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Technical Proposal

Implementation of e-Business Suite Enterprise Resource
Planning System – Lot 2

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Safe Harbour

Validity

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This Document has been prepared based on the initial understanding of the requirements. The information available and wherever proposed, the approach and/or services mentioned are based on the requirements defined and understood by us, based on discussions so far.

This Document has been written for the use of the client, whilst every care has been taken to ensure that the contents of this Document are complete and realistic, JMR reserves the right to change or withdraw the document in the light of further information gained, based on the actual requirements.

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1. Executive Summary

To support its strategic objectives and evolving operational demands, National Bank of Moldova is looking for a robust, integrated technology solution that enhances control and drives efficiency in their enterprise functions. As business processes expand in complexity, reliance on disparate systems or manual workflows can lead to data silos, operational inefficiencies, and increased compliance risks.

As outlined in the RFP, National Bank of Moldova seeks a unified enterprise resource planning (ERP) solution that streamlines Financial, Budgeting, Project Costing, Annual Procurement and Operational SCM functions including Order Management, improves end-to-end visibility, and enforces strong governance across all departments. This initiative addresses the specific operational challenges and strategic priorities conveyed through those engagements, establishing a scalable digital backbone that aligns with long-term growth goals and regulatory requirements.

This proposal outlines the implementation of an enterprise-wide Oracle E-Business Suite (EBS) solution designed to modernize and integrate the required functions. The objective is to replace fragmented processes with a unified system.

This initiative will establish a "single source of truth" for organizational data, strengthening governance and ensuring compliance with regulatory standards. By automating workflows and improving data visibility, the organization will enhance operational efficiency and equip its leadership with the actionable intelligence required to drive strategic growth.

The proposed solution delivers a scalable, secure, and future-ready platform designed to meet the evolving needs of the organization.

Our Approach to Ensure Successful Implementation

- **Hybrid methodology** (Waterfall for core modules, Agile for reports/interfaces), combines predictability with flexibility.
- **PRINCE2 governance:** stage-gate approvals, defined roles, risk register, quality reviews.
- **Early risk mitigation:** data profiling workshops, mock migrations, dedicated change management plan.
- **Proven banking accelerators:** pre-built templates for central bank chart of accounts, approval workflows, regulatory reports.
- **'Extended Arm' model:** embedded JMR experts for continuous knowledge transfer and self-sufficiency post-go-live.

Our Proposition and Capabilities

JMR Infotech brings strong expertise and proven methodologies to deliver a unified, secure, and future-ready Oracle ERP platform. Our hybrid approach ensures seamless deployment across core functions,

integration with existing systems, and improved operational visibility, building a reliable digital foundation for the organization's long-term growth.

Our proposal outlines a robust implementation strategy encompassing system integrations, data migration, comprehensive training, and post-go-live hyper-care support. Backed by a proven track record of successful deployments, this program empowers organizations to establish unified governance, enhance workforce efficiency, and cultivate a digitally enabled operational environment, all while ensuring minimal disruption to business activities and full adherence to industry best practices.

- **End-to-End Ownership:** We assume complete responsibility for the entire implementation lifecycle from solution design and configuration to integration, testing, and go-live, ensuring a seamless experience.
- **Proven Expertise:** Our team consists of seasoned professionals with extensive experience in Oracle EBS implementations across complex, multi-country environments.
- **Certified Specialists:** We deploy a highly skilled team of functional and technical experts, certified in Oracle EBS applications, to guarantee quality and compliance.
- **Collaborative Engagement:** We employ a structured framework that promotes knowledge sharing, stakeholder alignment, and change management to support the organization's strategic objectives.

Our proposal is tailored to provide the right talent pool, helping our clients maintain momentum across key initiatives while ensuring quality, compliance, and continuity in delivery. Our implementation services are rooted in innovation, intelligence, and deep industry expertise, delivered through a unique collaborative model that ensures long-term value creation.

At **JMR Infotech**, we are at the forefront of enabling institutions to scale and succeed by empowering with the right talent. Our implementation services are rooted in innovation, intelligence, and deep industry expertise, delivered through a unique collaborative model that ensures long-term value creation.

Our Unique Engagement Model: The 'Extended Arm' Advantage

JMR Infotech's 'Extended Arm' model goes beyond traditional implementation. It is a strategic partnership designed to ensure the success of an organization's ERP implementation. By embedding our experts within your project teams, we deliver:

- **Seamless Collaboration:** Close alignment with your enterprise needs and IT stakeholders for faster decision-making and smooth execution
- **Contextual Understanding:** Close alignment with your cross-functional business and IT teams for faster decision-making and smooth execution of ERP.
- **Accelerated Delivery:** Streamlined implementation with reduced operational risk through proactive coordination and agile methodologies.
- **Sustainable Knowledge Transfer:** Building internal capability through structured training and documentation, ensuring long-term self-sufficiency post go live.

This engagement model ensures that organizations benefit from a unified approach, leveraging JMR's expertise while empowering your teams for future scalability and innovation.

AI-Driven Delivery with SensAI

Our proprietary **SensAI platform** powers intelligent transformation through:

- Real-time insights into Project with AI powered Project Knowledge Management
- AI-led automation and testing
- Continuous optimization of delivery processes
- Enhanced risk mitigation & AI powered Automation

With SenseAI, we bring **speed, precision, and foresight** to every transformation initiative.

Centre of Excellence (CoE) for Enterprise Resource Planning Solutions

Our dedicated **Centre of Excellence (CoE)** acts as a talent engine, ensuring that our services bring maximum value. The CoE:

- Curates' best practices, delivery frameworks, and training modules
- Develops reusable tools and accelerators to enhance productivity
- Provides ongoing support and skill enhancement for deployed teams
- Ensures consistent alignment with global standards and client-specific needs

The CoE ensures that our clients benefit from **cutting-edge solutions, proven methodologies, and global insights**, tailored to their unique needs.

Proven Track Record of Excellence

With a global footprint and **two decades long legacy**, JMR Infotech has delivered successful technology transformations for banks including central banks across geographies. Our expertise spans:

- **Enterprise Resource Planning (Financials, CRM, SCM, HRMS etc)**
- Open API and cloud-native & ready platforms
- Risk and compliance automation
- Core banking modernization
- Digital channel enablement

Recognized by Industry Analysts and Awards

Our excellence is consistently recognized by global analysts and industry bodies:

- 🏆 **Best Banking Technology Solution Provider** – *Global Banking and Finance Review Awards, 2025*
- 🏆 **Best Provider in Enterprise-Wide Digital Transformation** – *11th Africa Bank Summit, 2023*
- 🏆 **Best Core Banking and Risk Management Provider (UAE)** – *Financial Derivative, Europe, 2022*
- 🏆 **Top 10 Most Promising Banking Technology Solutions Providers** – *CIO Review Magazine, 2021*
- 🏆 **Top 10 Risk Management Solution Providers** – *CIO Insider, 2020*
- 🏆 **Global Banking and Finance Review (2020)** – *Decade of Excellence in Technology – MENA*
- 🏆 **10 Most Recommended Risk Management Solution Providers** - *CIO Insider (2020)*
- 🏆 **Top 20 Most Promising Banking Technology Solutions Providers** - *CIO Review (2019)*
- 🏆 **Best Innovation in Education Technology for Schools** - *World Education Summit (2016)*

-  **World Business Leader for innovation, knowledge leadership, and a systematic approach** - *World Confederation of Business (2015)*
-  **50 Fastest Growing Tech Companies for innovation, customer orientation, and domain expertise** - *Silicon Review (2015)*
-  **Best Core Banking Solution Provider in Middle East & Africa** - *Global Banking and Finance, 2014*
-  **Top 25 Core Banking Software Companies & Systems** - *Lucep Pte*
-  **valu (powered by JMR's Genie de Banca)** - *Winner of 3 prestigious Fintech Awards: Fintech Innovation of the Year - Terrapin's Seamless Awards 2019, Dubai - Payments Award - E-Commerce Summit 2019 and European Global Banking Award - 2020*

With our **Extended Arm model, SensAI powered delivery**, and a world-class **Centre of Excellence**, JMR Infotech is your ideal partner for business technology transformation. We don't just deliver solutions, we deliver outcomes.

Let's Transform the Future of Banking Together.

2. Bill of Materials

Following table lists down detailed Bill of Material (BOM) for the modules that needs to be licensed to enable above stated solutions.

SL #	Product Description	Metric	Qty
1	Oracle Financials	Application User Perpetual	20
2	Oracle Hyperion Planning Plus	Application User Perpetual	20
3	Oracle Project Costing	Application User Perpetual	5
4	Oracle Inventory Management	Application User Perpetual	10
5	Oracle Mobile Supply Chain Applications for Oracle Inventory Management	Application User Perpetual	10
6	Oracle iProcurement	Application User Perpetual	50
7	Oracle Purchasing	Application User Perpetual	50
8	Oracle Supplier Lifecycle Management	Enterprise Employee Perpetual	50
9	Oracle Sourcing for Oracle Purchasing	Application User Perpetual	10
10	Oracle Procurement Contracts for Oracle Purchasing	Application User Perpetual	10
11	Oracle Contract Lifecycle Management for Public Sector	Application User Perpetual	10
12	Oracle Order Management	Application User Perpetual	10

Please refer Annex 34 - Indicative H & TSW Sizing for sizing details for technology software.

3. Commercials

The commercials presented in the annexures are designed to provide Bank with a transparent, predictable, and value-driven pricing structure. This structure not only reflects a fixed-scope, fixed-price model for implementation but also delivers flexibility for future scalability, enabling Bank to optimize its investment while achieving a seamless transition to a modern platform.

Please refer the following annexures for the financial details.

3.1 Annex 11 – Price Specifications

3.2 Annex 12 – Detailed financial for Implementation Services

3.3 Annex 13 – TCO

3.4 Payment Milestones

3.4.1 License Fee & 1st year AMC

Sr. No	Payment Milestones	% Payment
1	License & 1 st Year AMC on Go Live date	100%

- The Oracle software license fees and first-year Annual Maintenance and Support (AMC) fees are proposed to be invoiced and paid in line with the planned Go-Live date as defined in the agreed project schedule. In the event of delays arising from Bank-side dependencies, third-party vendors, infrastructure readiness, regulatory requirements, or other factors beyond JMR's control, the payment of the license and first-year AMC fees shall remain aligned to the originally agreed project timeline. This is necessary as JMR is required to honor its commercial commitments and payment obligations towards Oracle in accordance with the agreed procurement and licensing arrangements, thereby ensuring timely license provisioning, support coverage, and overall project readiness. This clause will be part of the contract if we are selected.

3.4.2 Implementation Services

Sr. No	Payment Milestones	% Payment
1	On Contract Signing	20%
2	On Completion of Product walkthrough	20%
3	On Completion of Product Configuration/Parameterization	20%
4	On Completion of System Integration testing	20%
5	On Completion of User Training/Train the Trainer	10%
6	On Completion of Go-Live	10%

Sr. No	Payment Milestones	% Payment
	TOTAL	100%

Support Fees-AMC from 2nd Year to 5th Year

Sr. No	Payment Milestones	% Payment
1	Support Fee – Yearly Advance	100%

Note: JMR has proposed a payment milestone structure that is aligned with the planned implementation approach, project effort distribution, and resource commitments throughout the project lifecycle. While we acknowledge and respect the milestone framework outlined in the RFP, we believe that a payment schedule that closely reflects the progression of project activities and deliverables will facilitate effective project execution and governance. Accordingly, JMR would welcome the opportunity to discuss and finalize a mutually agreeable payment milestone structure with the Bank during contract finalization, ensuring alignment with the interests and commitments of both parties.

3.5 Post-Warranty Implementation Support Services from year 2 to 6

Upon expiry of the warranty period, and subject to the Bank maintaining valid annual Oracle AMC/support coverage, product support shall be provided directly by Oracle through its standard support channels, including the Oracle My Oracle Support (MOS) portal. The Bank will be able to log service requests directly with Oracle, and Oracle will provide support, issue resolution, patches, updates, and product guidance in accordance with its standard support policies, service levels, and issue severity classifications.

As Oracle's standard support framework is generally sufficient to address the ongoing product support requirements of most customers, JMR has not included any additional post-warranty support services in the current commercial proposal.

However, should the Bank require dedicated post-Go-Live assistance from JMR beyond Oracle's standard support services, including operational support, application advisory services, knowledge transfer, issue coordination, stabilization support, enhancements, or other project-specific requirements, JMR would be pleased to provide such services. The scope, duration, resource requirements, service levels, and associated commercial terms for any such optional services may be discussed and mutually agreed upon at a later stage based on the Bank's evolving operational needs and business requirements.

3.6 Payment Terms and Conditions

1. **Taxes and Duties:** All prices quoted above are inclusive of WHT. In addition to the Fees and Charges quoted above, Bank/Institution will pay all other local taxes and duties as applicable. These include Service Tax, VAT, Banking Charges, any other taxes, and duties of whatever nature, however levied, as may be applicable.

2. Licenses and 1st year AMC fees mentioned under section 3.4.1 need to be paid 100% on Go Live date and shall also to be renewed annually for continued product support as per OEMs policies.
3. The first Payment milestone defined under Sections 3.4.2 for Implementation shall be settled immediately upon Contract Signing/ PO issuance.
4. Subsequent Invoices for Professional Fees shall be raised as per sections 3.4.2 and must be settled within thirty (30) days from the date of invoice. In case of any delay in payment beyond thirty (30) days, an interest at the rate of 2% per month will be levied on Invoice value.
5. The Invoices for AMC Support Fees shall be raised as per section 3.4.3 and must be settled within thirty (30) days from the date of the invoice. In case of any delay in payment beyond thirty (30) days, interest at the rate of 2% per month will be levied on Invoice value.
6. Please note that our understanding is that the Tender Guarantee amount of 1% is to be calculated based on the budget allocated for this tender, covering both Lots, and excluding the Total Cost of Ownership (TCO) for Years 2-6, as such costs fall outside the current contract period. Accordingly, JMR has calculated and arranged the Tender Guarantee based on the allocated budget applicable to this tender. However, should the Bank require the Tender Guarantee to be calculated based on the overall TCO, including Years 2-6, JMR remains willing to provide the differential amount through an additional Tender Guarantee, as may be required by the Bank.
7. Billing will be done by JMR Infotech Middle East FZC and payable in USD.
8. All prices quoted here are in US Dollars (USD).



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