



INFORMATION TECHNOLOGY DEPARTMENT
HEAD OFFICE, NARWAL, JAMMU
JAMMU & KASHMIR, INDIA - 180006
Phone : +91 7051510171, 7051510172
E-mail : it.hoj@jkgb.in

REQUEST FOR PROPOSAL (RFP) OF e-OFFICE SOLUTION

INDEX

S No.	Title	Page No.
1.	Disclaimer	3
2.	Control Sheet Table	4
3.	Purpose	5
4.	e Office Solution	5
	4.1 Scope of work	6
	4.1.1 User and Role-based Hierarchical Access	6
	4.1.2 DAK(Document) Management	7
	4.1.3 File management	8
	4.1.4 Office note management	9
	4.1.5 Workflow management	9
	4.1.6 Calendar Feature	10
	4.1.7 Notifications and Reports	11
	4.1.8 Interfaces	11
5.	Eligibility criteria	11
6.	Tender document and fee	12
7.	Earnest money deposit	12
8.	Performance guarantee	13
9.	Submission of offer	13
10.	Period of validity of bid	14
11.	No commitment to accept lowest and any offer/bid	15
12.	Bank's right to accept any bid and to reject any or all bids/cancellation of tender process	15
13.	Preliminary scrutiny	15
14.	Evaluation of bid	16
15.	Evaluation process	16
16.	Compliance with statutory and regulatory provisions	17
17.	Intellectual property indemnity and indemnity against misuse of license	17
18.	Format for technical bid	17
19.	Format for commercial bid	18
20.	Payment terms	18
21.	Annexure 1-Covering letter	19
22.	Annexure 2- Functional requirements	20
23.	Annexure 3- General details of the bidder	22
24.	Annexure 4- Format for Bank Guarantee as EMD	23
25.	Annexure 5 – Performance Guarantee	24
26.	Annexure 6- Service level agreement	26

1. DISCLAIMER

The information contained in this Request for Proposal (RFP) document or subsequently provided information to bidders, whether verbally or in documentary form by or on behalf of J&K Grameen Bank (JKGB), or any of their employees, consultants or advisers, is provided to bidders on the terms and conditions set out in this RFP document and any other terms and conditions subject to which such information is provided.

This RFP document is not an agreement and is not an offer or invitation by the JKGB to any other Party. The purpose of this RFP document is to provide interested parties with information to assist in formulation of their Proposal. This RFP document does not purport to contain all the information each bidder may require. This RFP document may not be appropriate for all persons or entities, and it is not possible for JKGB, their employees, consultants or advisers to consider the investment objectives, financial situation and particular needs of each party who reads or uses this RFP document. Certain bidder may have a better knowledge of the proposed project than others. Each bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP document and obtain independent advice from appropriate sources. JKGB, its representatives, their employees, consultants and advisers make no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of the RFP document.

JKGB may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP document.

Some of the activities listed to be carried out by JKGB as a part of the tendering process or the subsequent implementation are indicative only. JKGB has the right to continue with these activities, modify the sequence of activities, add new activities or remove some of the activities, in their best interests.

2. CONTROL SHEET TABLE

Tender Reference Number: JKGB/IT/e-Office/2025/8726 dated 18-03-2025		
1	Date of uploading of RFP on bank's website and commencement of sale of Bidding Document	18-03-2025
2	Pre-bid Queries to be submitted on or before	26-03-2025
3	Last date, time & Venue for submission of Bid Documents	09-04-2025, Time 05:00 PM IT Department, Head Office J&K Grameen Bank, Narwal Jammu – J&K
4	Date and Time of Technical Bid & Commercial Bid Opening	a. Technical Bid – 10-04-2025 Time: 05:00 PM b. Commercial Bid opening date will be intimated to the Bidder/s qualifying in Technical Bid in due course.
5	Place of opening of Bids	IT Department, Head Office J&K Grameen Bank, Narwal Jammu – J&K
6	Address for communication/Submission of bids	IT Department J&K Grameen Bank Head Office Narwal, Jammu Pincode : 180006 JKGBe-Mail :sanchit.gupta@jkgb.in/ niharikagupta@jkbmail.com Phone: 7889450538/8491871631
7	Cost of RFP document	Rs.5,000/-+ 18% GST(Non-refundable) should be submitted online only in favor of J&K Grameen Bank before last date of bid submission in the following account: IFSC Code : JAKA0GRAMEN, Bank & Branch : J&K Grameen Bank , Narwal , JAMMU, J & K, 180006 Account No. 2000530100000217 Account Name:- TENDER FEE
8	Earnest Money Deposit	Rs. 1 Lac should be submitted online before last date of bid submission or in the form of Bank Guarantee (BG) in favor of The General Manager, J&K Grameen Bank, Jammu payable at Jammu. BG should be valid up to 1 year from the last date of submission. Online NEFT Details IFSC Code : JAKA0GRAMEN Bank & Branch : J&K Grameen Bank , Narwal , JAMMU, J&K- 180006

		Account No. 2000070690000001 Account Name:- EARNEST MONEY DEPOSIT
--	--	---

The bank reserves the right to amend the dates of ‘Control Sheet Table’ due to unforeseen circumstances. All such changes will be duly notified on the website of the bank.

3. PURPOSE

1. The J&K Grameen Bank, hereinafter called “J&K GRAMEEN BANK” or “Bank” issues this “Request for Proposal” hereinafter called “RFP”.
2. J&K Grameen Bank proposes to implement an e-OFFICE Solution to digitize and streamline the traditional physical file handling process.
3. This RFP is limited to Original Equipment Manufacturers (OEM) and Bidders/SI that are authorized by the OEM.
4. A bidder submitting the proposal in response to RFP for Implementation of the solution shall hereinafter be referred to as “Product Bidder / OEM / Bidder / System Integrator / SI” interchangeably.
5. This RFP document is neither an offer letter nor a legal contract, but an invitation for Request for Proposal. No contractual obligation on behalf of the Bank whatsoever shall arise from this RFP process unless and until a formal contract is signed and executed by duly authorized officers of J&K GRAMEEN BANK and the bidder.
6. Bank can modify any / all of the terms of this RFP giving due notification through the Bank’s website and shall be entitled to entertain ‘Request for Proposal’ (RFP) only from the eligible bidders who will be selected based on the requirement and laid out norms as set out in this document.
7. J&K GRAMEEN BANK will not be liable for any costs incurred by the bidder.

4. e-OFFICE Solution

The e-OFFICE Solution is designed to digitize and streamline the traditional physical file handling process. It aims to make the document/DAK (Document Acknowledgment) lifecycle management more efficient, faster, and transparent by introducing a fully electronic system that tracks every document’s journey from receipt to disposal.

This document outlines the system requirements, including the sub-modules and features necessary for the successful implementation of the e-OFFICE solution.

The e-OFFICE solution will be a workflow-based digital solution that manages the entire lifecycle of a document within the organization (J&K Grameen Bank). The system will consist of various sub-modules that handle different aspects of file and document management. Key aspects include:

- Scanning and digitization of physical documents
- Electronic diarization (tracking)
- File creation, processing, and approval

- Digital signatures and workflow automation
- Noting and draft creation
- Real-time file tracking and dispatch
- Archiving and record management

4.1 Scope of Work

The e-Office solution is an advanced digital workflow automation platform designed to enhance operational efficiency, standardize document processing, and optimize task management within an organization. By eliminating manual processes, e-Office enables secure document handling, seamless approvals, structured task delegation, and transparent tracking mechanisms, ensuring that all organizational workflows are executed efficiently and in compliance with predefined rules.

Functional Scope & Key Capabilities of e-Office

The e-Office system offers a wide range of process-driven functionalities aimed at optimizing workflow execution, enforcing hierarchical approval structures, and ensuring efficient document tracking. Below is a breakdown of its core operational features:

- Automated Document Management & Workflow Execution
- Task Assignment & Calendar-Based Scheduling
- Structured Office Note Processing & Hierarchical
- User-Centric Notification System
- Advanced Reporting & Analytics Dashboard

Each of these features is powered by a centralized workflow master, ensuring that workflow execution remains synchronized across all modules, approvals follow predefined governance policies, and document processing is standardized for improved compliance and efficiency. Find below a detailed description of each feature, including its functional aspects, user interactions, and integration with the e-Office workflow master.

4.1.1 User and Role-Based Hierarchical Access

The e-Office system operates on a hierarchical access model, ensuring that each user has access only to the files and documents necessary for their role. This approach prevents unauthorized access, maintains data security, and ensures that documents move efficiently through the organization. Each file in office follows a structured approval workflow, where it is reviewed and approved at different levels based on predefined rules.

When a user creates a document/note, it is assigned to a specific department or workflow. The document/note is then processed based on the organization's hierarchy, meaning lower-level users can submit files for approval but cannot finalize them. Each document follows a systematic approval process, starting from its creation, moving through section-level approvals, then to departmental heads, and finally to senior management or higher authorities for final approval. This ensures that decisions are made at the right level while maintaining accountability.

The system grants different levels of access based on roles. Lower-level users, such as entry-level employees or operations staff, can create and submit documents/notes but cannot approve them.

Mid-level users, such as department heads, have the authority to review and modify documents/notes before they are forwarded to the next level. Senior-level users, such as executives or top management, have the highest level of access, allowing them to approve, reject, or escalate files based on organizational requirements.

Each document/note follows a workflow-driven approval process, meaning it cannot be manually bypassed or altered without authorization. If a document/note is submitted for approval, it must be reviewed and approved by the designated authority before it can proceed. If corrections or additional details are needed, the document is sent back to the previous level with comments, ensuring a structured and transparent approval process.

The e-Office system also includes tracking and monitoring features to ensure that no document remains pending for too long. If a file is not processed within a certain timeframe, the system sends automatic reminders or escalates it to a higher level. This prevents delays and ensures that important documents are handled efficiently. Additionally, the system keeps detailed audit logs that track every action taken on a document, providing a clear record of who accessed, modified, or approved the file.

To maintain security and compliance, access permissions are enforced at every stage of the document's lifecycle. Documents/notes that contain confidential or sensitive information are protected with restricted access, meaning only specific users can view or edit them. In cases where additional approvals are needed, multi-level verification is required, ensuring that only authorized personnel can finalize critical decisions.

The hierarchical structure in e-Office ensures that each level of the organization has a defined role in the document/note approval process. This structured approach improves efficiency, prevents unauthorized access, and ensures that all files move through the correct channels before reaching final approval. By automating workflows and assigning role-based permissions, e-Office provides a secure, efficient, and transparent system for handling organizational documents.

4.1.2 DAK (Document) Management

The DAK (Document) Movement & Tracking system in e-Office is designed to manage, track, and process official documents efficiently. This ensures timely movement, structured storage, approvals, and secure accessibility of documents throughout an organization. Every document (DAK) received in e-Office follows a structured workflow, ensuring seamless processing within departments.

By following structured steps, users can easily register, file, forward, track, and monitor DAKs, ensuring that all official documents are handled professionally and securely within an organization.

DAKs are the official documents/notes received and processed through various sources. Every incoming document must be registered in the system to enable tracking and approvals. Users responsible for handling documents must review, classify, and assign them for further processing.

Once a document has been received and registered, it must be filed into the system for further action. Filing ensures that the document is stored correctly and can be retrieved when required.

Once a document is filed, authorized users can access, review, and annotate it. This allows multiple users to collaborate on the same document without altering its original content. Security controls prevent unauthorized modifications while allowing necessary updates.

After review, documents must be forwarded to relevant personnel for further processing. Forwarding ensures that the right people take necessary actions based on organizational workflows. If action is not taken within a deadline, the system automatically escalates it to higher authorities.

4.1.3 File Management:

The File Management System in e-Office provides a structured approach to creating, handling, storing, forwarding, tracking, and finalizing files within an organization. It ensures that files are securely managed, properly categorized, and efficiently processed through predefined workflows, ensuring compliance and transparency.

The File Management System in e-Office provides a centralized, structured, and efficient approach to document storage, approval, tracking, and completion.

With workflow automation, audit logs, and easy tracking, e-Office ensures that files are handled securely, approvals follow structured workflows, and document integrity is maintained at all times.

File creation is the first step in document organization and workflow initiation. A new file can be created for any official process, such as legal documentation, finance approvals, human resources, or operational reports.

Proper categorization ensures structured organization and easy retrieval of files for processing.

The File Register serves as a centralized repository, displaying a list of all files that the logged-in user has access to. Acts as a digital filing system, ensuring that users can access files assigned to them without searching manually.

The File Search & Retrieval System allows users to quickly locate files using multiple search criteria like file number, subject name, date range, status etc

Once a file is created, users can perform multiple file operations to manage and track its progress like viewing file properties, moving or copying files, setting alerts and reminders, tracking changes, attaching supporting documents/digital signatures, tracking movement etc.

The Audit Log System to track every action performed on a file, ensuring full transparency and security.

Files in e-Office can be forwarded to other users for review and approval, ensuring a structured approval process. Users choose the file that requires processing through defined Recipients &

Approval Levels – Users can send the file to a higher authority or another department with actions like send for reference, send for approval, return back for corrections etc.

Once a file is forwarded or assigned for approval, users can monitor its progress in real time. Once a file has passed through all approvals, it can be finalized and stored permanently in the archive.

4.1.4 Office Note Management

The Office Note Approval Process in e-Office enables users to create, circulate, review, and approve official internal communications within an organization. Office Notes serve as a formal record of discussions, approvals, and decisions taken at different levels. This process ensures that approvals follow structured workflows, all decisions are recorded, and collaboration between departments is transparent and efficient.

The Office Note Approval System in e-Office provides an efficient, structured, and transparent way to manage internal communications, approvals, and documentation. By following predefined workflows, tracking all changes, and ensuring approvals follow hierarchical structures, the system enhances governance, security, and operational efficiency.

Creating an Office Note in e-Office allows users to document important official communications, proposals, or approvals related to an organizational process. The Office Note can be linked to existing files, DAKs, or enclosures to maintain proper referencing.

Once an Office Note is created, it must be forwarded through a structured approval workflow. The system ensures that Office Notes are routed to the appropriate reviewers, approvers, or committees for validation. Every action/decision is recorded, reviewed by the right authorities, and approved within a structured process.

Recipients can add comments, observations, or attach additional supporting documents. The revision history is recorded, ensuring transparency. Approvers can refer the note to another user for further input before making a decision. The note can be reviewed by a single approving authority or an entire committee.

Once the Office Note has passed through the approval workflow, it reaches the final stage where a decision is made. If approved, the Office Note becomes a formal record in the system and can be accessed/viewed by all the users across its workflow. If rejected or further discussion is needed, it is returned down the users in its workflow.

Users can access:

- The finalized note along with approval history.
- Linked documents, supporting files, and annotations.
- The Office Note cannot be modified after finalization, ensuring that the approval remains legally binding.
- Users can monitor the progress of their Office Notes in real-time like pending approval, sent item history, action logs, escalation alerts beyond the deadline/TAT

4.1.5 Workflows Management

The Workflow Master in e-Office acts as the centralized workflow management system, ensuring that every action, from DAK movement, file approvals, office note processing, calendar events, and document tracking, follows a structured and predefined approval route. The workflow master controls how each task, file, or approval moves through different roles, departments, and levels of hierarchy within an organization.

The Workflow Master in e-Office ensures that every DAK, File, Office Note, and Calendar Task follows a structured, secure, and efficient approval workflow. By implementing role-based approvals, time-based escalations, and audit tracking, the system prevents delays, improves compliance, and enhances organizational efficiency.

With the centralized workflow structure, organizations can ensure that all processes are executed smoothly, approvals are managed effectively, and documents remain secure and trackable at all times.

The Workflow Master is a centralized rule set that dictates how different workflows operate within e-Office. It defines:

- Who initiates a workflow (User Roles & Permissions).
- Who receives the next action (Forwarding Rules).
- How approvals are structured (Sequential or Parallel Approvals).
- How escalations happen (Deadlines & Automatic Reminders).
- How workflow completion is tracked (Final Approval & Archival)

Each feature in e-Office—DAK, File Management, Office Notes, and Calendar Events—follows predefined workflows stored in the Workflow Master.

Workflows in e-Office should support serial workflow where files move through predefined single users at different levels as well as a parallel workflow where multiple users/approvers (committees) are required and the document is sent to all of them simultaneously.

4.1.6 Calendar Feature

The Calendar Feature in e-Office provides users with an interactive and structured way to manage events, schedules, and reminders. It allows users to plan their activities, set deadlines, schedule meetings, and track important dates in an organized manner. The calendar integrates with the workflow system, ensuring users receive timely notifications and updates related to scheduled events.

The Calendar feature in e-Office is a vital tool for event scheduling, deadline tracking, and meeting management. By offering a user-friendly interface, categorized event management, and automated notifications, e-Office ensures that users stay organized, avoid missed deadlines, and enhance efficiency.

Users can access the Calendar module directly from the e-Office dashboard. The calendar interface provides a clear, interactive view of scheduled events. Users can add events to the e-Office Calendar to schedule meetings, task deadlines, reminders, or other official engagements.

The e-Office Calendar automatically sends reminders for upcoming events.

- Users receive notifications via email or dashboard alerts.
- Pop-up reminders appear before the event starts.
- Missed Event Alerts notify users if they have overlooked an event.

4.1.7 Notifications and Reports

The Notifications and Reports System in e-Office plays a crucial role in keeping users informed, tracking progress, and providing insights into pending and completed tasks. These features ensure workflow transparency, efficiency, and improved decision-making by allowing users to receive real-time alerts and generate analytical reports.

The Notifications & Reports system in e-Office is essential for workflow monitoring, timely approvals, and efficiency tracking. By providing real-time alerts and comprehensive reports, e-Office ensures that users stay informed, workflows are optimized, and tasks are completed on time.

The Notification System in e-Office should alert users about new tasks, pending approvals, escalations, and status updates. This ensures that users stay informed and take necessary actions on time. In addition to system alerts, users also receive email notifications for updates on their work items.

The Reports module in e-Office allows users to generate performance insights, workflow analytics, and department progress tracking. These reports help evaluate pending work, completed tasks, workflow bottlenecks, and overall system efficiency.

The Dashboard Report provides users with a graphical overview of pending work items and approval statuses.

4.1.8 Interfaces

The proposed system should be capable of having seamless interface with the Bank's Email/SMS Application for the purpose of receiving OTPs for authentication.

5. ELIGIBILITY CRITERIA

S.No.	Bidder Financial and other information	Supporting Documents Required
1	The bidder must be a Limited Company, registered in India under the companies Act 1956 (Proof required). The bidder should have registered office with legal presence in India.	Certificate of Incorporation
2	The bidder should have implemented the proposed solution/or any similar workflow based approval system in at least one reputed company/BFSI in India.	Client certificates and client contracts

3	The bidder should have a minimum sales turnover of Rs. 3 Crores per year during last 2 years to apply for the bidding process. This must be the individual Company's turnover and not that of any group of Companies.	Audited balance sheets of the bidder for the past 2 years. The bidder must ensure that the name of the legal entity specified on the proposal must correspond to the name on the financial Statements.
4	The bidder should have a net profit during each of the last 2 years to apply for the bidding process.	Profit and Loss Statement of the bidder for the past 2 financial years.
5	The bidder should not be blacklisted by any Govt. Organization/Scheduled Commercial Bank.	A self-attested certificate be attached with the bid in this regard.
6	The bidder should either own the IPR (Intellectual Property Right) for the solution offered or should be an authorized SI (System Integrator) of the OEM (Original Equipment Manufacturer).	Letter of authorization

MSEs / Startups are exempted from paying Tender fee and EMD. Bank may also exempt startups (as defined by Department of Industrial Policy and Promotion- DIPP) from meeting the qualification criteria in respect of prior-experience and/or prior-turnover subject to meeting of quality and technical specifications of the requirement for which necessary relevant documents shall be submitted by such bidders.

6. TENDER DOCUMENT AND FEE

A complete set of tender document can be downloaded from Bank's website www.jkgb.in. A non-refundable fee of Rs.5,000/-+ 18% GST(Non-refundable) should be submitted online only in favor of J&K Grameen Bank before last date of bid submission in the following account: IFSC Code : JAKA0GRAMEN Bank & Branch : J&K Grameen Bank, Narwal, JAMMU, J & K, 180006 Account No. 2000530100000217 Account Name:- TENDER FEE.

7. EARNEST MONEY DEPOSIT

The Bidder(s) must submit Earnest Money Deposit online before last date of bid submission or in the form of Bank Guarantee (BG) in favor of The General Manager, J&K Grameen Bank, Jammu payable at Jammu. BG should be valid up to 1 year from the last date of submission. Online NEFT Details IFSC Code : JAKA0GRAMEN Bank & Branch : J&K Grameen Bank , Narwal , JAMMU, J & K, 180006 Account No. 2000070690000001 Account Name:- EARNEST MONEY DEPOSIT

Particulars of Job to be undertaken	EMD (INR)
-------------------------------------	-----------

e-OFFICE Solution	1 Lac
-------------------	-------

Non-submission of Earnest Money Deposit will lead to outright rejection of the Offer. The EMD of unsuccessful Bidders will be returned to them on completion of the selection process. The EMD of successful Bidder will be returned on submission of Performance Bank Guarantee.

The Earnest Money Deposit may be forfeited under the following circumstances:

- a. If the Bidder withdraws its bid during the period of bid validity (180 days from the last date of the submission of Bid).
- b. If the Bidder makes any statement or encloses any form which turns out to be false, incorrect and/or misleading at any time prior to signing of contract and/or conceals or suppresses material information; and / or
- c. In case of the successful Bidder, if the Bidder fails:
 - a. To sign the contract in the form and manner to the satisfaction of the Bank.
 - b. To furnish Performance Bank Guarantee in the form and manner to the satisfaction of the Bank.

8. PERFORMANCE GUARANTEE

The Bank will require the selected Bidder to provide a Performance Bank Guarantee as per format mentioned in Annexure-5, within 30 days from the date of acceptance of the Purchase Order or signing of the contract whichever is earlier, for a value equivalent to 10% of the Total Project Cost. The Performance Guarantee of the same amount should be valid for a period of the contract i.e 5 years. The selected Bidder shall be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of non-completion of the project and during the period of contract. In case the selected Bidder fails to submit performance guarantee within the time stipulated, The Bank, at its discretion, may cancel the order placed on the selected Bidder without giving any notice. Bank shall invoke the performance guarantee in case the selected Bidder fails to discharge their contractual obligations during the period or Bank incurs any loss due to Bidder's negligence in carrying out the project implementation as per the agreed terms & conditions.

9. SUBMISSION OF OFFER

Both Technical & commercial must be submitted at the same time, giving full particulars in TWO SEPARATE sealed envelopes at the Bank's address as per control sheet table.

Offers received after the specified last date and time will be rejected. All envelopes should be securely sealed and stamped.

All the separate sealed envelopes containing offers must be submitted to the Bank directly as under:

- i. **Envelope-T:** Technical Offer
- ii. **Envelope-C:** Commercial Offer

Each of the above set of offer must be labelled with the following information:

Type of Offer: (Technical or Commercial)

RFP Reference Number:

Due Date:

Name of the Bidder:

i. ENVELOPE- T (Technical Offer):

The Technical offer (T.O) should be complete in all respects and contain all information asked for, except prices. The Technical Offer should not contain any price information. The Technical offer should be complete to indicate that all products and services asked for are quoted and all terms adhered to.

EMD in the form of BG or NEFT details should be kept in Original Technical Offer being submitted to the Bank.

The EMD submitted by the unsuccessful Bidders will be returned soon after the completion of the process but not later than sixty (60) days after the completion of the bid process. The EMD of the successful Bidder will be returned after the submission of the Performance Bank Guarantee.

ii. ENVELOPE-C (Commercial Offer):

The Commercial Offer (C.O) should give all relevant price information and should not contradict the Technical Offer in any manner.

Technical and Commercial Offers must be submitted separately, in different envelopes. It may be noted that if any envelope is found to contain both technical and commercial offers, such offer will be rejected.

Sealed separate envelopes carrying Technical Bid (Envelope T) and Commercial Bid (Envelope C) should be put in a single sealed outer cover duly sealed and super scribed with the following information:

1. Name of the Bidder
2. Offer Reference: "Quotation for e-OFFICE Solution "

The Bid shall be typed in English and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract. The person or persons signing the Bids shall initial all pages of the Bids.

Any inter-lineation, erasures or overwriting shall be valid only if they are initialed by the person signing the Bids. The Bank reserves the right to reject bids not conforming to above.

10. PERIOD OF VALIDITY OF BID

Bids shall remain valid for 180 (One Hundred eighty) days after the date of bid opening prescribed by the Bank. The Bank holds the rights to reject a bid valid for a period shorter than 180 days without any correspondence. In exceptional circumstances, where the validity of the Bid period has to be increased, the request shall be made in writing. Extension of validity period by the Bidder should be unconditional and irrevocable and the bidder will not be permitted to modify its Bid. The Bid Security provided shall also be suitably extended. In any case the bid security of the Bidders will be returned after completion of the process.

11. NO COMMITMENT TO ACCEPT LOWEST OR ANY OFFER/BID

The Bank shall be under no obligation to accept the lowest or any other offer received in response to this RFP and shall be entitled to reject any or all offers without assigning any reason whatsoever. The Bank has the right to re-issue tender/bid. The Bank reserves the right to make any changes in the terms and conditions of purchase that will be informed to all Bidders. The Bank will not be obliged to meet and have discussions with any Bidder, and/or to listen to any representations once their offer/bid is rejected. Any decision of The Bank in this regard shall be final, conclusive and binding upon the Bidder.

12. BANK'S RIGHT TO ACCEPT ANY BID AND TO REJECT ANY OR ALL BIDS / CANCELLATION OF TENDER PROCESS

BANK reserves the right to accept or reject in part or full any or all offers without assigning any reason thereof even after issuance of letter of Intent. Any decision of Bank in this regard shall be final, conclusive and binding upon the bidders. The Bank reserves the right to accept or reject any Bid in part or in full, and to cancel the Bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for Bank's action. During any stage of evaluation process, if it is found that the bidder does not meet the eligibility criteria or has submitted false /incorrect information the bid will be summarily rejected by the Bank and no further correspondence would be entertained in this regard. Bank further reserves the right to amend, rescind, reissue or cancel this RFP. Further please note that the bank would be under no obligation to acquire any or all the items proposed. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of Bank and the bidder.

13. PRELIMINARY SCRUTINY

- a. The Bank will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed, and the Bids are generally in order.
- b. The Bank may, at its discretion, waive any minor infirmity, non-conformity, or irregularity in a Bid, which does not constitute a material deviation.
- c. The Bank will first examine whether the Bid and the Bidder is eligible in terms of Eligibility Criteria.
- d. Prior to technical evaluation, the Bank will determine the responsiveness of each Bid to the Bidding Document. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the Bidding Document without material deviations.

Deviations from, or objections or reservations to critical provisions, such as those concerning Bid Security, Applicable Law, Bank Guarantee, Eligibility Criteria, will be deemed to be a material deviation.

- e. The Bank’s determination of a Bid’s responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence.
- f. If a Bid is not responsive, it will be rejected by the Bank and may not subsequently be made responsive by the Bidder by correction of the non-conformity.

14. EVALUATION OF BIDS

- a. Bids of only those Bidders who have been found to be in conformity of the eligibility terms and conditions during the preliminary evaluation would be taken up by the Bank for further detailed evaluation. The Bidders who do not meet the eligibility criteria and all terms during preliminary examination will not be taken up for further evaluation.
- b. The Bank may use the services of external consultants/Advisors for evaluation.
- c. The Bank reserves the right to evaluate the bids on Technical Specifications including visit to a reference site of the bidder and witness presentation/demo of the system and verify functionalities, response times, point to point conformity of the scope/ functional requirements/technical specifications mentioned in the RFP.
- d. Bidders who fulfill all qualifications mentioned in Eligibility Criteria of this RFP are eligible to participate in this tender process.
- e. Bank will evaluate the Technical Specifications responses of the Bidder. Bank reserves the right for rejection of the bidder on non-compliance of any point/clause specified in this RFP.
- f. Bank reserves the right to waive any of the Technical Specifications during Technical Evaluation if in the Bank’s Opinion it is found to be minor/deviation or acceptable deviation.
- g. During evaluation of the Bids, the Bank at its discretion may ask a bidder for clarification of its bid. The request for clarification and the response shall be in writing, and no change in the price or substance of the bid shall be sought, offered or permitted.
- h. Bidders may be called to give a Presentation/demo of their solutions with its capabilities at their own cost, which will be taken into account for Technical Evaluation of the Bidders.

15. EVALUATION PROCESS

The selection of the bidders shall be based on Quality cum Cost Based Selection (QCBS) Methodology i.e. the aggregate scores of Technical Bids (70% weightage) and Commercial Bids (30% weightage). The percentage weights that shall be assigned to different modules in case of Technical Bids evaluation are as under:

1. Conformity to Technical Specifications (Annexure-2)	60
2. Presentation/Demo	40

Financial/Commercial bids of those bidders will be opened who obtain minimum qualifying technical scores of 70. The technical score shall be evaluated by the designated technical committee of the bank as per the methodology described as under:

- a) 2 mark for conformity of each Functional Specification (Annexure-2) with total of 60 Marks.

b) Presentation/Demo of the proposed solution with the total of 40 Marks.

The Bank may at its discretion conduct reverse auction. A reverse auction event will be carried out by an agency appointed by the Bank, among the Technically Qualified Bidders, for providing opportunities to the Bidders to bid dynamically.

15.1 OVERALL EVALUATION MARKS

The combined marks of both the Technical and Financial/Commercial proposals as per Weightage stated will determine the Final Attained Marks. Based on the total marks obtained in Technical and Commercial Evaluation, the following is the methodology for calculating the Final Marks.

$$\text{Final Marks (F)} = (\text{C-low} / \text{C}) * 30 + (\text{T} / \text{T-high}) * 70$$

C-low: Lowest Price quoted, C: Bid Price as quoted by the bidder

T-high: Highest Technical Score Obtained, T: Technical Score obtained by the bidder

The Bidder scoring the maximum Final Marks (F) shall be identified.

16. COMPLIANCE WITH STATUTORY AND REGULATORY PROVISIONS

It shall be the sole responsibility of the Vendor to comply with all statutory, regulatory & Law of Land and provisions while delivering the services mentioned in this RFP.

17. INTELLECTUAL PROPERTY INDEMNITY & INDEMNITY AGAINST MISUSE OF LICENSE

The selected vendor has to undertake to indemnify the Bank and its officers, employees and agents against liability, including costs, for actual or alleged direct or contributory infringement of, or inducement to infringe, any Indian or foreign patent, trademark or copyright, licensing arising out of the performance of this contract.

18. FORMAT FOR TECHNICAL BID

The Technical bid must be made in an organized and structured manner in the following form:

- a. Index
- b. Covering Letter (Annexure-1)
- c. Conformity to compliance of Scope of Work of the RFP on bidder's letter head.
- d. Conformity to compliance of Eligibility Criteria (Table-A) mentioned in RFP on bidder's letter head.
- e. Conformity to compliance of Technical Specifications (Annexure-2) on bidder's letter head.
- f. General Details of the Bidder (Annexure-3)
- g. Letter for acceptance and compliance of all the Terms and Conditions of RFP.
- h. Tender Fees NEFT Details
- i. Bank Guarantee as EMD or NEFT Details (Bank Guarantee as per format in Annexure-4).
- j. A statement that the Bidder is agreeable to the Service Level agreement as detailed in the RFP as (Annexure-6).

Note: All Claims made by the Bidder will have to be backed by documentary evidences. The bidder is expected to examine all instructions, forms, terms and specifications in the RFP. Failure to furnish all information required or to submit a Bid not substantially responsive to the Bank in every respect will be at the Bidder’s risk and may result in the rejection of the Bid.

19. FORMAT FOR COMMERCIAL BID

The Commercial bid shall be submitted as per the following format;

S.No	Particulars	Rate/ Price INR (Excl. Taxes)
1	LICENSE / SUPPLY / INSTALLATION/CUSTOMIZATION/ TRAINING/ SUPPORT & MAINTENANCE OF E-OFFICE SYSTEM WITH 1 YEAR UNDER WARRANTY	
2	AMC FOR 2 nd YEAR	
3	AMC FOR 3 rd YEAR	
4	AMC FOR 4 th YEAR	
5	AMC FOR 5 th YEAR	
	Total cost of Ownership – TCO (5 Years)	

Instructions:

- 1 The quoted price against each project shall remain unchanged till the completion of the project (s).
- 2 Bank is not responsible for any arithmetic errors in the commercial bid details sheet committed by the shortlisted bidders, however, if there are any computational errors the Bank will evaluate the bid as per the provisions contained under RFP document.
- 3 All Rates /Prices should be quoted exclusive of all taxes.

20. PAYMENT TERMS:

- a. 40% of 1st year payment shall be released after implementation of the project, UAT Sign off, submission of PBG and signing of the SLA by the Bank
- b. 50% of 1st year payment shall be released after GO LIVE of Project.
- c. 10 % of 1st year payment shall be released after completion of 1 year warranty period of the project
- d. The project shall be under AMC for further 4 years after completion of warranty period.
- e. The AMC cost of each year shall be paid in advance at the start of each year subject to raising of Invoice by the vendor.
- f. Extension of the project after AMC period shall be on mutually agreed rates and terms and conditions of both the parties.

ANNEXURE 1

COVERING LETTER

Tender Reference No.: _____

Date: _____ 2025

To, General Manager, Head Office

J&K Grameen Bank,

Narwal , Jammu

Sub: RFP for “e-OFFICE Solution”.

Dear Sir,

In response to the your RFP vide reference no _____ dated _____, having examined and understood the instructions including all annexures, terms and conditions forming part of the Bid, we hereby enclose our offer.

In the event of acceptance of our Technical as well as Commercial Bids by the Bank we undertake to execute the order for e-OFFICE Solution as per terms and conditions of the RFP and as per the SLA to be signed with the Bank.

In the event of our selection by the Bank , we will submit a Performance Guarantee for a sum equivalent to 10% of the Total Project Cost till the period of contract i.e 5 years in favor of the BANK. Performance Guarantee will be kept valid till the period of contract. We will be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of non-completion of the project.

We agree to abide by the terms and conditions of this tender and our offer shall remain valid for 180 days from the date of commercial bid opening and our offer shall remain binding upon us which may be accepted by The Bank any time before expiry of 180 days.

We understand that The Bank is not bound to accept the lowest or any offer the Bank may receive. We also certify that we have not been blacklisted by any GOVT Organization/ SCB/IBA/RBI.

Authorized Signatory

ANNEXURE 2

FUNCTIONAL REQUIREMENTS

S.No.	Requirements	Compliance Yes/No
1	The e-OFFICE Solution shall be capable to support minimum 300 concurrent users.	
2	Solution shall have the functionality of 2FA authentication at the time of login.	
3	The e-OFFICE Solution shall assign files numbers and note numbers.	
4	Option to Create/Modify/Delete Masters from front end application by admin user.	
5	Dynamic creation of approval workflows.	
6	Option to send and receive the note/document through hierarchy defined under approval workflow.	
7	Option to send and receive the note/document to multiple users (committee members) for comments and approvals.	
8	Authorized user access of data under file/folder/department across system.	
9	Should have feature to save draft content/note before final submission.	
10	Tracking of Files/Notes at various stages of the workflow.	
11	Editor for creation of Notes with all the word features.	
12	Upload supporting documents (Word, PDF, JPG etc) with the Notes.	
13	Merging the comments/remarks of the users across workflow to create a single document.	
14	Solution shall have the capability of integration with Email and SMS for OTPs/notifications	
15	Reminders/notifications for pending action items at each user level.	
16	Audit Logs of each note/file/folder shall be maintained for every task	
17	Scheduling tasks in Calendar for assigning to different users.	
18	Dashboards should be available to all the users as per the authorization	
19	Solution shall have the feature to archive the data with authorized access.	
20	Automatic locking of approved document/file/note for changes.	
21	Department wise report with status of all the notes/files/tasks and their tenure should be available.	
22	Solution compatibility with different web browsers.	
23	Solution should have an in-built/add-on document management system	

24	The solution should capture and manage the metadata to improve data's usability and findability.	
25	The system should secure bank data and comply with all applicable regulations.	
26	Should implement the necessary processes and infrastructure to support data encryption for enhanced security.	
27	Should enable preparing content by choosing pre-defined templates and/or copy-pasting from another document file.	
28	Should have option to digitally sign the approved note/document using eSign/DSC	
29	Should have the option to 'Pull Back' forwarded file/note/document from unintended or unavailable user and then reassign to some other user.	
30	Should have the option to define users with access to pull up Files from other user's profile.	

Note: Suppliers should state 'Yes' if their Offer conforms to the following Specific Requirements or else they should state 'No'.

Authorized Signatory

ANNEXURE 3

GENERAL DETAILS OF THE BIDDER

Bidder Name		
Contact Person		
Address		
Phone Number		
Email		
Company Registration		
PAN Card		
Experience (Details of similar solution provided)		
Turnover	2022-23	2023-24
Net Profit	2022-23	2023-24

ANNEXURE 4
FORMAT FOR BANK GUARANTEE AS EMD

To,

**General Manager,
Head Office, J&K Grameen Bank,
Narwal, Jammu**

Dear Sir,

In response to your invitation to your RFP for e-OFFICE Solution, M/s _____ having their registered office at _____ (hereinafter called the 'Bidder') wish to respond to the said Request for Proposal (RFP) for self and other associated Bidders and submit the proposal for E-OFFICE Solution & to provide related services as listed in the RFP document. Whereas the 'Bidder' has submitted the proposal in response to RFP, we, the J&K Grameen Bank having our Registered Office at Jammu hereby irrevocably guarantee an amount of 1 Lakhs (Rupees One Lakh only) as bid security as required to be submitted by the 'Bidder' as a condition for participation in the said process of RFP.

The Bid security for which this guarantee is given is liable to be enforced/ invoked

1. If the Bidder withdraws his proposal during the period of the proposal validity; or
2. If the Bidder, having been notified of the acceptance of its proposal by The Bank during the period of the validity of the proposal, fails or refuses to enter into the contract in accordance with the Terms and Conditions of the RFP or the terms and conditions mutually agreed subsequently.

We undertake to pay immediately on demand to J&K Grameen Bank the said amount of 1 Lakhs without any reservation, protest, demur, or recourse. The said guarantee is liable to be invoked/ enforced on the happening of the contingencies as mentioned above and also in the RFP document and we shall pay the amount on any Demand made by J&K Grameen Bank which shall be conclusive and binding on us irrespective of any dispute or difference raised by the Bidder. Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed 1Lac (One Lakh only).
2. This Bank guarantee will be valid up to _____; and
3. We are liable to pay the guarantee amount or any part thereof under this Bank guarantee only upon service of a written claim or demand by you on or before expiry of Bank Guarantee.

In witness whereof The Bank , through the authorized officer has sets its hand and stamp on this _____ day of _____ at _____.

Authorized Signatory

ANNEXURE 5
Performance Guarantee

(FORMAT OF PERFORMANCE BANK GUARANTEE)

Bank Guarantee No:.....

Dated:.....

Bank:..... To

General Manager, J&K Grameen Bank Head office, Narwal
Jammu-180 006 (India)

WHEREAS _____ (Company Name) registered under the Indian Companies Act 1956 and having its Registered office at _____, hereinafter referred to as the BIDDER has undertaken project for e-OFFICE Solution on need basis of J&K Grameen 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 favor to secure due and satisfactory compliance of the obligations of the BIDDER in accordance with the Contract ;

THEREFORE, WE, (Name of the Bank) furnish you this Performance Guarantee in the manner hereinafter contained and agree with you as follows:

1. We, Bank do hereby undertake to pay the amounts due 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 Bidder’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 Bidder 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 Bidder 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 to pay you the amount demanded by you in writing irrespective of any dispute or controversy between you and the BIDDER.

7. We lastly undertake not to revoke this guarantee during its currency except with your written Consent.

NOTWITHSTANDING anything contained herein above;

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

(ii) This Guarantee shall be valid up to and including the (mention date); and

(iii) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before the expiry of this guarantee.

Dated the day of 20 For BANK

Authorized Signatory

ANNEXURE 6

SERVICE LEVEL AGREEMENT

This Service Level Agreement (SLA) herein after referred to as “Agreement” is made between “M/S _____”, a Company incorporated under the Indian Companies Act 1956 with its registered office at _____, hereinafter referred to as the “Company” which Expression shall, be deemed to mean and include the representatives, successors in interest, nominees, administrators and assignees etc. of the ONE PART through its authorized signatory _____ AND “The J&K Grameen Bank”, a Regional Rural Bank created by amalgamation of Jammu Rural Bank and Kamraz Rural Bank by Government of India while exercising power conferred by Sub-Section (1) of section 23(A) of the Regional Rural Bank's Act, 1976 vide notification dated 30th June 2009, issued by Ministry of Finance, Department & Financial Services, carrying on Banking Business, having its Head Office at Narwal, Jammu, Pin-180006, Jammu and Kashmir, hereinafter referred to as the “Bank” which expression shall be deemed to mean and include the representatives, successors in interest, nominees, administrators and assignees etc. of the OTHER PART through its authorized signatory Mr. _____, General Manager J&K Grameen Bank

The Bank and the Company are hereinafter collectively referred to as “Parties” and individually as a “Party”.

1. Term of Contract

This Agreement shall become effective on _____ (Effective Date) and shall remain valid for a period of five years and continue in full force and effect unless or until terminated by either party in accordance with the termination provisions stated herein. At the end of the term, the agreement may be renewed at the bank's option at mutually agreed terms and conditions between Bank and the vendor.

2. Scope of Work

The e-Office solution is an advanced digital workflow automation platform designed to enhance operational efficiency, standardize document processing, and optimize task management within an organization. By eliminating manual processes, e-Office enables secure document handling, seamless approvals, structured task delegation, and transparent tracking mechanisms, ensuring that all organizational workflows are executed efficiently and in compliance with predefined rules.

2.1 Functional Scope & Key Capabilities of e-Office

The e-Office system offers a wide range of process-driven functionalities aimed at optimizing workflow execution, enforcing hierarchical approval structures, and ensuring efficient document tracking. Below is a breakdown of its core operational features:

- Automated Document Management & Workflow Execution
- Task Assignment & Calendar-Based Scheduling
- Structured Office Note Processing & Hierarchical
- User-Centric Notification System
- Advanced Reporting & Analytics Dashboard

Each of these features is powered by a centralized workflow master, ensuring that workflow execution remains synchronized across all modules, approvals follow predefined governance policies, and document processing is standardized for improved compliance and efficiency. Find below a detailed description of each feature, including its functional aspects, user interactions, and integration with the e-Office workflow master.

2.2 User and Role-Based Hierarchical Access

The e-Office system operates on a hierarchical access model, ensuring that each user has access only to the files and documents necessary for their role. This approach prevents unauthorized access, maintains data security, and ensures that documents move efficiently through the organization. Each file in office follows a structured approval workflow, where it is reviewed and approved at different levels based on predefined rules.

When a user creates a document/note, it is assigned to a specific department or workflow. The document/note is then processed based on the organization's hierarchy, meaning lower-level users can submit files for approval but cannot finalize them. Each document follows a systematic approval process, starting from its creation, moving through section-level approvals, then to departmental heads, and finally to senior management or higher authorities for final approval. This ensures that decisions are made at the right level while maintaining accountability.

The system grants different levels of access based on roles. Lower-level users, such as entry-level employees or operations staff, can create and submit documents/notes but cannot approve them. Mid-level users, such as department heads, have the authority to review and modify documents/notes before they are forwarded to the next level. Senior-level users, such as executives or top management, have the highest level of access, allowing them to approve, reject, or escalate files based on organizational requirements.

Each document/note follows a workflow-driven approval process, meaning it cannot be manually bypassed or altered without authorization. If a document/note is submitted for approval, it must be reviewed and approved by the designated authority before it can proceed. If corrections or additional details are needed, the document is sent back to the previous level with comments, ensuring a structured and transparent approval process.

The e-Office system also includes tracking and monitoring features to ensure that no document remains pending for too long. If a file is not processed within a certain timeframe, the system sends automatic reminders or escalates it to a higher level. This prevents delays and ensures that important documents are handled efficiently. Additionally, the system keeps detailed audit

logs that track every action taken on a document, providing a clear record of who accessed, modified, or approved the file.

To maintain security and compliance, access permissions are enforced at every stage of the document's lifecycle. Documents/notes that contain confidential or sensitive information are protected with restricted access, meaning only specific users can view or edit them. In cases where additional approvals are needed, multi-level verification is required, ensuring that only authorized personnel can finalize critical decisions.

The hierarchical structure in e-Office ensures that each level of the organization has a defined role in the document/note approval process. This structured approach improves efficiency, prevents unauthorized access, and ensures that all files move through the correct channels before reaching final approval. By automating workflows and assigning role-based permissions, e-Office provides a secure, efficient, and transparent system for handling organizational documents.

2.3 DAK (Document) Management

The DAK (Document) Movement & Tracking system in e-Office is designed to manage, track, and process official documents efficiently. This ensures timely movement, structured storage, approvals, and secure accessibility of documents throughout an organization. Every document (DAK) received in e-Office follows a structured workflow, ensuring seamless processing within departments.

By following structured steps, users can easily register, file, forward, track, and monitor DAKs, ensuring that all official documents are handled professionally and securely within an organization.

DAKs are the official documents/notes received and processed through various sources. Every incoming document must be registered in the system to enable tracking and approvals. Users responsible for handling documents must review, classify, and assign them for further processing.

Once a document has been received and registered, it must be filed into the system for further action. Filing ensures that the document is stored correctly and can be retrieved when required.

Once a document is filed, authorized users can access, review, and annotate it. This allows multiple users to collaborate on the same document without altering its original content. Security controls prevent unauthorized modifications while allowing necessary updates.

After review, documents must be forwarded to relevant personnel for further processing. Forwarding ensures that the right people take necessary actions based on organizational workflows. If action is not taken within a deadline, the system automatically escalates it to higher authorities.

2.4 File Management:

The File Management System in e-Office provides a structured approach to creating, handling, storing, forwarding, tracking, and finalizing files within an organization. It ensures that files are securely managed, properly categorized, and efficiently processed through predefined workflows, ensuring compliance and transparency.

The File Management System in e-Office provides a centralized, structured, and efficient approach to document storage, approval, tracking, and completion.

With workflow automation, audit logs, and easy tracking, e-Office ensures that files are handled securely, approvals follow structured workflows, and document integrity is maintained at all times.

File creation is the first step in document organization and workflow initiation. A new file can be created for any official process, such as legal documentation, finance approvals, human resources, or operational reports.

Proper categorization ensures structured organization and easy retrieval of files for processing.

The File Register serves as a centralized repository, displaying a list of all files that the logged-in user has access to. Acts as a digital filing system, ensuring that users can access files assigned to them without searching manually.

The File Search & Retrieval System allows users to quickly locate files using multiple search criteria like file number, subject name, date range, status etc

Once a file is created, users can perform multiple file operations to manage and track its progress like viewing file properties, moving or copying files, setting alerts and reminders, tracking changes, attaching supporting documents/digital signatures, tracking movement etc.

The Audit Log System to track every action performed on a file, ensuring full transparency and security.

Files in e-Office can be forwarded to other users for review and approval, ensuring a structured approval process. Users choose the file that requires processing through defined Recipients & Approval Levels – Users can send the file to a higher authority or another department with actions like send for reference, send for approval, return back for corrections etc.

Once a file is forwarded or assigned for approval, users can monitor its progress in real time. Once a file has passed through all approvals, it can be finalized and stored permanently in the archive.

2.5 Office Note Management

The Office Note Approval Process in e-Office enables users to create, circulate, review, and approve official internal communications within an organization. Office Notes serve as a formal record of discussions, approvals, and decisions taken at different levels. This process ensures

that approvals follow structured workflows, all decisions are recorded, and collaboration between departments is transparent and efficient.

The Office Note Approval System in e-Office provides an efficient, structured, and transparent way to manage internal communications, approvals, and documentation. By following predefined workflows, tracking all changes, and ensuring approvals follow hierarchical structures, the system enhances governance, security, and operational efficiency.

Creating an Office Note in e-Office allows users to document important official communications, proposals, or approvals related to an organizational process. The Office Note can be linked to existing files, DAKs, or enclosures to maintain proper referencing.

Once an Office Note is created, it must be forwarded through a structured approval workflow. The system ensures that Office Notes are routed to the appropriate reviewers, approvers, or committees for validation. Every action/decision is recorded, reviewed by the right authorities, and approved within a structured process.

Recipients can add comments, observations, or attach additional supporting documents. The revision history is recorded, ensuring transparency. Approvers can refer the note to another user for further input before making a decision. The note can be reviewed by a single approving authority or an entire committee.

Once the Office Note has passed through the approval workflow, it reaches the final stage where a decision is made. If approved, the Office Note becomes a formal record in the system and can be accessed/viewed by all the users across its workflow. If rejected or further discussion is needed, it is returned down the users in its workflow.

Users can access:

- The finalized note along with approval history.
- Linked documents, supporting files, and annotations.
- The Office Note cannot be modified after finalization, ensuring that the approval remains legally binding.
- Users can monitor the progress of their Office Notes in real-time like pending approval, sent item history, action logs, escalation alerts beyond the deadline/TAT

2.6 Workflows Management

The Workflow Master in e-Office acts as the centralized workflow management system, ensuring that every action, from DAK movement, file approvals, office note processing, calendar events, and document tracking, follows a structured and predefined approval route. The workflow master controls how each task, file, or approval moves through different roles, departments, and levels of hierarchy within an organization.

The Workflow Master in e-Office ensures that every DAK, File, Office Note, and Calendar Task follows a structured, secure, and efficient approval workflow. By implementing role-based approvals, time-based escalations, and audit tracking, the system prevents delays, improves compliance, and enhances organizational efficiency.

With the centralized workflow structure, organizations can ensure that all processes are executed smoothly, approvals are managed effectively, and documents remain secure and trackable at all times.

The Workflow Master is a centralized rule set that dictates how different workflows operate within e-Office. It defines:

- Who initiates a workflow (User Roles & Permissions).
- Who receives the next action (Forwarding Rules).
- How approvals are structured (Sequential or Parallel Approvals).
- How escalations happen (Deadlines & Automatic Reminders).
- How workflow completion is tracked (Final Approval & Archival)

Each feature in e-Office—DAK, File Management, Office Notes, and Calendar Events—follows predefined workflows stored in the Workflow Master.

Workflows in e-Office should support serial workflow where files move through predefined single users at different levels as well as a parallel workflow where multiple users/approvers (committees) are required and the document is sent to all of them simultaneously.

2.7 Calendar Feature

The Calendar Feature in e-Office provides users with an interactive and structured way to manage events, schedules, and reminders. It allows users to plan their activities, set deadlines, schedule meetings, and track important dates in an organized manner. The calendar integrates with the workflow system, ensuring users receive timely notifications and updates related to scheduled events.

The Calendar feature in e-Office is a vital tool for event scheduling, deadline tracking, and meeting management. By offering a user-friendly interface, categorized event management, and automated notifications, e-Office ensures that users stay organized, avoid missed deadlines, and enhance efficiency.

Users can access the Calendar module directly from the e-Office dashboard. The calendar interface provides a clear, interactive view of scheduled events. Users can add events to the e-Office Calendar to schedule meetings, task deadlines, reminders, or other official engagements.

The e-Office Calendar automatically sends reminders for upcoming events.

- Users receive notifications via email or dashboard alerts.
- Pop-up reminders appear before the event starts.
- Missed Event Alerts notify users if they have overlooked an event.

2.8 Notifications and Reports

The Notifications and Reports System in e-Office plays a crucial role in keeping users informed, tracking progress, and providing insights into pending and completed tasks. These features ensure workflow transparency, efficiency, and improved decision-making by allowing users to receive real-time alerts and generate analytical reports.

The Notifications & Reports system in e-Office is essential for workflow monitoring, timely approvals, and efficiency tracking. By providing real-time alerts and comprehensive reports, e-Office ensures that users stay informed, workflows are optimized, and tasks are completed on time.

The Notification System in e-Office should alert users about new tasks, pending approvals, escalations, and status updates. This ensures that users stay informed and take necessary actions on time. In addition to system alerts, users also receive email notifications for updates on their work items.

The Reports module in e-Office allows users to generate performance insights, workflow analytics, and department progress tracking. These reports help evaluate pending work, completed tasks, workflow bottlenecks, and overall system efficiency.

The Dashboard Report provides users with a graphical overview of pending work items and approval statuses.

2.9 Interfaces

The proposed system should be capable of having seamless interface with the Bank's Email/SMS Application for the purpose of receiving OTPs for authentication.

3. Sub-Contracting and Non-Assignment:

The services offered to be undertaken in response to this RFP shall be undertaken to be provided by the bidder directly and there shall not be any sub-contracting without prior written consent from the Bank.

Bank will only discuss the solution with bidders authorized representatives. The bidders 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 OEM or SI 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 Vendor without prior written consent of the Bank.

4. Schedule of implementation

The vendor shall complete the implementation and customization of proposed solution within 1 month from date of issuance of Purchase Order. The implementation shall comprise of installation, system configuration, customization, pilot implementation, UAT and system roll out.

5. Payment Terms

- a) 40% of 1st year payment shall be released after implementation of the project, UAT Sign off, submission of PBG and signing of the SLA by the Bank
- b) 50% of 1st year payment shall be released after GO LIVE of Project.

- c) 10 % of 1st year payment shall be released after completion of 1 year warranty period of the project
- d) The project shall be under AMC for further 4 years after completion of warranty period.
- e) The AMC cost of each year shall be paid in advance at the start of each year subject to raising of Invoice by the vendor.
- f) Extension of the project after AMC period shall be on mutually agreed rates and terms and conditions of both the parties.

6. Performance Guarantee

The selected Bidder shall be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of non-completion of the project and warranty period. In case the selected Bidder fails to submit performance guarantee within the time stipulated, The Bank, at its discretion, may cancel the order placed on the selected Bidder without giving any notice. Bank shall invoke the performance guarantee in case the selected Bidder fails to discharge their contractual obligations during the period or Bank incurs any loss due to Bidder's negligence in carrying out the project implementation as per the agreed terms & conditions.

7. Data Ownership

The Vendor agrees that the Bank owns the data, and that the Vendor is the custodian of the data under the overall guidelines of the Bank. The Vendor shall provide adequate levels of security to protect the confidentiality, availability and integrity of the data and other technology resources in its custody as part of this Agreement. The right to data, even in the event of disputes is solely with the Bank.

8. Service Management

Effective support of in-scope services is a result of maintaining consistent service levels. The following sections provide relevant details on service availability, monitoring of in-scope services and related components. This section lists the minimum service level required to be maintained by the Company on award of the contract.

8.1 "Response Time" shall mean the interval from receipt of first information from Bank to the company, or to the local contact person of the Company by way of any means of communication informing them of the malfunction in system to the time Company Engineer attends the problem.

8.2 “Restoration Time” shall mean the period of time from the problem occurrence to the time in which the service returns to operational status. This may include temporary problem circumvention / workaround and does not necessarily include root cause removal.

8.3 “Resolution Time” shall mean the period of time from the problem occurrence to the time in which the root cause of the problem is removed and a permanent fix has been applied to avoid problem reoccurrence.

8.4 “Down Time” shall mean the period when the system is not available due to a problem in the system and shall be the interval between the time of reporting of failure to the time of restoration.

8.5 Call Response/Resolution and uptime commitments

Service/Type	Level
Service Window	24x7
Response Time	Within 30 Min
Resolution Time	Critical-30 hour Non Critical:-1 hour
Uptime Commitment	99.90%

8.6 Percentage downtime

Shall mean the aggregate of downtime of the application during the quarter expressed as a percentage of total available time in a quarter i.e. 90 * 24 hours. Thus, if the aggregate downtime of the application works out to 21.6 hours during a quarter then the percentage downtime shall be calculated as follows:

$$(21.6 \times 100) / 90 * 24 = 1.0\%$$

(Considering days in a quarter as 90)

Following will be excluded while calculating the down time:

- a) Down time due to Bank issues.
- b) Schedule down time for maintenance activity. Vendor shall inform the Bank at least a week before for the schedule downtime and for urgent situation at least 24 hours before.
- c) Down time due to Force Majeure

If at any time during performance of the Contract, vendor or its subcontractor(s) encounter conditions impeding timely delivery of the Products and performance of Service, vendor shall promptly notify the Bank in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the vendor’s notice, the Bank shall evaluate the situation and may, at its discretion, extend the vendor’s time for performance, with or without liquidated damages, in which case, the extension shall be ratified by the parties by amendment of the Contract.

Except as provided in the above clause, a delay by vendor in the performance of its delivery obligations shall render it liable to the imposition of liquidated damages, unless an extension of time is agreed upon without the application of liquidated damages.

9. Penalty

In case of delay or default in execution of works or delivery of goods & services, penalties at the following rates shall be imposed to the vendor on the total amount (as per relevant rate schedule) of delayed goods/services. The default shall be deemed to have incurred in case vendor fails to make commercially reasonable efforts as might be certified by an bank’s empowered committee in this regard.

Any delay in completion of the work over the stipulated period will attract penalty of 0.2% of the contract value per day subject to maximum of 20% of the contract value. The Bank reserves its right to recover this amount by any mode, which includes adjusting from any payment to be made by the Bank to the supplier.

Maximum delay of 3 months is tolerable, beyond which bank reserves the right to cancel the order and EMD of the vendor will be forfeited in such case.

If vendor fails to provide any of the services as per scope of this agreement or It fails to maintain guaranteed uptime on quarterly basis as per the terms of this agreement, the Bank shall be entitled to charge penalty as per below table for the defaulting quarter.

Quarterly Uptime	Amount of Penalty
>=99.9% to 100%	No Penalty
>=99% to <99.9%	5% of amount payable for the quarter

>=98% to <99%	10% of amount payable for the quarter
>=97% to <98%	20% of amount payable for the quarter
<=97%	30% of amount payable for the quarter

If Uptime is below 97.00%, Bank shall have full right to terminate the contract.

The penalty shall be deducted / recovered by the Bank from any money due or becoming due to the vendor under the contract or may be recovered by invoking the bank guarantees or otherwise from Vendor or from any other amount payable to Vendor in respect of other orders.

However, the Bank may, at its discretion, waive the liquidated damages in case the delay cannot be attributed to Vendor. The decision of the Bank in this regard shall be final, conclusive and binding.

As per Law, applicable service taxes will be charged on penalty charges and the same will be recovered from the vendor.

10. Partnership / Collaboration / Subcontracting

The Vendor is fully responsible for deliverables for the project irrespective of their constitution and arrangements with OEMs. No subcontracting, partnership, collaboration shall be allowed.

11. Sensitive Information

Any information considered sensitive must be protected by the Vendor from unauthorized disclosure, modification or access.

12. General

This agreement document signed by both the parties shall constitute the entire binding contract between Vendor and Bank for the implementation of this project/contract. This Contract shall be governed in all respects by applicable laws in J&K and the Court of Jammu will have exclusive Jurisdiction in all matters of disputes.

13. Confidentiality

Vendor understands and agrees that all materials and information marked and identified by BANK as 'Confidential' are valuable assets of BANK and are to be considered BANK's proprietary information and property. Vendor will treat all confidential materials and information provided by BANK with the highest degree of care necessary to ensure that unauthorized disclosure does not

occur. Vendor will not use or disclose any materials or information provided by BANK without BANK's prior written approval.

Vendor shall not be liable for disclosure or use of any materials or information provided by BANK or developed by Vendor which is:

- a. Possessed by Vendor prior to receipt from BANK, other than through prior disclosure by BANK, as documented by Vendor's written records;
- b. Published or available to the general public otherwise than through a breach of Confidentiality;
- c. Obtained by Vendor from a third party with a valid right to make such disclosure, provided that said third party is not under a confidentiality obligation to BANK;
- d. Developed independently by the Vendor.

In the event that Vendor is required by judicial or administrative process to disclose any information or materials required to be held confidential hereunder, vendor shall promptly notify bank and allow bank a reasonable time to oppose such process before making disclosure.

Vendor 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 Vendor, if quantified. Further the BANK is entitled to seek to injunctive relief.

Nothing herein shall be construed as granting to either party any right or license under any copyrights, inventions, or patents now or hereafter owned or controlled by the other party.

The requirements of use and confidentiality set forth herein shall survive the expiration, termination or cancellation of this tender.

Nothing contained in this contract shall limit the Vendor from providing similar services to any third parties or reusing the skills, know-how, and experience gained by the employees in providing the services contemplated under this contract. The confidentiality obligations shall survive for a period of one year post the termination/expiration of the Agreement.

14. INDEMNITY

The Company hereby indemnifies, protects and saves Bank and holds Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including attorney fees), relating to or resulting directly or indirectly from (i) an act of omission or commission of the Company, its employees, its agents, or employees of its sub-contractors in the

performance of the services provided by this Agreement, (ii) breach of any of the terms of this Agreement or breach of any representation or warranty or false statement or false representation or inaccurate statement or assurance or covenant by the Company, (iii) bonafide use of the deliverables and or services provided by the Company, (iv) 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 fulfill the scope of this project, (v) claims made by the employees, sub-contractor, sub-contractors employees, who are deployed by the Company, under this contract, (vi) breach of confidentiality obligations of the Company, (vii) gross negligence or gross misconduct solely attributable to the Company or by any agency, contractor, subcontractor or any of their employees by the Company for the purpose of any or all of the obligations under this agreement. The Company shall further indemnify Bank against any loss or damage arising out of loss of data, claims of infringement of third-party copyright, patents, or other intellectual property, and third-party claims on BANK for malfunctioning of the device or software or deliverables at all points of time, provided however, (i) BANK notifies the Company in writing immediately on being aware of such claim, (ii) the Company has sole control of its defense and all related settlement negotiations. Company shall be responsible for any loss of data, loss of life, etc., due to acts of Company representatives, and not just arising out of gross negligence or misconduct etc., as such liabilities pose significant risk. The Company shall indemnify BANK (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:

1. Non-compliance of the Company with Laws / Governmental Requirements.
2. Intellectual Property infringement or misappropriation.
3. Negligence and misconduct of the Company, its employees, sub-contractor and agents.
4. Breach of any terms of Agreement, Representation or Warranty.
5. Act of omission or commission in performance of service.
6. Loss of data.

Indemnity would be limited to court or arbitration awarded damages and shall exclude indirect, consequential and incidental damages. However indemnity would cover damages, loss or liabilities, compensation suffered by BANK arising out of claims made by its customers and/or regulatory authorities.

The Company shall indemnify, protect and save BANK against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from misappropriation of any third party trade secrets or infringement of any patent, trademarks, copyrights etc. or such other statutory infringements under any laws including the Copyright Act, 1957 or Information Technology Act 2000 in respect of all the hardware, software and network device or other systems supplied by them to BANK from whatsoever source, provided BANK notifies the Company in writing as soon as practicable when BANK becomes aware of the claim however, (i) the Company has sole control of its defense and all related settlement negotiations (ii) BANK provides the Company with the assistance, information and authority reasonably necessary to perform the above and (iii) BANK does not make any statements or comments or representations about the claim without the prior written consent of the Company, except where BANK is required by any court/ authority/ regulator to make a comment / statement/representation/pleading. Indemnity would be limited to court or arbitration awarded damages and shall exclude indirect, consequential and incidental damages and compensations. However indemnity would cover damages, loss or liabilities suffered by BANK arising out of claims made by its customers and/or regulatory authorities.

15. TERMINATION OF CONTRACT:

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 three (3) months prior notice. The notice of termination shall specify that the termination is for convenience stipulating the extent to which performance of the Company under the contract is terminated and the date upon which such termination become effective.

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 reserves its right to terminate the contract in the event the Company repeatedly fails to maintain the service levels prescribed by BANK in scope of work.

In the event of termination, termination will be without compensation to the Company provided that such termination will not prejudice or affect any right of action of remedy which has accrued or will accrue thereafter to BANK.

16. Consequences of Termination

In the event of termination of the Agreement for the reasons stated in Termination Clause of this agreement, the Bank shall be entitled to impose any such obligations and conditions and issue any clarifications as may be reasonably necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Vendor shall be obliged to comply with and take all reasonable steps to minimize loss resulting from that termination/breach and further allow the next vendor to take over the obligations of the Vendor in relation to the scope of the Agreement.

In the event that the termination of the Agreement is due to the expiry of the Term, the Vendor shall be obliged to provide all such reasonable assistance to the next vendor or any other person as may be required by the Bank.

Nothing herein shall restrict the right of the Bank to invoke the Performance Bank Guarantee and pursue such other rights and/or remedies that may be available to the Bank under law or otherwise.

The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Agreement that are expressly or by implication intended to come into or continue in force on or after such termination.

17. Disaster Recovery Mechanism

The proposed system must be capable of and compatible for Disaster Recovery implementation. The Vendor should describe the provisions for disaster recovery and show that the system facilitates disaster recovery.

18. Migration

In the event of termination or expiry of the Term, the Vendor shall cooperate with the bank in migrating the data of Biometrics Attendance System and shall delete all data of the Bank that may exist with the Vendor.

19. Ownership and Retention of Documents

The Bank shall own the documents, prepared by or for the Vendor arising out of or in connection with the Agreement"

Forthwith upon expiry or earlier termination of the Agreement and at any other time on demand by the Bank, the Vendor shall deliver to the Bank all documents provided by or originating from the Bank and all documents produced by or from or for the Vendor in the course of performing the Service(s), unless otherwise directed in writing by the Bank at no additional cost.

The Vendor shall not, without the prior written consent of the Bank store, copy, distribute or retain any such Documents.

The Vendor shall preserve all documents provided by or originating from the Bank and all documents produced by or from or for the Vendor in the course of performing the Service(s) in accordance with the legal, statutory, regulatory obligations of the Banking this regard.

20. Compliance with statutory and regulatory provisions

It shall be the sole responsibility of the Vendor to comply with all statutory, regulatory & Law of Land and provisions while delivering the Services.

21. Right to Audit

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

The Selected Bidder (Service Provider) 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 Service Provider is required to submit such certification by such Auditors to the Bank.

Bidder should allow the J&K Grameen 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 Grameen 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.

22. Audit and Inspection of records

The Bank, Reserve Bank of India, and/or their auditors (whether internal or external) shall be authorized to make inquiries and conduct audit in connection with vendor's compliance with its obligations as per this Agreement. The vendor agrees to provide the Bank with such information and access for audit of the Vendor, as requested by the Bank, Reserve Bank of India, and/or their

auditors. At all times, the Bank, Reserve Bank of India, and/or their auditors shall have the right to audit the records of the Vendor directly or through its representatives in relation to the Services hereunder. All Vendor's records with respect to any matters covered by this Agreement and/or as may be required by the Bank, Reserve Bank of India, and/or their auditors shall be made available to the Bank or its designees as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Vendor is aware that any failure to provide the data or refusal by them to permit audit as above may attract penalty being imposed on the Bank by the RBI. Such penalty due to non provision of such data and / or records attributable to the Vendor shall be recovered by the Bank from the Vendor.

The Vendor shall address all such audit findings and implement the measures to mitigate risks as brought out therein. The Vendor shall comply with procedures to deal with deficiencies noted by auditors, government regulators and other internal or external agencies and provide relevant solutions.

23. Force Majeure

The Vendor or BANK shall not be liable for penalty or termination for default if and 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. For purposes of this clause, "Force Majeure" means an event beyond the control of the Vendor and not involving BANK or Vendor's fault or negligence and not foreseeable. Such events may include, but not restricted to wars, revolutions, epidemics, natural disasters etc.

If force majeure situation arises, the Vendor shall promptly notify BANK in writing of such condition and cause thereof. Unless otherwise directed by BANK in writing, the Vendor shall continue to perform its obligations under contract as far as possible.

24. Limitation of Liability

a) Notwithstanding anything contained herein, bidder shall be liable for any indirect, special, punitive, consequential or incidental damages (including, without limitation, loss of use, data, revenue, profits, business) under this agreement and the aggregate liability of bidder, under this agreement shall not exceed more than the total contract value.

b) Except as provided in this agreement there are no other express or implied warranties, representations, undertakings or conditions.

25. Resolution of Disputes

Arbitration, Venue & Jurisdiction:

In the event of disputes, differences, claims and questions between the Parties hereto arising out of this Agreement or in any way relating hereto or any term, condition or provision herein mentioned or the construction or interpretation thereof or otherwise in relation hereto, the parties shall first endeavor to settle such differences, disputes, claims or questions amicably and failing such settlement the same shall be referred to the arbitration by arbitrator appointed by both the parties with mutual consent. The arbitration shall be held in accordance with the Arbitration and Conciliation Act, 1996 or any other statutory modification or re-enactment thereof for the time being in force and shall be held in Jammu and conducted in English language.

The Court in Jammu alone shall have jurisdiction over such arbitration proceedings. The award of the Arbitration shall be final, conclusive and binding upon the Parties hereto as an award of Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof for the time being in force. Such award may be filed in any competent Court in Jammu.

Each Party will bear the expenses/costs incurred by it in appointing the Arbitrator. However, the cost of appointing the Umpire shall be borne equally by both the Parties.”

26. Governing Laws

The Contract, its meaning and interpretation and the relation between the parties shall be governed by the applicable laws of the Union of India read with local laws of Jammu & Kashmir and the Vendor shall agree to submit to the courts under whose exclusive jurisdiction the Registered Office of BANK falls.

27. ADDRESS OF NOTICES:

Following shall be address of BANK for notice purpose:

General Manager,
 J&K Grameen Bank,
 Head Office, Narwal, Jammu- 180 006 (India)

Following shall be address of Company for notice purpose:

.....

Nothing contained in this Agreement shall be deemed or constructed as creating a joint venture or partnership between the Company and the Bank.

This Agreement may be modified or amended solely in writing as signed by both Parties.

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.

This Agreement has been signed in two copies at Jammu on, each of which shall be deemed to be an original.

Agreed and signed on behalf of
Company's Authorized Signatory

Agreed and signed on behalf of
J&K Grameen Bank
[Authorized Sign]