr><tr><td>3</td><td>Ijlalaehmad Pathan – 6352631902</td></tr><tr><td>4</td><td>Imran Sodagar - 9328931942</td></tr></table>	Sr. No	Name	1	Sandhya Vekariya – 6352631968	2	Suraj Gupta – 6352632310	3	Ijlalaehmad Pathan – 6352631902	4	Imran Sodagar - 9328931942
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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 advice/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 after 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.

List of Abbreviations

The long form of some abbreviations commonly used in this document are given below:

Abbreviations	Description
Bank/J&K Bank	Jammu and Kashmir Bank of India
WAN	Wide Area Network
IT	Information Technology
CSD	Centralized Service Desk
ATM	Automated Teller Machine
CBS	Core Banking System
DBS	Digital Banking Systems
PSS	Payment and Settlement Systems
TAT	Turnaround Time
NOC	Network Operations Centre
UPI	Unified Payments Interface
ITIL	Information Technology Infrastructure Library
SOP	Standard Operating Procedure
FAQ	Frequently Asked Questions
CSAT	Customer Satisfaction Score
CMDB	Configuration Management Database
RCA	Root Cause Analysis
IMAC	Install, Move, Add, Change
LL	Landline
EMD	Earnest Money Deposit
PBG	Performance Bank Guarantee
INR / Rs	Indian Rupee
ITSM	IT Service Management Tool
KYE	Know Your Employee
L0/L1/L2/L3	Level 0, Level 1, Level 2, or Level 3 Support
NDA	Non-Disclosure Agreement
OEM	Original Equipment Manufacturer
OS	Operating System
PO	Purchase Order
RBI	Reserve Bank of India
RFP	Request For Proposal
SLA	Service Level Agreement
SQP	Service Quality Plan
SIP	Service Improvement Plan

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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. The Bank uses Information Technology in all spheres of its functioning by connecting all its branches and offices through its WAN. J&K Bank functions as a universal Bank in Jammu & Kashmir and as a specialized Bank in the rest of the country. Bank functions as a leading bank in the Union Territories of Jammu & Kashmir and Ladakh and is designated by Reserve Bank of India as its exclusive agent for carrying out banking business for the Government of Jammu & Kashmir and Ladakh. J&K bank caters to banking requirements of various customer segments which includes Business enterprises, employees of government, semi-government and autonomous bodies, farmers, artisans, public sector organizations and corporate clients. The bank also offers a wide range of retail credit products, including home, personal loans, education loan, agriculture, trade credit and consumer lending, several 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

The objective of this RFP is to select a Bidder to manage and enhance the Bank's Centralized Service Desk (CSD) operations. The selected bidder will be responsible for delivering L1 application support and query resolution, as well as ensuring the effective adoption and utilization of the Bank's ITSM tools, including practices such as Incident Management, Change Management, Problem Management, and Knowledge Management, etc. The selected bidder will be responsible for promoting process standardization, minimizing repeat incidents, and enhancing self-service capabilities across the organization. The intent is to establish a dedicated unit that will anchor continuous service improvement initiatives and support the maturity of IT service management processes in line with the industry best practices. The selected bidder will provide essential support services for a period of 3 years. The bidder must comply with the terms and conditions outlined in this RFP.

3. Eligibility Criteria

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

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

4. Overview of the Existing Centralized Service Desk Function at the Bank

The Bank's Centralized Service Desk (CSD) serve as the first line of support for end users across all bank branches and offices. The CSD resources are responsible for the following activities:

- (a) Ticket Resolution: Address and resolve queries, issues, and service requests received from branch users.
- (b) L1 Application Support: Provide support for 35 major applications across Core Banking System (CBS), Digital Banking Systems (DBS), Payments and Settlement Systems (PSS) and Desktop & Network Systems.
- (c) Ticket Escalation: Escalating unresolved issues to respective L2 support teams for further action and resolution.

The CSD team handles approximately 35,000 tickets on average in a month. In FY24-25, most tickets received by the CSD team were related to L1 application support across CBS (45%), followed by DBS

(30%), PSS (10%), and Desktop & Network (2%). The remaining 13% comprised of issues categorized as miscellaneous. The major areas where the issues were found across the above domains were Finacle, Internet Banking, Mobile Banking/UPI, and user/password-related issues.

The unresolved tickets are escalated to L2 support teams, with the majority linked to CBS and DBS systems, followed by PSS, Desktop & Network, and internally developed application domains.

5. Scope of Work

The scope of work of the Centralized Service Desk to be managed by the selected bidder includes the following areas:

1. Incident Management

- Follow Incident Management process as per ITIL standards for resolving incidents within agreed TAT
- Log all incidents through the ITSM tool, ensuring that issues reported through offline channels such as phone calls, emails, or SMS are also accurately recorded in the tool
- Log incidents proactively reported by relevant stakeholders such as application teams, testing teams, infrastructure teams, and monitoring tools, ensuring timely registration and categorization in the ITSM system for appropriate resolution tracking. Categorize and sub-categorize incidents based on the area of IT or business that the incident causes a disruption in like network, hardware etc
- Prioritize the Incident (Critical, High, Medium, Low) based on the nature of the incident and the impact on business or users
- Identify if an incident is a duplicate by searching existing incidents, problems, or known errors
- Resolve incidents that can be resolved at the L1 level
- Ensure SLA compliance and escalate the unresolved incidents to the L2 bank team, OEM, Vendor, etc
- Collect and maintain records of user acknowledgements confirming the resolution of reported issues
- The selected bidder shall be responsible for tracking and following up on all incidents where a temporary workaround has been provided by the OEM or L2 support, ensuring that the issue is resolved to its logical conclusion within the defined timelines
- Maintain Vendor/OEM call log sheets and actively follow up with the Vendor/OEM to ensure timely ticket resolution
- Consider Incident as resolved when the technician has come up with a temporary workaround or a permanent solution for the issue
- Close the incident once the issue is resolved and the user acknowledges the resolution and is satisfied with it
- Perform Trend analysis of all incidents to identify the recurring incidents

2. Critical Incident Management

- A dedicated resource or team shall be deployed to manage the Critical Incident Management process end-to-end, ensuring adherence to defined protocols and timelines
- The dedicated resource/team shall be responsible for maintaining upward and downward communication, acting as a central point of coordination between all involved stakeholders, including technical, business, and support teams
- Upon identification of a critical incident, the team shall immediately initiate a bridge call, assume incident ownership, and ensure timely engagement of all relevant technical and business stakeholders
- The team shall collaborate with the Network Operations Centre (NOC), Data Centre teams, Application Support teams, and other relevant functions to drive the incident toward resolution within the agreed turnaround time (TAT) and provide real-time updates to senior management throughout the incident lifecycle

2. Service Request Management

- Provide L1 support by fulfilling the basic service requests and queries raised by the branch end users
- Implement a dedicated VIP request handling workflow, handling service requests from the top management at the bank
- Tracking and owning requests throughout their lifecycle from logging to closure

3. L1 Application Support

- Provide L1 application support for 35 major applications around Core Banking Systems (CBS), Digital Banking Systems (DBS), Payments and Settlement Systems (PSS) and Infrastructure & Desktop domains
- The selected bidder is expected to provide experienced professionals with proven expertise in Core Banking Systems (Finacle), Digital Banking platforms (including Internet Banking, Mobile Banking, and UPI), as well as in managing banking sector systems related to payments, IT infrastructure, and end-user computing
- Provide resolution to application issues (such as login failures, form submission errors, password and access issues, navigation difficulties, etc) by leveraging the knowledge base, defined SOPs, and functional expertise
- Route unresolved or complex application issues to appropriate L2 bank teams (e.g., configuration changes, new feature requests, backend changes, etc)

4. Change Management

- Assisting in the initiation of change requests through the ITSM tool and ensuring appropriate classification into Normal, Standard, or Emergency changes
- The technical execution and implementation of approved changes shall be carried out by the respective backend teams, including but not limited to Data Centre Management, End-User Device (EUD) Support, and L2/L3 Application Support teams
- Selected bidder will be responsible for managing the end-to-end Change Management process within the ITSM tool, including change initiation, coordination, documentation, tracking, stakeholder communication, and closure, in accordance with the defined Change Management procedures and governance framework
- Reviewing all Requests for Change (RFCs) to verify adherence to the prescribed process and confirming that all required artefacts and documentation are attached
- Identifying and capturing change requests originating from incident and problem records, ensuring continuity of relevant information
- Supporting the review of change plans, including impact assessments, rollout strategies, backout procedures, and planned downtime
- Ensuring the involvement of appropriate stakeholders such as change owners, approvers, and line managers, as per the change type and criticality
- Coordinating the approval workflow, including identifying whether changes require full Change Advisory Board (CAB) approval based on the change approval matrix
- Conduct regular audits and optimization of Change Management process, ensuring alignment with ITIL best practices, minimizing risks, enhancing governance controls and improving efficiency

5. Problem Management

- Raise problem tickets for arising problems as the result of an Incident report, through applications, etc
- Log Problem Call with all relevant details, including date/time, user information, description, related Configuration Item from the CMDB, associated Incidents, resolution details and closure information.
- Categorize and prioritize the problems as per their impact on the business and users

- Investigate the root cause of the Problem based on the impact, severity and urgency of the Problem. Ensure Timely submission of the RCA
- Review the Known Error Database (KEDB) to find matching Problems, identify existing workarounds, and apply predefined solutions to expedite incident resolution
- Implement the resolution using the standard change procedure, conduct necessary testing to confirm successful deployment, and ensure system stability before closure
- Close the Problem ticket and any associated Incidents once the permanent fix has been applied

6. Knowledge Management

- Provide self-serve capabilities for common requests by building SOPs and FAQs that allow end-users to address common issues independently without needing direct assistance
- Configure and manage knowledge articles within the ITSM tool
- Maintain and update the Knowledge base/Knowledge Error Database
- Ensure easy accessibility of the knowledge base documents (SOPs, FAQs, etc) to the end-users
- Track usage metrics, gather user feedback, and enhance content for better self-service adoption

7. Communication Management

- Notify users about ticket status changes (e.g., "In Progress," "Escalated to L2," "Pending User Response")
- Ensure updates are sent at key milestones (e.g., ticket assignment, resolution attempt, escalations)
- Send reminders to respective teams/users if a ticket is pending for response (e.g., request for additional information)

8. User Satisfaction

- Gather feedback through automated and manual CSAT surveys after ticket resolution to assess service quality
- Monitor trends, identify issues, and generate insights as per the surveys to improve service levels
- Escalate concerns, collaborate with relevant teams, and implement corrective actions for service improvement
- Provide periodic reports to bank stakeholders with key findings, trends, and recommendations

9. Escalations

- Identify and escalate unresolved issues or tickets that exceed predefined SLAs to the appropriate teams for resolution
- Notify and follow up with OEMs/Vendors in case of delays or failure to meet contractual obligations, ensuring timely resolution
- Report instances where users fail to respond, provide necessary inputs, or cooperate in issue resolution, impacting service delivery

10.MIS and Reporting

- Prepare MIS reports for the ticket data from the ITSM tools
- Generate consolidated reports for key processes such as Incident Management and IMAC support, providing comprehensive data on logged incidents, IMAC requests, resolution trends, and SLA compliance for performance analysis and decision-making
- Maintain up-to-date information on the customer contacts, vendor contacts, management contacts, SLA matrix, severity and categorization matrix

11. IMAC

- Install (I): Facilitate installation requests by ensuring prerequisites are met, logging requests, assigning them to the appropriate teams, and tracking completion
- Move (M): Oversee relocation of IT assets by coordinating approvals, updating asset records, and ensuring minimal disruption
- Add (A): Manage addition of new hardware, software, or access rights by verifying requirements, routing requests to the right teams, and ensuring compliance
- Change (C): Track and manage changes to IT assets or configurations by following change management protocols, maintaining documentation, and ensuring rollback plans
- Maintain records of IMAC activities, generate reports on request trends, and document best practices for future reference

12. Training and Development

- Educate end users on how to log, track, and manage service requests/incidents effectively using the ITSM tool
- Conduct knowledge sessions to educate the bank employees about the ITSM processes such as Incident, Change, Problem, Knowledge Management, etc
- Conduct training sessions for end users to enhance their self-resolution capabilities by familiarizing them with available documentation such as Standard Operating Procedures (SOPs), Frequently Asked Questions (FAQs), and other relevant resources

13. ITSM Tool Adoption

- Understand the bank's ITSM tool, including its configurations, workflows, and integration points, to ensure full proficiency in executing Incident, Change, Problem, and Knowledge Management processes in alignment with the bank's policies

14. Continuous Improvement

- Conduct periodic reviews (Monthly, Quarterly) of the processes (Incident, Change, Problem, and Knowledge Management) to drive efficiency, enhance performance, and ensure ongoing improvement
- Develop and deliver improvement plans as required to meet SLAs. Update process, procedures and SOP documentation as frequently as required or once every quarter to keep the knowledge updated
- Reduce L1 ticket volume by identifying root causes, implementing solutions, and analyzing trends to prevent recurring issues
- Workback with the L2 teams to reduce the number of tickets escalated to L2.
- Identify automation opportunities, streamline repetitive tasks, improve accuracy, and enhance operational efficiency to achieve measurable performance gains

15. Support for Miscellaneous Activities

- The CSD team shall be responsible for performing various ancillary tasks including the preparation and circulation of Morning/Evening network checklists, daily monitoring and reporting of network status, oversight of CCTV systems (RHMS), and management of interactive signage and related infrastructure

Note-

1. The governance and technical ownership of ITSM processes such as Incident Management, Change Management, and Problem Management shall rest with the Bank.
2. The selected bidder shall be accountable for ensuring proper end-to-end execution of these ITSM processes in alignment with the Bank's defined procedures, SLAs, and governance frameworks, and shall work in close coordination with the Bank's internal teams.

6. Location of Work

The successful bidder shall be required to work in close co-ordination with Banks teams during entire life cycle of the project. The successful bidder shall be required to work preferably from Zonal offices of Jammu, Jammu & Kashmir or Delhi along with support across all locations prescribed by Bank. All expenses (travelling/lodging, etc.) shall be borne by the successful bidder. The Centralized Service Desk (CSD) team shall operate 365 days a year. On regular working days, the team shall function from 9:00 AM to 9:00 PM as per the Bank's official working calendar. During weekends and holidays, the CSD team shall remain operational from 10:00 AM to 9:00 PM, with staff deployed in shifts to ensure continued support. In addition to these hours, the Vendor shall ensure the availability of the CSD team beyond standard timings as required by the Bank, particularly during scenarios such as Disaster Management, Crisis Management, Security incidents, month-end activities, emergencies, and other unforeseen situations. The Vendor shall ensure timely response and shall not refuse any such requests, thereby maintaining uninterrupted service delivery.

1. Zonal Office
Rail Head Complex Jammu
Phone (LL):0191-247102-25
Email: couple@jkbmail.com
2. Zonal Office
Plot 132-134,
Sector 44 Gurgaon
Phone (LL): 124-4715800
Email: favour@jkbmail.com

7. Resource Deployment and Competency

The selected bidder is expected to provide a skilled and experienced team to support the Bank's Centralized Service Desk operations across key domains including Core Banking, Digital Channels, Payments, and Infrastructure. In addition, dedicated Project Managers must be deployed to oversee the ITSM processes—specifically Critical Incident, Change, and Problem Management—in alignment with ITIL best practices. The proposed resources must meet the Bank's criteria, hold relevant certifications, and be subject to Bank-led evaluations and periodic performance reviews. For a detailed list of deployment requirements, qualification criteria, and evaluation conditions, please refer to **Annexure F – Resource Deployment and Competency Requirements**.

8. 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 ₹5,000 by way of NEFT, details of which are mentioned at clause of Earnest Money Deposit in Section C.

Bidders are required to submit Earnest Money Deposit (EMD) for **₹1,00,00,000/-** (Rupees One Crore 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.

9. Service Delivery Milestones

S.No.	Milestones	Description	Timeline
1.	Project Kick-off	<ul style="list-style-type: none">Formal initiation, including resource onboarding, finalization of transition plans, and confirmation of deliverables	15 Days from the date of Purchase Order

2.	Knowledge Transfer & Acquisition	<ul style="list-style-type: none"> Review of existing infrastructure, documentation, and operational processes to ensure seamless service transition Ensure comprehensive knowledge transfer and complete handover of ownership for all activities defined within the project scope 	1 Month
3.	Implementation Phase	<ul style="list-style-type: none"> Execute all scoped activities in alignment with the agreed timelines and quality standards, and ensure smooth operations during and after deployment The bank and the selected bidder to mutually define and agree upon access rights, control mechanisms, and governance structures, including the RACI matrix, risk mitigation measures, and required controls to ensure secure and accountable operations 	2 Months
4.	Stabilization	<ul style="list-style-type: none"> Transition to steady-state operations, including ongoing service management, performance monitoring, and continuous optimization 	1 month

Note: Each milestone shall commence only upon the successful completion and formal sign-off of the preceding milestone.

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:

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

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, the Bank aims to select bidder(s) /Service provider(s) who would undertake the **Centralized Service Desk Activities**. 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 to the delivery of services with performance levels set out in this RFP.

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

Stage A: Evaluation of Eligibility

Stage B: Technical Evaluation

Stage C: Commercial Evaluation

The three-stage evaluation shall be done sequentially on a 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 the Bank will be strictly confidential and will be maintained as property of Bank exclusively and will not be available for discussion to any Bidder of this RFP.

Stage A-Evaluation of Eligibility Criteria

The Bidders of this RFP will present their responses as detailed in this document. The response includes details / evidence in respect of the Bidder for meeting the eligibility criteria, leading the Bank to evaluate the Bidder on eligibility criteria. The Bidder will meet the eligibility criteria mentioned in Annexure E in this document individually. Bank will evaluate the Bidders on each criterion severally and satisfy itself beyond doubt on the Bidders' ability / position to meet the criteria. Those Bidders who qualify on all the criteria will only be considered as "Qualified under Stage A" of evaluation and will be considered for evaluation under Stage B. Those Bidders who do not qualify for this Stage A will not be considered for any further processing. The EMD money in respect of such Bidders will be returned on completion of the **Stage A** evaluation. Bank, therefore, requests that only those Bidders who are sure of meeting all the eligibility criteria only need to respond to this RFP process.

Stage B-Evaluation of Technical Bid

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

Parameters	Marks Allocation	Max Marks
Technical Requirements Evaluation	Clear demonstration of scope understanding, coverage of all key aspects, and relevance to the bank's needs. Please refer to Annexure G for details.	20
Project Experience / Banking Client References in Centralized Service Desk operations in last 15 years	>= 3 Projects, each with a minimum duration of 5 years: 30 marks >=3 Projects, each with a minimum duration of 3 years: 24 marks >=2 Projects, each with a minimum duration of 3 years: 18 marks	30
Technical Presentation/Demo	<p>1. Clarity of Solution Design – 10 Marks</p> <ul style="list-style-type: none"> Clearly articulate the overall solution architecture, service delivery model, and workflow structure Explain how the proposed roles, responsibilities, escalation layers, and operational workflows would be aligned with ITIL practices Highlight the logical design and integration between service desk operations, application support, and backend teams <p>2. Feasibility and Practicality – 15 Marks</p> <ul style="list-style-type: none"> Demonstrate how the proposed resources (Domain Experts and Project Managers) will manage an average monthly volume of 35,000 tickets, with domain-wise breakdown: <ul style="list-style-type: none"> CBS (45%) – primarily Finacle Digital Banking (30%) – Internet Banking, Mobile Banking, UPI PSS (10%), Desktop & Network (2%), and Miscellaneous (13%) Present the approach for: <ul style="list-style-type: none"> Resource readiness and deployment across all key domains Onboarding and transition strategy ITSM tool adoption and usage Scalability to handle ticket growth and domain-specific complexities A clear stabilization plan for the initial rollout period <p>3. Coverage of Scope and SLAs – 15 Marks</p> <ul style="list-style-type: none"> Explain how the proposed solution comprehensively covers all elements of the defined scope of work, including: <ul style="list-style-type: none"> Incident, Service Request, Change, and Problem Management SLA adherence, real-time monitoring, governance, and compliance Reporting formats, dashboards, and escalation matrices Showcase ability to meet or exceed defined SLAs, especially for high-volume domains such as CBS and Digital Banking <p>4. Innovation and Value Addition – 10 Marks</p>	50

	<ul style="list-style-type: none"> • Highlight use of automation, AI/ML capabilities, self-service portals, or predictive analytics to improve efficiency, reduce manual intervention, and enhance service quality • Demonstrate how proposed innovations support proactive issue resolution, improve first-call resolution rates, and enhance end-user experience 	
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Figure: Technical Bid Format

For each cited project by the bidders, the bidders must provide a Purchase Order (PO) along with a Completion Certificate or a Satisfactory Performance Certificate. Additionally, a reference from the customer along with customer contact details must be submitted in the prescribed format as in Annexure Q – Reference site details.

The Bank will scrutinize the offers to determine their completeness (including signatures from the relevant personnel), errors, omissions in the technical & commercial offers of respective bidders. The Bank plans to, at its sole discretion, waive any minor non-conformity or any minor deficiency in an offer. The Bank reserves the right for such waivers and the Bank's decision in the matter will be final.

Bidders scoring at-least overall score of 70 marks or more, as per Technical Bid Format, will be declared technically qualified.

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. Those Bidders who meet the threshold score of 70 or more will be considered as "Qualified under Stage B" and will be considered for evaluation under Stage C. Those who do not meet the above threshold will not be considered for further evaluation and their EMD will be returned.

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

Stage C-Evaluation of Commercial Bid

The Commercial Bid may be submitted as per the format in **Annexure H**.

Only those Bidders scoring **70** marks or above in the technical evaluation will be short- listed for commercial evaluation.

The bank at its own discretion may undertake a reverse auction.

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.abcpocure.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:

Contact Persons: Nandan Velara

Mobile No.: 9081000427 / 9904407997

Landline: 079-68136831/ 6857 / 6820 / 6843 / 6853 / 6829 /
6835 / 6863 / 6852 / 6840

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

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. 5,000/- 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 5,000/=
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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 ₹ 1,00,00,000 (Rupees One Crore 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	INR 1,00,00,000/=

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 I.

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. Ground Floor Air India Building, Residency road Srinagar, J&K Pin- 190001
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Note: EMD is exempted for all Start-ups as recognized by DPIIT/DIPP. In case of such exemption, relevant documents/proof is to be submitted with Bid.

The EMD made by the bidder will be forfeited if:

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

The EMD will be refunded to:

- 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 3 years and valid for 3 year+6 months including claim period of 6 months, validity starting from its date of issuance. The PBG shall be submitted within 30 days of the PO issued from the Bank.
- The Unsuccessful Bidder, only after acceptance of the PO by the selected bidder.

5. Performance Bank Guarantee (PBG)

The successful bidder will furnish unconditional performance bank guarantees (other than Jammu & Kashmir Bank) from any scheduled commercial bank in India, for 5% of the total contract value for a period 3 years + 6 months. The format of the PBG is given as per Annexure J. 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

- a. Three-stage bidding process will be followed. The response to the tender should be submitted in three parts: Eligibility, Technical Bid and Commercial Bid through online e-tendering portal with a tender document fee and EMD details mentioned above.
- b. 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.
- c. L1 vendor under each Scope /Section will be arrived at through Online Reverse Auction (ORA) . After ORA, if there is a large variance in the prices quoted, Bank reserves the right to call the successful bidder for a price negotiation.
- d. On conclusion of ORA, the Successful Bidder (L1) shall submit to the Bank the price breakup for the ORA amount in the format as provided by the Bank. If the price breakup is not submitted to the Bank within 3 days from the date of the ORA, the Bank reserves the right to reject the bid.
- e. Bank will enter into contract with the L1 bidder (in normal cases). Rates fixed at the time of contract will be non-negotiable for the whole contract/SLA period and no revision will be permitted. This includes changes in taxes or similar government decisions.
- f. This contract will be awarded initially for a period of five (5) years from date of signing the contract & shall be further extended if both parties wish to continue the same terms of service.
- g. 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.
- h. If any of the shortlisted Vendors are unable to fulfil the orders within the stipulated period, then the Bank will have the right to allot those unfulfilled orders to other participating vendors after giving 15-days" notice to the defaulting Vendor. 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

- a. The bids in response to this RFP must be submitted in three parts:
 - i. Confirmation of Eligibility Criteria
 - ii. Technical Bid" (TB) including and
 - iii. Commercial Bid" (CB)
- b. The mode of submission of Confirmation of Eligibility Criteria, Technical Bid (TB) and Commercial Bid (CB) shall be online.
- c. Bidders are permitted to submit only one Technical Bid and relevant Commercial Bid. More than one Technical and Commercial Bid should not be submitted.
- d. The Bidders who qualify the Eligibility Criteria & Technical Evaluation will be qualified for commercial bid evaluation. The successful Bidder will be determined based on the Lowest Commercial Quote (L1) after reverse auction as per the stated Commercial Evaluation process.
- e. 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.
- f. 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.
- g. All Schedules, Formats, Forms and Annexures should be stamped and signed by an authorized official of the bidder.
- h. 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.
- i. No rows or columns of the tender should be left blank. Offers with insufficient information are liable to rejection.
- j. 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.
- k. 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.
- l. Modification to the Bid Document, if any, will be made available as an addendum/corrigendum on the Bank's website and Online tendering portal.
- m. 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.
- n. Prices quoted should be exclusive of GST.

- o. Applicable taxes would be deducted at source, if any, as per prevailing rates.
- p. 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.
- q. 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.
- r. 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.
- s. 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:

- a. Bids must be received at the portal and by the date and time mentioned in the "Schedule of Events".
- b. 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.
- c. Any Bid received after the deadline for submission of Bids prescribed at the portal, will be rejected.

9. Bid Validity Period

- a. Bid shall remain valid for duration of 06 calendar months from Bid submission date.
- b. Price quoted by the Bidder in Reverse Auction shall remain valid for duration of 06 calendar months from the date of conclusion of RA/ORR.
- c. Once Purchase Order or Letter of Intent is issued by the Bank, the said price will remain fixed for the entire Contract period and shall not be subjected to variation on any account, including exchange rate fluctuations and custom duty. A Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

10. Bid Integrity

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

- a. The Bidder must thoroughly study/analyse and properly understand the contents of this RFP, its meaning and impact of the information contained therein.
- b. 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.
- c. 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.
- d. 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

- a. 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.
- b. No modification in the Bid shall be allowed, after the deadline for submission of Bids.
- c. 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 terms of payments will be as follows:

1. The payment will be made against the invoices duly signed by the Bank officials.
2. Payment will be released within 30 days from the date of the receipt of the invoice after obtaining sign-off given by the bank officials.
3. The cost of services will be paid Quarterly in arrears upon completion of all activities performed by the bidder mentioned in the scope of work and as per SLA. No advance will be paid for the services.
4. The Penalty, Liquidated Damage (LD) will be deducted subject to service level agreement of this RFP. Payment will be released after deducting the applicable penalties i.e., SLA, LD, etc., if any.
5. Successful Bidder agrees that Bank to hold or deduct the amount from its invoices, for non-performance or part performance or failure to discharge obligations under the Contract.

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.

SECTION 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: -

- (a) 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.
- (b) Claims made by the employees who are deployed by the Successful bidder.
- (c) Breach of confidentiality obligations by the Successful bidder.
- (d) 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.
- (e) Any loss or damage arising out of loss of data.
- (f) Bonafide use of deliverables and or services provided by the successful bidder.
- (g) 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 successful 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 1% 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. However, the bank reserves the right to impose / waive any such penalty.

5. Fixed Price

The Commercial Offer shall be on a fixed price basis, inclusive of all taxes and levies. No price increases 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 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 regarding Bank's documents by one or more officials or employees or other persons duly authorized by the Bank.

7. Force Majeure

- (a) 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.
- (b) 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.
- (c) 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.
- (d) 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 endeavour to find a solution to the problem.
- (e) 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 of Centralized Service Desk (CSD); 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) formalizing 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 timeline 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 must 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 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 always 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 must 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 fully compensate the bank of loss incurred by the bank. Besides vendor 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, counterclaim and crossclaim 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

- (a) 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.
- (b) "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.
- (c) "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.
- (d) 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.
- (e) The Bank reserves the right to declare a bidder ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it becomes known that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

23. Solicitation of Employees

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

24. Proposal Process Management

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

25. Confidentiality Provision

- (a) The bidder shall hold in confidence all the information, documentation, etc which shall come to their knowledge (Confidential Information) and shall not disclose or divulge confidential information to any third party or use Confidential Information or any part thereof without written consent of the Bank.

- (b) Confidential Information means information which is by its nature confidential or is designated by the bank and confidential information and includes:
- All information marked or otherwise designated as confident.
 - Information which relates to the financial position, the internal management structure, the Personnel, policies and strategies of the Bank
 - 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:

- Which at the material time was in public domain other than breach of this clause; or
- 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 without prior written consent from the Bank. All the resources deployed by the bidder should be on the bidder's payroll.

27. Reverse Auction

In order to reduce the time involved in the procurement process, Bank shall be entitled to complete the entire procurement process through a single Reverse Auction or in multiple Reverse Auctions. The Bank shall, however, be entitled to cancel the Reverse Auction process, if in its view procurement or Reverse Auction process cannot be conducted in a fair manner and / or in the interest of the Bank.

28. 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.

29. 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.

30. Taxes and Duties

- 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.
- 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.

- (c) 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.
- (d) 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.

31. Compliance with Bank Policies

The successful bidder shall be required to adhere to all existing policies, procedures, and guidelines of the Bank, including but not limited to the Information Security Policy, Acceptable Use Policy, Data Privacy Policy, and any other relevant internal policies. The bidder shall also comply with any future policies or amendments introduced by the Bank during the tenure of the contract. Non-compliance may result in penalties or termination of the contract, as deemed appropriate by the Bank.

SECTION E – ANNEXURES

Annexure A: Bid Submission Checklist

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

Annexure	Section Heading	Attached (Yes/No)	Page No. in Bid Document
A	Bid Submission Checklist		
B	Confirmation of Terms and Conditions		
C	Tender Offer Cover Letter		
D	Details of Service Provider		
E	Compliance to Eligibility Criteria		
F	Resource Deployment and Competency Requirements		
G	Technical Requirements		
H	Commercial Bid Format		
I	Bank Guarantee Format		
J	Performance Bank Guarantee		
K	Non-disclosure Agreement (NDA)		
L	Service Level Agreement (SLA)		
M	Undertaking		
N	Know Your Employee		
O	Template for Pre-Bid Queries		
P	No Deviation Certificate		
Q	Reference Site Details		

Place:

Date:

Seal and signature of the bidder

Annexure B: Confirmation of Terms and Conditions

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

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

Dear Sir,

Sub: RFP No **Centralized Service Desk (CSD)** for J&K Bank dated

Further to our proposal dated, in response to the Request for Proposal for selection of vendor for Centralized Service Desk (CSD) for J&K Bank (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 C: Tender Offer Cover Letter

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

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

Dear Sir,

Sub: RFP no: _____ for **Centralized Service Desk (CSD)** for J&K Bank dated _____

Having examined the tender documents including all annexures the receipt of which is hereby duly acknowledged, we, the undersigned, offer to manage the **Centralized Service Desk (CSD)** operations at 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 have read, understood and accepted the terms/ conditions/ rules mentioned in the RFP including the conditions applicable to reverse auction 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 D: Details of Service Provider

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

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

Place:

Date:

Seal and signature of the bidder

Annexure E: Compliance to Eligibility Criteria

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

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

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

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

#	Eligibility	Supporting Documents to be Submitted	Compliance (Yes/No)	Details of Proof Submitted
1	The bidder must be an IT Services Provider company registered in India under the Companies Act 1956/2013. The bidder should also be registered with GSTN. Bids under consortium arrangement are not allowed.	Supporting documents with GSTN number.		
2	The Company should have been in existence in India for a minimum period of 4 years	Supporting documents with GSTN number.		
3	The Bidder must have registered an average annual turnover of ₹50 crore or more in the last three financial years as on date of RFP. (Not inclusive of the turnover of associate companies).	Copy of the audited Annual Reports and/or certificate of the Chartered Accountant for the last two financial years.		
4	The Bidder should have positive net worth in each of the last 3 financial Years	Copy of the audited Annual Reports and/or certificate of the Chartered Accountant for the last two financial years.		
5	The bidder should not be currently blacklisted/under investigation by any Central/State Govt. department or Public Sector Unit.	Self-Declaration certificate/Self-declaration signed by authorized signatory		
6	The Service Provider should not be part of any sanctions or negative list.	Self-Declaration certificate/Self-declaration signed by authorized signatory		
7	Service provider should not have been flagged / fined for non-compliance with rules.	Self-Declaration certificate/Self-declaration signed by authorized signatory		
8	Service provider should have defined policies for governing operations like rigorous internal control systems, security and	Self-Certification with list of certifications if any		

#	Eligibility	Supporting Documents to be Submitted	Compliance (Yes/No)	Details of Proof Submitted
	internal control, audit coverage reporting, monitoring environment, ability to respond and the speed of response to service disruptions.			
9	Support should be available at the following locations: <ol style="list-style-type: none"> 1. Zonal Office Rail Head Complex Jammu Phone(LL):0191-247102-25 Email: couple@jkbmail.com 2. Zonal Office Plot 132-134, Sector 44 Gurgaon Phone(LL): 124-4715800 Email: favour@jkbmail.com 	Self-Declaration certificate/Self-declaration signed by authorized signatory		
10	Capability of service provider to ensure continuity of operations for the outsourced activities.	Self-Declaration certificate/Self-declaration signed by authorized signatory		
11	The bidder should have the following valid certifications as on date of submission of proposal and should have been certified with either or both certificates. i) ISO 20000 ii) ISO 9001	Latest valid ISO certifications.		
12	The bidder should have executed/ongoing minimum of three (3) projects under IT Managed Services/ Service Desk Support (IT) in the BFSI sector in the last five years.	Bidder must submit the detailed client references as per the format mentioned in Annexure Q – Reference Site Details at the time of bid submission . Bidder must also submit Self-attested copies of Purchase Orders (POs)/ Contracts/ letter of award and letter of providing satisfactory performance/ completion certificates from clients, confirming the bidder's experience along with contact details of the firm for verification.		
13	The bidder must have employed minimum 150+ Centralized service desk professionals on their	Self-declaration on letterhead along with payroll records or HR certificate specifying the number of certified CSD employees with qualifications		

#	Eligibility	Supporting Documents to be Submitted	Compliance (Yes/No)	Details of Proof Submitted
	organization payroll at the time of submission of the bid.	such as Diploma in engineering/B.Sc. (IT)/BCA/BE/B. Tech		

All documentary evidence/certificates confirming compliance criteria should be part of eligibility criteria.

Please enclose documentary proof for all the above criteria. In absence of these, the bids will not be considered for further evaluation. No further correspondence will be entertained in this case. The Bank reserves the right to verify/evaluate the claims made by the vendor independently. Any misrepresentation will entail rejection of the offer.

Place:

Date:

Seal and signature of the bidder

Annexure F: Resource Deployment and Competency Requirements

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

1. Deployment of Project Managers for ITSM Oversight

The selected bidder shall deploy 2 to 3 dedicated Project Managers with relevant experience to oversee the Critical Incident, Change, Knowledge and Problem Management processes in alignment with ITIL best practices.

Each resource should have:

- A minimum of 8 years of overall IT experience, with at least 4 years in project/program management and 3 years of experience handling ITSM processes in a banking environment.
- Certifications such as ITIL® Foundation and PMP® (Project Management Professional).

2. Domain Expertise Requirement

The selected bidder shall deploy dedicated professionals for each of the following domains: Core Banking Systems (CBS – Finacle), Digital Banking (Internet Banking, Mobile Banking, UPI), Payments & Settlement Systems, and Infrastructure & Desktop.

Domain experts shall be deployed with at least three (3) years of relevant experience in their respective area of specialization.

3. Certified Resource Requirement

The selected bidder shall ensure the deployment of a minimum of 10 ITIL® Foundation certified resources across the engagement to support ITSM-aligned service delivery. Additionally, at least 5 resources with valid PMP® certification shall be made available.

Documentary evidence of valid certifications shall be submitted along with the resource profiles.

4. Submission of Resource Profiles

The bidder shall submit detailed resumes of all proposed resources, clearly indicating their domain expertise, years of experience, relevant certifications (e.g., ITIL, Finacle), and experience in similar banking engagements. The Bank reserves the right to verify and assess these profiles.

5. Bank-Led Evaluation and Approval

The Bank shall have the right to conduct interviews, technical assessments, or any other form of evaluation for the proposed resources. Only those resources approved in writing by the

Bank shall be deployed. The Bank may reject any resource not meeting the required expertise and experience.

6. Replacement and Transition Management

In the event a deployed resource is to be replaced, the bidder shall provide a notice of at least thirty (30) days. The replacement resource must possess equal or higher qualifications and experience and shall be subject to the Bank's evaluation and approval process prior to deployment.

7. Restriction on Unapproved Deployment

No resource shall be deployed or replaced without prior written approval from the Bank. Any violation of this requirement may lead to penalties or other actions as specified under the contract's penalty provisions.

8. Periodic Competency Review

The Bank reserves the right to conduct periodic audits (quarterly or half-yearly) of the deployed resources to assess their performance, skill relevance, and continued alignment with the required domain expertise. In the event any resource is found to be underperforming, lacking the required competency, or failing to meet service expectations, the Bank shall have the right to request immediate replacement of the concerned individual.

9. Onboarding and Knowledge Transfer

All deployed resources shall undergo a structured onboarding process as prescribed by the Bank. The vendor shall ensure proper knowledge transfer and system familiarization before the resource is assigned to active duties.

Place:

Date:

Seal and signature of the bidder

Annexure G: Technical Requirements

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

Scope Area	Activities	Description	Compliant (Yes/Partially Yes/No)
Incident Management	Follow ITIL Process	<ul style="list-style-type: none"> Follow Incident Management process as per ITIL standards for resolving incidents within agreed TAT. 	
	Incident logging	<ul style="list-style-type: none"> Log all incidents through the ITSM tool, ensuring that issues reported through offline channels such as phone calls, emails, or SMS are also accurately recorded in the tool. 	
	Incident categorization	<ul style="list-style-type: none"> Categorize and sub-categorize incidents based on the area of IT or business that the incident causes a disruption in like network, hardware etc. 	
	Incident Matching and Handle Duplicates	<ul style="list-style-type: none"> Identify if an incident is a duplicate by searching existing incidents, problems, or known errors. 	
	Incident prioritization	<ul style="list-style-type: none"> Prioritize the Incident (Critical, High, Medium, Low) based on the nature of the incident and the impact on business or users. 	
	Incident routing and assignment	<ul style="list-style-type: none"> Ensure SLA compliance and escalate the unresolved incidents to the L2 bank team, OEM, Vendor, etc. 	
	Major Incident Resolution	<ul style="list-style-type: none"> Initiate a bridge call immediately upon identifying a critical incident, assume incident ownership, engage all relevant technical and business teams, perform initial impact analysis, and escalate to L3 support for 	

		advanced troubleshooting and resolution.	
	Incident resolution	<ul style="list-style-type: none"> Resolve incidents that can be resolved at the L1 level. 	
	Incident closure	<ul style="list-style-type: none"> Consider Incident as resolved when the technician has come up with a temporary workaround or a permanent solution for the issue. Close the incident once the issue is resolved and the user acknowledges the resolution and is satisfied with it. 	
	Incident Trend Analysis	<ul style="list-style-type: none"> Perform Trend analysis of all incidents to identify recurring incidents. 	
Service Request Management	Basic service requests handling	<ul style="list-style-type: none"> Provide L1 support by fulfilling the basic service requests and queries raised by the branch end users. 	
	VIP service requests (CXOs, Top management)	<ul style="list-style-type: none"> Implement a dedicated VIP request handling workflow, handling service requests from the top management at the bank. 	
	Tracking service requests	<ul style="list-style-type: none"> Tracking and owning requests throughout their lifecycle from logging to closure. 	
L1 Application Support	Application Categorization	<ul style="list-style-type: none"> Provide L1 application support for 30+ major applications around Core Banking Systems (CBS), Digital Banking Systems (DBS), Payments and Settlement Systems (PSS) and Infrastructure & Desktop domains. 	
	Technical Expertise	<ul style="list-style-type: none"> The selected partner is expected to provide experienced professionals with proven expertise in Core Banking Systems (Finacle), Digital Banking platforms (including Internet Banking, Mobile Banking, and UPI), as well as in managing banking sector systems related to payments, IT infrastructure, and end-user computing. 	
	Application Requests Handling	<ul style="list-style-type: none"> Provide resolution to application issues (such as login failures, form submission errors, password and access issues, navigation difficulties, etc) by leveraging the knowledge base, defined SOPs, and functional expertise. 	

Please mention 'Y/P/N' in the last column as per the availability of the parameters.

	Complex application requests handling	<ul style="list-style-type: none"> Route unresolved or complex application issues to appropriate L2 bank teams (e.g., configuration changes, new feature requests, backend changes, etc). 	
Change Management	Change Request Creation and Categorization	<ul style="list-style-type: none"> Raise change requests through the ITSM tool and categorize changes into Normal, standard and Emergency changes. 	
	Review Change requests	<ul style="list-style-type: none"> Review all Request for Changes (RFCs) to ensure prescribed process is followed and necessary artefacts are submitted along with the request. Capture change requests from incidents and problems and carry over the necessary information. 	
	Change planning and evaluation	<ul style="list-style-type: none"> Review change plans featuring impact analysis and rollout, backout, and downtime plans. 	
	Change approval	<ul style="list-style-type: none"> Involve the right stakeholders, like the change owner, approver, and line manager. Review multiple levels of approval. Mark whether the RFC must be approved by all members of the CAB. 	
	Coordinating change implementation	<ul style="list-style-type: none"> Break down changes into tasks and use work logs to estimate how long it will take the change implementation team to complete activities. Schedule downtime and announce it to key stakeholders and keep stakeholders in the loop with regular notifications. 	
	Change review and enhancement	<ul style="list-style-type: none"> Conduct regular audits and optimization of the Change Management process, ensuring alignment with ITIL best practices, minimizing risks, enhancing governance controls, and improving efficiency and compliance. 	
	Change Advisory Board meetings	<ul style="list-style-type: none"> Chair Change Advisory Board meetings weekly and if required fortnightly as defined in the Change Approval Matrix. 	
Problem Management	Problem Detection	<ul style="list-style-type: none"> Raise problem tickets for arising problems as the result of an Incident report, through applications, etc. 	

	Problem logging, categorization and prioritization	<ul style="list-style-type: none"> Log Problem Call with all relevant details, including date/time, user information, description, related Configuration Item from the CMDB, associated Incidents, resolution details and closure information. Categorize and prioritize the problems as per their impact on the business and users. 	
	Investigation and Diagnosis	<ul style="list-style-type: none"> Investigate the root cause of the Problem based on the impact, severity and urgency of the Problem. Ensure Timely submission of the RCA. Review the Known Error Database (KEDB) to find matching Problems, identify existing workarounds, and apply predefined solutions to expedite incident resolution. 	
	Resolution	<ul style="list-style-type: none"> Implement the resolution using the standard change procedure, conduct necessary testing to confirm successful deployment, and ensure system stability before closure. 	
	Closure	<ul style="list-style-type: none"> Close the Problem and any associated Incidents once the permanent fix has been applied. 	
Knowledge Management	Develop & Maintain Self-Help Documentation	<ul style="list-style-type: none"> Provide self-serve capabilities for common requests by building SOPs and FAQs that allow end-users to address common issues independently without needing direct assistance. Ensure easy accessibility of the knowledge base documents (SOPs, FAQs, etc) to the end-users. 	
	ITSM Tool Knowledge Management	<ul style="list-style-type: none"> Configure and manage knowledge articles within the ITSM tool. 	
	Ensure Knowledge Base Accuracy	<ul style="list-style-type: none"> Maintain and update the Knowledge base/Knowledge Error Database. 	
	Monitor & Optimize Knowledge Utilization	<ul style="list-style-type: none"> Track usage metrics, gather user feedback, and enhance content for better self-service adoption. 	
Communication Management	Regular Ticket Progress Updates	<ul style="list-style-type: none"> Notify users about ticket status changes (e.g., "In Progress," "Escalated to L2," "Pending User Response"). 	

		<ul style="list-style-type: none"> Ensure updates are sent at key milestones (e.g., ticket assignment, resolution attempt, escalations). 	
	Pending User Action Reminders	<ul style="list-style-type: none"> Send reminders to respective teams/users if a ticket is pending for response (e.g., request for additional information). 	
User Satisfaction	Collect User Feedback	<ul style="list-style-type: none"> Gather feedback through automated and manual CSAT surveys after ticket resolution to assess service quality. 	
	Analyze CSAT Data	<ul style="list-style-type: none"> Monitor trends, identify recurring issues, and generate insights to improve service levels. 	
	Address Low CSAT Scores	<ul style="list-style-type: none"> Escalate concerns, collaborate with relevant teams, and implement corrective actions for service improvement. 	
	Report & Share CSAT Insights	<ul style="list-style-type: none"> Provide periodic reports to bank stakeholders with key findings, trends, and recommendations. 	
Escalation	Escalate issues or tickets breaching service levels	<ul style="list-style-type: none"> Identify and escalate unresolved issues or tickets that exceed predefined SLAs to the appropriate teams for resolution. 	
	Escalate vendor-related non-performance or delays	<ul style="list-style-type: none"> Notify and follow up with OEMs and vendors in case of delays or failure to meet contractual obligations, ensuring timely resolution. 	
	Escalate user non-availability or non-cooperation	<ul style="list-style-type: none"> Report instances where users fail to respond, provide necessary inputs, or cooperate in issue resolution, impacting service delivery. 	
MIS & Reporting	Ticket based MIS	<ul style="list-style-type: none"> Prepare MIS reports for the ticket data from the ITSM tools. 	
	Consolidated process reports	<ul style="list-style-type: none"> Generate consolidated reports for key processes such as Incident Management and IMAC support, providing comprehensive data on logged incidents, IMAC requests, resolution trends, and SLA compliance for performance analysis and decision-making. 	
	Update Information	<ul style="list-style-type: none"> Maintain up-to-date information on the customer contacts, vendor contacts, management contacts, SLA matrix, severity and categorization matrix. 	
IMAC	Install (I)	<ul style="list-style-type: none"> Facilitate installation requests by ensuring prerequisites are met, logging requests, assigning 	
Indicator			Marks

		them to the appropriate teams, and tracking completion.	
	Move (M)	<ul style="list-style-type: none"> Oversee relocation of IT assets by coordinating approvals, updating asset records, and ensuring minimal disruption. 	
	Add (A)	<ul style="list-style-type: none"> Manage addition of new hardware, software, or access rights by verifying requirements, routing requests to the right teams, and ensuring compliance. 	
	Change (C)	<ul style="list-style-type: none"> Track and manage changes to IT assets or configurations by following change management protocols, maintaining documentation, and ensuring rollback plans. 	
	Reporting & Documentation	<ul style="list-style-type: none"> Maintain records of IMAC activities, generate reports on request trends, and document best practices for future reference. 	
Training & Development	ITSM Tool Training & Awareness	<ul style="list-style-type: none"> Educate end users on how to log, track, and manage service requests/incidents effectively using the ITSM tool. 	
	Conduct Knowledge Sessions	<ul style="list-style-type: none"> Conduct knowledge sessions to educate the bank employees about the ITSM processes such as Incident, Change, Problem, Knowledge Management, etc. 	
	Monitor Training Effectiveness	<ul style="list-style-type: none"> Conduct training sessions for end users to enhance their self-resolution capabilities by familiarizing them with available documentation such as Standard Operating Procedures (SOPs), Frequently Asked Questions (FAQs), and other relevant resources. 	
Continuous Improvement	Review current processes	<ul style="list-style-type: none"> Conduct periodic reviews (Monthly, Quarterly) of the processes (Incident, Change, Problem, and Knowledge Management) to drive efficiency, enhance performance, and ensure ongoing improvement. 	
	Process Enhancement	<ul style="list-style-type: none"> Develop and deliver improvement plans as required to meet SLAs. Update process, procedures and SOP documentation as frequently as required or once every quarter to keep the knowledge updated. Reduce L1 ticket volume by identifying root causes, implementing solutions, and 	

		analyzing trends to prevent recurring issues. <ul style="list-style-type: none"> • Workback with the L2 teams to reduce the number of tickets escalated to L2. 	
	Automation of Tasks	<ul style="list-style-type: none"> • Identify automation opportunities, streamline repetitive tasks, improve accuracy, and enhance operational efficiency to achieve measurable performance gains. 	
Yes (Y)			1
Partially Yes (P)			0.5
No (N)			0

Note: The final score for the technical requirements evaluation will be normalized to a maximum of 20 marks. The normalization will be done using a proportional scaling method.

Illustrative Example:

If a bidder secures **50 out of a maximum of 56 marks** in the technical requirements evaluation, the normalized score will be calculated as follows:

$$\text{Normalized Score} = (50/56) \times 20 = 17.86$$

Thus, the bidder's final score for the technical requirements evaluation will be **17.86 out of 20**.

Place:

Date:

Seal and signature of the bidder



Annexure H: Commercial Bid Format

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

The Commercial Bid shall be submitted in the following format:

Sr.No.	Description	Annual Cost (INR)	Total Cost for 3 Years (INR)
1.	Total cost to deliver the Scope of Work and meet SLA requirements as per the RFP		

The quoted amount should cover the entire cost of service delivery for 3 years as per the Scope of Work and SLA terms mentioned in the RFP.

The initial term of the contract shall be for a period of three (3) years. However, the Bank reserves the right to extend the contract, at its sole discretion, for an additional period of up to two (2) years on the same terms and conditions, subject to mutual agreement between the Bank and the selected bidder.

Note: Rates to be quoted inclusive of GST/other charges/levies etc. The quantity mentioned above is indicative only and the actual number may change based on assessment of business requirements of the Bank.

Place:

Date:

Seal and signature of the bidder

Annexure I: Bank Guarantee Format

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

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 Service Provider for Centralized Service Desk (CSD)** (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 furnishes you the BANK GUARANTEE in manner hereinafter contained and agree with you as follows:

1. We....., undertake to pay the amounts due and payable under this Guarantee without any demur, merely on demand from you and undertake to indemnify you and keep you indemnified from time to time to the extent of Rs.....(Rupeesonly) an amount equivalent to the EMD against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part of the bidder of any of the terms and conditions contained in the RFP and in the event of the bidder commits default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the RFP or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of Rs.....(Rupees..... only) as may be claimed by you on account of breach on the part of the bidder of their obligations in terms of the RFP. Any such demand made on the Bank shall be conclusive as regards amount due and payable by the Bank under this guarantee.
2. Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether the bidder has committed any such default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under Bank Guarantee but will pay the same forthwith on your demand without any protest or demur.

3. This Bank Guarantee shall continue and hold good until it is released by you on the application by the bidder after expiry of the relative guarantee period of the RFP and after the bidder had discharged all his obligations under the RFP and produced a certificate of due completion of work under the said RFP and submitted a " No Demand Certificate " provided always that the guarantee shall in no event remain in force after the day ofwithout prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.
4. Should it be necessary to extend Bank Guarantee on account of any reason whatsoever, we undertake to extend the period of Bank Guarantee on your request under intimation to the SI/OEM till such time as may be required by you. Your decision in this respect shall be final and binding on us.
5. You will have the fullest liberty without affecting Bank Guarantee from time to time to vary any of the terms and conditions of the RFP or extend the time of performance of the RFP or to postpone any time or from time to time any of your rights or powers against the bidder and either to enforce or forbear to enforce any of the terms and conditions of the said RFP and we shall not be released from our liability under Bank Guarantee by exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the bidder or any other forbearance, act or omission on your part or 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:
 - a. our liability under this Guarantee shall not exceed Rs.....(Rupees.....only);
 - b. this Bank Guarantee shall be valid up to and including the date and claim period shall be 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.
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 J: Performance Bank Guarantee Format

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

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 Service Provider for Centralized Service Desk (CSD) for J&K Bank** 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 favour 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 of2025

For.....

BANK Authorized Signatory

Annexure K: Non-Disclosure Agreement (NDA)

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

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 for **Selection of Service Provider for Centralized Service Desk (CSD) for J&K Bank** 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 fourteen (14) days from the date on which either Party has served written notice on the other of the dispute then any party can submit the dispute for arbitration under Arbitration and conciliation Act, 1996 through sole arbitrator to be appointed mutually by the parties.

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

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

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

Annexure L: Service Level Agreement (SLA)

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



COMPANY NAME

Bank

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

Address: _____

Address: _____

Company Seal

Company Seal

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

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

and

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

The Bank and Company are hereinafter collectively referred to as 'Parties' and individually as a 'Party'. Now therefore, this Agreement is witnessed as under:

1. Definitions of the terms

Term	Description
The Bank/J&K Bank	Reference to "the Bank," "Bank," and "Purchaser" shall be determined in context and may mean without limitation "Jammu & Kashmir Bank."
Bidder/Vendor/Selected Bidder/Company/Service Provider:	An eligible entity/firm submitting a Proposal/Bid in response to this RFP.
Proposal/Bid	The Bidder's written reply or submission in response to this RFP.
RFP	The request for proposal (this document) in its entirety, inclusive of any addenda that may be issued by the Bank.
The Contract	The agreement entered between the Bank and the Company, as recorded in this Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
The Contract Price	The price payable to the Company under the Contract for the full and proper performance of its contractual obligations.
The Product	All of the software or software, all hardware, database, middleware, operating systems, and/or other materials which the Company is required to supply to the Bank under the Contract.
System	A Computer System consisting of all Hardware, Software, etc., which should work together to provide the services as mentioned in the Bid and to satisfy the Technical and Functional Specifications mentioned in the Bid.
PBG	Performance Bank Guarantee.
Centralized Service Desk (CSD)	Bank's CSD team located at Jammu.
Material Breach	Company failure to perform a major part of this Agreement.
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. Compliance to RFP Scope of Work and other Terms and Conditions

Vendor shall be responsible for providing Services defined under the RFP for CSD in accordance with all the terms and conditions of the RFP clauses and any incidental services, functions and responsibilities not specifically described in this RFP, but which are required for the performance and delivery of the Services in accordance with the terms of this agreement.

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

Section A. Point 5 – Scope of Work
Section A. Point 6 – Location of Work
Section D. General Terms and Conditions
Annexure F- Resource Deployment and Competency Requirements
Annexure G-Technical Requirements
Annexure N-Know Your Employee

And other terms and conditions defined in the RFP document.

3. 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.

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:

- (a) Identify J&K bank's Service level demands base.
- (b) 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
- (c) Negotiate, conclude and document the Service Level Agreement
- (d) Monitor and measure service performance achievements of all operational services against targets within service levels
- (e) Produce Service Review Reports
- (f) Conduct Service Review Meeting monthly, investigate improvements within an overall Service Improvement Plan (SIP).
- (g) The Bidder should have internal security incident response capabilities, should provide integration with third-party ticketing systems that J&K bank may utilize. The access logs need to be integrated with Bank's SIEM arrangements.
- (h) The Solution's built-in case management must allow any case to be shared with other collaborators, who can also add forensic evidence and annotations to expedite threat detection and response. All activity must be tracked as part of the case history, providing real-time status and a tamper-proof audit trail.

A. Incident Management based SLAs

The selected bidder shall ensure timely reporting, logging, and continuous follow-up of incidents with all relevant stakeholders or resolving agencies. The selected bidder must also ensure prompt communication and escalation of unresolved issues as per the defined incident management and escalation procedures

Severity Level	Description	Response Time	Resolution Time	SLA Target
Critical	Critically impacted – operations cannot continue from the same	10 minutes	02 hours	99.5%

	location; immediate impact on reputation: legal/ regulatory/ compliance actions may be initiated against the organization E.g. Core Banking System (CBS) outage across all branches, Security breach involving unauthorized access, ransomware, or DDoS attack, Payment network failure (NEFT, RTGS, IMPS, UPI) etc.			
High	Major operational impact: critical business operations are also affected; continuation of this incident may result in loss of reputation/ legal or regulatory implications E.g. Critical third-party API failure (AADHAR verification, PAN validation, payment gateway), Card processing system failure affecting debit/credit card transactions, application support requests, etc.	30 minutes	02 hours	99.5%
Medium	Minor operational impacts: Only noncritical business operations are affected; no financial /legal/regulatory impact E.g. Server Provisioning Request, Non-critical reporting tools facing intermittent downtime, Issue with a specific branch's connectivity to core systems, application support requests etc.	60 minutes	06 hours	98%
Low	No or minor impact on operations: no financial /legal/regulatory impact E.g. Minor glitches, cosmetic changes, Minor errors or inconveniences for users (e.g., slow UI response in banking portal), etc.	90 minutes	24 hours	100%

Table: Incident Management SLAs

B. Service Request Management SLAs

Priority	Description	Response Time	Resolution Time	SLA Target
Critical	These are requests that directly impact key business operations, customer service, or VIP users, and require immediate attention E.g. -Inability to access Core Banking System (CBS) - Mobile Banking / UPI application access issues	15 minutes	01 hours	98%

	<ul style="list-style-type: none"> - Password reset failures in Finacle or other critical apps - Email or domain password reset - Desktop/laptop and Network level issues - Access issues affecting transaction posting - Service disruptions for RTGS/NEFT/IMPS - VIP (CXO/Senior Mgmt.) access or IT issues 			
Non-Critical	<p>These are requests with limited or no immediate operational impact, often related to routine tasks or individual user support</p> <p>E.g.</p> <ul style="list-style-type: none"> - Printer setup, software installation - MS Office troubleshooting - IT asset request or movement - HRMS/Leave portal access or bug reporting 	30 minutes	06 hours	98%

The selected bidder will have to take care of all the service requests that the current Centralized Service Desk team at the bank manages and adhere to the above SLA for service request management.

Definitions of Response and Resolution Time:

- Response Time: It is the time which will start once the ticket is raised by the end-user in the ITSM tool and within this time the agent has to respond to the ticket in order to let the end-user know that the ticket is being looked into.
- Resolution Time: It is also the time which will start once the ticket is raised in the ITSM tool and will be inclusive of the response time.

C. Other Process Based SLAs:

KPI	SLA
Change Management	Ensure 98% of approved emergency changes are successfully implemented within the measurement period.
Knowledge Management	Ensure 98% availability and accuracy of the knowledge base for issues where defined Standard Operating Procedures (SOPs) and supporting documentation are available or can be developed
CSAT Surveys	Maintain a minimum CSAT score of 8.0/10 for service desk operations, measured through end user feedback surveys.

4. Penalties/ Service Credit

Response Time: If the response time for an incident is breached beyond the response time mentioned in the table "Table: Incident Management SLAs" for the respective severity levels of incidents, Rs.150.00 per half hour will be levied till first 2 hours beyond which Rs.2000.00 per ticket per day will be charged.

Sr. No.	SLA	Measurement Criteria	SLA Range	Quarterly Payout %age
1.		<=2 hours	<=95%	-1.00%

Sr. No.	SLA	Measurement Criteria	SLA Range	Quarterly Payout %age
	Critical Incident-Resolution Time		>95% and <=98%	-0.5%
2.	High Incident-Resolution Time	<=4 hours	<=95%	-1.00%
			>95% and <=98%	-0.5%
3.	Medium Incident-Resolution	<=8 hours	<98%	-1.00%
4.	Low Incident-Resolution	<=24 hours	<98%	-1.00%
5.	Critical Service Request-Resolution	<=8 hours	<98%	-1.00%
6.	Non-Critical Service Request-Resolution	<=24 hours	<98%	-1.00%
7.	Emergency Change Implementation Success Rate	Emergency change should be implemented within the defined timeline	<=95%	-1.00%
			>95% and <=98%	-0.5%

The selected partner will be contractually obligated to compensate the bank with service credits if service levels fall below predefined targets, with a maximum penalty of 10% of the quarterly invoice.

In cases where an incident is escalated to L2/L3 teams or OEMs and cannot be resolved within the stipulated resolution time as defined in the SLA, the delay may be considered for exemption from penalty, provided the following conditions are met:

- The nature of the incident genuinely warrants additional resolution time due to complexity or dependency on external teams (L2/L3 or OEM).
- The selected bidder submits a formal justification detailing the reason for the delay.
- The justification is validated and approved by the respective L2/L3 team or OEM in writing.

Such exemptions will be subject to the Bank's review and approval on a case-by-case basis, and the decision of the Bank shall be final and binding.

5. Other Penalties / Liquidated Damages

- Non-compliance on start of project/support within 4 Weeks from the date of the acceptance of the Bank's Purchase Order will result in revoking/cancellation of P.O.
- J&K BANK's right to levy any other penalty where provided for under the contract.
- All the above LDs are independent of each other and are applicable separately and concurrently. However, the total Penalties / Liquidated Damages to be recovered under any clause shall be restricted to 10% of the total value of the payments due for the quarter.
- 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.
- 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.

- (f) In case of delay in replacing a resource beyond the stipulated 30-day replacement period, a penalty of INR 5,000 per day shall be levied for each day of delay, starting from the 31st day until a suitable replacement is deployed and approved by the Bank.
- (g) J&K BANK reserves the right to impose / waive/ reduce any such penalty.

6. Governance & Reporting

The Successful Bidder shall ensure adherence to the timelines defined in the table below during the contract period, failing which appropriate penalties shall apply. A supervisory team from the Bank's side will oversee and monitor the outsourced team's performance and operations.

Deliverable	Target
Daily Status Report	By 11AM of the next working day
Weekly Status Report	By 11AM of first working day of the following week
Monthly Status Report	By the 10th of the next month
As & when required – Report requested by the Regulator/ Bank / Bank appointed auditors (as and when required)	Within 24 hours from the time the request is made to the Vendor

7. Project Delivery Milestones

S.No.	Milestones	Description	Timeline
1.	Project Kick-off	<ul style="list-style-type: none"> Formal initiation, including resource onboarding, finalization of transition plans, and confirmation of deliverables 	15 Days from the date of Purchase Order
2.	Knowledge Transfer & Acquisition	<ul style="list-style-type: none"> Review of existing infrastructure, documentation, and operational processes to ensure seamless service transition Ensure comprehensive knowledge transfer and complete handover of ownership for all activities defined within the project scope 	1 Month
3.	Implementation Phase	<ul style="list-style-type: none"> Execute all scoped activities in alignment with the agreed timelines and quality standards, and ensure smooth operations during and after deployment The bank and the selected bidder to mutually define and agree upon access rights, control mechanisms, and governance structures, including the RACI matrix, risk mitigation measures, and required controls to ensure secure and accountable operations 	2 Months
4.	Stabilization	<ul style="list-style-type: none"> Transition to steady-state operations, including ongoing service management, performance monitoring, and continuous optimization 	1 month

8. Contract Period

The Contract shall be effective from date of acceptance of PO and shall be valid till (____date____), i.e. 3 years from go live of the service (____date____), unless or until terminated by Bank in accordance with the terms of this SLA. Thereafter the contract may further extend if both parties wish to continue on the mutually agreed terms and conditions subject to satisfactory performance of the vendor.

9. 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.

The terms of payments will be as follows:

1. The payment will be made against the invoices duly signed by the Bank officials.
2. Payment will be released within 30 days from the date of the receipt of the invoice after obtaining sign-off given by the bank officials.
3. The cost of services will be paid Quarterly in arrears upon completion of all activities performed by the bidder mentioned in the scope of work and as per SLA. No advance will be paid for the services.
4. The Penalty, Liquidated Damage (LD) will be deducted subject to service level agreement of this RFP. Payment will be released after deducting the applicable penalties i.e., SLA, LD, etc., if any.
5. Successful Bidder agrees that Bank to hold or deduct the amount from its invoices, for non-performance or part performance or failure to discharge obligations under the Contract.

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.

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. Entire Agreement, Amendments, Waivers

- (a) 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.
- (b) Neither this Master Agreement nor any Service Attachment may be modified or amended except in writing and signed by the parties.
- (c) 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.

12. 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.

13. 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.

14. Partnership / Collaboration / Subcontracting

The services offered shall be undertaken to be provided by the company directly and there shall not be any sub-contracting without prior written consent from the Bank. Bank will only discuss the solution with company's authorized representatives. The company authorized representatives shall mean their staff. In no circumstances any intermediary (which includes Liasoning Agents, marketing agents, commission agents etc.) should be involved during the course of project. No subletting of the contract by the will be allowed under any circumstances. Neither the subject matter of the contract nor any right arising out of the contract shall be transferred, assigned or delegated to any third party by Successful Bidder without prior written consent of the Bank

15. 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: -

- i. 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
- ii. 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.

16. 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.

17. 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 six months 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.

18. 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.

19. Right to Audit

Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Bidder.

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, 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.

20. 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.

21. Exit Clause

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

- i. Failure of the Successful Bidder to accept the contract and furnish the Performance Bank Guarantee within 30 days from receipt of purchase contract.
- ii. Delay in delivery beyond the specified period.
- iii. Delay in completing implementation/customization and acceptance tests/ checks beyond the specified periods.
- iv. Serious discrepancy in functionality to be provided or the performance levels which have an impact on the functioning of the solution.
- v. 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 six months during the contract period.

22. Force Majeure

- (a) 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.
- (b) 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.
- (c) Unless otherwise directed by the Bank in writing, the selected bidder 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.

- (d) 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.
- (e) Notwithstanding above, the decision of the Bank shall be final and binding on the successful Company regarding termination of contract or otherwise

23. Intellectual Property Rights

- (a) 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.
- (b) 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.
- (c) 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.
- (d) 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
- (e) 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.

24. Corrupt and Fraudulent practice.

- (a) 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.
- (b) "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.
- (c) "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.

- (d) 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.
- (e) 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.

25. 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 **Centralized Service Desk (CSD)** 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.

26. 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:

27. Other Terms and Conditions

All eligibility requirements mentioned in Annexure -E 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.....
Witness (1):	Witness (1):
Name.....	Name.....
Designation.....	Designation.....
Witness (2):	Witness (2):
Name.....	Name.....
Designation.....	Designation.....

Annexure M: Undertaking

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

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

Dear Sir,

Sub: RFP No For Centralized Service Desk (CSD) for J&K Bank, dated 2025

Having examined the tender documents including all annexures the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide **Centralized Service Desk (CSD)** operations for J&K 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 reverse auction 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.XX/- (Rupees XX Only) and EMD of Rs.XX/- (Rupees XX 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 _____ 2023

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 N: Know Your Employee

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

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

Dear Sir,

Sub: RFP No For Centralized Service Desk (CSD) for J&K Bank, dated 2025

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. **Centralized Service Desk (CSD)** 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 Centralized Service Desk (CSD) for 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: Template for Pre-Bid Queries

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

Bidders must provide their queries on eligibility criteria, scope of work, terms & conditions etc. in format as mentioned below. Bidders are requested to categorize their queries under appropriate headings. Bidders are requested to provide a reference of the page number, state the clarification point and the queries/ comments/ suggestions/ deviation.

All inquiries must adhere to the structure detailed below to ensure clarity and facilitate efficient processing. Please submit your questions in the below template.

Bidder Name:					
Contact Person:					
Contact no / email id:					
S.N.	RFP Ref Page No.	Section No. / Clause No.	Existing Clause	Query / Clarification Sought	Bank Response
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

Authorized Signatory

Place:

Date:

Name

Designation

Office Seal

Annexure P: No Deviation Certificate

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

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

Dear Sir,

This is to certify that our offer is exactly in line with your RFP for Centralized Service Desk (CSD) for J&K Bank no. _____ 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 Q: Reference Site Details

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



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 project has not started, the acceptance should be valid as on the last date of submission of bids at J&K Bank.

Bidder shall provide the necessary number of referenced 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.	Status (Completed/ In Progress)		
7.	Brief details of scope of work		
8.	Name of contact person in-charge from client side for reference		
9.	Contact no. of contact person from client side		
10.	Email ID of contact person from client side		

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