

**Expression of Interest (EOI)
for implementation of Management Information
System (MIS)**

EOI Schedule

EOI Reference Number	Ref. No. JKGB/IT/MIS/2025-26/5639, Dated 17-Nov-2025
Issuing Department Name	IT Department J&K Grameen Bank Head Office Narwal Jammu, J&K email: it.hoj@jkgb.in, Ph. +918899006461
EOI Details	Expression of Interest (EOI) for Implementation of Management Information System (MIS)
EOI Type	Open
Last Date of Submission	06-Dec-2025

Invitation for EOI

Jammu and Kashmir Grameen Bank invites Expressions of Interest (EOI) from eligible and experienced vendors for the revamp of its existing Management Information System (MIS) and Automated Data Flow (ADF) solution. The Bank has previously implemented an MIS-ADF solution through a selected vendor. With evolving regulatory, operational, and technological requirements, Bank now intends to upgrade and enhance this solution to meet future demands, strengthen data governance, and ensure seamless reporting to RBI, NABARD, and other stakeholders. The proposed revamp will also support the Bank's strategic shift toward data-driven decision making by enabling timely, accurate, and actionable insights across all levels of operation.

The proposed MIS & ADF solution should empower the Bank to meet regulatory obligations and internal operational goals while fostering a culture of data-driven decision making. The vendor shall be responsible for delivering an end-to-end solution encompassing the following components:

1. Data extraction from CBS and other applications to meet ADF and MIS requirements
2. Implementation of robust data validation mechanisms
3. Design and deployment of a secure, scalable Central Data Repository (CDR)
4. Automated Extract-Transform-Load (ETL) processes for near real-time/T+1 data availability
5. Automated Data Flow aligned with RBI's ADF framework
6. Integration of data security and governance features
7. Establishment of a metadata framework for structured reporting and traceability
8. Data upload services from Excel, XML, JSON, and other formats into the CDR
9. Fulfilment of internal MIS requirements across Head Office / Regional Office / Branches etc.
10. Deployment of reporting services with customizable templates and export formats
11. Alerts and mailing options for scheduled and exception-based reporting
12. Comprehensive audit trails for all data operations and user activities
13. Enablement of data-driven decision making through intuitive dashboards, analytics, and drill-down capabilities
14. Drag-and-drop interface for creating ad hoc reports without developer intervention.
15. Granular access privileges for different user groups (e.g., HO, RO, AO, branches) to ensure data confidentiality and operational discipline
16. Provision for timely updates and configuration changes in response to evolving RBI/NABARD/GOI reporting formats and schedules.
17. To ensure readiness for future RBI reporting frameworks and centralized data exchange mechanisms.
18. Optimized access to key performance indicators and reports via mobile devices for senior management and field officers

The Bidders interested to participate shall submit their comprehensive technical proposals in the soft form. The bidder should have implemented the proposed solution in at least one SCB (Scheduled Commercial Banks) / RRB (Regional Rural Bank) in India and the Solution should be live as on issuance date of this EOI. Bank will

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evaluate the Bidders on the technical capabilities of the solution and may ask shortlisted bidders to showcase their solution for further evaluation.

The EOI is not an offer by Jammu and Kashmir Grameen Bank, but an invitation for bidder's responses who intend to propose their solutions to the bank. No contractual obligation on behalf of Jammu and Kashmir Grameen Bank, whatsoever, shall arise from the offer process unless and until a formal contract is signed and executed by duly authorized officials of Jammu and Kashmir Grameen Bank and the Bidder.