



J&K Bank

**ONLINE EXPRESSION OF INTEREST (EOI)
FOR
EMPANELLMENT OF DETECTIVE AGENCIES**

**e-EOI Ref.No JKB/ZOKathua/Empanelment-Detective-Agencies/2026-1640
Dated : 09-02-2026**

Issued by

**Impaired Assets portfolio Management Department
Zonal Office Kathua
NHW-44, Near Forest Protection force office,
Kathua -184102 J&K
T: +91-1922-234663 E: Amid.zojtwo@jkbmail.com**

e-EOI Reference Number:	JKB/ZOKathua/Empanelment-Detective-Agencies/2026-1640 Dated : 09-02-2026
Department Name	Impaired Assets portfolio Management Department Zonal Office Kathua
Contact details of issuing Department (Name Designation, Mobile No Email address for sending any kind of correspondence regarding this RFP)	email- (i) : Amid.zojtvo@jkbmail.com Impaired Assets portfolio Management Department Zonal Office Kathua NHW-44, Near Forest Protection force office, Kathua -184102 J&K
Tender Type	Goods & Services
Mode of Tendering	Two cover
Bid Document Availability including changes/amendments, if any to be issued	NIT can be downloaded from and submitted on Bank's e-Tendering Services Provider's Portal https://jkbank.abcprocure.com from February 10, 2026, 16.00 Hrs. to February 25 , 2026, 17.00 Hrs.
Pre-bid Queries submission Date and Mode	All Clarifications / Queries shall be raised online only through e-Tendering Portal https://jkbank.abcprocure.com by or before February 17 , 2026 17.00 Hrs.
Clarifications to pre-bid queries will be provided by the Bank.	All communications regarding points / queries requiring clarifications shall be given online through prescribed e-Tendering Portal on February 20, 2026
Last date and time for Bid submission	February 25 , 2026, 17.00 Hrs.
Submission of online Technical Bid & Commercial Bid	As prescribed in Banks's online tender portal https://jkbank.abcprocure.com
Eligibility& Technical Criteria	As per Tender Document
BID Validity Period	90 Days
CORRIGENDUM	All the Corrigendum will be uploaded on the online tender portal https://jkbank.abcprocure.com

For e-Tender related Queries

Service Provider:

M/s. E-procurement Technologies Limited
(Auction Tiger) , B-705, Wall Street- II, Opp. Orient Club, Ellis Bridge, Near
Gujarat College,
Ahmedabad- 380006, Gujarat

Help Desk:

Sr. No	Name
1	Sandhya Vekariya – 6352631968
2	Suraj Gupta – 6352632310
3	Ijlalaeahmad Pathan – 6352631902
4	Imran Sodagar - 9328931942

EXPRESSION OF INTEREST (EOI) FOR EMPANELMENT OF DETECTIVE AGENCIES

The Jammu and Kashmir Bank Limited invites Expression of Interest (EOI) from the eligible entities for the purpose of empanelment as Detective Agencies on Bank's Panel for Branches falling under Kathua Zone i.e. Distt: Kathua, Distt: Samba and Punjab, Himachal Pradesh, Haryana region.

Role of Detective Agency shall be:

- Locate the borrower(s)/co-borrower(s)/guarantor(s)/mortgagor(s) including their legal heirs who are either untraceable or not available at the addresses given in Bank's records;
- Ascertain latest information about their present address (es)/ occupation(s), business (es), income streams, details of their all assets, whether charged or uncharged, their location, value and ownership, etc.;
- Collect details of Bank accounts maintained by the defaulting borrower(s)/guarantor(s), including their legal heirs;
- Collect details of credit facilities availed/to be availed by defaulting borrower(s)/ guarantor(s) from other Banks;
- Confirm present state of ownership of the secured assets by personal visit(s)/market report, duly supported by the documents.
- Gather any other information which the Bank cannot access by utilizing normal channels like CIBIL/internet/local enquiries and which may be considered necessary by the Bank for recovery of the Bank's dues.
- The hired agency will submit their report along-with the supporting papers, photographs, audio/video recording etc., if any, collected by them to the Bank.

Eligibility Criteria for empanelment of Detective Agencies:

1. The Agency should be Partnership Firm, Company, Corporation etc. with sufficient means/resources and field experience;
2. Preferably the Agency must be the member of "Association of Private Detectives & Investigators" of India, also known by the name APDI.
3. The Agency must have minimum 3 years of experience in this activity.
4. The Agency should be engaged with other Banks/FIs with at least two which must include one Public Sector bank.
5. The Agency having PAN India presence or having multiple States/UTs presence shall be given preference.
6. Must have highest professional and ethical standards.
7. The period of Contract shall be 03 years subject to annual assessment review of the performance.
8. The Agency should not have any Criminal Background and blacklisted by any other Bank/Financial Institution.

Fees payable to the Detective Agency shall be negotiated and fixed as under:

- a) On receipt of information about whereabouts of the missing/absconding borrower / guarantor / co-borrower / director etc. subject to production of documentary proof/evidence.
Rs.10,000/- per person subject to maximum fee of Rs.40,000/- under this category, per account.
- b) For locating properties other than details of which are already available with the Bank, which may lead to attachment of the same, along-with the documentary proof. (All the properties in one title deed to be considered as one property). Rs.20,000/- for each property located, subject to maximum fee of Rs.1,00,000/- under this category per account.
- c) In Case the detective agency fails to trace the borrower/guarantor etc. minimum fee of Rs. 3,000/- per account can be paid and in Case the detective agency fails to trace the property minimum fee of Rs. 5,000/- per account can be paid. The said fee should be negotiated and subject to satisfactory evidence provided by detective agency to approving authority.
- d) The above rates are inclusive of all taxes, whatsoever may be applicable.

Documents required:

- Documentary proof in support of all above
- KYC Documents.
- Overall profile of the Agency.
- Note on the methodology adopted by the Agency.
- Success story & achievements if any.

Other Details:

Empanelment shall be at the sole and absolute discretion of the Bank and mere application for empanelment would not confer any right for empanelment and no correspondence in writing will be entertained as to the fate of empanelment. Bank reserves the right to restrict the list of entities found eligible for empanelment. Eligibility criteria stated in the annexure is not absolute, limiting the Bank's discretion. Bank is entitled to take into consideration other qualitative and reputational factors for empanelment and as such all other terms and conditions including the penalty clause for inordinate delays which have not been discussed herein above shall be determined at the time of execution of necessary agreement & shall be binding on the detective agencies so empanelled by the bank .

Interested parties may submit their application duly filled in giving complete details along with the supportive documents on the below mentioned address on or before 25.02.2026.

Address

Impaired Assets portfolio Management Department
Zonal Office Kathua
NH-44, Near Forest Protection force office,
Kathua -184102 J&K
T: +91-1922-234663 E: Amid.zoitwo@jkbmail.com

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