



Online Expression of Interest (e-EOI)  
For  
Evaluation of Service Providers for  
Providing Internal Risk Scorer Solution(IRS)

e-EOI Ref. No: JKB/CHQ/T&D/SP-IRS/2025-1506  
Dated: 29-08-2025

Issued By  
J&K Bank  
Technology & Development,  
Fifth Floor, Corporate Headquarters  
Residency Road, Srinagar 190001

## Schedule

e-EOI Reference Number	JKB/CHQ/T&D/SP-IRS/2025-1506 Dated: 29-08-2025
Department Name	Technology & Development Department
Tender Details	Online Expression of Interest for evaluation of Service Providers for providing Internal Risk Scorer Solution (IRS)
Contact details of issuing Department (Name, Designation, Mobile No., Email address for sending any kind of correspondence regarding this EOI)	Mr. Aditya Suri Senior manager (Project Manager) Technology & Development Email id : <a href="mailto:aditya.suri@jkbmail.com">aditya.suri@jkbmail.com</a> Ph no: 9796209929
Tender Type	Open
Bid Document Availability including changes/amendments, if any to be issued	Document can be downloaded Bank's e-Tendering Service Portal <a href="https://jkbank.abcpocure.com/w.e.f">https://jkbank.abcpocure.com/w.e.f</a> August 30, 2025 16.00 Hrs. to September 15, 2025 17.00 Hrs.
Last date for pre-Bids queries & submission Mode	on-line through the prescribed e-Tendering portal <a href="https://jkbank.abcpocure.com">https://jkbank.abcpocure.com</a> September 04, 2025 17.00 Hrs.
Pre-bid Queries Response date	All communications regarding points / queries requiring clarifications shall be given online on September 11, 2025
Pre-Bid Meeting	Prebid Meeting shall be held online through Banks Online Meeting Platform. Bidders to submit a maximum of 2 Participants names, Contact Numbers, Designations and email ids on mail id: <a href="mailto:aditya.suri@jkbmail.com">aditya.suri@jkbmail.com</a> by the date of prebid query submission. Meeting invite link shall be sent by Bank to the bidder's email id.
Last date and time for Bid Submission	September 15, 2025 17.00 Hrs.
Submission of online Technical Bid	As prescribed in Bank's online tender portal <a href="https://jkbank.abcpocure.com">https://jkbank.abcpocure.com</a>
Eligibility & Technical Criteria	As per Tender Document

Corrigendum	All the Corrigendum will be uploaded on online tender portal <a href="https://jkbank.abcpocure.com">https://jkbank.abcpocure.com</a> only										
For e-Tender related Queries	<p><b>Service Provider:</b> M/s. E-procurement Technologies Limited ( Auction Tiger) , B-705, Wall Street- II, Opp. Orient Club, Ellis Bridge, Near Gujarat College, Ahmedabad- 380006, Gujarat</p> <p><b>Help Desk:</b></p> <table border="1"> <thead> <tr> <th>Sr. No</th><th>Name</th></tr> </thead> <tbody> <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> </tbody> </table>	Sr. No	Name	1	Sandhya Vekariya – 6352631968	2	Suraj Gupta – 6352632310	3	Ijlalaehmad Pathan – 6352631902	4	Imran Sodagar - 9328931942
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## 1.0 Brief About Bank

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

## **2.0 Purpose of EOI**

Jammu and Kashmir Bank invites Expression of Interest (EOI) from eligible and reputed vendors/solution providers for the design, development, implementation and support of an Internal Risk Scorer Solution (IRS). J&K Bank invites sealed Expression of Interest (EOI) document, comprising of detailed EOI proposal from experienced prospective bidders having experience and competence in the field of Risk Rating Solutions.

The objective is to strengthen the Bank's risk governance framework, ensure compliance with regulatory guidelines and enhance monitoring, reporting and mitigation of risks across business functions.

The major benefits which bank intends to reap by implementing the enhanced Internal Risk Solution are as follows:

- Providing a centralized framework to capture and assess risks across credit, market, operational, liquidity and compliance functions.
- Enabling Early warning Indicators (EWI) and automated alerts for timely corrective actions.
- Ensuring adherence to RBI guidelines, Basel III norms, IFRS9 and other regulatory compliances and automation of compliance monitoring and reporting.
- IRS should streamline risk data collection, monitoring and analysis through automation and also improve efficiency of internal audit, RCSA (Risk Control Self-Assessment) and control testing.
- Provide real time dashboards, heat maps and risk analytics for management.
- Support data driven decision making with predictive insights and scenario analysis.
- IRS should help in capital allocation and portfolio management aligned to risk appetite.
- IRS should enhance ability to perform stress testing, credit portfolio analysis and exposure monitoring.

## **3.0 Scope of Work**

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

Development of internal risk scorer models for rating of new/existing borrowers.  
The rating application/ models are expected to:

- Support rating of various borrower categories including MSME, corporate, NBFCs etc.
- Be aligned with regulatory guidelines (RBI/Basel norms).
- Offer model configuration flexibility and integration with internal systems (CBS, LOS, EWS etc.)
- Provide user-friendly interfaces for risk teams, branches, and credit officers.
- Generate automated rating rationale and audit trails.
- Offer dashboard-based MIS/reporting and analytics.
- Be secure, scalable, and maintainable with minimal downtime, etc.
- The Solution should have capability of Scalability and High Availability (HA).

#### **4.0 Eligibility Criteria**

S No.	Eligibility Criteria	Supporting Documents to be submitted	Compliance (Yes/No)
1	The Bidder must be registered with Registrar of Companies / a Govt Organization/ PSU / PSE/ LLP or Private/ Public Limited Company in India for a minimum of 3 years as on date of EOI.	Certificate of registration/Incorporation	
2	The bidder should have been in existence in India for the last 3 years as on date of EOI.	Certificate of Commencement of business along with Company profile, years of operation, and core areas of expertise.	

3.	Minimum 02 years of experience in delivering credit risk scoring applications for banks/FIs.	Credential letter / Copy of Purchase orders from the client along with completion certificate.	
4.	The Bidder should have an office/technical support center in India.	Supporting documents	
5.	The bidder should have a minimum average annual turnover of 6 crores during the last three financial years viz.2021-2022, 2022-2023, 2023-2024.	Audited Financial statements or CA certificate for last three financial years. Comprehensive Audited report duly Signed showing net turnover of all 3 FYs be also submitted.	
6.	The bidder should be profitable in the last three financial years viz. 2021-2022, 2022-2023, 2023-2024.	Audited Financial statements or CA certificate for last three financial years.	
7.	The Bidder should have a valid PAN, TIN No, GST No and the latest clearance certificate	Self-attested copies of PAN CARD, TIN NO, GST NO and latest income tax return to be submitted.	
8.	The Bidder should not have been blacklisted by any Bank / Financial institution/ Government Agency /RBI /IBA as on date of the EOI submission.	Self-declaration by the Bidder on company letter head.	

9.	The Bidder should not be involved in any Bankruptcy filing or for protection from it	Self-declaration confirming the Criteria	
10.	The bidder (OEM/SI) must have a proven track record of at least one successful deployment in BFSI sector / scheduled commercial bank / FIs/NBFCs in the past five years	Credential letter / Copy of Purchase orders from the client along with completion certificate. Client references with project scope, year, and outcome.	
11.	Bidders shall be the Original Equipment Manufacturers (OEM) of Solution (OR) An authorized System Integrator.	If the applicant is an OEM, an Undertaking Letter has to be submitted in this effect. If the bidder is an Authorized System Integrator, an Authorization letter from their OEM to deal / market their product in India and it should be valid at the time of submission of the Bid	

The respondents should also present Indicative implementation timelines and support framework. Also the respondents would have to present the solution to Banks' committee designated for the purpose.

### **5.0 Cancellation of EOI Process**

The issue of this EOI does not imply that the Bank is bound to select a Bidder or to award the contract or enter into any kind of agreement with any bidder and the Bank reserves the right to cancel this EOI process at any stage without assigning any reason thereof. Any decision of the Bank in this regard shall be final, conclusive and binding upon the

respondent (s). During the evaluation process at any stage if it is found that the respondent does not meet the eligibility criteria or has submitted false /incorrect information the response will be rejected summarily by the Bank.

## **6.0 Participation Specific Criteria**

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

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

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

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

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

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

The following points may be noted.

1. The incomplete responses without the required documents as per eligibility criteria are liable be rejected. Kindly refer Annexure "A" as under.
2. The bidder must submit the product/service details along with supporting documents for the services / product offered in Annexure "B".



3. No Commercial quotes are to be submitted for this EOI. Commercial quotes shall be obtained during the next stage.

### Annexure A

S No.	Eligibility Criteria	Supporting Documents to be submitted	Compliance (Yes/No)
1	The Bidder must be registered with Registrar of Companies / a Govt Organization/ PSU / PSE/ LLP or Private/ Public Limited Company in India for a minimum of 3 years as on date of EOI.	Certificate of registration/Incorporation	
2	The bidder should have been in existence in India for the last 3 years as on date of EOI.	Certificate of Commencement of business along with Company profile, years of operation, and core areas of expertise.	
3.	Minimum 02 years of experience in delivering credit risk scoring applications for banks/FIs.	Credential letter / Copy of Purchase orders from the client along with completion certificate.	

4.	The Bidder should have an office/technical support center in India.	Supporting documents	
5.	The bidder should have a minimum average annual turnover of 6 crores during the last three financial years viz.2021-2022, 2022-2023, 2023-2024. (In case of Micro and Small enterprises (MSEs) and start-ups (duly recognized by DIPP) the criteria of average annual turnover is relaxed to 20 crores. Such bidders are required to enclose the relevant and supporting documents for the said relaxation)	Audited Financial statements or CA certificate for last three financial years. Comprehensive Audited report duly Signed showing net turnover of all 3 FYs be also submitted.	
6.	The bidder should be profitable in the last three financial years viz. 2021-2022, 2022-2023, 2023-2024.	Audited Financial statements or CA certificate for last three financial years.	
7.	The Bidder should have a valid PAN, TIN No, GST No and the latest clearance certificate	Self-attested copies of PAN CARD, TIN NO, GST NO and latest income tax return to be submitted.	

8.	The Bidder should not have been blacklisted by any Bank / Financial institution/ Government Agency /RBI /IBA as on date of the EOI submission.	Self-declaration by the Bidder on company letter head.	
9.	The Bidder should not be involved in any Bankruptcy filing or for protection from it	Self-declaration confirming the Criteria	
10.	The bidder (OEM/SI) must have a proven track record of at least one successful deployment in BFSI sector / scheduled commercial bank /FIs/NBFCs in the past five years	Credential letter / Copy of Purchase orders from the client along with completion certificate. Client references with project scope, year, and outcome.	
11.	Bidders shall be the Original Equipment Manufacturers (OEM) of Solution (OR) An authorized System Integrator.	If the applicant is an OEM, an Undertaking Letter has to be submitted in this effect. If the bidder is an Authorized System Integrator, an Authorization letter from their OEM to deal / market their product in India and it should be valid at the time of submission of the Bid	

**Annexure B**

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

Sr No	Description for the product/service offered as per as per SOW	Upload Supporting Documents about the offered product
1		
2		
3		
4		
5		
6		
7		
8		
9		