

ANNEX 16

Statement on the List of Main Similar
Provided Services in the Last 7 Years

STATEMENT ON THE LIST OF MAIN SIMILAR PROVIDED SERVICES IN THE LAST 7 YEARS

Economic operator,

JMR Infotech Middle East FZC

I, the undersigned **Naman Jain**, authorized representative of **JMR Infotech Middle East FZC**, declare under sole responsibility, under the sanctions applied to false public documents, that the information presented in the table below is true.

I declare that the information provided is complete and correct in every detail and I understand that the contracting authority has the right to request, for the purpose of verifying and confirming the declarations, statements and documents accompanying the tender, any additional information for the purpose of verifying the data in this declaration.

Hereby, I authorize any institution, trading company, bank or other legal entity to provide information to authorized representatives of the National Bank of Moldova regarding any technical or financial aspect in connection with our activity.

LIST OF MAIN SERVICES RENDERED IN THE LAST 7 YEARS

No.	Number and object of the contract/ Type of services provided	Purposes of providing services	The role in the fulfilment of the contract	Share fulfilled by the Tenderer (%)	Performance indicators of the project (measurable)	Name, headquarter/address of the Beneficiary /Client/ website	Period of contract	Total contract price/value of goods/services/delivered /performed in EUR
0	1	2	3	4	5	6	7	8
1	Core Banking Upgrade – Union Bank, Albania	<ul style="list-style-type: none"> Core Banking Solution upgrade from Oracle FLEXCUBE 11.x to 14.7 Upgrade of Oracle Banking Digital Experience version 22.x 	Sole Contractor	100%		Ferenc Nopçka" Square, no. building 5 Tirana, 1016, Albania	March 2023 – Gone Live	Due to confidentiality obligations with our client, we are unable to disclose the contract value
2	Modernization of the Core Banking System – ZANACO, Zambia	<ul style="list-style-type: none"> Upgrade of Oracle FLEXCUBE 12.0.3 to Oracle FLEXCUBE 14.7 Implementation of Oracle Banking Digital Experience 	Sole Contractor	100%		Zambia National Commercial Bank Plc (ZANACO)	July 2025 – Gone Live	Due to confidentiality obligations with our client, we are unable

No.	Number and object of the contract/ Type of services provided	Purposes of providing services	The role in the fulfilment of the contract	Share fulfilled by the Tenderer (%)	Performance indicators of the project (measurable)	Name, headquarter/address of the Beneficiary /Client/ website	Period of contract	Total contract price/value of goods/services/delivered /performed in EUR
		(OBDX) V21.1 <ul style="list-style-type: none"> Upgrade of Oracle ERP Oracle Database and WebLogic upgrade/implementation Implementation of JMR Smart Social Banking 				Stand 2118-2120, Chainda Place, Cairo Road, Lusaka		to disclose the contract value
3	Digital Transformation at Aman Bank, North Africa	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Solution (FCUBS) Version 14 (Upgrade form v 12.0.3) (Conventional and Islamic) Oracle Banking Digital Experience (OBDX) Version 19.x 	Sole Contractor	100%		Gurji Road, Hay Al-Andalus, Tripoli	Dec 2018 – Nov 2019 Gone Live	Due to confidentiality obligations with our client, we are unable to disclose the contract value
4	Core Banking Implementation – Siinqee Bank, Ethiopia	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking (FC UBS) version 14.5 including Islamic modules Oracle Banking Digital Experience (OBDX) version 21.1 JMR Agency Banking version 1.3 	Sole Contractor	100%		Odaa Tower, Kirikos Sub-city, Woreda 8, Kasanchis, Addis Ababa, Ethiopia	Oct 2021 – Sep 2022 Gone Live	Due to confidentiality obligations with our client, we are unable to disclose the contract value
5	Supply, Installation, Implementation and Support of Oracle FLEXCUBE Universal Banking System – Housing Finance, Uganda	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Solution (FCUBS) V14.5 Oracle Financial Services Analytical Application (OFSAA) Fiorano EBS Suite of products 	Sole Contractor	100%		Kampala, Uganda	2023 –2024 Gone Live	Due to confidentiality obligations with our client, we are unable to disclose the contract value

No.	Number and object of the contract/ Type of services provided	Purposes of providing services	The role in the fulfilment of the contract	Share fulfilled by the Tenderer (%)	Performance indicators of the project (measurable)	Name, headquarter/address of the Beneficiary /Client/ website	Period of contract	Total contract price/value of goods/services/delivered /performed in EUR
6	Core and Digital Banking Solution – Multi Countries (8) Rollout – Groupe Cofina, Ivory Coast	<ul style="list-style-type: none"> Implementation of Oracle FLEXCUBE Universal Banking Solution (FC UBS) V14.6 Oracle Banking Digital Experience (OBDX) 21.x 8 Countries Roll Out (Includes Senegal, Guinee, Ivory coast, Congo, Mali) Agency Banking Solution 	Sole Contractor	100%		Cocody li Plateaux Blvd Latrille, Abidjan, Ivory Coast	2021 – Ongoing (4 Countries Gone Live)	Due to confidentiality obligations with our client, we are unable to disclose the contract value
7	Core Banking Solution Implementation and Support – Tadamun Bank (Erstwhile Arab Commercial Bank)	<ul style="list-style-type: none"> Implementation of Oracle FLEXCUBE Universal Banking Solution (FC UBS) V14.5 (Islamic) Oracle Banking Digital Experience (OBDX) V 21.1 Oracle Financial Services Analytical Applications (OFSA) Financial Crime and Compliance Solution V 8.x Oracle Technology Software 	Sole Contractor	100%		Almanshyia Ben-Ashur St. Tripoli	2023 – Gone Live	Due to confidentiality obligations with our client, we are unable to disclose the contract value
8	Implementation and Support of Oracle FLEXCUBE Universal Banking System – National Bank of Egypt, KSA	<ul style="list-style-type: none"> Implementation of Oracle FLEXCUBE (Conventional and Islamic) v14.7 OBDX V22.2 Oracle Financial Services Analytical Application (OFSA) 	Sole Contractor	100%		Prince Turkey Street, Al Yarmouk, Al Khobar 31952, Saudi Arabia	2024– Ongoing	Due to confidentiality obligations with our client, we are unable to disclose the contract value
9	Core Banking Solution Implementation and	<ul style="list-style-type: none"> Supply and Implementation of Oracle FLEXCUBE Universal Banking Solution (FC UBS) V14.5 (Islamic) 	Sole Contractor	100%		Main Office Tower, Financial Park Labuan, Jalan Merdeka, 87000,	2021 - 2022 – Gone Live	Due to confidentiality obligations with our client, we are unable

No.	Number and object of the contract/ Type of services provided	Purposes of providing services	The role in the fulfilment of the contract	Share fulfilled by the Tenderer (%)	Performance indicators of the project (measurable)	Name, headquarter/address of the Beneficiary /Client/ website	Period of contract	Total contract price/value of goods/services/delivered /performed in EUR
	Support – WAAFI Bank	<ul style="list-style-type: none"> Oracle Banking Digital Experience (OBDX) 				Federal Territory of Labuan, MALAYSIA		to disclose the contract value
10	Core and Digital Banking Solution – St. Kitts Nevis National Bank	<ul style="list-style-type: none"> Implementation of Oracle FLEXCUBE Universal Banking Solution (FC UBS) V14.7 Oracle Banking Digital Experience (OBDX) V22.2 Oracle Financial Services Analytical Application (OFSAA) V8.1.x 	Sole Contractor	100%		Central Street, Basseterre, Saint Kitts and Nevis	2024 – Ongoing	Due to confidentiality obligations with our client, we are unable to disclose the contract value
11	Digital Transformation – Multi Countries (7) – Bank South Pacific (BSP)	<ul style="list-style-type: none"> Supply and Implementation of Oracle FLEXCUBE Universal Banking Solution (FC UBS) V14.6 Oracle Banking Payments v14.7 Oracle Banking Digital Experience OFSAA (Risk and Compliance) JMR Agency Banking 	Sole Contractor	100%		Waigani Head Office, Port Moresby, Papua New Guinea	2023 – Gone Live 2 Countries	Due to confidentiality obligations with our client, we are unable to disclose the contract value
12	Core Banking Solution Implementation – National Bank of Egypt, Sudan	<ul style="list-style-type: none"> Supply and Implementation of Oracle FLEXCUBE (Conventional & Islamic) 14.5 Oracle Banking Digital Experience (OBDX) V 21.1. OBIEE or Oracle Analytics Server 	Sole Contractor	100%		Khartoum, Sudan	2023 – Gone Live	Due to confidentiality obligations with our client, we are unable to disclose the contract value

No.	Number and object of the contract/ Type of services provided	Purposes of providing services	The role in the fulfilment of the contract	Share fulfilled by the Tenderer (%)	Performance indicators of the project (measurable)	Name, headquarter/address of the Beneficiary /Client/ website	Period of contract	Total contract price/value of goods/services/delivered /performed in EUR
13	Core Banking Transformation – Poste Finance	<ul style="list-style-type: none"> Implementation of Oracle FLEXCUBE Universal Banking Solution (FCUBS) 14.3 Oracle Banking Digital Experience (OBDX) V 21.1. Oracle Payments solutions 	Sole Contractor	100%		Avenue Peytavin, Dakar, Senegal.	Jan 2021 – Oct 2021 – Gone Live	Due to confidentiality obligations with our client, we are unable to disclose the contract value
14	Core Banking Implementation – Daman Islamic Bank	<ul style="list-style-type: none"> Supply and Implementation of Oracle FLEXCUBE (Islamic) 14.5 OBDX v21.1 OFSAA 	Sole Contractor	100%		Tripoli, North Africa	Oct 2024 – Gone Live	Due to confidentiality obligations with our client, we are unable to disclose the contract value

Methods for managing applied knowledge:

Appendixes:

Copies of recommendations of the Beneficiary, according to Annex no.11 to the Participation Notice

Date: [17.09.2025]

Naman

JMR INFOTECH MIDDLE EAST (FZC)
LICENSE NO. 02-04-04605
P.O. BOX 120894
SAIFZ, SHARJAH - U.A.E

Naman Jain

as legal representative / authorized to submit the tender for and on behalf of JMR Infotech Middle East FZC.

**) To specify the role of the Tenderer in the execution of contract, which may be: a single contractor or contractor leader (leader of the association), associated contractor, subcontractor.*

****) To specify the starting date and the initial (extended) date to finalize the contract.*

*****) The EUR value of the contract will be calculated at the average exchange rate communicated by the European Central Bank for the respective year <http://sdw.ecb.europa.eu/browse.do?node=9691296>*

******) To specify the main measurable key performance indicators of the project, reflecting its major benefits. These are to be expressed in % or other quantitative indicators. There may be also included qualitative indicators.*

1. Testimony Letter from Bank and Go-Live Sign Off Copy – Union Bank

UNIONBANK

HEAD OFFICE
Ref. No. 7101

29th September 2023.

To: Whosoever it may concern

In April 2021 Union Bank concluded the selection of JMR Infotech as the implementation partner for implementing the upgrade from Oracle FCURS 14.3 version to Oracle FCURS 14.4 in April 2021.

The Go-Live of bank plans to the Oracle FCURS 14.3 version, covering Core Banking including Commercial Lending, Loans and Collateral, Retail Banking products including Current, Savings, Term deposits, as well as Oracle Banking Payments module and Treasury module, on 17th March 2023. The project was completed for 33 branches and 230,000 accounts.

Key milestones were achieved by teamwork and joint efforts of Bank, JMR Infotech team and Oracle's partners.

The project team consisted of dedicated individuals focused on helping Bank meet the goals set. JMR team worked jointly with Bank's team to ensure time-bound progress and helped in adopting the new modules and technology.

For any further information and discussion, please feel free to contact us.

Yours sincerely,

For Union Bank, Albania


Irina Rishaj
Chief Technology Officer




Seda Doka
Deputy CEO

Buletin Drita 11, Rr. Shkurt Pashë Vllashit, Nr. 4, 10100 Shkurt Pashë Vllashit, Tiranë, Shqipëri
Tel: +355 6 55 88 111
Fax: +355 6 55 88 110

JMR

JMR Infotech (Bank Along FZC)
P.O. Box 120894, SAIKZ, Sharjah, UAE
info@jmrinfotech.com, www.jmrinfotech.com

Go-Live Sign Off

Customer Name	Union Bank
Project Name	FCURS 14.3 upgrade and implementation
Product/Module Name	FCURS 14.3, CRM 14.3, CRM 14.3, ELCM 14.3, DBORN 14.3 and CRM 14.3

This is to formally sign off the successful Go-Live for FCURS 14.3, CRM 14.3, ELCM 14.3, DBORN 14.3 and CRM 14.3.

Preparatory activity for Go-Live was started on 10th of March, 2023 while Go-Live activity started on 17th March, 2023. 30th March, 2023 was the first business day for business in FCURS 14.3.

JMR is committed to one month of post Go-Live support which will end 20th of April. During this period, JMR will support all post Go-Live issues and ensure business continuity in collaboration with Oracle and Bank IT.

For Union Bank, Albania	For JMR Infotech Middle East FZC
Name: Seda Doka Designation: Deputy CEO	Name: Kristian Kullari Designation: CEO
	






Irina Rishaj
Chief Technology Officer

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2. Go Live Sign Off Copy – ZANACO

Design Envelope ID: C8F273ED-8F35-41BA-9456-11A5AF57804E

Zanaco FLEXCUBE Upgrade Project



Go - Live Sign Off




Client Name	Zambia National Commercial Bank
Project Name	BFS/ Banking_Zanaco_PC Upgrade_Implementation - Banking
Product/Module Name	FLEXCUBE 14.6
Sign off Milestone	Completion of UAT4
Sign off date	15-02-2025

This is to sign off on the successful completion of Go-Live Activity for the below FLEXCUBE modules/products for Zambia National Commercial Bank, as per the project scope and business requirement specifications

Modules/Products
Oracle FLEXCUBE Universal Banking Base
Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts
Oracle FLEXCUBE Universal Banking Term Deposits
Oracle FLEXCUBE Universal Banking Safe Deposit Box
Oracle FLEXCUBE Universal Banking Nostro Reconciliation
Oracle FLEXCUBE Universal Banking Standing Instructions
Oracle FLEXCUBE Universal Banking Inventory Management
Oracle Banking Trade Finance
Oracle Banking Enterprise Limits and Collateral Management
Oracle Banking Payments
Oracle Banking Branch
Oracle FLEXCUBE Onboarding for Accounts and Deposits
Oracle Banking Trade Finance Process Management
Interfaces
Reports
Customizations
Migration

Design Envelope ID: C8F273ED-8F35-41BA-9456-11A5AF57804E

<p>Zambia National Commercial Bank</p> <p>Name: Derrick Bwalya</p> <p>Designation: Head Enterprise Applications & Business Intelligence, Information Technology Division</p> <p>Signature: </p> <p>Date: 7/25/2025</p>	<p>JMR Infotech India Pvt Ltd</p> <p>Name: Ahmed Elshafie</p> <p>Designation: Project Manager</p> <p>Signature: </p> <p>Date: 7/15/2025</p>
<p>Zambia National Commercial Bank</p> <p>Name: Muyendekwa Ngenda</p> <p>Designation: Head Commercial and Corporate Operations, Operation Division</p> <p>Signature: </p> <p>Date: 7/15/2025</p>	

3. Go-Live Sign Off Copy – Aman Bank

JMR **بنك الامان AMAN BANK**

Tripoli, Libya 25-Nov-2019

Aman Bank, Libya
FCUBS&OBDX Upgrade UAT and Go-live signoff

This is to sign-off successful completion of UAT phase and Go-live on 22nd Nov, 2019 with FCUBS14.1 and OBDX19.1. With successful completion of these activities, FCUBS12.0.3 and OBDX12.0.3 will no more be used for BAU and however these will exist for reference purpose for next a few months.

As part of this project, below are the modules which were upgraded

- Oracle Banking Digital Experience Base
- Oracle Banking Digital Experience Retail Servicing
- Oracle Banking Digital Experience Corporate Servicing
- Oracle Banking Digital Experience Corporate Trade Finance
- Oracle Banking Digital Experience Retail Peer-to-Peer Payments
- Oracle FLEXCUBE Universal Banking Base
- Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts
- Oracle FLEXCUBE Universal Banking Term Deposit
- Oracle FLEXCUBE Universal Banking Standing Instructions
- Oracle FLEXCUBE Universal Banking Branch
- Oracle FLEXCUBE Universal Banking ATM Interface

Version: 1.0 | 001112019 | 10/11/2019 | 10/11/2019

JMR **بنك الامان AMAN BANK**


- Oracle FLEXCUBE Universal Banking Funds Transfer
- Oracle FLEXCUBE Universal Banking Electronic Messaging Service
- Oracle FLEXCUBE Universal Banking Bills & Collection
- Oracle FLEXCUBE Universal Banking Letters of Credit
- Oracle FLEXCUBE Universal Banking Foreign Exchange
- Oracle FLEXCUBE Universal Banking Money Markets
- Oracle FLEXCUBE Universal Banking Integration Gateway
- Oracle FLEXCUBE Universal Banking Development Workbench
- Oracle Banking Payments Cross Border
- Oracle Banking Payments Book Transfer

For Aman Bank, Libya Name: ESHIL Designation: CHAIRMAN Date: 25-NOV-2019	For JMR Infotech India Pvt Ltd Name: Krishna Kumar Jha Designation: Program Manager Date: 25-NOV-2019
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Version: 1.0 | 001112019 | 10/11/2019 | 10/11/2019

4. Go-Live Sign off Copy – Siinqee Bank


 Addis Ababa, Ethiopia


 JMR INFOTECH

Date: 29 Sep 2022

Oracle FLEXCUBE Go-live Sign-Off (Phase-1)


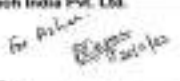

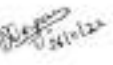
Client Name	Siinqee Bank, Ethiopia
Project Name	Core Banking Implementation
Product Name	Oracle FLEXCUBE (FCUBS / OBRRN 14.5)

This is to sign-off on the successful completion of Oracle FLEXCUBE (FCUBS / OBRRN 14.5) final go-live migration for below-listed conventional & Islamic modules:

- Customer (CIF)
- Customer accounts (CASA)
- Customer signature & images
- KYC information
- DL balance
- CASA balance
- Customer Cheques
- Amount Blocks

The sign-off is subject to resolution of the pending issues / functionalities in the best capacity of JMR or Oracle. The Annexure A is attached as a reference documenting with all issues / functionalities discussed between Bank and JMR.

Annexure A file attached below: Core Issues Go-live Resolution

<p>For Siinqee Bank:</p>  Name: Abduljabar Kede Designation: Director-Internal Free Banking	<p>For JMR Infotech India Pvt. Ltd.</p>  Name: Azhar Niaz Designation: Sr. Consultant (Functional)
 Name: Dagnachew Shimelis Designation: Director, IT Modernization and Project Management	 Name: Puneet Nagar Designation: Program Manager

Annexure A: Core Issues Go-live Resolution

5. Go-Live Sign Off Copy




GO-LIVE SIGN OFF

PROJECT NAME: SUPPLY, INSTALLATION, IMPLEMENTATION AND SUPPORT OF ORACLE FLEXCUBE UNIVERSAL BANKING SYSTEM AND FORWARD ESB (PROJECT EVOLVE)

BANK PROJECT LEADERSHIP: 1. Mr. Mugabi Michael- CEO/Project sponsor 2. Mr. Aggreybwe Peace- Executive Director/Alternate Chair Project steering 3. Mr. Opira Michael/Chief Operations officer 4. Mr. Muryahaga Aggrey-Head Change and Digital transformation/Project Owner	JMR PROJECT LEADERSHIP: 1. Mr. Jasper Mordt- CEO 2. Mr. Vijay Raina- Chief Operations officer 3. Mr. Krishna Jha – Delivery Manager 4. Mr. Raghavendra Desai- HFB Program Manager
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HFB PROJECT MANAGEMENT OFFICE

PROJECT MANAGEMENT CONSULTANT KPMG Advisory services Limited 1. Mr. Nyarumba Jared- Engagement Lead 2. Mr. Kemboi Tito- Engagement Manager	3. Mr. Therasma David- PM Project Evolve 4. Mr. Hazi Mugara- Functional Lead 5. Mr. Rutunga George- Project Coordinator 6. M. Mugaga Paul- Integrations Lead
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QUALITY ASSURANCE CONSULTANT

D.DICITTE (UGANDA) LIMITED

PLANNED GO-LIVE DATE	3 rd JUNE 2024		1. Oracle Flexcube Universal Banking system (FCBS) Version 14.5 2. Oracle Financial services analytical application (OFSA) Version 8.1.2 3. Fomara ESB suite of Products Version 33
ACTUAL GO-LIVE DATE	17 th JUNE 2024	SYSTEMS IN SCOPE	

FCBS Modules Delivered at Go-Live	1. Core entities and services. 2. Security management system (SMS) 3. General ledger 4. Management information system (MIS) 5. Customer and Accounts 6. Loans 7. Standing Instructions (SI) 8. Trade Finance-TF 9. Banking Payment (DBPV) 10. Banking Branch (DBBRN) 11. Enterprise Units and Collateral Management 12. Reports
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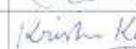
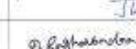
1 | Page

xxvii.	Chart of account report
xxviii.	Loan account balance report
xxix.	Bifurcation of Interest Applied Report per product.
xxx.	Agency collections report
xxxi.	Account statements for the Agency collection accounts: NSSP,SDMS,PSHS,Namuwongo & NHCC
xxxii.	Consolidated Branch Trial balance
xxxiii.	Merchant trading real gain or Loss
xxxiv.	Revaluation summary report
xxxv.	FDs maturities report
xxxvi.	Balances report for each GL
	Regulatory Reports-Not yet Developed.
	i. Quarterly Outstanding deposits
	ii. Capital adequacy 85100A

JMR commits to deliver working modules that are not functional at go-live within an agreed timeframe. JMR will share timelines for resolution of open items listed above, issues in Bugzilla and issues logged in MOS for UAT in order of priority as shall be agreed mutually.

GO-LIVE SIGN OFF

Name	Title	Signature	Date
HOUSING FINANCE BANK			
Michael K. Mugabi	CEO/Project Sponsor		
Michael Opira	Chief Operating Officer		
Aggrey Nkuyahaga	Head CDT/Project Owner		
Jared Nyarumba	KPMG Engagement Partner		08 July 2024
David Twinamasiko	PM-Project Evolve		08th July 2024
Hazi Mugara	Functional Lead -Project Evolve		
Tito Kemboi	KPMG Engagement Manager		09 July 2024
JMR INFOTECH			
Vijay Raina	Chief Operations officer		8th July 24
Krishna Jha	Delivery Manager		8th July, 2024
Raghavendra Desai	HFB Program Manager		10 July 2024

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6. Testimony Letter from Bank – Groupe Cofina



7. Testimony Letter and Go-Live Sign off Copy – Tadhmun Bank

بنك التهامون
Tadhamun Bank
المدير العام
General Manager

Testimonial Letter

We, undersigned Tadhamun Bank hereby attest that we have contacted JMR Infotech Middle East PZC for out of the box implementation and post-Go-Live support of the following Oracle solutions:

- Oracle FLEXCUBE Universal Banking Solution (FC UBS) V14.4 upgraded to V15.6
- Oracle Banking Digital Experience (OBDM) V211
- Oracle Financial Services Analytical Applications (OFSA) Financial Crime and Compliance Solution V8.6
- Oracle Technology Software

While the project is still ongoing, Tadhamun and JMR teams has successfully achieved all agreed upon milestones to this date with minor issues, adding to our Bank's infrastructure a state-of-the-art technology that has the necessary capacity and speed to implement new products.

The project team consists of dedicated individuals focused on helping our bank meet the goals set in a time-bound and customer-centric solution orientation.

We look forward to future projects alongside JMR Infotech for Core, Commercial Lending and Digital requirements.

Osam Alatawneh
Tadhamun Bank General Manager

10/10/2022

Support team: Tadhamun Bank
JMR Infotech PZC
Tadhamun Bank PZC
Tadhamun Bank PZC

Info@jmrinfotech.com
www.jmrinfotech.com
+971 6 5578930

بنك التهامون
Tadhamun Bank

JMR

Version: 1.0
Date: 17th July 2022

Project Name	ACB Banking & OFSAA, FCUB, OBDM & OFSAA implementation - Banking
Product Number	PROJ-001/18/2020

TADHAMUN BANK, LIBYA

Core Banking Transformation Project

Tadhamun Go-Live phase 1 Completion Signoff

This is to sign-off the successful completion of Go-Live phase 1 on 17th July 2022 for Libya for the below systems at Tadhamun Bank as a part of the Core Banking Transformation Project.

- ✓ Oracle FLEXCUBE Universal Banking version 14.5.6.3.0
- ✓ Oracle FLEXCUBE Universal Banking Base
- ✓ Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts
- ✓ Oracle Banking Branch 14.5.6.3.0
- ✓ Oracle Banking Branch Teller transactions
- ✓ Oracle Banking Digital Experience 21.1.1.3.0
- ✓ Oracle Analytics Publisher

Tadhamun Bank, Libya	JMR Infotech India Pvt Ltd
Signature:	Signature:
Name: Ayat Ben Yadd	Name: Fady Khalil
Designation: Project Manager	Designation: Project Manager
Date: 2022/8/11	Date: 2022/8/12

Version	1.0	Approved by:	Date: 17/07/2022
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This document is confidential and its contents are not to be disclosed to any third party without prior written permission.

8. Work Order Copy – National Bank of Egypt, KSA

JMR **S-63-8501**

WORK ORDER- II (Fixed Cost Contract)

(Ref: Master Service Agreement (MSA) executed between JMR Infotech Middle East FZC ("JMR") and National Bank of Egypt ("Bank"), dated 25/JAN/2021)

1. Scope of Work

JMR shall assist MBE for the Implementation of the following of the Bank:

- Oracle FLEXCUBE Universal Banking Solution (FCUBS) Version 14.7
- Oracle Banking Digital Experience (ORBDX) Version 22.2
- Oracle Financial Services Analytical Application (OFSA) Version 8.1.2

Please refer Section 3 for Module List.

1.1 Activities in Scope

1.1.1 Core Banking System: Oracle FLEXCUBE Universal Banking Solution

- Install Oracle FLEXCUBE using the installer.
- Product Familiarization/Product Walk Through.
- Parameterization and Configuration of Products and other static parameters.
- User Training for the identified core users of the Bank, using "Train the Trainer" methodology.
- Enabling Retail Bills module in FLEXCUBE Base.
- Enabling third party integration requirements of the Bank for the following interfaces using Integration Gateways in Oracle FLEXCUBE:
 - SADAD (EDPP)
 - SWIFT
 - SAMA (Central Bank)
 - SARF (RTGS, ACH, Instant Payment)
 - SIMAH (Credit Bureau)
 - CPM
 - PCCM
 - Proccast
 - CRM
 - Treasury Front Office
 - ITFF (Tico File Filing system)
- Support for deployment of any patch set as applicable for latest version of FLEXCUBE.
- Deployment of Web Services of Oracle FLEXCUBE and testing (SIT)
- Thorough and effective Testing of base product functionalities during Functional Adequacy Testing.
- System integration testing for all interfaces along with Bank team before the handover of the system for User Acceptance Testing.
- Support for Performance testing.
- UAT Support
 - Guide UAT users with Application Functionality and Execution during the UAT
 - Maintain the incident logs during UAT for Defect Fixes

Private and Confidential Page 1 of 12

JMR **S-63-8501**

1.1.2 Digital Banking System – Oracle Banking Digital Experience

- Install ORBDX using the installer provided by Oracle.
- Product Familiarization.
- Parameterization and Configuration of Products and other parameters.
- User Training for the Bank's Core users using "Train the Trainer" methodology.
- Thorough and effective Testing of base product functionalities during Functional Adequacy Testing.
- Workspace installation/testing for android and iOS mobile application in order to generate apk and ipa files to upload on Play store and App Store respectively.
- Integration of the following applications with ORBDX:
 - FLEXCUBE 14.7
 - SWIFT
 - SADAD (EDPP)
 - SATS
 - Mail Server
 - DMS
 - SARF
- System Integration Testing with FLEXCUBE before the handover of the system to the bank for User Acceptance Testing.
- SAT Support
 - Guide UAT users with Application Functionality and Execution during the UAT
 - Maintain the incident logs during UAT for Defect Fixes
 - Report the progress of all incidents (defects) encountered during UAT
- Support for deployment of any patch set as applicable for latest version of ORBDX during implementation as per mutual agreement.
- Provide necessary guidance for Preparation activities of Go Live.
- Go Live of ORBDX.

1.1.3 OFSAA: Oracle Financial Services Analytical Applications

Up to Six out of the box scenarios is in scope.

- Creation of a detailed project plan covering all the activities of the project.
- Installation, Parameterization & Configuration of the OFSAA modules in Scope.
- Installation of OFSAA, AML, SDM and KYC in all three environments (DEV, UAT, and production HR).
- Conduct a workshop for the Compliance team to help them choose the threshold sets for implementation – a total of up to Six (6) scenarios:
 - High Risk Transactions: High risk Geography.
 - Large Reportable Transactions.
 - Structuring: Avoidance of reporting Thresholds.
 - Rapid Movement of Funds – All Activity.
 - Change in Behavior: Significant change from previous average activity.

Private and Confidential Page 2 of 12

JMR **S-63-8501**

Payment Terms and Conditions

- All prices shown are NET to JMR. In addition to the fees and charges quoted above, Bank will pay all cost/taxes and duties as applicable including Value-Added Tax, Service Tax, Withholding Tax, Banking Charges, any other taxes, and duties of whatever nature, however levied, as may be applicable.
- Invoice for the 1st professional fee shall be raised upon signing the contract/leasing the purchase order and shall be settled immediately.
- JMR shall raise subsequent invoices (based on the payment plan) and is payable within Seven (7) days from the invoice submission.
- Invoice for other out of pocket (OOP) expenses would be separately submitted as and when the expenses are incurred and are payable immediately if such expenses are borne by JMR.
- Billing shall be done by JMR Infotech Middle East FZC and payable in USD.

12 Other Terms

This Work Order has effect on and from the last date of signing this Work Order ("Effective Date") and continues till the completion of Services specified in the Work Order, unless terminated or suspended with the terms of the Master Agreement.

IN WITNESS WHEREOF, the Parties hereto have executed this Work Order under their corporate seals on the date and year set forth below:

For JMR Infotech Middle East FZC Q3-216, P.O. BOX 120894, SAIKZ, Sharjah, UAE	For National Bank of Egypt - KSA HSE Tower 1187 Corniche El Nile Dr. Bassem, Cairo, Egypt
Full Name _____ Name _____	Full Name _____ Name _____
Designation _____ Signature _____ Date _____	Designation _____ Signature _____ Date _____

Private and Confidential Page 13 of 12

9. Go-Live Sign Off – WAAFI Bank

FCUBS UAT STATUS AS OF 30.6.2022 (GO – No Show Stopper)

1	Module	Channel	Recommendation (if any)	Target Completion
2	FLDCUBE	Payment Ref	<p>1.1. Not a show stopper to go live.</p> <p>2. Not a show stopper for go live and will be tested on 29th</p> <p>3.1 Not Show stopper 29th</p> <p>3.2 Not Show stopper 29th</p> <p>To be tested manually using GRC/Journal Entry</p>	<p>1. To be tested and deploy in production post go live during UAT post go live weekend duration.</p> <p>2. To be tested and R/W enable until Treasury close</p> <p>3.1 Only UK and Italy pending – by 30th</p> <p>3.2 by 30th</p>

We confirmed, the above system has been fully tested with no show stopper to go live, and all post go-live fixes has been agreed as the above.


Abdul Kadir, Assistant
Operation Analyst
Wafaf Bank Ltd


Mubashir F. Saeed
Project Manager
JMR infotech


Sakshi Tarek
Head Technical & Infra
Wafaf Bank Ltd


Raja Alwan, Managing Raja Alwan
Program Director
Wafaf Bank Ltd

OBDX UAT STATUS AS OF 30.6.2022 (GO/To run one pilot customer)

1	Module	Channel	Recommendation (if any)	Target Completion
3	OBDX	Customer onboarding	<p>1. To test one real customer from 30.</p> <p>2. Not a show stopper – open can slip as this is not mandatory</p>	<p>1. 30th after pilot run / to run pilot</p> <p>2. Resolved</p>
4		Mobile App	<p>1. Not a show stopper for UAT – we will go live with android, iOS will be ready during post go live support.</p> <p>2. To test on 29th</p>	<p>1. iOS – post go live during post go live support/next store</p> <p>2. Completed</p>

We confirmed, the above system has been fully tested with no show stopper to go live, and all post go-live fixes has been agreed as the above.


Dr. Hani Al-Mohamed
Operation Analyst
Wafaf Bank Ltd


Alai Arin
OBDX
JMR infotech








Sakshi Tarek
Head Technical & Infra
Wafaf Bank Ltd


Raja Alwan, Managing Raja Alwan
Program Director
Wafaf Bank Ltd


10. Work Order Copy – St. Kitts and Nevis Bank (National Bank)

JMR		JMR		JMR									
<p>WORK ORDER - 1 (Ref: Master Service Agreement (MSA) signed between St. Kitts Nevis National Bank Ltd and JMR Infotech Middle East FZC, UAE)</p> <p>1. Objectives</p> <p>JMR shall provide the implementation of Oracle FLEXCUBE Universal Banking Solution (FLEXCUBE) version 14.7 and Oracle Banking Digital Experience Version 22.2 and OFSAA FDCM version 9.1.x.</p> <p>1.1 Detailed Scope of Services</p> <p>1.1.1 Core Banking System - Oracle FDCM 9.1.x Universal Banking Solution version 14.7</p> <ol style="list-style-type: none"> 1. Install FLEXCUBE using the installer provided by Oracle, as per the modules listed in Section 2. 2. Product Familiarization session on FLEXCUBE. 3. Parameterization and Configuration of Business Products in the system. 4. User Training for the Core users using "Train the Trainer" Methodology for up to twenty (20) Core Users. 5. Support for Testing (including Functional testing, System Integration Testing (SIT) of all core features before the handover of the system to Bank's team for User Acceptance Testing). 6. Enabling integration requirements for the following interfaces using integration gateways with Oracle Banking. <table border="1"> <thead> <tr> <th>Module</th> <th>Integration</th> </tr> </thead> <tbody> <tr> <td>1. ACH/RT platform</td> <td>Local ACH/RT platform</td> </tr> <tr> <td>2. New Vendor</td> <td>Check Imaging, Statement Processing</td> </tr> <tr> <td>3. Card Processing System</td> <td>Card Management, Transaction Details for Debit and credit Cards</td> </tr> </tbody> </table> <ol style="list-style-type: none"> 7. UAT Support. <ul style="list-style-type: none"> - Guide UAT users with Application Functionality and Execution during the UAT. - Maintain the incident logs during UAT for Defect Fixes. - Report the progress of all incidents (defects) encountered during UAT. 8. Guidance for Preparation activities of Go-Live. 9. Go-Live of FLEXCUBE. 10. Post-Go-Live Support for one (1) year from the Go-Live Date. <p>1.1.2 Digital Banking System - Oracle Banking Digital Experience version 22.2</p> <ol style="list-style-type: none"> 1. Install OFSAA using the installer provided by Oracle, as per the modules listed in Section 2. 2. Product Familiarization session on OFSAA. 3. Parameterization and Configuration of Business Products in the system. 4. User Training for the Core users using "Train the Trainer" Methodology for up to twenty (20) Core Users. 		Module	Integration	1. ACH/RT platform	Local ACH/RT platform	2. New Vendor	Check Imaging, Statement Processing	3. Card Processing System	Card Management, Transaction Details for Debit and credit Cards	<p>2. Scope of Work</p> <p>2.1 The Work Order has effect as and from the date of signing ("Effective Date") and continues for a period of twelve (12) months, unless terminated in accordance with the terms of the Master Agreement.</p> <p>For JMR Infotech Middle East FZC:</p> <p>Q3-2024, P.O. BOX 120894 SAIFZ, Sharjah UAE</p> <p>For St. Kitts Nevis National Bank Ltd:</p> <p>Central Street, BASTIA, ST. KITTS NEVIS</p> <p>3. Signatures</p> <p>Group Chief Operating Officer Designation Name: <u>Alaina</u> Signature: <u>[Signature]</u> Date: <u>12-Feb-2024</u></p> <p>Group Chief Executive Officer Designation Name: <u>Jeffrey Morda</u> Signature: <u>[Signature]</u> Date: <u>12-Feb-2024</u></p> <p>4. Signatures</p> <p>Acting CEO Designation Name: <u>Anthony Gonsalves</u> Signature: <u>[Signature]</u> Date: <u>10/2/2024</u></p> <p>Managing Director Designation Name: <u>Terrence Cuthbert</u> Signature: <u>[Signature]</u> Date: <u>10/2/24</u></p> <p>5. Signatures</p> <p>St. Kitts Nevis National Bank Ltd 120 N. B. LANE, BASTIA, ST. KITTS NEVIS</p>		<p>3. Out of Scope</p> <ol style="list-style-type: none"> 1. Any activity not defined in the Scope. 2. Procurement and implementation of Licenses, Server hardware, Operating System, Storage devices, Backup Software, Load balancer, Tape Library, Networking Switches, SAN Switches, Racks, Firewall, Cables and any other hardware's components. 3. Any kind of customization that would involve changes to the codes in the "Internal Layer" or the development of customizations in the Oracle applications and modules. 4. Guidance/Consulting/development of any risk models. 5. Product customization which involves changes to product/program codes. 6. Resolving product issues/bugs. These will be resolved by Oracle. <p>4. Signatures</p> <p>For JMR Infotech Middle East FZC:</p> <p>Q3-2024, P.O. BOX 120894 SAIFZ, Sharjah UAE</p> <p>For St. Kitts Nevis National Bank Ltd:</p> <p>Central Street, BASTIA, ST. KITTS NEVIS</p>	
Module	Integration												
1. ACH/RT platform	Local ACH/RT platform												
2. New Vendor	Check Imaging, Statement Processing												
3. Card Processing System	Card Management, Transaction Details for Debit and credit Cards												

11. Sign-off Copy – Bank South Pacific

BSP	JMR	JMR						
<p>Full Working, PMD</p> <p>Date: 22-Apr-2025</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Project Name</td> <td>COMPASS – BSP Core Banking Transformation</td> </tr> <tr> <td style="width: 50%;">Project Number</td> <td>PRJ0001702025</td> </tr> </table> <p style="text-align: center;">BANK SOUTH PACIFIC LIMITED</p> <p style="text-align: center;">Core Banking Transformation Project</p> <p style="text-align: center;"><u>Vanuatu Go-live Completion Signoff</u></p> <p>This is to signoff successful completion of successful Go-live for Vanuatu. Country for the below systems of Bank South Pacific, Full Working to a part of the Core Banking Transformation Project.</p> <ul style="list-style-type: none"> ✓ Oracle Flexcube Universal Banking Solution (FCUBS) <ul style="list-style-type: none"> o FLEXCUBE Base o FLEXCUBE Current Accounts and Savings Accounts o FLEXCUBE Retail & SME Lending Commercial Loans o FLEXCUBE Inventory Management o FLEXCUBE Retail Loan Origination o FLEXCUBE Standing Instructions o FLEXCUBE Relationship Pricing o FLEXCUBE Term Deposits o FLEXCUBE Payments and Collections o FLEXCUBE Branch o FLEXCUBE ATM Interface o FLEXCUBE Collections o FLEXCUBE Funds Transfer o FLEXCUBE Point of Sale Interface o FLEXCUBE Loan Syndication o FLEXCUBE Electronic Messaging Service o FLEXCUBE Nostro Reconciliation o FLEXCUBE Bills and Collection o FLEXCUBE Letters of Credit o FLEXCUBE Foreign Exchange o FLEXCUBE Money Markets o FLEXCUBE Securities o FLEXCUBE Swaps and Forward Rate Agreements 	Project Name	COMPASS – BSP Core Banking Transformation	Project Number	PRJ0001702025	<p style="text-align: center;">BSP</p> <p style="text-align: center;">JMR</p> <ul style="list-style-type: none"> o FLEXCUBE Process Framework Base o FLEXCUBE Cash Management o FLEXCUBE Account Origination o FLEXCUBE Credit Lines Origination o Oracle FLEXCUBE Universal Banking Commercial Loan Origination o FLEXCUBE Integration Gateway o FLEXCUBE Development Workbench <ul style="list-style-type: none"> ✓ Oracle Banking Digital Experience (OBDR) <ul style="list-style-type: none"> o OBDR Banking Base o OBDR Experience Retail Servicing o OBDR Experience Personal Loan Origination o OBDR Experience Corporate Trade Finance o OBDR Experience Corporate Servicing o OBDR Experience Retail Peer-to-Peer Payments o OBDR Experience Retail Origination ✓ Oracle Financial Services Analytical Application (OFSA) <ul style="list-style-type: none"> o Oracle Financial Services Anti Money Laundering Enterprise Edition o Oracle Financial Services Anti Money Laundering and Fraud Analytics o Oracle Financial Services Know Your Customer o Oracle Financial Services Enterprise Case Management o Oracle Financial Services Profitability Management o Oracle Financial Services Asset Liability Management o Oracle Financial Services Funds Transfer Pricing o Oracle Financial Services Analytical Applications Infrastructure o Oracle Financial Services Data Foundation o Oracle Financial Services Data Integration Hub Foundation Pack o Oracle Financial Services Data Integration Hub Foundation Pack Extension o Oracle Watch list Screening (replaced by Oracle Financial Services Customer Screening) o Currency Transaction Reporting (replaced by Oracle Enterprise Data Quality for Oracle Financial Services Analytical Applications) 	<p style="text-align: center;">BSP</p> <p style="text-align: center;">JMR</p> <ul style="list-style-type: none"> ✓ JMR Agency Banking <ul style="list-style-type: none"> o Agent Management o Customer Management o Transaction Management ✓ OBDR Reports ✓ OBDR version management <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <p>For Bank South Pacific</p>  <p>Name: Bob [Name]</p> <p>Designation: Project Director</p> <p>Date: 22/04/2025</p> </td> <td style="width: 50%; vertical-align: top;"> <p>For JMR Infotech Bank Pty Ltd</p>  <p>Name: N/Z [Name]</p> <p>Designation: Project Director</p> <p>Date: 22/04/2025</p> </td> </tr> </table>	<p>For Bank South Pacific</p>  <p>Name: Bob [Name]</p> <p>Designation: Project Director</p> <p>Date: 22/04/2025</p>	<p>For JMR Infotech Bank Pty Ltd</p>  <p>Name: N/Z [Name]</p> <p>Designation: Project Director</p> <p>Date: 22/04/2025</p>
Project Name	COMPASS – BSP Core Banking Transformation							
Project Number	PRJ0001702025							
<p>For Bank South Pacific</p>  <p>Name: Bob [Name]</p> <p>Designation: Project Director</p> <p>Date: 22/04/2025</p>	<p>For JMR Infotech Bank Pty Ltd</p>  <p>Name: N/Z [Name]</p> <p>Designation: Project Director</p> <p>Date: 22/04/2025</p>							
<p>Version: 1.0 © 2025 JMR Infotech - All Rights Reserved</p> <p>Confidentiality and Security: This document contains confidential information and is for internal use only. It should not be distributed outside the organization.</p> <p>Page 1 of 1</p>	<p>Version: 1.0 © 2025 JMR Infotech - All Rights Reserved</p> <p>Confidentiality and Security: This document contains confidential information and is for internal use only. It should not be distributed outside the organization.</p> <p>Page 2 of 2</p>	<p>Version: 1.0 © 2025 JMR Infotech - All Rights Reserved</p> <p>Confidentiality and Security: This document contains confidential information and is for internal use only. It should not be distributed outside the organization.</p> <p>Page 3 of 3</p>						

12. Sign Off Copy – Poste Finance



POSTE FINANCES
DIRECTION GÉNÉRALE
DIRECTION DE L'INFORMATION
Tél : 33 886 27 40 / 33 886 27 17
Fax : 33 886 28 10

REPUBLIQUE DU SENEGAL

N°...../POSTFIN/DG/DEK

Dakar, le 30 OCT 2021

A Monsieur le Directeur Général de NUMHERIT

Objet : Confirmation de mise en production

Monsieur le Directeur Général,

Nous venons par la présente vous confirmer qu'à la date du 11 Octobre 2021, la mise en production du système d'information bancaire FLEXCUBE a démarré en ce qui concerne les modules suivants :

This is to sign-off on the effective Go-Live on 11th October 2021 for Senegal for the below systems of Poste Finance Bank as a part of the Core Banking Transformation Project:

- ✓ Oracle FLEXCUBE Universal Banking version 14.3
 - o Oracle FLEXCUBE Universal Banking Base
 - o Oracle FLEXCUBE Universal Banking Branch
 - o Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts
 - o Oracle FLEXCUBE Universal Banking Standing Instructions
- ✓ Oracle Banking Payments
 - o Oracle Banking Payments Domestic Low Value Payments
 - o Oracle Banking Payments Domestic High Value Payments
 - o Oracle Banking Payments Domestic Cross Border


POSTE FINANCES, SAPEM en qualité de Secrétaire Général CNA

Impréssion des Cols Récusés, Annuaire Matriciel N° : 78122711 20 0440 21 00 - Fax 2211 33 886 28 10 - RC M 374 0261 2019 de 11 078 - SIREN 338 4884 300

☐ Oracle Banking Payments Domestic Bulk Transfer
☐ Oracle Banking Payments Domestic Bulk File Handling
☒ CBRE Reports

Veuillez recevoir, Monsieur le Directeur Général, mes salutations distinguées.



Amadou Diouké BA



DED/CHIEF DE PROJET

Attestations
 DG POSTERANES
 CHIEF DG/CHIEF DE PROJET


13. Go-Live Sign off Copy – Daman Islamic Bank

BFSI/Banking_DIB_FC&OBDX
Implementation - Banking
Go-Live Sign Off

Client Name	Daman Islamic Bank, Libya
Project Name	BFSI/Banking_DIB_FC&OBDX Implementation - Banking
Product/Module Name	<p>PLEXCUBE 14.5, OBDX 14.5</p> <p>CORE</p> <p>Current and Savings Account (CASA)</p> <p>Customer Information (CIF)</p> <p>General Ledger</p> <p>Term Deposit</p> <p>Standing Instructions</p> <p>ISLAMIC Accounts</p> <p>INVENTORY MANAGEMENT</p> <p>Oracle Banking Trade Finance (LC, BC, Islamic Letter of Credit, Islamic Bills and Collections)</p> <p>Oracle Banking Enterprise Limits and Collateral Management</p> <p>Oracle Banking Payments</p> <p>Oracle Banking Branch</p>
Module List	
Sign off Milestone	Completion of Production cutover and Go-Live
Sign off date	01-Oct-2024

This is to sign-off on the successful completion of Production Cutover and Go-Live for above supported modules in Oracle PLEXCUBE and OBDX applications on upgraded PLEXCUBE patchset version 14.5.0.11.0 for Daman Islamic Bank, Libya, as per the business requirements specifications.






Daman Islamic Bank, Libya	JMR Infotech India Pvt Ltd
Signature:	Signature:
Name: Mohamed Salim Elwan	Name: Jayash D V
Designation: Project Manager	Designation: Senior Principal Lead
Date: 14/10/2024	Date: 01-10-2024
Signature:	
Name: Ahmed Elwan	
Designation: General Manager	
Date: 14/10/2024	

