



ANNEX 25

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

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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**, declared 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%	Not able to disclose due to NDA signed with customer	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

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
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 (OBDX) V21.1 Upgrade of Oracle ERP Oracle Database and WebLogic upgrade/implementation Implementation of JMR Smart Social Banking 	Sole Contractor	100%	Not able to disclose due to NDA signed with customer	Zambia National Commercial Bank Plc (ZANACO) Stand 2118-2120, Chainda Place, Cairo Road, Lusaka	July 2025 – Gone Live	Due to confidentiality obligations with our client, we are unable to disclose the contract value
3	Digital Transformation - 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%	Not able to disclose due to NDA signed with customer	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%	Not able to disclose due to NDA signed with customer	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	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Solution (FCUBS) V14.5 	Sole Contractor	100%	Not able to disclose due	Kampala, Uganda	2023 –2024 Gone Live	€ 2.4Mn

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 of Oracle FLEXCUBE Universal Banking System – Housing Finance, Uganda	<ul style="list-style-type: none"> Oracle Financial Services Analytical Application (OFSAA) Fiorano EBS Suite of products 			to NDA signed with customer			
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%	Not able to disclose due to NDA signed with customer	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 (OFSAA) Financial Crime and Compliance Solution V 8.x Oracle Technology Software 	Sole Contractor	100%	Not able to disclose due to NDA signed with customer	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	<ul style="list-style-type: none"> Implementation of Oracle FLEXCUBE (Conventional and Islamic) v14.7 	Sole Contractor	100%	Not able to disclose due to NDA	Prince Turkey Street, Al Yarmouk, Al Khobar 31952, Saudi Arabia	2024– Ongoing	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
	Banking System – National Bank of Egypt, KSA	<ul style="list-style-type: none"> • OBDX V22.2 • Oracle Financial Services Analytical Application (OFSAA) 			signed with customer			to disclose the contract value
9	Core Banking Solution Implementation and Support – WAAFI Bank	<ul style="list-style-type: none"> • Supply and Implementation of Oracle FLEXCUBE Universal Banking Solution (FC UBS) V14.5 (Islamic) • Oracle Banking Digital Experience (OBDX) 	Sole Contractor	100%	Not able to disclose due to NDA signed with customer	Main Office Tower, Financial Park Labuan, Jalan Merdeka, 87000, Federal Territory of Labuan, MALAYSIA	2021 - 2022 – Gone Live	Due to confidentiality obligations with our client, we are unable 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%	Not able to disclose due to NDA signed with customer	Central Street, Basseterre, Saint Kitts and Nevis	2024 – Ongoing	€ 1.5Mn
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%	Not able to disclose due to NDA signed with customer	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

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
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%	Not able to disclose due to NDA signed with customer	Khartoum, Sudan	2023 – Gone Live	Due to confidentiality obligations with our client, we are unable to disclose the contract value
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%	Not able to disclose due to NDA signed with customer	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%	Not able to disclose due to NDA signed with customer	Tripoli, North Africa	Oct 2024 – Gone Live	Due to confidentiality obligations with our client, we are unable to disclose the contract value
15	Core Banking implementation - Seychelles Commercial Bank, Seychelles	Implementation of Oracle FLEXCUBE Core Banking v14.8 and Oracle FLEXCUBE Direct Banking 12.0.1	Sole Contractor	100%	Not able to disclose due to NDA signed with customer	Orion Mall Palm Street Victoria, Mahe island, Seychelles_	2018-2019	Due to confidentiality obligations with our client, we are unable to disclose the contract value
16	Implementation of FLEXCUBE Core	Implementation of: <ul style="list-style-type: none"> Oracle FLEXCUBE Universal 	Sole Contractor	100%	Not able to disclose due	Mr. Vikas Gupta,	2015	Due to confidentiality obligations with our

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
	Banking and Direct Banking- The First Alliance Bank	Banking Solution and <ul style="list-style-type: none"> Oracle FLEXCUBE Direct Banking Version 12.0.3 			to NDA signed with customer	Head of IT, Alliance House Plot No. 627, Cairo Road, P.O. Box 33959 Lusaka,Zambia		client, we are unable to disclose the contract value
17	Implementation of Oracle FLEXCUBE, FLEXCUBE Direct Banking and Managed service- The Employees Welfare Fund	<ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Solution, Oracle FLEXCUBE Direct Banking AMC & Managed Services 	Sole Contractor	100%	Not able to disclose due to NDA signed with customer	6th Floor, Moorgate House, Sir William Newton Street, Port Louis 11328, Mauritius.	2023-2024	Due to confidentiality obligations with our client, we are unable to disclose the contract value
18	Supply & Implementation of Oracle FLEXCUBE Core Banking System, Oracle Banking Digital Experience- Mediterranean Bank	Implementation of <ul style="list-style-type: none"> Oracle FLEXCUBE Universal Banking Solution (FCUBS) Oracle Banking Digital Experience 	Sole Contractor	100%	Not able to disclose due to NDA signed with customer	Al-Wakalat Street, Benghazi, Libya	2022-2023	Due to confidentiality obligations with our client, we are unable to disclose the contract value

Date: 15/06/2026

Naman

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


Name: Naman Jain

Title: EVP & Global Head – Sales and Business Development

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

Please find below the supporting documents for the respective client references

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



HEAD OFFICE
Ref. No.7101. 28th September 2023,

To: Whomsoever it may concern

In April 2021 Union Bank concluded the selection of JMR Infotech as the implementation partner for implementing the upgrade from Oracle FCUBS 11.3 version to Oracle FCUBS 14.4 in April 2021.

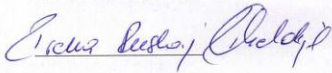
The Go-live of took place in the Oracle FCUBS 14.5 version, covering Core Banking including Commercial Lending, Limits and Collateral, Retail Banking products including Current, Savings, Term deposits, as well as Oracle Banking Payments module and Treasury module, on **17th March 2023**. The project was completed for 33 branches and 250,000 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 our discussion, please feel free to contact us.

Yours sincerely,
For Union Bank, Albania


Irena Rushaj
Chief Technology Officer



Suela Bokshi
Deputy CEO

Bulevardi Zogu I, Rr. Shehi Ferrico Nopcka, Nd. S. H. 3, Njësia Bashkiake Nr. 9, Kodri Postar 1016, Tiranë, Shqipëri | Tel: +355 4 23 89 111 Fax: +355 4 22 62 183 | website: www.unionbank.al e-mail: info@unionbank.al



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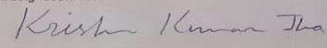
Go-Live Sign Off

Customer Name	Union Bank
Project Name	FCUBS 14.5 upgrade and Implementation
Product/Module Name	FCUBS 14.5, OBP14.5, OBTR 14.5, ELCM 14.5, OBARN 14.5 and OBO 14.5

This is to formally sign-off the successful Go-Live for FCUBS 14.5.0.1.0, OBP 14.5.0.1.0, OBTR 14.5.0.1.0, ELCM 14.5.0.1.0, OBARN 14.5.2.0.0, OBO 14.5.2.0.0 and OBPY 14.5.2.0.0.

Preparatory activity for Go-Live was started on 13th of March, 2023 while Go-Live activity started on 17th March, 2023. 20th March, 2023 was the first business day for business in FCUBS 14.5.

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

<p>For Union Bank, Albania</p> <p>Name: Suela Bokshi Designation: Deputy CEO</p>  	<p>For JMR Infotech Middle East FZC</p> <p>Name: Krishna Kumar Jha Designation: AVP</p> 
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Confidential Page 1 | 1

Irena Rushaj
Chief Technology Officer

2. Testimony letter and Go Live Sign Off Copy – ZANACO

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20th January, 2026

TO WHOM IT MAY CONCERN

RE: REFERENCE LETTER – JMR INFOTECH

Reference is made to the above captioned subject.

This serves to confirm that JMR INFOTECH have business dealings with Zanaco Bank Plc for the provision of ERP managed services support. The project has been executed within the agreed timelines and in line with the expected quality standards. The service provider also successfully implemented & upgraded of Oracle FLEXCUBE Core Banking Solution in July 2025.

Please note that this recommendation is given without liability or responsibility on the part of Zanaco Bank Plc or any of its officers.

Yours faithfully,
For and on behalf of Zanaco Bank Plc

DocuSigned by:

00E7D7D84E090A89

Vincent Chuunga
Chief Operations Officer

CC: Head- Supply Chain Management

Zambia National Commercial Bank Plc (Registered Commercial Bank)

Head Office, Sapele Road/Cairo Road, Chinda Place | Plot No. 2118/2119. P.O Box 33611 Lusaka, Zambia.
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Prof Oliver Sasse, Board Chairperson; Regina Mulenga, Non-Executive Director; Cecilia Zimba, Non-Executive Director; David Musungu, Non-Executive Director; Deshak Malik, Non-Executive Director; Leslie Horne, Non-Executive Director; Musata Ndlovu, Non-Executive Director; Robin Miler, Non-Executive Director; Owen Silewe, Non-Executive Director and Muliband Chibwekunda, Chief Executive Officer.



Zanaco FLEXCUBE Upgrade Project

Go - Live Sign Off

Client Name	Zambia National Commercial Bank
Project Name	BFSI/Banking_Zanaco_FC Upgrade_Implementation - Banking
Product/Module Name	FLEXCUBE 14.6
Sign off Milestone	Completion of UAT4
Sign off date	15-07-2025

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

Naman



Zambia National Commercial Bank Name: Derrick Bwalya Designation: Head Enterprise Applications & Business Intelligence. Information Technology Division. Signature: <i>Derrick Bwalya</i> <small>08D4231A280041B...</small> Date: 7/20/2025	JMR Infotech India Pvt Ltd Name: Ahmed Elshafiee Designation: Project Manager Signature: <i>Ahmed Elshafiee</i> <small>9579F2CA6474434...</small> Date: 7/15/2025
Zambia National Commercial Bank Name: Muyendekwa Ngenda Designation: Head Commercial and Corporate Operations. Operation Division Signature: <i>Muyendekwa Ngenda</i> <small>572C8127EA3F491...</small> Date: 7/15/2025	

3. Testimony letter and Go-Live Sign Off Copy – Aman Bank



AMAN BANK
BES Group
For Commerce & Investment
Branch:



مصرف الأمان
للتجارة والاستثمار
الفرع:

Date: 25 SEP 2023
 Ref No:

التاريخ:
 الموافق:
 الرقم الإشاري:

To Whomsoever it may concern

The Go-live of the Oracle FLEXCUBE UBS systems covering Core Banking operations including Commercial Lending, Limits and Collateral SME Lending, Retail Banking products including Current, Savings, Term deposits apart from Payments on **22nd Nov 2019**. The Implementation of these solutions helped Bank with product capabilities and STP enablers contributing to success for Bank's transformation project. Key milestones were achieved by team work and joint efforts of Bank, JMR Infotech team and other partners

This project helped instill state-of-the-art technology that has the necessary capacity and speed to implement new products. The project was completed for **Aman Bank, Libya** covering 37 branches and more than 1 million accounts.

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

JMR project team are:

1. Krishna Jha - Project Manager
2. Amrita Mishra
3. Jigar Lodaya
4. Bhimayya T
5. Vishal Sharma

For any further information our discussion, please feel free to contact me


Yours sincerely,
 For Aman Bank, Libya



Head office, Aman Bank Building, Hal Al Andalus, Tripoli P.O.Box 62966 - طرابلس - ليبيا P.O.Box 62966
 +218 (0)21 477 9947 , +218 (0)21 477 9668 +218 (0)21 478 0072 , +218 (0)21 478 0025 , +218 (0)21 478 0209
 رقم السويفت : ABCNLVXXXX



AMAN BANK
For Commerce & Investment



مصرف الأمان
للتجارة والاستثمار

Date: 4 Dec 2025
 Ref No:

التاريخ:

To Whomsoever It May Concern

This is to certify that Aman Bank, Libya has partnered with JMR Infotech on multiple strategic technology initiatives over the years, reflecting a strong and collaborative relationship between the two organizations.

JMR Infotech successfully completed the implementation of Oracle Financial Services Analytical Applications (OFSAA) – AML Scenarios for Aman Bank in 2020. The project was delivered within the agreed timelines and met the expected quality and compliance standards.

Prior to this, JMR Infotech also executed the Core Banking System implementation in 2016 and the Core Banking Upgrade in 2019. All these programs were carried out with professionalism, dedication, and a clear commitment to supporting the Bank's transformation objectives.

Throughout each engagement, JMR's project teams worked collaboratively with Aman Bank's stakeholders, consistently demonstrating strong domain expertise, proactive support, and a customer-centric approach. Their contributions helped ensure smooth execution, timely progress, and successful adoption of the implemented solutions.

It has been a pleasure collaborating with JMR Infotech across these key initiatives, and we extend our best wishes for their continued success in all future endeavours.

Yours sincerely,
 For Aman Bank, Libya






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 FCDB12.0.3 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

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1/2




- 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 Transfers

<p>For Aman Bank, Libya</p>  <p>Name: ESHILI</p> <p>Designation: CHAIRMAN</p> <p>Date: 25-NOV-2019</p>	<p>For JMR Infotech India Pvt Ltd</p>  <p>Name: Krishna Kumar Jha</p> <p>Designation: Program Manager</p> <p>Date: 25-NOV-2019</p>
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4. Work order and Go-Live Sign off Copy – Siinqee Bank




1. Overall Scope

JMR shall provide the following Software Products and the related Implementation Services to the Bank along with the required infrastructure set up as per the Scope detailed out in the subsequent sections of this Work Order

- Oracle FLEXCUBE Universal Banking (FC UBS) version 14.5
- Oracle Banking Digital Experience (OBDX) version 21.1
- JMR Agency Banking version 1.3



1.1 Activities in Scope

1.1.1 Core Banking System - Oracle FLEXCUBE Universal Banking

1. Installation of Oracle FC UBS for the module set defined in Bill of Materials (BOM) Section 1.2.
2. Product walkthrough, preparation of business requirement documentation mapping and Gap Analysis.
3. Parameterization and Configurations of products.
4. User Training for the Bank's Core users using "Train the Trainer" approach.
5. Enabling Third party integration requirements of the Bank for the following interfaces using integration gateways. JMR will expose the Integration webservices/files as available in FLEXCUBE and 3rd party system vendors/Bank should do the integration from their end accordingly.
 - Eih-switch (ATM and POS)
 - SWIFT gateway
 - National Payment System (EATS)
 - ECRAB- Credit Bureau Integration
 - M-Sir
 - ECX
6. Deliver Data Migration Strategy & Plan in consultation with Bank, Build Migration Scripts, execute mock runs, upload the data extracted in Oracle FLEXCUBE and provide the migrated data in FLEXCUBE to the Bank for verification.
7. Verification of the final migrated Data along with the Bank. Bank shall be responsible for the final verification of the data.
8. Extraction of data from the legacy application along with Bank, JMR resource will help identify items for cleansing of data such as de-duplication, Enrichment of data, data massaging and reconciliation of data in the staging environment. Data cleansing will be responsibility of Siinqee Bank.
9. Mock Data Migrations – up to Three cycles.
10. Support for Testing (including Functional Adequacy Testing (FAT), System Integration Testing (SIT), Unit Testing) of all core features and integrations.
11. Support for UAT.
 - Maintain the incident logs during UAT for defect fixes.
 - JMR team shall support the Bank to coordinate with the respective vendor, in case of any involvement of a third-party vendor.
 - Report the progress of all incidents (defects) encountered during UAT.

Page 3



Addis Ababa, Ethiopia

Date: 5th Sep 2022

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

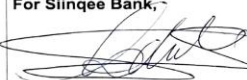
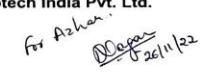


Client Name	Siinqee Bank, Ethiopia
Project Name	Core Banking Implementation
Product Name	Oracle FLEXCUBE (FCUBS/ OBORN 14.5)


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

- Customer (CIF)
- Customer accounts (CASA)
- Customer signature & images
- KYC Information
- GL 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 Gaps Registration

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

Annexure A: 

5. Go-Live Sign Off Copy - Housing Finance Bank

 	
GO-LIVE SIGN OFF	
PROJECT NAME: SUPPLY, INSTALLATION, IMPLEMENTATION AND SUPPORT OF ORACLE FLEXCUBE UNIVERSAL BANKING SYSTEM AND FIORANO ESB (PROJECT EVOLVE)	
BANK PROJECT LEADERSHIP: 1. Mr. Mugabi Michael- CEO/Project sponsor 2. Ms. Ayebazibwe Peace- Executive Director/Alternate Chair Project steering 3. Mr. Opira Michael-Chief Operations officer 4. Mr. Nkuyahaga Aggrey-Head Change and Digital transformation/Project Owner	JMR PROJECT LEADERSHIP: 1. Mr. Jayafar Moidu -CEO 2. Mr. Vijay Raina- Chief Operations officer 3. Mr. Krishna Jha – Delivery Manager 4. Mr. Raghavendra Desai-HFB Program Manager
HFB PROJECT MANAGEMENT OFFICE	
PROJECT MANAGEMENT CONSULTANT KPMG Advisory services Limited 1. Mr. Nyarumba Jared -Engagement Lead 2. Mr. Kemboi Tito-Engagement Manager	HFB PROJECT EVOLVE 1. Mr. Twinamasiko David: PM Project Evolve 2. Mr. Hazi Mugara-Functional Lead 3. Mr. Rutungu George-Project Coordinator 4. M. Mugaaga Paul-Integrations Lead
QUALITY ASSURANCE CONSULTANT DELOITTE (UGANDA) LIMITED	
PLANNED GO-LIVE DATE: 3 RD JUNE 2024 ACTUAL GO-LIVE DATE: 17 TH JUNE 2024	SYSTEMS IN SCOPE 1. Oracle Flexcube Universal Banking system (FCUBS) Version 14.5 2. Oracle Financial services analytical application (OFSAA) Version 8.1.2 3. Fiorano ESB suite of Products Version 13
FCUBS 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 (OBPM) 10. Banking Branch (OBBRN) 11. Enterprise Limits and Collateral Management 12. Reports
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: NSSF,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		09 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
5 Page			

6. Testimony Letter and work order – Groupe Cofina



REFERENCE LETTER

The Go-live of the Oracle FLEXCUBE UBS systems covering Core Banking operations including Commercial Lending, Limits and Collateral SME Lending, Retail Banking products including Current, Savings, Term deposits apart from Payments on 6th October 2022. The Implementation of these solutions helped Bank with product capabilities and STP enablers contributing to success for Bank's transformation project. Key milestones were achieved by team work and joint efforts of Bank, JMR Infotech team and other partners.

This project helped instill state-of-the-art technology that has the necessary capacity and speed to implement new products. The project was completed for Groupe Cofina, Ivory Coast and another 7 countries (Togo, Senegal, Mali, Gabon, Guinea, Burkina Faso and Congo) roll out are in process.

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

For any further information our discussion, please feel free to contact me.

Yours sincerely,

Abidjan, September 26th 2023

Anah Coulibaly,
Project Manager Group

Pierre Arnaud Moya,
Head Facilities Group

CTI-COMPAGNIE TRANSNATIONALE D'INVESTISSEMENT
 Boulevard Latrille Lot N° 1550
 Abidjan Cocody-Les 11 Plateaux
 RCCM: CI-ABJ-2019-M-33319
 06 BP 3162 ABIDJAN 06
 *tel: 22 51 51 80 / Fax: (225) 20 41 11 12

CTI-COMPAGNIE TRANSNATIONALE D'INVESTISSEMENT
 Boulevard Latrille Lot N° 1550
 Abidjan Cocody-Les 11 Plateaux
 RCCM: CI-ABJ-2019-M-33319
 06 BP 3162 ABIDJAN 06
 Tel: 22 51 51 80 / Fax: (225) 20 41 11 12

CTI – Compagnie Transnationale d'Investissement SA au capital de FCFA 2 007 700 000
 RCCM CI-ABJ-2014-B-973
 Boulevard Latrille Lot N°245 Abidjan Cocody – Les Deux Plateaux
 06 BP 3162 Abidjan 06
 Abidjan – Côte d'Ivoire



WORK ORDER – I

(Ref: Master Service Agreement ("MSA") executed between JMR Infotech Middle East FZC ("JMR") and Compagnie Transnationale d'Investissement (C.T.I) ("Cofina"), dated 16-Mar-2021)

1. Overall Scope

JMR shall provide the following Products and Services to Cofina for its Core, Digital Banking Systems set up in three (3) phases (as mentioned in Section 3) -

1. Supply and Implementation of –
 - JMR Agency Banking Solution
2. Implementation Services for the below Applications -
 - Oracle FLEXCUBE Universal Banking (FC UBS)
 - Oracle Banking Digital Experience (OBDX)
 - Oracle Banking Payments (OBP)

Please refer Annexure A- Scope of Work for further elaboration on detailed Scope of Work, Activities and Module set.

2. Project Deliverables

Project Phases	Deliverables
Project Planning	Project Plan (MPP)
Project Monitoring and Controlling	Weekly Status Reports
Product Parameterization	Product Parameterization Document
Data Migration	Data Migration Strategy Document
Go-Live	System Handover Document
Training	Training Presentations
	Oracle User guides as available on the https://docs.oracle.com/ for the versions and the modules procured by Cofina

In addition to the above, Cofina and JMR teams would jointly work towards producing a Gap Analysis document post the completion of the Product walkthrough phase (PWT).

For additional details on project phase wise deliverables please refer to section 5 - Entry, Exit Criteria and Responsibility Matrix of Annexure A.

3. Project Schedule and Phases

Phases	Cofina Group Entities	Timeline for Go-Live
Phase 1	I-Bank	Six (6) Months from Project Commencement

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2. AMC fee for JMR Agency Banking for subsequent years are payable 100% upfront prior to the expiry of AMC. A notification of AMC renewal will be sent 30 days prior to the expiry. An IAR of 3% will be applicable year on year for renewals from commencement of 3rd year onwards.

4.5.3 For Professional Fee

1. Invoice for First Payment Milestone for Phase 1 will be raised on Signing this Agreement and is payable immediate.
2. Invoices for rest of the milestones will be raised as per the payment milestones defined in Section 4.4 for each Phase and must be settled within Thirty (30) calendar days from the date of Invoice. In case there is a delay in payment beyond Thirty (30) calendar days, an interest of 2% per month will be levied against the invoiced amount.
3. Payments will be made upon review and signoff of the deliverables by the Cofina team as defined in Section 5 of Annexure A.
4. In case of termination of this Work Order in accordance with the terms defined in Section 3, Cofina will only be responsible for payment of the completed and validated deliverables in accordance with Section 6.2.5 of the MSA.
5. In case if Cofina decides to discontinue a particular phase(s) of the project after commencement of UAT execution for the previous phase, then 10% of the total Service value for the phase discontinued by Cofina will become due and payable immediately to JMR.

4.5.4 Reimbursable Expenses

1. Invoices for Perdiem will be raised monthly in advance for the subsequent month and is payable Immediate.
2. Invoices for other out of pocket expenses (airfare, visas, and insurance) will be raised on actual basis as and when such expenses are incurred and is payable Immediate, in case if such expenses are borne by JMR.

5. Other Terms

1. This Work Order shall be valid for Two (2) years from 16-MAR-2021. Any further extension(s) to this Work Order shall be discussed and mutually agreed upon in writing; and shall continue to be governed by the terms of the MSA, until its expiry or until termination of this Work Order in accordance with the terms of the MSA.

For JMR Infotech Middle East FZC

Designation: Olama (Group Chief Operating Officer)

Signature: _____

16-Mar-2021

Date



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For C.T.I. JEAN LUC KONAN

Designation: CHAIRMAN AND CEO

Signature: _____

Date: 16 March 2021



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

رأس المال: 100,000,000
 سجل التجاري: 49932

مصرف التضامن
Tadhmun Bank
 المدير العام
 General Manager

Testimonial Letter

We, undersigned Tadhmun Bank hereby attest that we have contacted JMR infotech Middle East FZC for out of the box implementation and post-GoLive support of the following Oracle solutions:

- Oracle FLEXCUBE Universal Banking Solution (FC UBS) V14.4 upgraded to V14.5.6
- Oracle Banking Digital Experience (OBDX) V21.1
- Oracle Financial Services Analytical Applications (OFSAA) Financial Crime and Compliance Solution V8.x.
- Oracle Technology Software.

While the project is still ongoing, Tadhmun 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 Alabearsh
 Tadhmun Bank General Manager

www.tab.ly

(مركزنا ليبيا - مصرف التضامن) info@tab.ly
 (مركزنا مصر - بنك طرابلس) www.tab.ly
 (Tadhmun Bank-Tripoli,Libya)
 Elmanshaya Ben-Ashour +218 21 362 02 92

مصرف التضامن
 Tadhmun Bank

Tadhmun , Libya
Date: 17th Jul 2022

Project Name	ACB_Banking&OFSAA_FCUB,OBDX & OFSAA Implementation - Banking
Product Number	PROJ/2021/08/2829

TADHAMUN BANK, LIBYA

Core Banking Transformation Project

Tadhmun Go-Live phase 1 Completion Signoff


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

- ✓ Oracle FLEXCUBE Universal Banking version 14.5.0.3.0
- o Oracle FLEXCUBE Universal Banking Base
- o Oracle FLEXCUBE Universal Banking Current Accounts and Savings Accounts
- ✓ Oracle Banking Branch 14.5.0.3.0
- o Oracle Banking Branch Teller transactions
- ✓ Oracle Banking Digital Experience 21.1.0.3.0
- ✓ Oracle Analytics Publisher

<p>Tadhmun Bank, Libya</p> <p>Signature: </p> <p>Name: Ayat Ban Taleb</p> <p>Designation: Project Manager</p> <p>Date: 2022/8/11</p>	<p>JMR Infotech India Pvt Ltd</p> <p>Signature: </p> <p>Name: Fady Khalil</p> <p>Designation: Project Manager</p> <p>Date: 2022/8/12</p>
---	---

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

JMR 

WORK ORDER- III (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 NBE for the Implementation of the following at the Bank-


- Oracle FLEXCUBE Universal Banking Solution (FCUBS) Version 14.7
- Oracle Banking Digital Experience (OBDX) Version 22.2
- Oracle Financial Services Analytical application (OFSAA) 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 Configurations 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 (EBPP)
 - SWIFT
 - SAMA (Central Bank)
 - SARIE (RTGS, ACH, Instant Payment)
 - SIMAH (Credit Bureau)
 - DWH
 - FCCM
 - FircoSoft
 - CRM
 - Treasury Front Office
 - FFF (Firco File Filtering 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

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JMR 

1.1.2 Digital Banking System – Oracle Banking Digital Experience

- Install OBDX using the installer provided by Oracle.
- Product Familiarizations.
- Parameterization and Configurations 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/setup 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 OBDX:
 - FLEXCUBE 14.7
 - SWIFT
 - SADAD (EBPP)
 - SMS
 - Mail Server
 - DMS
 - SARIE
- System Integration Testing with FLEXCUBE before the handover of the system to the bank for User Acceptance Testing.
- UAT 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 OBDX during implementation as per mutual agreement.
- Provide necessary guidance for Preparation activities of Go Live.
- Go Live of OBDX.

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 OFSAAI, AML, ECM and KYC in all three environments (DEV, UAT, and production HA)
- 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.

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JMR 

Payment Terms and Conditions

- All prices above are NET to JMR. In addition to the fees and charges quoted above, Bank will pay all local 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/releasing 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.
- Invoices 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.

10. 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 this Work Order, unless terminated in accordance with the terms of the Master Agreement.

IN WITNESS WHEREOF, The Parties hereto have executed this Work Order under their corporate seals as of the date and year set forth below.

<p>For JMR Infotech Middle East FZC Q3-219, P.O. BOX 120894, SAIFZ, Sharjah, UAE</p> <p>Vijay Raina Name _____ Group Chief Operating Officer Designation _____ <i>Rama</i> Signature _____ 25-Dec-23 Date _____</p>	<p>For National Bank of Egypt –KSA NBE Tower, 1187 Corniche El Nile St.,Boulaq, Cairo, Egypt</p> <p>_____ Name _____ _____ Designation _____ <i>[Signature]</i> Signature _____ _____ Date _____</p>
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9. Go-Live Sign Off – WAAFI Bank

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



1	Modules	Channel	Recommendation (if any)	Target Completion
2	FLEXCUBE	Payment Rail	1. SI- Not a show-stopper to go live. 2. Not Show stopper for go live and will be revisit on 29/6 3.1 Not Show stopper 29/6 3.2 Not Show stopper 29/6 To be posted manually using GBO/Journal Entry	1. To be tested and deploy in production post go live during JMR post go live support duration. 2.To be tested and KIV/enable until Treasury come 3.1 Only UK and Italy pending – by 30/6 3.2 by 30/6

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 Hafiz Sapuan
 Operation Analyst
 Waafi Bank Ltd

Manujith P Sasidharan
 Project Manager
 JMR Infotech

Takashi Tasayuki
 Head technical & Infra
 Waafi Bank Ltd

Raja Inan Masrina Raja Saadi
 Program Director
 Waafi Bank Ltd

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



1	Modules	Channel	Recommendation (if any)	Target Completion
5	OBDX	Customer on boarding	1. To test one real customer from UK 2. Not a showstopper – users can skip as this is not mandatory	1. 30/6 after pilot run / to run pilot 2. Resolved
6		Mobile Apps	1. Not a showstopper for 1/7 – we will go live with android. IOS will be ready during post go live support. 2. To revisit on 29/6	1. IOS - post go live during post go live support/Apple store 2. Completed

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.

Siti Nurul Ain Mohamad
 Operation Analyst
 Waafi Bank Ltd

Atul Arvin
 OBDX
 JMR Infotech

Takashi Tasayuki
 Head technical & Infra
 Waafi Bank Ltd

Raja Inan Masrina Raja Saadi
 Program Director
 Waafi Bank Ltd

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

WORK ORDER - I
 (Ref: Master Service Agreement (MSA) signed between St. Kitts Nevis National Bank Ltd and JMR Infotech Middle East FZC, UAE)

1. Overall Scope

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 FCCM version 8.1.x -

1.1 Detailed Scope of Services

1.1.1 Core Banking System - Oracle FLEXCUBE Universal Banking Solution Version 14.7

- Install FLEXCUBE using the installer provided by Oracle, as per the modules listed in Section 3.
- Product Familiarisation session on FLEXCUBE.
- Parameterization and Configurations of Business Products in the system.
- User Training for the Core users using "Train the Trainer" Methodology for up to twenty (20) Core Users.
- 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.
- Enabling integration requirements for the following interfaces using integration gateways with Oracle Banking.

ID No.	Name	Details
1	ACH/EFT platform	Local ACH/EFT platform
2	New Vendor	Check Imaging, Statement Processing
3	Card Processing System	Card Management, Transaction details for Debit and credit Cards

- UAT 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.
- Guidance for Preparation activities of Go Live.
- Go Live of FLEXCUBE.
- Post Go Live Support for one (1) year from the Go-Live Date.

1.1.2 Digital Banking System - Oracle Banking Digital Experience Version 22.2

- Install OBDX using the installer provided by Oracle, as per the modules listed in Section 3.
- Product Familiarisation session on OBDX.
- Parameterization and Configurations of Business Products in the system.
- User Training for the Core users using "Train the Trainer" Methodology for up to twenty (20) Core Users.

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- 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.
- Enabling integration with Core Banking Oracle FLEXCUBE.
- UAT 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.
- Guidance for Preparation activities of Go Live.
- Go Live of OBDX.
- Post Go Live Support for one (1) year from the Go-Live Date.

1.1.3 Oracle Financial Services Analytical Application version 8.1.x

The broad scope of our engagement with the Bank is to carry out an out-of-the-box implementation:

- Installation, Parameterization & Configuration of the modules.
- Initial workshop to identify upto SEVEN (7) Scenarios that are to be implemented along with associated threshold sets.
- The workshop would cover identification of parameters for AML, KYC, CS, TF solutions, architecture requirements and Data requirements.
- Post workshop Data requirements would be shared with SKNANB. The bank needs to provide extracted data as per specifications from source systems other than Flexcube. Data from Flexcube would be sourced by JMR itself.
- JMR team would do two rounds of data assessment to check on the quality of data to determine whether the same is in conformity with the Oracle standards.
- Configuration of Scenarios, KYC parameters and Customer Screening solutions.
- Implementation of Customer Screening for real time scanning at the time of onboarding.
- Handing over KYC risk scores to Core Banking system post computation of daily batch runs.
- System Integration Testing (SIT)
- Training: Detailed functional and technical training for the concerned users – up to TWO (2) weeks' training is planned (for a team size of up to 20).
 - Assisting Bank's team in UAT – for up to four (4) weeks' of UAT is planned.
- Guidance for Preparation activities of Go Live.
- Go Live of OFSAA.
- Post Go Live Support for one (1) year from the Go-Live Date

2. Out of Scope

- Any activity not defined in the Scope.
- 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.
- Any kind of customization that would involve changes to the codes in the "Kernel Layer" or the development of customizations in the Oracle applications and module.
- Guidance /consulting/ development of any risk models.
- Product customization which requires changes to product/program codes.
- Resolving product issues/bugs. These will be resolved by Oracle.

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8. Other Terms

1. This Work Order has effect on 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.

For JMR Infotech Middle East FZC

Q3-219, P.O. BOX 120894
 SAIFZ, Sharjah,
 UAE

1)

Group Chief Operating officer

Designation

Vijay Raina

Name

Signature

13-Feb-2024

Date

For St. Kitts-Nevis-Anguilla National Bank Limited Ltd

Central Street,
 BASSETTERRE,
 St Kitts-Nevis,

1)

ACTING CEO

Designation

ANTHONY GIMENEZ

Name

Signature

10/2/2024

Date

2)

Group Chief Executive Officer

Designation

Jayfar Moldu

Name

Signature

13-Feb-2024

Date

2)

Managing Director

Designation

Terrence Crossman

Name

Signature

10/2/24

Date

ST. KITTS-NEVIS-ANGUILLA NATIONAL BANK LIMITED
 BASSETTERRE, ST. KITTS

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11. Testimony Letter and Sign-off Copy – Bank South Pacific





Port Moresby, PNG

Date: 23-Apr-2021

Project Name	COMPASS – BSP Core Banking Transformation
Project Number	PROJ/2017/03/025

BANK SOUTH PACIFIC LIMITED
 Core Banking Transformation Project
Vanuatu Go-live Completion Signoff

This is to signoff successful completion of successful Go-live for Vanuatu Country for the below systems at Bank South Pacific, Port Moresby as a part of the Core Banking Transformation Program.


- ✓ Oracle Flexcube Universal Banking Solution (FCUBS)
 - FLEXCUBE Base
 - FLEXCUBE Current Accounts and Savings Accounts
 - FLEXCUBE Retail & SME Loans/Commercial Loans
 - FLEXCUBE Inventory Management
 - FLEXCUBE Retail Loan Origination
 - FLEXCUBE Standing Instructions
 - FLEXCUBE Relationship Pricing
 - FLEXCUBE Term Deposits
 - FLEXCUBE Payments and Collections
 - FLEXCUBE Branch
 - FLEXCUBE ATM Interface
 - FLEXCUBE Collections
 - FLEXCUBE Funds Transfer
 - FLEXCUBE Point of Sale Interface
 - FLEXCUBE Loan Syndication
 - FLEXCUBE Electronic Messaging Service
 - FLEXCUBE Nostro Reconciliation
 - FLEXCUBE Bills and Collection
 - FLEXCUBE Letters of Credit
 - FLEXCUBE Foreign Exchange
 - FLEXCUBE Money Markets
 - FLEXCUBE Securities
 - FLEXCUBE Swaps and Forward Rate Agreements



- FLEXCUBE Process Framework Base
- FLEXCUBE Cash Management
- FLEXCUBE Account Origination
- FLEXCUBE Credit Lines Origination
- Oracle FLEXCUBE Universal Banking Commercial Loan Origination
- FLEXCUBE Integration Gateway
- FLEXCUBE Development Workbench
- ✓ Oracle Banking Digital Experience (OBDX)
 - OBD Banking Base
 - OBD Experience Retail Servicing
 - OBD Experience Personal Loan Origination
 - OBD Experience Corporate Trade Finance
 - OBD Experience Corporate Servicing
 - OBD Experience Retail Peer-to-Peer Payments
 - OBD Experience Retail Originations
- ✓ Oracle Financial Services Analytical Application (OFSAA)
 - Oracle Financial Services Anti Money Laundering Enterprise Edition
 - Oracle Financial Services Anti Money Laundering and Fraud Analytics
 - Oracle Financial Services Know Your Customer
 - Oracle Financial Services Enterprise Case Management
 - Oracle Financial Services Profitability Management
 - Oracle Financial Services Asset Liability Management
 - Oracle Financial Services Funds Transfer Pricing
 - Oracle Financial Services Analytical Applications Infrastructure
 - Oracle Financial Services Data Foundation
 - Oracle Financial Services Data Integration Hub Foundation Pack
 - Oracle Financial Services Data Integration Hub Foundation Pack Extension
 - Oracle Watchlist Screening (replaced by Oracle Financial Services Customer Screening)
 - Currency Transaction Reporting (replaced by Oracle Enterprise Data Quality for Oracle Financial Services Analytical Applications)





- ✓ JMR Agency Banking
 - Agent Management
 - Customer Management
 - Transaction Management
- ✓ OBIEE Reports
- ✓ OWCC content management

For Bank South Pacific 	For JMR Infotech India Pvt Ltd. 
Name : Dale Johnson	Name : K V Rao
Designation : Project Director	Designation : Project Director
Date : 23/04/2021	Date : 23/04/2021

Annexure:
NIL

Naman

12. Purchase Order Copy – National Bank of Egypt, Sudan

WORK ORDER- III (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 NBE for the Implementation of the following at the Bank-



1. Oracle FLEXCUBE Universal Banking Solution (FCUBS) Version 14.7
2. Oracle Banking Digital Experience (OBDX) Version 22.2
3. Oracle Financial Services Analytical application (OFSAA) 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

1. Install Oracle FLEXCUBE using the installer.
2. Product Familiarization/Product Walk Through.
3. Parameterization and Configurations of Products and other static parameters.
4. User Training for the identified core users of the Bank, using "Train the Trainer" Methodology.
5. Enabling Retail Bills module in FLEXCUBE Base.
6. Enabling third party integration requirements of the Bank for the following interfaces using Integration Gateways in Oracle FLEXCUBE:
 - a. SADAD (EBPP)
 - b. SWIFT
 - c. SAMA (Central Bank)
 - d. SARIE (RTGS, ACH, Instant Payment)
 - e. SIMAH (Credit Bureau)
 - f. DWH
 - g. FCCM
 - h. Fircosoft
 - i. CRM
 - j. Treasury Front Office
 - k. FFF (Fircos File Filtering system)
7. Support for deployment of any patch set as applicable for latest version of FLEXCUBE.
8. Deployment of Web Services of Oracle FLEXCUBE and testing (SIT)
9. Thorough and effective Testing of base product functionalities during Functional Adequacy Testing.
10. System integration testing for all interfaces along with Bank team before the handover of the system for User Acceptance Testing.
11. Support for Performance testing
12. UAT Support
 - a. Guide UAT users with Application Functionality and Execution during the UAT
 - b. Maintain the incident logs during UAT for Defect Fixes

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- c. Report the progress of all incidents (defects) encountered during UAT
13. Provide necessary guidance for Preparation activities of Go Live.
14. Go Live of FLEXCUBE.



1.1.2 Digital Banking System – Oracle Banking Digital Experience

1. Install OBDX using the installer provided by Oracle.
2. Product Familiarizations.
3. Parameterization and Configurations of Products and other parameters
4. User Training for the Bank's Core users using "Train the Trainer" Methodology.
5. Thorough and effective Testing of base product functionalities during Functional Adequacy Testing.
6. Workspace installation/setup for android and IOS mobile application in order to generate .apk and .ipa files to upload on Play store and App Store respectively.
7. Integration of the following applications with OBDX:
 - a. FLEXCUBE 14.7
 - b. SWIFT
 - c. SADAD (EBPP)
 - d. SMS
 - e. Mail Server
 - f. DMS
 - g. SARIE
8. System Integration Testing with FLEXCUBE before the handover of the system to the bank for User Acceptance Testing.
9. UAT Support
 - a. Guide UAT users with Application Functionality and Execution during the UAT
 - b. Maintain the incident logs during UAT for Defect Fixes
 - c. Report the progress of all incidents (defects) encountered during UAT
10. Support for deployment of any patch set as applicable for latest version of OBDX during implementation as per mutual agreement.
11. Provide necessary guidance for Preparation activities of Go Live.
12. Go Live of OBDX.

1.1.3 OFSAA- Oracle Financial Services Analytical Applications


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

1. Creation of a detailed project plan covering all the activities of the project.
2. Installation, Parameterization & Configuration of the OFSAA modules in Scope.
3. Installation of OFSAAI, AML, ECM and KYC in all three environments (DEV, UAT, and production HA)
4. 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.

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13. Sign Off Copy – Poste Finance



POSTE FINANCES
DIRECTION GENERALE
 DIRECTION DE L'EXPLOITATION
 TEL : 33 889 27 47 / 33 84921 17
 FAX : 33 823 63 71

REPUBLIQUE DU SENEGAL N°...../POSTFIN/DG/DEX

Dakar, le 20 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 at 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

POSTEFINANCES, SAPPM au capital de 300.000.000 Francs CFA


Immeuble des Colis Postaux, Avenues Malick Sy, Tél (221) 33 849 21 65 . fax (221) 33 823 62 97 . RC N° SN DKR 2010 M 11 030 . NINEA 258 4804 283



- o Oracle Banking Payments Domestic Book Transfer
- o Oracle Banking Payments Domestic Bulk File Handling
- ✓ OBIEE Reports

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

Amadou Diouldé BA



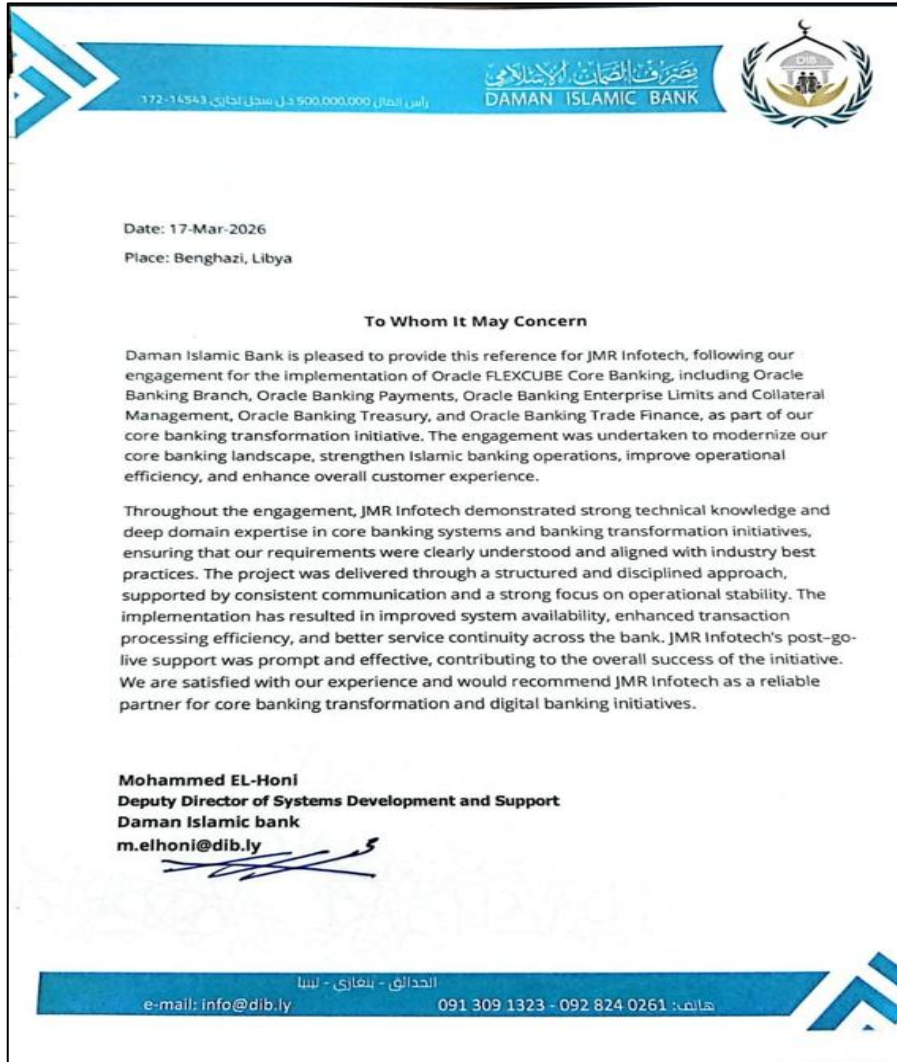
DEDC/CHEF DE PROJET



Ampliations :

DG POSTEFINANCES

CHEF CIO/CHEF DE PROJET

14. Testimony letter and Go-Live Sign off Copy – Daman Islamic Bank




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

Client Name	Damaan Islamic Bank, Libya
Project Name	BFSI/Banking_DIB_FC&OBDX Implementation - Banking
Product/Module Name	FLEXCUBE 14.5, OBBRN 14.5
Module List	CORE Current and Savings Account (CASA) Customer Information (CIF) General Ledger Term Deposit Standing Instructions ISLAMIC Accounts INVENTORY MANAGEMENT Oracle Banking Trade Finance (LC, BC, Islamic Letter of Credit, Islamic Bills and Collections) Oracle Banking Enterprise Limits and Collateral Management, Oracle Banking Payments Oracle Banking Branch
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 FLEXCUBE and OBBRN applications on upgraded FLEXCUBE patchset version 14.5.0.11.0 for Damaan Islamic Bank, Libya, as per the business requirement specifications.






Daman Islamic Bank, Libya Signature: Name: Mohammed Salem Elhoni Designation: Project Manager Date: 14/10/2024	JMR Infotech India Pvt Ltd Signature: Name: Jayanth D V Designation: Senior Principal Lead Date: 01-10-2024
Signature: Name: Ahmed Elmabry Designation: General Manager Date: 14/10/2024	

15. Reference letter and Go live copy - Seychelles Commercial Bank



SEYCHELLES COMMERCIAL BANK
TRUST | EXPERIENCE | GROW

Ref: SCB/MD/002/2026

06th February 2026

JMR Infotech Middle East FZC
P.O Box: 120894,
Q3-219 Sharjah Airport International Free Zone
Sharjah, United Arab Emirates (UAE)

We refer to the existing Agreement dated 21-June-2023 executed between Seychelles Commercial Bank and JMR Infotech Middle East FZC for the implementation of Oracle FLEXCUBE 14.7 and OBDX 22.2.

As discussed, Oracle has since released a newer version of Oracle Flexcube Core Banking and Oracle Flexcube OBDX, it has been mutually agreed to implement Oracle Flexcube version 14.8 and OBDX 25.1 in place of the version originally specified in the Agreement.

Please note that this letter is intended solely to record the agreed version change and does not alter any other terms and conditions of the existing Agreement. All remaining provisions of the Agreement shall continue to remain in full force and effect until the expiry of the above-mentioned Agreement.

Thank you for your continued cooperation and support.

Yours sincerely,



Annie Vidot (Mrs.)
Chief Executive Officer and Managing Director



Company Seal

PO Box 531, Orion Mall, Victoria, Mahe, Seychelles
T +248 4294000 F +248 4224713 E info@scb.sc W www.scb.sc




SEYCHELLES COMMERCIAL BANK
so much more for you

Seychelles Commercial Bank
FLEXCUBE Direct Banking 12.0.1 Implementation with FCUBS
Core Banking
LIVE Sign-off


This is to signify the sign-off on the successful completion of LIVE of Oracle Flexcube Direct banking 12.0.1 at Seychelles Commercial Bank, Seychelles.

For SCB ,Seychelles	For JMR Infotech India Pvt Ltd
	
Name: Annie Vidot	Name: Atul Arvind
Designation: Managing Director & CEO	Designation: Project Manager
Date: 6/8/2028	Date:



SEYCHELLES COMMERCIAL BANK
P. O. BOX 531
VICTORIA
MAHE - SEYCHELLES

16. Go live Copy - The First Alliance Bank



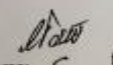
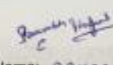
FIRST ALLIANCE BANK (Z) LTD
(Registered Commercial Bank)
HEAD OFFICE: Alliance House Plot No: 627, Cairo Road, P.O. Box 33659 Lusaka, Zambia
Tel: 0211-229306 / 220427 Fax: 0211-228441, E-mail: firstalliance@fabank.co.zm

Oracle FCUBS 12.0.3 & FCDB 12.0.3 Implementation – Go-Live Sign-Off

To,
Head – FLEXCUBE Delivery
JMR Infotech, 4th Floor, Beta Building,
Sigma soft Tech Park, Whitefield, Bengaluru -560066
Tel +91 80 30027700, FAX +91 80 30027701



As part of FCUBS upgrade at First Alliance Bank, Zambia JMR Infotech Project team has completed all the activities for the bank to go-live and the bank has gone live on FCUBS 12.0.3 and FCDB 12.0.3 with the below modules. This document shall be deemed as sign-off for Go-Live.

Oracle FLEXCUBE Universal Banking Base
Oracle FLEXCUBE Universal Banking Current and Savings Account
Oracle FLEXCUBE Universal Banking Term Deposits
Oracle FLEXCUBE Universal Banking Branch
Oracle FLEXCUBE Universal Banking Commercial Loans
Oracle FLEXCUBE Universal Banking Corporate Deposits
Oracle FLEXCUBE Universal Banking Retail & Small and Medium Enterprise
Oracle FLEXCUBE Universal Banking Funds Transfer
Oracle FLEXCUBE Universal Banking Electronic Messaging Service
Oracle FLEXCUBE Universal Banking Interface Gateway
Oracle Flexcube Universal Banking Signature verification
Oracle Flexcube Universal Banking Payments & Collections.
Oracle FLEXCUBE Direct Banking Base
Oracle FLEXCUBE Direct Banking Corporate
Oracle FLEXCUBE Direct Banking Mobile Banking
Oracle FLEXCUBE Direct Banking SMS Banking – Bank has opted out for this feature

<p>For First Alliance Bank, Zambia</p>  <p>Name: C. PATRO. Designation: Managing Director Date: 31/12/2015</p>	<p>For JMR Infotech India Pvt Ltd</p>  <p>Name: SAURABH SINGHAL Designation: PROJECT MANAGER Date: 31-DEC-2015</p>
---	---

Committed to your Success!
* A Sound Economy is a product of a Healthy Nation - STOP AIDS*

17.Contract Copy- The Employees Welfare Fund

ADDENDUM-V ("Addendum") TO IMPLEMENTATION OF LOAN MANAGEMENT SOLUTION AGREEMENT DATED: 28-AUG-2014 AND THE SERVICE LEVEL AGREEMENT FOR OFFSHORE SUPPORT DATED: 01- JUL -2015 ("Master Agreement")

PARTIES

The Employees Welfare Fund, address of which is 6th Floor, Moorgate House, William Newton Street, Port Louis, Mauritius ("Hereinafter called "EWF")

JMR Infotech Middle East FZC, address of which is Q3-219, PO Box 120894, Sharjah Airport International Free Zone, Sharjah, United Arab Emirates ("Hereinafter called "JMR")

BACKGROUND

Both the Parties have executed addendums (Addendum I, II, III and IV) to Master Contract for certain services for a term of one (1) year from 29th Aug 2019, 29th Aug 2020, 29th Aug 2021 and 29th Aug 2022 respectively. As mutually discussed, and agreed, Parties further intend to extend the services (as specified in Section 2 of this Addendum) for an additional period effective from 29th Aug 2023 to the 30th Aug-2024.

NOW, THEREFORE, in consideration of these commitments and of the mutual covenants herein set forth, it is agreed by and between the Parties here to as follows;

1. COMMERCIALS

2. SCOPE OF THIS ADDENDUM

1. Renewal of Annual Maintenance Contract (AMC) for Oracle FC UBS renewal for a period of one (1) year from 31-AUG-2023; please refer the below table for Bill of Material (BOM)-

Product Description	CSI #	Qty	License Level / Type	Start Date	End Date
Oracle FLEXCUBE Development Workbench - Application User Perpetual	19664240	1	FULL USE	31-Aug-23	30-Aug-24
Oracle FLEXCUBE Development Workbench for Direct and Mobile Banking - Application User Perpetual	19664240	1	FULL USE	31-Aug-23	30-Aug-24
Oracle FLEXCUBE Direct Banking Base - Module Perpetual	19664240	1	FULL USE	31-Aug-23	30-Aug-24

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2. Managed Services

Scope: As defined in the "Master Agreement" dated 01-Jul-2015

S No.	Resource type	No. of consultants	Duration	Deployment (Onsite/Offshore)
1	Consultant	1	One(1) year	Offshore

3. PAYMENT TERMS

- Taxes and Duties:** All prices mentioned in section 1 of this Addendum are NET to JMR. In addition to the fees and charges mentioned above, Bank will pay all local taxes and duties as applicable. These include Value Added Tax, withholding tax, Service Tax, Banking Charges, any other taxes and duties of whatever nature, however levied as may be applicable.
- 100% of the professional fee to be paid upfront on signing this Addendum or on releasing the Purchase Order.
- Billing will be done from JMR Infotech Middle East FZC
- All prices quoted here are in USD

4. VALIDITY OF THIS ADDENDUM

The term of this Addendum is set forth, for a period effective from 29th of August 2023 to 30th August 2024. Any further extension will be based on mutual agreement on scope of work and related impact on cost by both the Parties.

In the event of any conflict, discrepancy or inconsistency with the terms mentioned in the Master Contract, terms in this Addendum shall prevail.

In Witness Whereof, the parties hereto have executed this Addendum under their several seals.

For JMR
Group Chief Operating Officer
Designation
[Signature]
Signature
18-July-2023
Date



For EWF
As General Manager / Chairperson
Designation
[Signature]
Signature
26-July-2023
Date



Page 3 of 3

18. Purchase Order Copy - Mediterranean Bank

Aldaleel Raqamee for IT & GIS



PURCHASE ORDER

Purchase Order Ref. No.	147/2022	Date:	01-11-2022
To	JMR INFOTECH MIDDLE EAST	Attention	Mr. Jayafar Moidu
Phone No:	+91 80 300 27700	Pages:	1

With reference to your Techno Commercial proposal and subsequent discussions on various dates, **Aldaleel Raqamee for IT & GIS, Libya** places this Purchase Order with JMR Infotech Middle East FZC for the purchase of Services as per the terms specified in this PO.

Professional Fees for Oracle FCUBS and OBDX Implementation for Medit Bank


Components	Amount (USD)
Implementation fee for Oracle FLEXCUBE UBS and OBDX for Medit Bank Libya	—
TOTAL	—

In words

Confidentiality:
 All information contained in this PO must be treated as confidential and cannot be revealed to any third Party without a written consent from the other Party.

Contract Signing
 The Contract terms and clauses will supersede this Purchase Order and shall be signed separately.

Authorized Signatory
 Name: Juma Ali Elalus
 Title: General Manager
 Date: 01/11/2022

Signature: 

Confidential

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