



Online Request for Proposal (e-RFP)
for
Supply, Implementation, and Managed Services
of
Desktops under an OPEX Model
with buyback

e-Ref No. JKB/CHQ/T&D/Desktops/2025-1441
Dated: 07-07-2025

Issued by
J&K Bank
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Schedule of RFP

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|--|---|
| e-RFP Reference No. | JKB/CHQ/T&D/Desktops/2025-1441 Dated: 07-07-2025 |
| Date of Issue of RFP | 08-07-2025 |
| e-RFP Description | Selection of Service Provider for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank |
| Issuer of the RFP-Department | Technology & Development Department |
| Bank's Communication Details | J&K Bank Technology & Development, 5th Floor, Corporate Headquarters, MA Road, Srinagar Mr. Zubair Ahmad Masoodi Phone No: +91-7006964653 Email ID: Zubair.masoodi@jkbmail.com |
| e-RFP Application Fee (Non - Refundable) | Rs. 10000/- (Rupees Ten Thousand Only) to be deposited through Transfer / NEFT to the below detailed A/c: Account Name: Tender Fee/ Cost Account 16-digit Account No : 9931530300000001 IFSC Code: JAKA0HRDCHQ (0 denotes zero) Bank: The J&K Bank Ltd Branch: Corporate Headquarters |
| Earnest Money Deposit (EMD) (Refundable) | Rs. 1,50,00000/- (Rupees One Crore fifty Lakh only) to be deposited through transfer / NEFT to the following A/c with Bank details given as: Account Name: Earnest Money Deposit(EMD) 16-digit Account No : 9931070690000001 IFSC Code: JAKA0HRDCHQ (0 denotes zero) Bank: The J&K Bank Ltd Branch: Corporate Headquarters MA Road Srinagar J&K - 190001 (EMD is exempted for all Start-ups as recognized by DPIIT/DIPP) |
| Performance Bank Guarantee | 5% of the Total Contract Value |
| Bid Document Availability including changes/ amendments, if any to be issued | Document can be downloaded Bank's e-Tendering Service Portal https://jkbank.abcprocure.com/w.e.f July 08, 2025 16.00 Hrs. to July 29, 2025 17.00 Hrs. |
| Last date for pre-Bids queries & submission Mode | on-line through the prescribed e-Tendering portal https://jkbank.abcprocure.com Up to July 15, 2025 17.00 Hrs. |
| Pre-bid Queries Response date | All communications regarding points / queries requiring clarifications shall be given online on July 22, 2025 17.00 Hrs. |
| Last date and time for Bid | July 29, 2025 17.00 Hrs. |

| Submission of online Bids | As prescribed in Bank’s online tender portal https://jkbank.abcprocure.com | | | | | | | | | | |
|---|--|---------------------------------|------|---|-------------------------------|---|--------------------------|---|---------------------------------|---|----------------------------|
| Date and time of opening of technical bid | To be notified separately | | | | | | | | | | |
| Corrigendum | All the Corrigendum will be uploaded on online tender portal https://jkbank.abcprocure.com only | | | | | | | | | | |
| For e-Tender related Queries | <u>Service Provider:</u> M/s. E-procurement Technologies Limited (Auction Tiger) , B-705, Wall Street- II, Opp. Orient Club, Ellis Bridge, Near Gujarat College, Ahmedabad- 380006, Gujarat <u>Help Desk:</u> | | | | | | | | | | |
| | <table><tr><th>Sr. No</th><th>Name</th></tr><tr><td>1</td><td>Sandhya Vekariya - 6352631968</td></tr><tr><td>2</td><td>Suraj Gupta - 6352632310</td></tr><tr><td>3</td><td>Ijlalaehmad Pathan - 6352631902</td></tr><tr><td>4</td><td>Imran Sodagar - 9328931942</td></tr></table> | Sr. No | Name | 1 | Sandhya Vekariya - 6352631968 | 2 | Suraj Gupta - 6352632310 | 3 | Ijlalaehmad Pathan - 6352631902 | 4 | Imran Sodagar - 9328931942 |
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DISCLAIMER

The information contained in this RFP document, or any information provided subsequently to bidder(s) whether verbally or in documentary form/email by or on behalf of the J&K Bank is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided. This RFP is neither an agreement nor an offer and is only an invitation by the J&K Bank to the interested parties for submission of bids. The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their proposals. While effort has been made to include all information and requirements of the Bank with respect to the solution requested, this RFP does not claim to include all the information each bidder may require. Each bidder should conduct its own investigation and analysis and should check the accuracy, reliability and completeness of the information in this RFP and wherever necessary obtain independent advice/clarifications. The Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. The Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. The Bank and its officers, employees, contractors, agents, and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on it.

The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP. The Bidder is expected to examine all instructions, forms, terms and specifications in this RFP. Failure to furnish all information required under this RFP or to submit a Bid not substantially responsive to this RFP in all respect will be at the Bidder's risk and may result in rejection of the Bid.

The issue of this RFP does not imply that the Bank is bound to select a Bidder or to award the contract to the Selected Bidder, as the case may be, for the Project and the Bank reserves the right to reject all or any of the Bids or Bidders without assigning any reason whatsoever before issuance of purchase order and/or its acceptance thereof by the successful Bidder as defined in Award Criteria and Award of Contract in this RFP.

The Bidder shall, by responding to the Bank with a bid/proposal, be deemed to have accepted the terms of this document in totality without any condition whatsoever and accepts the selection and evaluation process mentioned in this RFP document. The Bidder ceases to have any option to object against any of these processes at any stage after submission of its responses to this RFP. All costs and expenses incurred by interested bidders in any way associated with the development, preparation, and submission of responses, including but not limited to the attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by J&K BANK, will be borne entirely and exclusively by the Bidder.

The bidder shall not assign or outsource the works undertaken by them under this RFP assignment awarded by the Bank without the written consent of the Bank. The Bidder hereby agrees and undertakes to Indemnify the Bank and keep it indemnified against any losses, damages suffered and claims, action/ suits brought against the Bank on account of any act or omission on part of the Bidder, its agent, representative, employees and sub-contractors in relation to the performance or otherwise of the Services to be provided under the RFP.

List of Abbreviations

The long form of some abbreviations commonly used in this document are given below:

| Abbreviations | Description |
|---------------|--|
| 2FA | Two factor Authentication |
| AD | Active Directory |
| AMC | Annual Maintenance Charges |
| API | Application Program Interface |
| ATM | Automated Teller Machine |
| Bank/J&K Bank | Jammu and Kashmir Bank of India |
| BG | Bank Guarantee |
| BoM | Bill of Materials |
| CBS | Core Banking Solution |
| CHQ | J&K Bank's Corporate Headquarters (Srinagar) |
| DC | Data Centre (Noida) |
| DIMM | Dual in-line Memory Module |
| DR | Disaster Recovery (Mumbai) |
| EMD | Earnest Money Deposit |
| EOL | End of Life |
| EOS | End of Support |
| EPEAT | Electronic Product Environmental Assessment Tool |
| HDMI | High-Definition Multimedia Interface |
| IPv6 | Internet Protocol Version 6 |
| INR / Rs | Indian Rupee |
| IT | Information Technology |
| ITSM | IT Service Management Tool |
| KYE | Know Your Employee |
| L0/L1/L2/L3 | Level 0, Level 1, Level 2, or Level 3 Support |
| LAN | Local Area Network |
| MAF | Manufacturer Authorization Form |
| MTTR | Maximum Time to Resolve |
| NDA | Non-Disclosure Agreement |
| OEM | Original Equipment Manufacturer |
| OS | Operating System |
| PO | Purchase Order |
| RAM | Random Access Memory |
| RBI | Reserve Bank of India |
| RFP | Request For Proposal |
| ROHS | Restriction of Hazardous Substance |
| SI | System Integrator |
| SLA | Service Level Agreement |
| SP | Service Provider |
| SPOC | Single Point of Contact |
| SSD | Solid State Drive |
| TAT | Turn Around Time |
| TCO | Total Cost of Ownership |

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SECTION A - INTRODUCTION

1. Brief about Bank

The Jammu & Kashmir Bank Limited (hereinafter referred to as “J&K Bank” or “Bank”) having its Corporate Headquarters at M.A Road Srinagar, J&K -19001 has its presence throughout the country with 1000+ Branches and more than 1400 ATMs. The Bank uses Information Technology in all spheres of its functioning by connecting all its branches and offices through its WAN. J&K Bank functions as a universal bank in Jammu & Kashmir and as a specialized bank in the rest of the country. Bank functions as a leading bank in the Union Territories of Jammu & Kashmir and Ladakh and is designated by Reserve Bank of India as its exclusive agent for carrying out banking business for the Government of Jammu & Kashmir and Ladakh.

J&K bank caters to banking requirements of various customer segments which includes Business enterprises, employees of government, semi-government and autonomous bodies, farmers, artisans, public sector organizations and corporate clients. The bank also offers a wide range of retail credit products, including home, personal loans, education loan, agriculture, trade credit and consumer lending, several unique financial products tailored to the needs of various customer segments. The Bank, incorporated in 1938, is listed on the NSE and the BSE. Further details of Bank including profile, products and services are available on Bank’s website at <https://www.jkbank.com>.

2. Purpose of RFP

Jammu & Kashmir Bank (hereinafter referred to as “J&K Bank” or “Bank”) invites proposals from qualified and experienced entities (hereinafter referred to as “Bidder,” or “Vendor”) for the **Supply, Implementation, and Managed Services of Desktops** (hereinafter referred to as “end user devices,” or “devices”) at all branches and offices across India for a period of **5 years** under an OPEX Model **along with buyback of old devices**, as per requirements mentioned under this Request for Proposal (RFP).

The technical specifications, delivery locations, and tentative quantities for desktops, are detailed in the Annexures. The quantities specified in this RFP are estimates only. The bank shall issue the PO based on its final requirement, which may vary by up to $\pm 20\%$ of the estimated quantity. The Vendor shall fulfil the Bank’s device requirements efficiently in accordance with the RFP, without delays.

3. Eligibility Criteria

J&K Bank shall scrutinize the Eligibility bid submitted by the bidder(s). A thorough examination of supporting documents to meet each eligibility criteria as detailed in [Annexure E](#) shall be conducted to determine the Eligible bidders. Bidders not complying with the eligibility criteria are liable to be rejected and shall not be considered for Technical Evaluation and Commercial Evaluation.

Any credential/supporting detail mentioned in “Annexure E - Compliance to Eligibility Criteria” and not accompanied by relevant proof documents will not be considered for evaluation. All credential letters should be appropriately bound, labelled and segregated in the respective areas. There is no restriction on the number of credentials a bidder can provide.

4. Scope of Work

The scope of work is divided into sections as summarized in *fig. 1* below.

| S.N. | Sections | Sub-Sections |
|------|------------------------|--------------------------------------|
| 4.1 | Supply & Delivery | Inventory Management |
| | | Procurement & Delivery |
| | | Buffer Stocking |
| | | Insurance Coverage |
| 4.2 | Implementation | Installation and Configuration |
| | | Re-installation and Re-configuration |
| | | End Device Security Management |
| | | Buyback of Decommissioned Devices |
| 4.3 | Maintenance Support | Manpower Support |
| | | Hardware Support |
| | | Software Support |
| 4.4 | Governance & Reporting | |

fig. 1 Summary of Scope of work

The Scope of Work includes the following components and shall be applicable within Jammu and Kashmir Bank. The Bank expects bidders to fully comply with these requirements and to structure their proposals accordingly.

4.1 Supply & Delivery

4.1.1 Inventory Management

- (a) The vendor shall maintain a central inventory in the bank's ITSM tool, capturing the lifecycle of all deployed desktops, including hardware serial numbers, procurement dates, and decommissioning status, etc. This inventory shall cover assets at both the Zone and Regional levels, ensuring accurate tracking and accountability across all designated locations.
- (b) The Vendor shall provide licensed Windows 11 Professional or higher OS available on the date of ordering for all applicable devices under this Agreement.

4.1.2 Procurement & Delivery

(a) Approximate Device Order & Buyback Requirements:

J&K Bank is undertaking a phased refresh of its end-user desktop computers to upgrade its EOL technology infrastructure. Under this RFP, the total estimated requirement is approximately 10808 desktops in addition to any subsequent additional orders requirement that may arise during the contract period. Out of the total estimated requirement, the first order will cover approximately 9851 desktops, comprising 9542 Basic desktops and 309 Advanced desktops based on the technical specifications detailed in [Annexure F1](#).

| Device Type | Device Quantity |
|--------------------|-----------------|
| Desktop (basic) | 9542 |
| Desktop (advanced) | 309 |
| Total Count | 9851 |

Bidders should note the following requirements:

- (i) Quantity of desktops required for procurement and buyback across all designated J&K Bank branches and offices is detailed in [Annexure W](#).
- (ii) As part of the phased refresh & deployment, the bidder shall replace existing desktop units with new ones. All decommissioned units shall be eligible for buyback in accordance with the provisions specified in Section 4.2.4 (Buyback of Decommissioned/Existing Devices).
- (iii) Bidders must include proposed buyback values (per unit) for the eligible desktops in the commercial bid submission in the format defined in the [Annexure G](#).
- (iv) All the quantities of devices specified in this RFP are estimates only and the bank shall issue the PO based on its final requirement, which may vary by up to $\pm 20\%$ of the estimated quantity. Bidders should ensure their pricing and supply commitments accommodate such variations.

(b) Additional Procurement During Contract Period:

In case of any additional requirement for procurement of new desktops during the contract period, the bank reserves the right to order additional new devices under the same contractual terms and conditions as defined in the original RFP agreement. The selected bidder is expected to follow the below conditions for all subsequent orders unless otherwise mutually agreed in writing by the Bank:

- (i) The contract duration for all additional desktop orders shall be **coterminous** i.e., having the same end date of the original agreement, irrespective of the date of procurement of the individual order.
- (ii) The quarterly price variation throughout the contract period shall be provided by the bidder as part of the commercial bid in the format specified in [Annexure G](#).

(c) OEM Authorization and Back-to-Back Support

If the bidder is not the Original Equipment Manufacturer (OEM), then the bidder must provide a certificate from the principal OEM(s) for back-to-back support for all items during the contract period, starting from the issuance of the installation note at respective locations. Back-to-back support shall mean:

- (i) The bidder shall replace all faulty components with original and new parts of the OEM throughout the validity of the contract. If the faulty part is not available, the same shall be replaced with a higher configuration part of OEM.
 - (ii) The bidder shall ensure firmware/software updates & patches from the OEM throughout the validity of the contract.
- (d) The vendor shall coordinate with the designated Branch Head and ensure timely delivery of shipments to all designated bank locations while adhering to the timelines as outlined in [Annexure K \(SLA\)](#).
- (e) The vendor shall ensure that all supplied desktops are NEW and fully comply with the technical specifications outlined in [Annexure F1](#) at all designated bank locations.
- (f) At the time of delivery, the vendor shall furnish a Delivery Acceptance Certificate from the OEM, duly signed by the designated authority as outlined in [Annexure U](#), certifying the newness of devices in compliance with the contract/specifications. Failure to provide this certificate may result in non-acceptance of delivery.
- (g) At the destination site, the cartons shall be opened only in the presence of designated Bank Officials and vendor's representative. The vendor must obtain signed confirmation on this certificate from the respective Branch Head to validate the order's accuracy. Any damage, discrepancies, or deviations identified during delivery must be resolved within the timelines as outlined in the SLA.
- (h) The vendor shall update the Bank on shipment deliveries, providing tracking IDs and required documentation to enable real-time online tracking of shipments.
- (i) The vendor is responsible for obtaining necessary road permits, statutory forms, and other required documentation. However, the bank will sign the necessary forms as the purchaser, as per the requirements, to facilitate this process.
- (j) The vendor must maintain accurate records of movement/ delivery of devices, including delivery challans, e-way bill, proof of delivery, signed delivery confirmations, and unsuccessful delivery attempts, to ensure transparency, accountability, and proper record-keeping throughout the contract period.

4.1.3 Buffer Stocking

- (a) The vendor shall always maintain a buffer stock equivalent to 0.5% of the total units at all times, failing which will attract appropriate penalty as outlined in [Annexure K](#).
- (b) The vendor should provide the bank with a detailed list of buffer stock inventory to support the implementation base. The Bank reserves the right to audit the buffer stock, including requesting serial numbers of the units, at its discretion.
- (c) The vendor shall hand over the spare stock to the Bank after completion of the contract if the Bank decides to acquire the equipment, as per order, after paying the terminal payment.

4.1.4 Insurance Coverage

- (a) The vendor shall procure and maintain insurance for all the bank-approved assets under this agreement, covering transit, storage, and the devices' presence at designated Bank locations throughout the contract period, at the vendor's own risk and cost. The bank, under any circumstances, shall bear no responsibility for any loss/damage/theft of any assets, due to any reasons. Any claim(s) related to such incidents etc. if any, will be managed directly by the vendor with the insurance underwriters.
- (b) The vendor is solely responsible to provide insurance coverage for its field team. The field team personnel or their legal heirs shall not claim any insurance benefit from the bank in case the field team personnel suffer any loss, damage, or injury while working in Bank premises.
- (c) The Bank shall provide the necessary investigation support in the event of an insurance claim, as required by the vendor.

4.2 Implementation

4.2.1 Installation & Configuration:

- (a) The vendor shall be responsible for installation of all desktops on designated workstations. The Vendor SPOC (as defined in Section 4.3.1.1) shall ensure that the vendor resources strictly adhere to the Bank's system installation guidelines.
- (b) During installation, the vendor shall also install all connected peripherals including printers and scanners even if the said equipment does not come under this contract. Installed printers should be shared on the network computers.
- (c) Bank will provide all the applications/software which is required to be installed in devices (hereafter termed "Bank Software"). The vendor should ensure that sufficient copies of latest bank software are made available to the service engineers when they visit the designated bank locations for any service activity. [Annexure T](#) provides an indicative list of the minimum standard Bank Software. Additional applications/software may be added to this list by the bank at its discretion, based on specific roles, departmental needs, or user requirements.
- (d) The vendor's field team shall coordinate with Bank Officials (e.g., Networking and application teams) to provide the necessary assistance for successful installation, integration and functioning of bank software at all designated bank locations, as necessary.
- (e) The vendor must maintain the latest master image and perform standardized imaging of devices in alignment with CIS Guidelines for the said application.
- (f) The vendor shall customize device settings and assign role-based profiles to enhance performance and secure hardware and OS in alignment with the Bank's operational and security requirements.
- (g) Implementation of desktops including installation, configuration, data migration and data wiping from old desktops (as defined in Section 4.2.3) must be completed within the timelines stipulated in the SLA at all designated bank locations. Non-compliance will lead to appropriate penalties.

- (h) The Bank will provide a checklist for verifying the functionality, security, and compliance of installed devices with the bank's requirements. The Vendor's service engineers shall obtain a signed confirmation from the bank's end-users & security team and submit it to the Vendor SPOC. Any damage, discrepancies, or deviations identified during the implementation phase must be promptly addressed by the Vendor within the timelines specified in the SLAs.

4.2.2 Re-installation, Re-configuration, & Re-imaging:

- (a) The vendor is responsible for re-installation, re-configuration, and re-imaging of the bank's approved OS, applications and software as requested by the bank, including but not limited to scenarios such as hardware replacements, system performance issues or failure, software or OS corruption, major upgrades, and changes to system settings, configurations, or user profiles.
- (b) Bank may, at its discretion, decide that certain devices should be formatted due to malware, disk space issues, security threat or incompatibility of software. Bank will raise a service request for formatting and reinstallation of all the necessary software/applications and such requests should be fulfilled within the timelines stipulated in the SLA.
- (c) The vendor shall need to ensure that the devices which need to be formatted as per requirements of the bank are attended to, cleaned up and restored as per the working requirements of the user. Bank user will identify the data in the device which needs to be backed up in case machine needs formatting and restored post format.
- (d) For OS related issues in which formatting of hard disk is necessary, data backup should be done in advance and need to be restored as per satisfaction of the device's user/end-user after formatting. All peripheral equipment should be re-connected, tested and shared after installing the OS.

4.2.3 End Device Security Management:

4.2.3.1. General Information Security Requirements:

- (a) The vendor must comply with the Information Technology & Security Policies and Procedures of the Bank which include but is not limited to Information Technology & Strategy Policy, Information Security Policy, Acceptable use Policy, Cyber Security Policy, Media Management and Disposal Policy, Data privacy policy, and IT Outsourcing Policy etc.
- (b) The vendor shall align resource for scanning for Viruses / Malicious codes whenever required by the bank manually and ensure the stability and functionality of the user machines without any additional cost to the bank.
- (c) In case of any Virus outbreak, the Bank will open a case with principal Antivirus provider and get them aligned with the vendor who have to provide assistance for the collection of data / testing the solutions.
- (d) There may be a case where the deployment of end point agent / control or pushing the patches / updates would not be possible centrally, in such cases, the vendor would depute its engineer in coordination with central team to perform the activity.

4.2.3.2. Data Migration:

- (a) The vendor shall ensure data migration is completed securely, with minimal disruption and in compliance with the bank's requirements in scenarios such as transition from old to new desktops, desktop replacements due to damage, technology refresh cycles, or any other instance where continuity of end-user data and functionality is required by the Bank.
- (b) The vendor shall provide a detailed data migration plan, specifying timelines, security measures, and methodologies including, but not be limited to, the identification, backup, and restoration of critical data, as well as addressing any compatibility or data integrity issues that may arise during the migration process.
- (c) The vendor is responsible for verifying the accuracy of migrated data and obtain a signed confirmation report from the designated Bank Official validating the success of data migration. Any damage, discrepancies, or deviations identified during data migration process must be addressed within the timelines stipulated in the SLA.
- (d) The vendor is accountable for secure handling and storage of data throughout the data migration process.
- (e) The bank reserves the right to audit data migration processes at any time to ensure compliance.

4.2.3.3. Data Wiping:

- (a) The vendor is responsible for the protection of data residing on the devices and shall ensure that all bank data is securely removed from all device(s) to-be returned in line with NIST 800-28, DoD 5220.22-M and/or IEEE 2883-2022 standard, utilizing industry-recognized methods. The licence cost of the software will be borne by the vendor and all records of the same are to be maintained and approved by the Bank assigned authority at respective locations or at Information Security Department of Bank.
- (b) The vendor shall issue a Data Wipe Certificate for each wiped device, duly signed by the designated authority, certifying complete data removal in compliance with the contract and any regulatory requirements. Any damage, discrepancies, or deviations identified during data wiping process must be addressed within the timelines stipulated in the SLA.
- (c) The vendor is accountable for secure handling and storage of data throughout the data wiping process in accordance with Media Management and Handling procedure of the Bank.
- (d) The bank reserves the right to audit the data wiping processes at its discretion to ensure compliance.

4.2.4 Buyback of Decommissioned/Existing Devices:

- (a) The vendor shall collect all old desktops under buyback from bank locations within the timelines stipulated in the SLA, only after the issuance of the user acceptance certificate as outlined in [Annexure V](#) from the bank. This will require the vendor to submit the following documents for each device implemented in the bank:
 - (i) Installation & Configuration Certificate signed by the designated Bank Official confirming successful data installation & configuration of new devices in strict compliance with the bank's requirements defined in Section 4.2.1.
 - (ii) Data Migration Certificate signed by the designated Bank Official confirming successful data migration in strict compliance with the bank's security requirements defined in Section 4.2.3.2.
 - (iii) Data Wipe Certificate signed by the designated Bank Official &/or Information Security Department confirming successful data removal in strict compliance with the bank's security requirements defined in Section 4.2.3.3.
- (b) Upon completion of the device collection process, the vendor shall complete purchase payment for the desktops under buyback at a mutually agreed price within the timelines stipulated in the SLA. The Bank reserves the right to retain devices deemed essential for ongoing operations.
- (c) If the parts of desktops under buyback are not restored/refurbished, the vendor will have to ensure that the said parts will be taken to their respective plants and scrapped strictly under the "E-Waste (Electronic Waste) scrapping methods using eco-friendly processes authorized by the Pollution control board and as per the E-Waste management and handling rules issued by Ministry of Environment & Forests and other government agencies from time to time. A certificate for the same shall be submitted by the bidder in their bid.

4.3 Maintenance Support

4.3.1 Manpower Support

4.3.1.1. Vendor SPOC:

- (a) The vendor company shall designate a single point of contact (hereafter termed "Vendor SPOC"), exclusively for the Bank, who shall be responsible for coordinating all activities related to this engagement. The Vendor SPOC must be a full-time employee of the Vendor and shall be stationed onsite at the Bank's Corporate Headquarters in Srinagar.
- (b) The Vendor SPOC must remain accessible on working days & during working hours via phone and email provided by the Vendor.
- (c) The Vendor SPOC shall act as the primary contact for all service-related queries from the vendor's service engineers/field teams, minimizing unnecessary communication with the Bank, except for unclarified issues requiring guidance.
- (d) The Vendor SPOC must have expertise in hardware, antivirus, and OS troubleshooting and be fluent in Hindi/English to communicate effectively with bank's branch staff.
- (e) The Vendor SPOC shall maintain a detailed record of all open and closed cases and submit daily status reports on the next working day to the Bank.

- (f) The Vendor SPOC shall ensure all tickets are closed within the TAT, failure of which will attract appropriate penalty as defined in the SLA. The Vendor SPOC shall coordinate with the field teams to ensure all reported issues/complaints are closed only after all requested activities are fully completed and a signed confirmation/feedback of the Bank's end user is obtained. Any complaints, which found to be closed without bank's signed confirmation will be treated as pending since the original date of lodging the complaint and penalty will be imposed.

4.3.1.2. Service Availability:

- (a) The term "working days" throughout this document would mean all days except Sundays and public holidays as notified from time to time by Govt. of India. The term "working hours" throughout this document would mean:

| SN. | Type of Bank Locations | Count of Bank Locations | Working Hours |
|------|--|-------------------------|--|
| i. | Branches | 1014 | Time during 10 AM to 6 PM on working days |
| ii. | Corporate Headquarters and other Office locations (such as, but not limited to, zonal and cluster offices) | 44 | Time during 9 AM to 9 PM on working days |
| iii. | DC and DR locations | 1DC, 1DR | 24x7 support shall be provided to the bank |

Please note: Above mentioned working hours are for both remote & field support

- (b) Services of the Vendor SPOC and Field Team shall be available during working hours and beyond too as required by the Bank, in scenarios such as during Disaster Management / Crisis Management or Security issues, month-end activities, weekend support, unforeseen circumstances, emergencies etc. The Vendor shall ensure their availability without any refusal to promptly address the Bank's requirements, maintaining uninterrupted service delivery. During the time of commercials submission, the rate card shall be defined for such extended support scenarios as defined in [Annexure G \(Table D\)](#).
- (c) The field team shall visit the bank locations only during working hours unless otherwise requested by the bank. Any work which is pending after working hours should be completed on the immediate next working day.
- (d) The field team should intimate the respective branch head about the time of visit so that the required desktops can be made available for servicing. Bank has the right to deny access if said timings are not adhered to.
- (e) Upon receipt of complaints or tickets from the Bank's IT Helpdesk (L0 support team), the Vendor's L1 support team shall provide **remote assistance** to diagnose and resolve issues where feasible. The Vendor shall ensure that its L1 support team (remote support) **operates from within the Bank's designated premises**, located in Delhi NCR region, and shall connect to the Bank's ITSM tool via the **Bank's secure network** to facilitate seamless support and issue resolution. If remote resolution is not possible, the Vendor shall **promptly deploy** its field team to the affected bank location and resolve the issue within the timelines stipulated in the SLA, ensuring minimal disruption to the Bank's operations.

4.3.1.3. Escalation Details and Changes:

- (a) Escalation matrix of vendor company should be shared with the bank for escalating service-related concerns.
- (b) The vendor shall inform the bank regarding any changes in the escalation matrix, contact details or any other changes related to the vendor company to the Bank's IT Department within the timelines stipulated in the SLA.
- (c) It will be the sole responsibility of the vendor to ensure that no activity pertaining to service support is hindered by the absence of any vendor official. The vendor may ensure this by appointing sufficient alternate personnel at each level of escalation and informing the bank.
- (d) The vendor shall notify the Bank's IT Department as soon as possible of any absconding, medical, or emergency leave by the Vendor SPOC or any Field Team member. Planned leaves exceeding two (2) days in duration shall require prior approval from the Bank's IT Department. The vendor shall provide an equally competent backup resource to ensure uninterrupted service delivery. Failure to comply will be treated as absence and will result in penalties as defined in the SLA
- (e) The Vendor shall notify the Bank's IT Department at least 30 days in advance if the Vendor SPOC or any Field Team member resigns. The Vendor shall provide an equally competent replacement to ensure uninterrupted service delivery. Failure to provide a replacement will be treated as absence and will result in penalties as defined in the SLA.
- (f) If the Bank deems the performance of the Vendor SPOC or Field team unsatisfactory, the vendor shall notify their senior officials and provide the Vendor SPOC or Field team with three (3) weeks of improvement opportunity. If performance remains unsatisfactory, the vendor shall, at no additional cost, provide a suitable replacement upon mutual agreement with the bank. Failure to provide the same will result in penalties as defined in the SLA.

4.3.1.4. Training:

- (a) Training at Contract Commencement: The Bidder shall collaborate with the Bank to define and mutually agree upon the "to-be" processes. Upon finalization, the Bidder shall be responsible for conducting user awareness sessions, training the Bank's personnel on the new processes, and providing all necessary training materials, including user manuals and process documentation.
- (b) Ongoing Training & Workshops: The Bidder shall conduct quarterly workshops for both Bank personnel and the Bidder's deployed team to ensure that any changes in Bank-specific operations and processes are adequately communicated. The Bidder shall provide structured training schedule, materials, and relevant documentation to the Bank.
- (c) Issue Trend Analysis & End-User Training: The Bidder shall analyse ticket trends, common issues raised and conduct quarterly trainings for bank's users/end users to minimize ticket volume, enhance operational efficiency, and reduce dependency on support services.
- (d) Exit Training & Knowledge Transfer: No later than six (6) months prior to contract termination, the Bidder shall conduct comprehensive exit training sessions for the

Bank to ensure operational continuity with minimal disruption post-transition. This shall include the complete handover of all relevant documentation, user guides, and operational insights to the bank.

- (e) **Training Feedback:** After each training provided to the bank, The Bidder shall gather participant feedback surveys/knowledge assessments, to measure training effectiveness. Any identified gaps or deficiencies shall be promptly addressed through additional training sessions or corrective measures, ensuring alignment with the Bank's operational requirements.
- (f) **Non-Compliance & Penalties:** Failure to conduct the defined trainings as per the agreed schedule shall constitute a material breach of contract, entitling the Bank to impose an appropriate penalty for non-compliance as defined in the SLA

4.3.2 Hardware Support

4.3.2.1. Maintenance & Repairs:

- (a) All repair and maintenance services described herein shall be performed by qualified field team who are completely familiar with the equipment which they are dealing with. They shall be competent enough to install or rectify all devices under this contract to the satisfaction of the bank. They may be guided by the Project Manager for any technical assistance.
- (b) During repair of devices, all connected peripherals such as printers and scanners should be installed even if the said equipment doesn't come under this contract. Installed printers should be shared on the network computers.
- (c) Repair work for any faulty equipment shall be conducted on-site within the bank's premises.

4.3.2.2. Replacement of Hardware:

- (a) The vendor shall ensure that field team member who attends to the hardware-related complaints (including re-configuration or re-installation) must invariably carry spare parts based on the issue reported by the Bank. The vendor shall repair worn/defective parts and if repairs are unsuccessful or parts/models are declared non-repairable, then the vendor shall replace them immediately, if required, with equivalent or higher configuration parts/models that are fully compatible, at no additional cost to the Bank beyond the agreed contract price.
- (b) In case the devices being procured by the bank become EOL/EOS during the contract period, the vendor shall replace them with equivalent or higher configuration models that are fully compatible, at no additional cost to the Bank beyond the agreed contract price and within the timelines stipulated in the SLA.
- (c) If any hard disk is replaced by the vendor at any time, the Bank has the right to keep the faulty hard disk.
- (d) The vendor shall ensure the secure data migration and data wiping of all bank-sensitive data from all devices to-be replaced, in strict compliance with the bank's security requirements defined in Section 4.2.3.

- (e) The vendor shall collect all devices to-be replaced from bank locations within the timelines stipulated in the SLA, only after obtaining the following documents for each device:
 - (i) Data Migration Certificate signed by the designated Bank Official confirming successful data migration as per Section 4.2.3.2.
 - (ii) Data Wipe Certificate signed by the designated Bank Official confirming successful data removal as per Section 4.2.3.3.
- (f) The vendor is responsible for management of reverse logistics for all applicable devices to-be replaced including packing, shipping, transportation etc. from all designated bank locations, at their own expense.

4.3.2.3. End of Contract Term:

- (a) Six (6) months prior to the contract termination, the vendor shall initiate discussions with the Bank to confirm whether the Bank intends to acquire/retain the assets.
 - (i) If the Bank wishes to acquire the assets at the end of the contract period, the parties shall mutually agree on the price for such retention. Maintenance of these devices shall remain the responsibility of the vendor until ownership is transferred to the bank, without any additional charges for a period not exceeding 60 days from the last date of the contract period.
 - (ii) If the Bank does not wish to acquire the assets, the vendor shall obtain written confirmation from the Bank to remove the devices from the Bank's premises after the contract termination.
- (b) Once the contract period is over, the vendor shall ensure the secure data migration and data wiping of all bank-sensitive data from all devices to-be returned, in strict compliance with the bank's security requirements defined in Section 4.2.3.
- (c) The Vendor shall collect all old devices from Bank locations within the SLA specified in [Annexure K](#), only after obtaining the following documents for each device:
 - (i) Data Migration Certificate signed by the designated Bank Official confirming successful data migration as per Section 4.2.3.2.
 - (ii) Data Wipe Certificate signed by the designated Bank Official confirming successful data removal as per Section 4.2.3.3.
- (d) The vendor is responsible for management of reverse logistics for all applicable devices to-be returned including packing, shipping, transportation etc. from all designated bank locations, at their own expense.
- (e) Bank at its own discretion may extend the contract for a further period for a period of six (6) months at the same rate and same terms & conditions, provided services of the vendor is satisfactory and both parties agreeing to do so. Thereafter the contract may further extend if both parties wish to continue at the mutually agreed terms and conditions.

4.3.2.4. Relocation/Shifting of Devices:

- (a) The Bank reserves the right to relocate/shift all the quoted devices covered under this RFP at its own cost and responsibility, within the same building or to different locations, depending upon the need. The Bank shall bear the costs associated with the shifting/relocation of the devices, including but not limited to packing, transportation, etc.

- (b) After relocation of devices, the Bank will notify the vendor. The vendor shall update the central inventory database and provide the support for reinstallation, reconfiguration, re-imaging, etc. at the new location if required by the bank, in accordance with the terms defined under this RFP, without any additional cost to the bank.

4.3.3 Software Support

- (a) The vendor shall ensure that all banking applications/software are operational on the systems supplied by the vendor, managing and ensuring compatibility with OS, software, and firmware upgrades.
- (b) The vendor should provide support for all the current and future applications used by the bank at PC Level, including but not limited to:
 - (i) **Bank Applications:** Aadhaar application installation, Hardware configuration, related drivers' installation for Aadhaar Devices, etc.
 - (ii) **Browser related Applications:** CERSAI, CIBIL, CRIF, WebEx, Teams, Google Meet, etc. for installation of relevant software's, DSC drivers for application support etc.
 - (iii) **AD /Mail Messaging:** Issues related to configuring new users on AD, data profile migration, configuring Outlook accounts, archiving of mails, AD issues on systems etc.
 - (iv) **2FA support:** Browser related issues faced by the users, reinstallation of APIs/drivers, configuring browser settings related to 2FA etc. (Note: Bank already has an MFA solution with is integrated with CBS and various applications of the Bank)
- (c) The vendor shall resolve all software related issues at PC level including maintenance of OS, taking backup of OS, domain joining, etc. without any extra cost to the bank.
- (d) In case of any regulatory changes/enhancements, the vendor should ensure to fulfil the requirements within the stipulated time period as instructed by the bank without any additional cost to the bank. In case of the contract termination due to regulatory changes, bank and bidder can mutually discuss and agree on the further course of action.
- (e) The vendor shall ensure that all OS and Bank software installed on devices at all bank locations are continuously updated with the latest patches, definitions, and versions as provided by the Bank. The vendor shall perform any OS upgrades, downgrades, or reloads required by the Bank, including new OS releases, without any additional cost to the bank.
- (f) Bank may require all devices to be patched urgently, in case of any rapid release/urgent software patches, where the patches/updates/definitions are not pushed through centralized setup. The vendor shall fulfil such requests as part of this contract and install the same manually at all bank locations on need basis, based on deployment details and timelines specified by the Bank.
- (g) The vendor shall extend technical support at PC level whenever required for suggested changes or carry out improvements in system features and software configuration changes, if necessary.
- (h) In case any future application is deemed incompatible with the device provided by the vendor, the Bank reserves the right, at its sole discretion, to request a hardware refresh with equivalent or superior version which is compatible. The price for such a

refresh shall be mutually agreed upon between the bank and the vendor at the time of the request.

- (i) It would be the responsibility of Bidder's service engineers to ensure all the security agents are installed in the machine and the machine is patched as per the patch management procedure of the Bank. Further the service engineer would be responsible for coordinating with the central team as and when the need arises, or any security issue is observed

4.4 Governance & Reporting

- (a) The vendor shall conduct **quarterly governance reviews** with the Bank's designated authority to monitor service performance, address TAT breaches, and present a service improvement plan, which will be implemented and reviewed for progress during each session. Additional reviews may be held as and when required, based on the Bank's operational needs or in response to emerging issues. If unresolved issues are identified in any particular region or zone during these reviews, the vendor shall ensure that appropriate service improvements are presented to the bank within the timelines stipulated in the SLA.
- (b) The vendor shall provide any specific **report requested by the Regulator/ Bank / Bank appointed auditors**, within the timelines stipulated in the SLA.
- (c) The Vendor shall provide all reports as required by the Bank during the contract period, in formats or templates prescribed by the Bank within the timelines stipulated in the SLA. The Bank may add new reporting templates or modify existing ones at its discretion during the contract period, and the Vendor shall comply with such requests without any additional cost to the Bank.
- (d) **Daily reports** (shall be provided by the next working day):
 - (i) Summary of all issues and complaints logged including allotted call/complaint/ serial numbers, nature of each complaint, device make/model, date of assignment of the call, date and time of closure of the call, the engineer's name, contact number, etc.
 - (ii) Summary of resolved, unresolved, and escalated issues, escalations to OEMs (if applicable).
- (e) **Weekly reports** (shall be submitted on the first working day of the following week):
 - (i) Summary of systems rebooted.
 - (ii) Issues/complaints analysis report for security incidents (e.g., virus), call trends, issues and complaints logged with OEMs (if applicable).
 - (iii) Summary of changes undertaken, including major changes (e.g., configuration changes, patch upgrades, etc.) and minor changes (e.g., log truncation, user creation, user password reset, etc.).
- (f) **Monthly reports** (shall be provided by the 10th of the following month):
 - (i) Summary report on the objectives, outcomes, & challenges faced during both planned and unplanned activities, including activities planned but missed specifying reasons.

- (ii) RCA report detailing mitigation and remediation actions taken related to preventive and scheduled maintenance, end user device configuration management, incident management, and overall service delivery performance.
- (iii) Service level management report detailing statistics on response and resolution time,
- (iv) Service failure analysis, including escalations and any down time/outages, if any.
- (v) Location wise visits done and attendance of the on-site resource personnel
- (vi) Compliance and security reports to ensure that all contractual and regulatory requirements are met.
- (vii) Inventory updates for all locations with details of new installation, if any hardware movement during the period under reference, etc.

5. Location of Work

The successful bidder shall be required to work in close co-ordination with Banks teams during entire life cycle of the project to ensure seamless execution. The successful bidder shall operate across all J&K Bank branches/offices PAN India, including but not limited to the Bank's CHQ, DC/DR, branches, and other offices, as required by the Bank.

The detailed list of locations is provided in [Annexure W](#). The Vendor shall be responsible for the supply of desktops to all specified branches and offices, including any new locations that may be added during the contract period.

6. Invitation for Tender Offer

J&K Bank invites tenders for technical bid (online) and commercial bid (online) from suitable bidders. In this RFP, the term "bidder / prospective bidder" refers to the bidder delivering products / services mentioned in this RFP.

The prospective bidders are advised to note the following: The interested bidders are required to submit the Non-refundable Application Fees of ₹10000/- (Rupees Ten thousand only) by way of NEFT, details of which are mentioned at clause of Earnest Money Deposit in Part C

- (a) Representatives of bidders who attend the **pre-bid meeting** are required to carry an authorization document from the company, an identity card for attending the meeting.
- (b) Bidders are required to submit Bank guarantee drawn in favor of "J&K BANK LTD" payable at Srinagar, towards Earnest money Deposit (EMD) for ₹1,50,00,000/- (Rupees one crore fifty lakh only). The Bank may accept Bank guarantee in lieu of EMD for an equivalent amount valid for 180 days from the last date of bid submission and issued by any scheduled commercial Bank acceptable to the Bank. Offers made without EMD will be rejected.
- (c) Eligibility Criteria, Technical Specifications, Price Bid, Terms and Conditions and various formats for submitting the tender offer are described in the tender document and Annexures.

7. Project Delivery Milestones

The Banks expects the bidder to meet the delivery milestones of the project as detailed in the following table. The resources must be deployed immediately as per project scope within a period defined in this RFP.

| S.N. | Milestones | Timeline (Weeks from date of issue of P.O.) |
|------|---|---|
| 1. | Issuance of PO from J&K Bank to successful SI/OEM | Week-0 |
| 2. | Supply & Delivery of devices | Week-8 |
| 3. | Implementation of devices | Week-10 |

The bidder must strictly adhere to the project timeline schedule, as specified in the purchase contract executed between the Parties for performance of the obligations, arising out of the purchase contract and any delay in completion of the obligations by the bidder will enable Bank to resort to any or all of the following provided that the bidder is first given a 30 days written cure period to remedy the breach/delay:

- (a) Claiming Liquidated Damages
- (b) Termination of the purchase agreement fully or partly and claim liquidated damages
- (c) Forfeiting of Earnest Money Deposit / Invoking EMD Bank Guarantee/Performance Guarantee

However, Bank will have the absolute right to charge penalty and/or liquidated damages as per Tender /contract without giving any cure period, at its sole discretion besides taking any other appropriate action.

8. Contract Period

The tenure of the Contract will be for a period of 5 years, effective from the date of issuance of PO unless or until terminated by Bank in accordance with the terms of this SLA.

The contract may be extended for a further period at the same rate and same terms & conditions, provided services of the bidder is satisfactory and both parties agreeing to do so. Thereafter the contract may further extend if both parties wish to continue on the mutually agreed terms and conditions.

SECTION B - EVALUATION PROCESS

The endeavour of the evaluation process is to find the best fit Solutions as per the Bank's requirement at the best possible price. The evaluation shall be done by the Bank's internal committees formed for this purpose. Through this RFP, Bank aims to select bidder(s) /service provider(s) who would undertake for **Selection of Service Provider for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback**. The bidder shall be entrusted with end-to-end responsibility for the execution of the project under the scope of this RFP. The bidder is expected to commit for the delivery of services with performance levels set out in this RFP.

Responses from bidders will be evaluated in a three-stage sequential process as below:

Stage A - Evaluation of Eligibility Criteria

Stage B - Evaluation of Technical Bid

Stage C - Evaluation of Commercial Bid - Quality and Cost Based Selection (QCBS)

The three-stage evaluation shall be done sequentially on knock-out basis. This implies that those Bidders qualifying in Stage A will only be considered for Stage B, and those qualifying in Stage B will proceed to Stage C.

Please note that the criteria mentioned in this section are only indicative and Bank, at its discretion, may alter these criteria without assigning any reasons. Bank also reserves the right to reject any / all proposal(s) without providing any specific reasons. All deliberations and evaluations performed by Bank will be strictly confidential and will be maintained as property of Bank exclusively and will not be available for discussion to any Bidder of this RFP.

Stage A - Evaluation of Eligibility Criteria

All bids submitted by the participating bidders in this tender shall have to qualify the Eligibility Criteria as detailed in [Annexure E](#) of this RFP. Criteria mentioned in Annexure E is the baseline criteria for participation and only the bidders meeting the Eligibility Criteria as per Annexure E **will be considered as "Qualified under Stage A" of evaluation and will be considered for evaluation under Stage B. Those Bidders who do not qualify at the Stage A will not be considered** for Technical Evaluation & Scoring. Any credential/supporting detail mentioned in Annexure E and not accompanied by relevant proof documents will not be considered for evaluation. All credential letters should be appropriately bound, labelled and segregated in the respective areas. There is no restriction on the number of credentials a bidder can provide.

All the bidders shall be intimated of their qualification status by the Bank once the evaluation of their bids is completed. The EMD money in respect of such Bidders will be returned on completion of the Stage A evaluation. Bank, therefore, requests that only those Bidders who are sure of meeting all the eligibility criteria only need to respond to this RFP process.

Stage B - Evaluation of Technical Bid

All technical bids of bidders who have qualified basic eligibility criteria will be evaluated in this stage. Eligible Bidders shortlisted for Technical Evaluation shall submit the Technical Bid in the format defined in [Annexure F](#) along with the relevant proof of document for all

the criteria. A copy of board resolution or power of attorney showing that the signatory has been duly authorized to sign the tender document.

The Bank will scrutinize the offers to determine their completeness (including signatures from the relevant personnel), errors, omissions in the technical & commercial offers of respective bidders. The Bank plans to, at its sole discretion, waive any minor non-conformity or any minor deficiency in an offer. The Bank reserves the right for such waivers and the Bank's decision in the matter will be final.

The Bank reserves the rights to seek clarifications and/or request additional documentation from bidders as it deems necessary as a part of technical evaluation. All clarifications received within stipulated time shall be considered for evaluation. In case a clarification is not received within the stipulated time, the respective technical parameter would be treated as non-compliant and decision to qualify the bidder shall be accordingly taken by the Bank.

Eligible Bidders having at-least overall score of 70 marks or more out of 100 marks, as per Technical Bid Format in Annexure F, will be considered as "Qualified under Stage B" and will be considered for evaluation under Stage C. Those Bidders who do not qualify at this Stage B will not be considered for any further processing. The EMD money in respect of such Bidders will be returned on completion of the Stage B evaluation without any interest. Bank, therefore, requests that only those Bidders who are sure of meeting all the technical criteria only need to respond to this RFP process.

Stage C - Evaluation of Commercial Bid

The Commercial Bid shall be submitted as per the format in [Annexure G](#). The Commercial Bid of only those bidders will be opened who comply with all the eligibility criteria and confirm compliance to all the terms & conditions and requirements of the RFP document.

- (a) Bank's evaluation of the Indicative commercial bids will consider the status of compliance of terms and conditions.
- (b) The offer should remain valid for a period of at least 180 days from the date of the tender opening.

Bidders are responsible for the accuracy of all cost computations in their commercial bids. The Bank will review these computations and correct any arithmetic errors identified. While the Bank will make reasonable efforts to identify errors, the ultimate responsibility for accuracy lies with the bidder.

The Bank reserves the rights to seek clarifications from the any or each bidder as it deems necessary as a part of evaluation.

Cost Evaluation under Quality and Cost Based Selection (QCBS)

- (a) Under the QCBS, technical proposals will be allotted a weightage of 70%, while financial bids, will be allotted a weightage of 30%.
- (b) The proposal with the lowest cost will be given a financial score of 100, and other proposals will be given financial scores inversely proportional to their prices.
- (c) The total score, encompassing both technical and financial aspects, shall be obtained by weighing the quality and cost scores and summing them up. The proposed weightages for quality and cost shall be specified in the RFP.

Highest point's basis:

Based on the combined weighted score for quality and cost, bidders shall be ranked in terms of the total score obtained. The proposal achieving the highest total combined score in the evaluation of quality and cost will be ranked as L-1, followed by proposals securing lesser marks as L-2, L-3, and so on. The proposal securing the highest combined marks and ranked L-1 will be invited for negotiations, if required, and shall be recommended for the award of the contract.

Illustrative Example of Commercial Bid Evaluation Methodology:

To guide the bidders on the evaluation methodology, an example is provided below. This demonstrates how technical and financial scores are combined to determine the winning bid using the CCQCBS method.

In a particular case of selection of bidder, it was decided to have minimum qualifying marks for technical evaluation qualifications as 70 marks and the weightage of the technical bids and financial bids was kept as 70:30.

In response to the RFP, 3 proposals, A, B & C were received. The technical evaluation committee awarded them 75, 80 and 90 marks respectively. Since the minimum qualifying marks were 70, therefore all the 3 proposals were found technically suitable and their financial bid proposals were opened.

The price evaluation committee examined the financial proposals as under:

| Bidder Proposal | Technical Score | Commercial Bid |
|-----------------|-----------------|------------------|
| A. | 75 marks | Rs. 120 |
| B. | 80 marks | Rs. 100 (lowest) |
| C. | 90 marks | Rs. 110 |

Using the formula LEC / EC (where LEC stands for lowest evaluated cost and EC stands for evaluated cost), the committee assigned the following points for the financial proposals:

Proposal A: $100 / 120 = 83$ points

Proposal B: $100 / 100 = 100$ points

Proposal C: $100 / 110 = 91$ points

In the combined evaluation, thereafter, the evaluation committee calculated the combined technical and financial score as under:

Proposal A: $75 \times 0.70 + 83 \times 0.30 = 77.4$ points

Proposal B: $80 \times 0.70 + 100 \times 0.30 = 86.0$ points

Proposal C: $90 \times 0.70 + 91 \times 0.30 = 90.3$ points

The three proposals in combined technical and financial evaluation were ranked as under:

Proposal A: 77.4 points → L3 bidder

Proposal B: 86.0 points → L2 bidder

Proposal C: 90.3 points → L1 bidder

Conclusion: Bidder C, having achieved the highest combined score of 90.3 at an evaluated cost of ₹110, was ranked L1 and therefore recommended as the successful bidder for further negotiations/approval to the competent authority.

SECTION C - RFP SUBMISSION

1. e-Tendering Process

This RFP will follow e-Tendering Process (e-Bids) as under which will be conducted by Bank's authorized e-Tendering Vendor M/s. e-Procurement Technologies Ltd. through the website <https://jkbank.abcprocure.com>

- (a) Vendor Registration
- (b) Publishing of RFP
- (c) Pre-Bid Queries
- (d) Online Response of Pre-Bid Queries
- (e) Corrigendum/Amendment (if required)
- (f) Bid Submission
- (g) Bids Opening
- (h) Pre-Qualification
- (i) Bids Evaluation
- (j) Commercial Evaluation
- (k) Contract Award

Representative of bidder may contact the Help Desk of e-Tendering agency M/s. e-Procurement Technologies Ltd for clarifications on e-Tendering process.

2. 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:

Contact Persons: Nandan Velara

Mobile No.: 9081000427 / 9904407997

Landline: 079-68136831/ 6857 / 6820 / 6843 / 6853 / 6829 / 6835 / 6863 / 6852 / 6840

No consideration will be given to e-Bids received after the date and time stipulated in this RFP and no extension of time will normally be permitted for submission of e-Bids.

Bank reserves the right to accept in part or in full or extend or reject the bids received from the bidders participating in the RFP.

Bidders will have to abide by e-Business Rules framed by the Bank in consultation with M/s. e- Procurement Technologies Ltd.

3. RFP Fees

The non- refundable RFP application fee of **Rs. 10000/-** is required to be paid by the prospective bidders through NEFT as per the following details:

| Bank Details for RFP Fees | |
|---------------------------|------------------------------|
| Account Number | 9931530300000001 |
| Account Name | Tender Fee/ Cost Account |
| Bank Name | The J&K bank Ltd |
| Branch Name | Corporate Headquarters |
| IFSC Code | JAKA0HRDCHQ (0 denotes Zero) |
| Amount | INR Rs 10,000/- |

The Bidder shall solely bear all expenses whatsoever associated with or incidental to the preparation and submission of its Bid and the Bank shall in no case be held responsible or liable for such expenses, regardless of the conduct or outcome of the bidding process including but not limited to cancellation / abandonment / annulment of the bidding process.

4. Earnest Money Deposit

Prospective bidders are required to submit Earnest Money Deposit (EMD) of ₹ 1,50,00000 (Rupees One Crore Fifty Lakh Only) drawn in favor of “Jammu and Kashmir Bank Ltd” payable at Srinagar. The Bank may accept Bank guarantee in lieu of EMD for an equivalent amount valid for 180 days from the last date of bid submission and issued by any scheduled commercial Bank in India (other than Jammu & Kashmir Bank). The Bank will not pay any interest on the EMD. The bidder can also submit the EMD through NEFT as per the following details:

| Bank Details for Earnest Money Deposit | |
|--|---|
| Account Number | 9931070690000001 |
| Account Name | Earnest Money Deposit (EMD) |
| Bank Name | The J&K bank Ltd |
| Branch Name | Corporate Headquarters MA Road Srinagar J&K - 190001 |
| IFSC Code | JAKA0HRDCHQ (0 denotes zero) |
| Amount | INR 1,50,00000 /- |

In case of a Bank Guarantee from a Foreign Bank, prior permission of the Bank is essential. The format of Bank Guarantee is enclosed in [Annexure H](#).

EMD submitted through Bank Guarantee/Demand Draft should be physically send in an envelope mentioning the RFP Subject, RFP No. and date to the following address:

| | |
|----------------|---|
| Address | Technology & Development Department, J&K Bank Ltd. 5th Floor Corporate Headquarters, MA Road Srinagar, J&K Pin- 190001 |
|----------------|---|

Note: EMD is exempted for all Start-ups as recognized by DPIIT/DIPP. In case of such exemption, relevant documents/proof is to be submitted with Bid.

The EMD made by the bidder will be forfeited if:

- The bidder withdraws his tender before processing of the same.
- The bidder withdraws his tender after processing but before acceptance of the PO issued by Bank.

- (c) The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee.
- (d) The bidder violates any of the provisions of the terms and conditions of this tender specification.

The EMD will be refunded to:

- (a) The Successful Bidder, only after furnishing an unconditional and irrevocable Performance Bank Guarantee (other than Jammu & Kashmir Bank) from any scheduled commercial bank in India for 5% of the total contract value for 5 years and valid for 5 years + 6 months including claim period of 6 months, validity starting from its date of issuance. The PBG shall be submitted within 30 days of the PO issued from the Bank.
- (b) The Unsuccessful Bidder, only after acceptance of the PO by the selected bidder.

5. Performance Bank Guarantee

The successful bidder will furnish unconditional performance bank guarantees (other than Jammu & Kashmir Bank) from any scheduled commercial bank in India, for 5% of the total Purchase order cost for a period for 5 years + 6 months. The format of the PBG is given as per [Annexure I](#). The PBG shall be submitted within 30 days from the date of issuance of Purchase order by the Bank. The PBG shall be denominated in Indian Rupees. All charges whatsoever such as premium, commission etc. with respect to the PBG shall be borne by the Successful Bidder. The PBG so applicable must be duly accompanied by a forwarding letter issued by the issuing Bank on the printed letterhead of the issuing Bank. Such forwarding letter shall state that the PBG has been signed by the lawfully constituted authority legally competent to sign and execute such legal instruments. The executor (BG issuing Bank Authorities) is required to mention the Power of Attorney number and date of execution in his / her favour with authorization to sign the documents. Each page of the PBG must bear the signature and seal of the BG issuing Bank and PBG number. In the event of delays by Successful Bidder in implementation of project beyond the schedules given in the RFP, the Bank may invoke the PBG. Notwithstanding and without prejudice to any rights whatsoever of the Bank under the contract in the matter, the proceeds of the PBG shall be payable to Bank as compensation by the Successful Bidder for its failure to complete its obligations under the contract. The Bank shall also be entitled to make recoveries from the Successful Bidder's bills, Performance Bank Guarantee, or any other amount due to him, the equivalent value of any payment made to him by the Bank due to inadvertence, error, collusion, misconstruction or misstatement. The PBG may be discharged / returned by Bank upon being satisfied that there has been due performance of the obligations of the Successful Bidder under the contract. However, no interest shall be payable on the PBG.

6. Tender Process

- (a) Three-stage bidding process will be followed. The response to the tender should be submitted in three parts: Eligibility, Technical Bid and Commercial Bid through online e-tendering portal with a tender document fee and EMD details mentioned above.
- (b) The Bidder shall submit their offers strictly in accordance with the terms and conditions of the RFP. Any Bid, which stipulates conditions contrary to the terms and conditions

given in the RFP, is liable for rejection. Any decision of Bank in this regard shall be final, conclusive and binding on the Vendor.

- (c) This contract shall initially be awarded for a period of five (5) years from the date of signing. Prices quoted will remain same during the contract period of 5 years. Six (6) months prior to the contract's expiration, the Vendor shall engage with the Bank to confirm whether the Bank intends to extend the contract. If the Bank opts for an extension, the Vendor shall mandatorily extend the contract for up to two (2) additional years, ensuring uninterrupted service delivery. The terms and conditions for service delivery shall remain unchanged; however, the Bank reserves the right to negotiate and finalize the commercial rates for the extended period through mutual discussion. The Vendor shall not unilaterally withdraw from or refuse the extension if exercised by the Bank. In the event the Bank decides not to extend the contract, the Vendor shall provide all necessary support, documentation, and assistance to ensure a smooth and structured transition.
- (d) If at any time it is found that the information provided by the vendor is false, the Bank reserves the right to revoke the awarded contract without giving any notice to the vendor. Bank's decision in this regard will be final.
- (e) If any of the shortlisted Vendors are unable to fulfil the orders within the stipulated period, then the Bank will have the right to allot those unfulfilled orders to other participating vendors after giving 15-days notice to the defaulting Vendor. Also, during the period of the contract due to unsatisfactory service, Bank will have the right to cancel the contract and award the contract to other participating vendors.

7. Bidding Process

- (a) The bids in response to this RFP must be submitted in three parts:
 - i) Confirmation of Eligibility Criteria
 - ii) Technical Bid (TB)
 - iii) Commercial Bid (CB)
- (b) The mode of submission of Confirmation of Eligibility Criteria, Technical Bid (TB) and Commercial Bid (CB) shall be online.
- (c) Bidders are permitted to submit only one Technical Bid and relevant Commercial Bid. More than one Technical and Commercial Bid should not be submitted.
- (d) The Bidders who qualify the Eligibility Criteria & Technical Evaluation will be qualified for commercial bid evaluation. The successful Bidder will be determined based on the Evaluation process defined in Section B.
- (e) Receipt of the bids shall be closed as mentioned in the bid schedule. Bid received after the scheduled closing time will not be accepted by the Bank under any circumstances.
- (f) Earnest Money Deposit must accompany all tender offers as specified in this tender document. EMD amount / Bank Guarantee in lieu of the same should accompany the Technical Bid. Bidders, who have not paid Cost of RFP and Security Deposit (EMD amount) will not be permitted to participate in the bid and bid shall be summarily rejected.
- (g) All Schedules, Formats, Forms and Annexures should be stamped and signed by an authorized official of the bidder.

- (h) The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the bidding documents. Failure to furnish all information required by the bidding documents or submission of a bid not substantially responsive to the bidding documents in every respect will be at the bidder's risk and may result in rejection of the bid.
- (i) No rows or columns of the tender should be left blank. Offers with insufficient information are liable to rejection.
- (j) The bid should contain no interlineations, erasures or over-writings except as necessary to correct errors made by the bidder. In such cases, the person/s signing the bid should initial such corrections.
- (k) Bank reserves the right to re-issue / re-commence the entire bid process in case of any anomaly, irregularity or discrepancy in regard thereof. Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder.
- (l) Modification to the Bid Document, if any, will be made available as an addendum/corrigendum on the Bank's website and Online tendering portal.
- (m) All notices regarding corrigenda, addenda, amendments, time-extension, clarification, response to bidders' queries etc., if any to this RFP, will not be published through any advertisement in newspapers or any other mass media. Prospective bidders shall regularly visit Bank's website or online tendering portal to get themselves updated on changes / development in relation to this RFP.
- (n) Prices quoted should be exclusive of GST.
- (o) Applicable taxes would be deducted at source, if any, as per prevailing rates.
- (p) The price ("Bid Price") quoted by the Bidder cannot be altered or changed due to escalation on account of any variation in taxes, levies, and cost of material.
- (q) During the period of evaluation, Bidders may be asked to provide more details and explanations about information they have provided in the proposals. Bidders should respond to such requests within the time frame indicated in the letter/e-mail seeking the explanation.
- (r) The Bank's decision in respect to evaluation methodology and short-listing Bidders will be final and no claims whatsoever in this respect will be entertained.
- (s) The Bidder shall bear all the costs associated with the preparation and submission of its bid and the bank, will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

8. Deadline for Submission of Bids

- (a) Bids must be received at the portal and by the date and time mentioned in the "Schedule of RFP".
- (b) In case the Bank extends the scheduled date of submission of Bid document, the Bids shall be submitted at the portal by the time and date rescheduled. All rights and obligations of the Bank and Bidders will remain the same.
- (c) Any Bid received after the deadline for submission of Bids prescribed at the portal, will be rejected.

9. Bid Validity Period

- (a) Bid shall remain valid for duration of 06 (six) calendar months from Bid submission date.
- (b) The offer must remain valid for a period of at least 180 days from the date of the tender opening.
- (c) Once Purchase Order or Letter of Intent is issued by the Bank, the said price will remain fixed for the entire Contract period and shall not be subjected to variation on any account, including exchange rate fluctuations and custom duty. A Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

10. Bid Integrity

Wilful misrepresentation of any fact within the Bid will lead to the cancellation of the contract without prejudice to other actions that the Bank may take. All the submissions, including any accompanying documents, will become property of the Bank. The Bidders shall be deemed to license, and grant all rights to the Bank, to reproduce the whole or any portion of their Bid document for the purpose of evaluation and to disclose the contents of submission for regulatory and legal requirements.

11. Cost of Bid Document

The participating Bidders shall bear all the costs associated with or relating to the preparation and submission of their Bids including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstration or presentations which may be required by the Bank, or any other costs incurred in connection with or relating to their Bid. The Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder regardless of the conduct or outcome of the bidding process.

12. Contents of Bid Document

- (a) The Bidder must thoroughly study/analyse and properly understand the contents of this RFP, its meaning and impact of the information contained therein.
- (b) Failure to furnish all information required in this RFP or submission of Bid not responsive to this RFP in any respect will be at the Bidder's risk and responsibility and the same may finally result in rejection of its Bid. The Bank has made considerable effort to ensure that accurate information is contained in this RFP and is supplied solely as guidelines for Bidders.
- (c) The information provided by the Bidders in response to this RFP will become the property of the Bank and will not be returned. Incomplete information in Bid document may lead to non-consideration of the proposal.
- (d) The Bid prepared by the Bidder, as well as all correspondences and documents relating to the Bid exchanged by the Bidder and the Bank and supporting documents and printed literature shall be submitted in **English**.

13. Modification and Withdrawal of Bids

- (a) The Bidder may modify or withdraw its Bid after the Bid's submission, provided that written notice of the modification, including substitution or withdrawal of the Bids, is received at the portal, prior to the deadline prescribed for submission of Bids.
- (b) No modification in the Bid shall be allowed, after the deadline for submission of Bids.
- (c) No Bid shall be withdrawn in the interval between the deadline for submission of Bids and the expiration of the period of Bid validity specified in this RFP. Withdrawal of a Bid during this interval may result in the forfeiture of EMD submitted by the Bidder.

14. Payment Terms

The Bidder must accept the payment terms proposed by the Bank as proposed in this section. The indicative commercial bid submitted by the bidders must be in conformity with the payment terms proposed by the Bank.

The Payments for Devices during Contract Period shall be made on the achievement of the following project milestones:

| S.N. | Project Milestone Delivered | Payment Term |
|------|--|--|
| 1. | For the quarter in which a device is successfully implemented and accepted | Rental payment shall be paid on a pro-rata basis , proportionately calculated from the actual implementation date of each device until the end of that quarter. Payable quarterly in arrears |
| 2. | Subsequent quarters after device acceptance during the contract period | Full rental payment for all accepted devices shall be made on a quarterly basis for the duration of the contract period. Payable quarterly in arrears |

Payments shall be released on acceptance of the purchase order and:

- (a) Post Signing of Service Level Agreement (SLA) between Bank and Successful bidder.
- (b) Post Signing of Non-Disclosure Agreement (NDA) between Bank and Successful bidder.
- (c) All taxes, if any, applicable shall be deducted at source as per current rate while making any payment.
- (d) No Payment shall be made for the transaction processed beyond the timelines
- (e) No advance payment will be made on award of the contract.
- (f) Payments will be withheld in case of Non-compliance of the terms and condition of this RFP.

SECTION D - GENERAL TERMS & CONDITIONS

1. Standard of Performance

The bidder shall perform the service(s) and carry out its obligations under the Contract with due diligence, efficiency and economy, in accordance with generally accepted techniques and practices used in industry and with professional engineering standards recognized by the international professional bodies and shall observe sound management, technical and engineering practices. It shall employ appropriate advanced technologies, procedures and methods. The Bidder shall always act, in respect of any matter relating to the Contract, as faithful advisors to J&K Bank and shall, at all times, support and safeguard J&K Bank's legitimate interests.

2. Indemnity

Successful bidder undertakes to keep the J&K Bank indemnified in case of any loss or damage howsoever arising out of or related to breach of contract, statutory duty or negligence by the successful bidder in performance of the contract. The Successful Bidder shall indemnify and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings (including attorney fees), relating to or resulting from: -

- (a) Intellectual Property infringement or misappropriation of any third-party trade secrets or infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfil the scope of this project.
- (b) Claims made by the employees who are deployed by the Successful Bidder.
- (c) Breach of confidentiality obligations by the Successful Bidder.
- (d) Negligence (including but not limited to any acts or omissions of the Successful Bidder, its officers, principals or employees) or misconduct attributable to the Successful Bidder or any of the employees deployed for the purpose of any or all of its obligations.
- (e) Any loss or damage arising out of loss of data.
- (f) Bonafide use of deliverables and or services provided by the Successful Bidder.
- (g) Non-compliance by the Successful Bidder with applicable Laws/ Governmental/ Regulatory Requirements.

The Successful Bidder shall be responsible for any loss of data, loss of life etc. due to acts of its representatives, and not just arising out of negligence or misconduct, as such liabilities pose significant risk.

It is hereby agreed that the above said indemnity obligations shall apply notwithstanding anything to the contrary contained in this RFP Tender document and subsequent Agreement and shall survive the termination of the agreement for any reason whatsoever. The Successful bidder will have sole control of its defense and all related settlement negotiations.

3. Intellectual Property Rights

- (a) For any technology / software / product used by Company for performing Services for the Bank as part of this Agreement, Company shall have right to use as well as right to license such technology/ software / product. The Bank shall not be liable for any license or IPR violation on the part of Company.

- (b) Without the Bank's prior written approval, Company will not, in performing the Services, use or incorporate link to or call or depend in any way upon, any software or other intellectual property that is subject to an Open Source or Copy left license or any other agreement that may give rise to any third-party claims or to limit the Bank's rights under this Agreement.
- (c) Company shall, at its own expenses without any limitation, indemnify and keep fully and effectively indemnified the Bank against all costs, claims, damages, demands, expenses and liabilities whatsoever nature arising out of or in connection with all claims of infringement of Intellectual Property Right, including patent, trademark, copyright, trade secret or industrial design rights of any third party arising from the Services or use of the technology / software / products or any part thereof in India or abroad.
- (d) The Bank will give (a) notice to Company of any such claim without delay/provide reasonable assistance to Company in disposing of the claim; (b) sole authority to defend and settle such claim and; (c) will at no time admit to any liability for or express any intent to settle the claim provided that (i) Company shall not partially settle any such claim without the written consent of the Bank, unless such settlement releases the Bank fully from such claim, (ii) Company shall promptly provide the Bank with copies of all pleadings or similar documents relating to any such claim, (iii) Company shall consult with the Bank with respect to the defence and settlement of any such claim, and (iv) in any litigation to which the Bank is also a party, the Bank shall be entitled to be separately represented at its own expenses Of successful bidder
- (e) Company shall have no obligations with respect to any infringement claims to the extent that the infringement claim arises or results from: (i) Company's compliance with the Bank's specific technical designs or instructions (except where Company knew or should have known that such compliance was likely to result in an Infringement Claim and Company did not inform the Bank of the same); or (ii) any unauthorized modification or alteration of the deliverable (if any) by the Bank.

4. Cancellation of Contract and Compensation

The Bank reserves the right to cancel the contract of the selected Bidder and recover expenditure incurred by the Bank on the following circumstances. The Bank would provide 30 days' notice to rectify any breach/ unsatisfactory progress:

- (a) The selected Bidder commits a breach of any of the terms and conditions of the RFP/contract.
- (b) The selected Bidder becomes insolvent or goes into liquidation voluntarily or otherwise.
- (c) Delay in completion of Supply & Installation of Desktops.
- (d) Serious discrepancies noted in the inspection.
- (e) Breaches in the terms and conditions of the Order.
- (f) Non submission of acceptance of order within 7 days of order.
- (g) Excessive delay in execution of order placed by the Bank.
- (h) The progress regarding execution of the contract, made by the selected Bidder is found to be unsatisfactory.
- (i) If the selected Bidder fails to complete the due performance of the contract in accordance with the agreed terms and conditions.

5. Liquidated Damages

If bidder fails to make delivery or perform services within stipulated time schedule, the Bank shall, without prejudice to its other remedies under the contract, deduct from the contract price, as liquidated damages, a sum equivalent to 1 % of the total project cost for delay of every 2 week or part thereof maximum up to 10% of contract price. Once the maximum is reached, Bank may consider termination of Contract pursuant to the conditions of contract. However, the bank reserves the right to impose / waive any such penalty.

6. Limitation of Liability

Neither Party shall be liable for any indirect damages (including, without limitation, loss of revenue, profits, and business) under this agreement and the aggregate liability of Company, under this agreement shall not exceed total contract value.

7. Fixed Price

The Commercial Offer shall be on a fixed price basis, inclusive of all taxes and levies. No price increases due to increase in customs duty, excise, tax, dollar price variation etc. will be permitted.

8. Right to Audit

Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Bidder. The Selected Bidder shall be subject to annual audit by internal/ external auditors appointed by the Bank/ inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/ such auditors in the areas of products (IT hardware/ Software) and services etc. provided to the Bank and Bidder is required to submit such certification by such Auditors to the Bank.

Bidder should allow the J&K Bank or persons authorized by it to access Bank documents, records or transactions or any other information given to, stored or processed by Bidder within a reasonable time failing which Bidder will be liable to pay any charges/ penalty levied by the Bank without prejudice to the other rights of the Bank. Bidder should allow the J&K Bank to conduct audits or inspection of its Books and account regarding Bank's documents by one or more officials or employees or other persons duly authorized by the Bank.

9. Force Majeure

- (a) The Selected Bidder shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if any to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.
- (b) For purposes of this clause, "Force Majeure" means an event explicitly beyond the reasonable control of the bidder and not involving the bidder's fault or negligence and not foreseeable. Such events may be due to or as a result of or caused by act of God, wars, insurrections, riots, earth quake and fire, revolutions, civil commotion, floods, epidemics, pandemics, quarantine restrictions, trade embargos, declared general strikes in relevant industries, events not foreseeable but does not include any fault or negligence or carelessness on the part of the parties, resulting in such a situation. In the

event of any such intervening Force Majeure, either party shall notify the other in writing of such circumstances or the cause thereof immediately within five calendar days.

- (c) Unless otherwise directed by the Bank in writing, the selected bidder shall continue to perform its obligations under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
- (d) In such a case the time for performance shall be extended by a period(s) not less than duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and the bidder shall hold consultations in an endeavour to find a solution to the problem.
- (e) Notwithstanding above, the decision of the Bank shall be final and binding on the successful bidder regarding termination of contract or otherwise

10. Publicity

Bidders, either by itself or through its group companies or associates, shall not use the name and/or trademark/logo of Bank, in any sales or marketing publication or advertisement, or in any other manner.

11. Entire Agreement, Amendments, Waivers

- (a) This Master Agreement and each Service Attachment contains the sole and entire agreement of the parties with respect to the entire subject matter hereof and supersede any and all prior oral or written agreements, discussions, negotiations, commitment, understanding, marketing brochures, and sales correspondence and relating thereto. In entering into this Master Agreement and each Service Attachment each party acknowledges and agrees that it has not relied on any express or implied representation, or other assurance (whether negligently or innocently made), out in this Master Agreement and each Service Attachment. Each party waives all rights and remedies which, but for this Section, might otherwise be available to it in respect of any such representation (whether negligently or innocently made), warranty, collateral contract or other assurance.
- (b) Neither this Master Agreement nor any Service Attachment may be modified or amended except in writing and signed by the parties.
- (c) No waiver of any provisions of this Master Agreement or any Service Attachment and no consent to any default under this Master Agreement or any Service Attachment shall be effective unless the same shall be in writing and signed by or on behalf of the party against whom such waiver or consent is claimed. No course of dealing or failure of any party to strictly enforce any term, right or condition of this Master Agreement or any Service Attachment shall be construed as a waiver of such term, right or condition. Waiver by either party of any default other party shall not be deemed a waiver of any other default.

12. Severability

If any or more of the provisions contained herein shall for any reason be held to be unenforceable in any respect under law, such unenforceability shall not affect any other provision of this Master Agreement, but this Master Agreement shall be construed as if such

unenforceable provisions or provisions had never been contained herein, provided that the removal of such offending term or provision does not materially alter the burdens or benefits of the parties under this Master Agreement or any Service Attachment.

13. Assignment

The Selected Bidder shall not assign, in whole or in part, the benefits or obligations of the contract to any other person without the prior written consent of the Bank. However, the Bank may assign any of its rights and obligations under the Contract to any of its affiliates without prior consent of Bidder.

14. Applicable Law and Jurisdiction of Court

The Contract with the selected bidder, in all respects, shall be governed by, and construed in accordance with the Laws of UT of J&K read with laws of India so far as they are applicable to the UT of J&K for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Srinagar, India (with the exclusion of all other Courts). However, the services from the bidder during the period of dispute or pending resolution shall continue as far as is reasonably practical.

15. Dispute Resolution and Arbitration Clause

The Bank and the Bidder shall make every effort to resolve any disagreement or dispute amicably, arising in connection with the Contract, by direct and informal negotiation between the designated Officer of the Bank and designated representative of the Bidder. If designated Officer of the Bank and representative of Bidder, for **Selection of Service Provider for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank**, are unable to resolve the dispute within reasonable period, which in any case shall not exceed 30 days, they shall immediately escalate the dispute to the senior authorized personnel designated by the Bank and Bidder respectively. If even after elapse of reasonable period, which in any case shall not exceed 30 days, the senior authorized personnel designated by the Bank and Bidder are unable to resolve the dispute amicably OR any party fails to designate its officer/representative/ senior authorized personnel within 30 days from the date of request in writing for the same by the other party for amicable settlement of dispute, the same shall be referred to a sole arbitrator to be appointed mutually by the bank and bidder.

The Arbitration and Conciliation Act, 1996 will be applicable to the arbitration proceeding and the venue/place of the arbitration shall be at Srinagar, India. The language of the arbitration proceedings and that of all the documents and communications between the parties shall be English. The decision of the arbitrator shall be final and binding upon the parties. The expenses of the arbitrator as determined by the arbitrator shall be borne equally. The courts at Srinagar shall have exclusive jurisdiction at Srinagar.

The parties shall continue to be performing their respective obligations, despite the continuance of the arbitration proceedings, except for the disputed part under arbitration.

16. Execution of SLA / NDA

The Successful Bidder shall have to execute Service-Level Agreement (SLA) for deliverables and successful execution of the projects to meet Banks requirement to its satisfaction. The

Bank would stipulate strict penalty clauses for non-performance or any failure in the implementation/efficient performance of the project. The Bidder should execute the Agreement within 30 days from the date of acceptance of Work Order. The date of agreement shall be treated as date of engagement and the timeline for completion of the assignment shall be worked out in reference to this date. The Bidder hereby acknowledges and undertakes that terms and conditions of this RFP may be varied by the Bank in its absolute and sole discretion. The SLA/NDA to be executed with the successful bidder shall accordingly be executed in accordance with such varied terms

17. 'NO CLAIM' Certificate

The Bidder shall not be entitled to make any claim(s) whatsoever, against J&K Bank, under or by virtue of or arising out of, the Contract/Agreement, nor shall J&K Bank entertain or consider any such claim, if made by the Bidder after he has signed a 'No Claim' Certificate in favour of J&K Bank in such form as shall be required by J&K Bank after the works are finally accepted.

18. Cost and Currency

The Offer must be made in Indian Rupees only, including the following:

- (a) Cost of the equipment/software/licenses specified
- (b) Installation, configuration, maintenance, migration charges, etc. if any
- (c) Comprehensive on-site software support
- (d) Packing, Forwarding and Transportation charges up to the sites to be inclusive.
- (e) All taxes and levies are for Destinations.
- (f) Bidders must make their own arrangements for obtaining road permits wherever needed.

19. No Agency

The Service(s) of the Bidder herein shall not be construed as any agency of J&K Bank and there shall be no Principal - Agency relationship between J&K Bank and the Bidder in this regard.

20. Project Risk Management

The selected bidder shall develop a process & help Bank to identify various risks, threats & opportunities within the project. This includes identifying, analysing & planning for potential risks, both positive & negative, that might impact the project & minimizing the probability of & impact of positive risks so that project performance is improved for attainment of business goals.

21. Information Security

- (a) The Successful Bidder and its personnel shall not carry any written material, layout, diagrams, floppy diskettes, hard disk, flash / pen drives, storage tapes or any other media out of J&K Bank's premises without written permission from J&K Bank.
- (b) The Successful Bidder's personnel shall follow J&K Bank's information security policy and instructions in this regard.

- (c) The Successful Bidder acknowledges that J&K Bank's business data and other proprietary information or materials, whether developed by J&K Bank or being used by J&K Bank pursuant to a license agreement with a third party (the foregoing collectively referred to herein as "proprietary information") are confidential and proprietary to J&K Bank; and the Successful Bidder agrees to use reasonable care to safeguard the proprietary information and to prevent the unauthorized use or disclosure thereof, which care shall not be less than that used by Successful Bidder to protect its own proprietary information. Successful Bidder recognizes that the goodwill of J&K Bank depends, among other things, upon the Successful Bidder keeping such proprietary information confidential and that unauthorized disclosure of the same by Successful Bidder could damage J&K Bank. By reason of Successful Bidder's duties and obligations hereunder, Successful Bidder may come into possession of such proprietary information, even though the Successful Bidder does not take any direct part in or furnish the Service(s) performed for the creation of said proprietary information and shall limit access thereto to employees with a need to such access to perform the Services required by the Contract/Agreement. Successful Bidder shall use such information only for the purpose of performing the Service(s) under the Contract/Agreement.
- (d) Successful Bidder shall, upon termination of the Contract/Agreement for any reason, or upon demand by J&K Bank, whichever is earliest, return any and all information provided to Successful Bidder by J&K Bank, including any copies or reproductions, both hardcopy and electronic.
- (e) That the Successful Bidder and each of its subsidiaries have taken all technical and organizational measures necessary to protect the information technology systems and Data used in connection with the operation of the Successful Bidder's and its subsidiaries' businesses. Without limiting the foregoing, the Successful Bidder and its subsidiaries have used reasonable efforts to establish and maintain, and have established, maintained, implemented and complied with, reasonable information technology, information security, cyber security and data protection controls, policies and procedures, including oversight, access controls, encryption, technological and physical safeguards and business continuity/disaster recovery and security plans that are designed to protect against and prevent breach, destruction, loss, unauthorized distribution, use, access, disablement, misappropriation or modification, or other compromise or misuse of or relating to any information technology system or Data used in connection with the operation of the Successful Bidder's and its subsidiaries' businesses.
- (f) The Successful Bidder shall certify that, to the best of its knowledge, there has been no security breach, cyber incident, unauthorized access, or any other compromise affecting any information technology and computer systems, networks, hardware, software, data, or equipment owned, operated, or maintained by the Successful Bidder or its subsidiaries. Additionally, the Successful Bidder shall confirm that there has been no compromise of any data related to the Successful Bidder's, the Operating Partnership's, or the Subsidiaries' respective customers, employees, suppliers, or vendors, whether maintained directly by the Successful Bidder or by any third party on its behalf (collectively referred to as "IT Systems and Data"). Furthermore, the Successful Bidder shall confirm that, to its knowledge, no such incident has occurred that has had or would reasonably be expected to have, individually or in aggregate, a Material Adverse Effect on the Successful Bidder's operations, reputation, financial standing, or compliance obligations. In the event of any security breach or compromise, the Successful Bidder

shall promptly notify the Bank and take all necessary measures to mitigate any potential risks or damages. That the Successful Bidder has not been notified of and has no knowledge of any event or condition that would reasonably be expected to result in, any security breach or other compromise to its IT Systems and Data.

- (g) That the Successful Bidder is presently in compliance with all applicable laws, statutes, rules or regulations relating to the privacy and security of IT Systems and Data and to the protection of such IT Systems and Data from unauthorized use, access, misappropriation or modification. Besides the Successful Bidder confirms the compliance with Banks Supplier Security Policy.
- (h) That the Successful Bidder has implemented backup and disaster recovery technology consistent with generally accepted industry standards and practices and storage of data (as applicable to the concerned REs) only in India as per extant regulatory requirements.
- (i) That the Successful Bidder and its subsidiaries IT Assets and equipment, computers, systems, software's, networks, hardware, websites, applications and databases (Collectively called IT systems) are adequate for, and operate and perform in all material respects as required in connection with the operation of business of the Successful Bidder and its subsidiaries as currently conducted, free and clear of all material bugs, errors, defects, Trojan horses, time bombs, malware and other corruptants.
- (j) That the Successful Bidder shall be responsible for establishing and maintaining an information security program that is designed to:
 - (i) Ensure the security and confidentiality of Customer Data, Protect against any anticipated threats or hazards to the security or integrity of Customer Data
 - (ii) That the Successful Bidder will notify Customer of breaches in Successful Bidder's security that materially affect Customer or Customer's customers. Either party may change its security procedures from time to time as commercially reasonable to address operations risks and concerns in compliance with the requirements of this section.
- (k) The Successful Bidder shall establish, employ and at all times maintain physical, technical and administrative security safeguards and procedures sufficient to prevent any unauthorized processing of Personal Data and/or use, access, copying, exhibition, transmission or removal of Bank's Confidential Information from Companies facilities. Successful Bidder shall promptly provide Bank with written descriptions of such procedures and policies upon request. Bank shall have the right, upon reasonable prior written notice to Successful Bidder and during normal business hours, to conduct on-site security audits or otherwise inspect Companies facilities to confirm compliance with such security requirements.
- (l) That Successful Bidder shall establish and maintain environmental, safety and facility procedures, data security procedures and other safeguards against the destruction, corruption, loss or alteration of the Client Data, and to prevent access, intrusion, alteration or other interference by any unauthorized third parties of the same, that are no less rigorous than those maintained by Successful Bidder for its own information or the information of its customers of a similar nature.
- (m) That the Successful Bidder shall perform, at its own expense, a security audit no less frequently than annually. This audit shall test the compliance with the agreed-upon security standards and procedures. If the audit shows any matter that may adversely affect Bank, Successful Bidder shall disclose such matter to Bank and provide a detailed

plan to remedy such matter. If the audit does not show any matter that may adversely affect Bank, Bidder shall provide the audit or a reasonable summary thereof to Bank. Any such summary may be limited to the extent necessary to avoid a breach of Successful Bidder's security by virtue of providing such summary.

- (n) That Bank may use a third party or its own internal staff for an independent audit or to monitor the Successful Bidder's audit. If Bank chooses to conduct its own security audit, such audit shall be at its own expense. Successful Bidder shall promptly correct any deficiency found in a security audit.
- (o) That after providing thirty (30) days prior notice to Successful Bidder, Bank shall have the right to conduct a security audit during normal business hours to ensure compliance with the foregoing security provisions no more frequently than once per year. Notwithstanding the foregoing, if Bank has a good faith belief that there may have been a material breach of the agreed security protections, Bank shall meet with Successful Bidder to discuss the perceived breach and attempt to resolve the matter as soon as reasonably possible. If the matter cannot be resolved within a thirty (30) day period, the parties may initiate an audit to be conducted and completed within thirty (30) days thereafter. A report of the audit findings shall be issued within such thirty (30) day period, or as soon thereafter as is practicable. Such audit shall be conducted by Successful Bidder's auditors, or the successors to their role in the event of a corporate reorganization, at Successful Bidder's cost.
- (p) Successful Bidders are liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT/Information Security / Cyber Security Policy. The IT /Information Security/ Cyber Security Policy will be shared with successful Bidder. Successful Bidders should ensure Data Security and protection of facilities/application managed by them.
- (q) The deputed persons should be aware about Bank's IT/IS/Cyber security policy and have to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised / disclosed/ misused/misappropriated then bank would take suitable action as deemed fit and selected vendor would be required to compensate the bank to the fullest extent of loss incurred by the bank. Besides bank will be at liberty to blacklist the bidder and take appropriate legal action against bidder.
- (r) The Bank shall evaluate, assess, approve, review, control and monitor the risks and materiality of vendor/outsourcing activities and Successful Bidder shall ensure to support baseline system security configuration standards. The Bank shall also conduct effective due diligence, oversight and management of third-party vendors/service providers & partners.
- (s) Vendor criticality assessment shall be conducted for all partners & vendors. Appropriate management and assurance on security risks in outsources and partner arrangements shall be ensured.

22. No Set-Off, Counter-Claim and Cross Claims

In case the Bidder has any other business relationship(s) with J&K Bank, no right of set-off, counterclaim and cross-claim and or otherwise will be available under this Contract/Agreement to the Bidder for any payments receivable under and in accordance with that business.

23. Statutory Requirements

During the tenure of the Contract/Agreement nothing shall be done by the Bidder in contravention of any law, act and/ or rules/regulations, there under or any amendment thereof governing inter-alia customs, foreign exchange, etc., and the Bidder shall keep J&K Bank, its directors, officers, employees, representatives, agents and consultants indemnified in this regard.

24. Bidder Utilization of Know-how

J&K Bank will request a clause that prohibits the finally selected bidder from using any information or know-how gained in this contract for another organization whose business activities are similar in part or in whole to any of those of the Bank anywhere in the world without prior written consent of the Bank during the period of the contract and one year thereafter.

25. Corrupt & Fraudulent Practices

- (a) It is required that Successful Bidder observe the highest standard of ethics during the procurement and execution of such contracts and not to indulge in any corrupt and fraudulent practice.
- (b) “Corrupt Practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of an official in the procurement process or in contract execution.
- (c) “Fraudulent Practice” means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Bank and includes collusive practice among bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.
- (d) The Bank reserves the right to reject a proposal for award if it determines that the Successful Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.
- (e) The Bank reserves the right to declare a bidder ineligible, either indefinitely or for a stated time period, to be awarded a contract if at any time it becomes known that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

26. Solicitation of Employees

Bidder will not hire employees of J&K Bank or solicit or accept solicitation (either directly, indirectly, or through a third party) from employees of the J&K Bank directly involved in this contract during the period of the contract and one year thereafter.

27. Proposal Process Management

The Bank reserves the right to accept or reject any/all proposal/ to revise the RFP, to request one or more re-submissions or clarifications from one or more bidders, or to cancel the process in part or whole. No bidder is obligated to respond to or to continue to respond to the RFP. Additionally, the Bank reserves the right to alter the requirements, in part or whole, during the RFP process. Each party shall be entirely responsible for its own costs and

expenses that are incurred while participating in the RFP, subsequent presentation and contract negotiation processes.

28. Confidentiality Provision

- (a) The terms of this RFP, the information provided by Bank herein and all other information provided by bidder in connection with the services offered to be provided by the bidder pursuant to this RFP, are to be treated by bidder as strictly confidential and proprietary. Such materials are to be used solely for the purpose of responding to this request. Access shall not be granted to third parties except upon prior consent of Bank and upon the written agreement of the intended recipient to treat the same as confidential. Bank may request at any time that any of Bank's material be returned or destroyed.
- (b) The bidder shall hold in confidence all the information, documentation, etc which shall come to their knowledge (Confidential Information) and shall not disclose or divulge confidential information to any third party or use Confidential Information or any part thereof without written consent of the Bank.
- (c) Confidential Information means information which is by its nature confidential or is designated by the bank and confidential information and includes:
 - (i) All information marked or otherwise designated as confident.
 - (ii) Information which relates to the financial position, the internal management structure, the Personnel, policies and strategies of the Bank
 - (iii) Data of the bank, customer lists, customer information, account information, and business information regarding business planning and operation of the Bank or otherwise information or data whether such data is permanent or otherwise.
- (d) All the Bank's product and process details, documents, data, applications, software, systems, papers, statements and business/customer information etc. (hereinafter referred to as 'Confidential Information') which may be communicated to or come to the knowledge of the Company and /or its employees during the course of discharging their obligations shall be treated as absolutely confidential and the Company and its employees shall keep the same secret and confidential and not disclose the same, in whole or in part to any third party nor shall use or allow to be used any information other than as may be necessary for the due performance by the Company of its obligations. The Company shall indemnify and keep Bank indemnified safe and harmless at all times against all or any consequences arising out of any breach of this undertaking regarding Confidential Information by the Company and/or its employees and shall immediately reimburse and pay to the Bank on demand all damages, loss, cost, expenses or any charges that Bank may sustain suffer, incur or pay in connection therewith.
- (e) It is clarified that "Confidential Information" includes any and all information that is or has been received by the Company (Receiving Party) from the Bank (Disclosing Party) and that (a) relates to the Disclosing Party and (b) is designated by the Disclosing Party as being confidential or is disclosed in circumstances where the Receiving Party would reasonably understand that the disclosed information would be confidential (c) is prepared or performed by or on behalf of the Disclosing Party by its employees, officers, directors, agent, representatives or consultants.
- (f) In maintaining confidentiality, the Receiving Party on receiving the confidential information and material agrees and warrants that it shall take at least the same degree

of care in safeguarding such confidential information and materials as it takes for its own confidential information of like importance and such degree of care shall be at least, that which is reasonably calculated to prevent any inadvertent disclosure. The Receiving Party shall also, keep the confidential information and confidential materials and any copies thereof secure and in such a way so as to prevent unauthorized access by any third Party.

- (g) The Receiving Party, who receives the confidential information and the materials, agrees that on receipt of a written demand from the Disclosing Party, they will immediately return all written confidential information and materials and all copies thereof provided to and which is in Receiving Party's possession or under its custody and control.
- (h) The Receiving Party to the extent practicable shall immediately destroy all analysis, compilation, notes studies memoranda or other documents prepared by it which contain, reflect or are derived from confidential information relating to the Disclosing Party AND shall also immediately expunge any confidential information, word processor or other device in its possession or under its custody & control, where after it shall furnish a Certificate signed by the Authorized person confirming that to the best of his/her knowledge, information and belief, having made all proper enquiries, the requirement of confidentiality aspect has been complied with.
- (i) The restrictions mentioned hereinabove shall not apply to:
 - (i) any information that publicly available at the time of its disclosure; or any information which is independently developed by the Receiving Party or acquired from a third party to the extent it is acquired with the valid right to disclose the same; or
 - (ii) any disclosure required by law or by any court of competent jurisdiction, the rules and regulations of any recognized stock exchange or any enquiry or investigation by any government, statutory or regulatory body which is lawfully entitled to require any such disclosure provided that, so far as it is lawful and practical to do so prior to such disclosures, the Receiving Party shall promptly notify the Disclosing Party of such requirement with a view to providing the Disclosing Party an opportunity to obtain a protective order or to contest the disclosure or otherwise agree to the timing and content of such disclosure, unless such notice is prohibited by applicable law.
- (j) The confidential information and material and all copies thereof, in whatsoever form shall at all the times remain the property of the Disclosing Party and disclosure hereunder shall not confer on the Receiving Party any rights whatsoever beyond those contained in this document. The confidentiality obligations shall be observed by the Company during the term of this Agreement and thereafter and shall survive the expiry or termination of this Agreement between the Bank and Company.
- (k) The Company understands and agrees that any use or dissemination of information in violation of this Confidentiality Clause will cause BANK irreparable harm, may leave BANK with no adequate remedy at law and as such the Bank is entitled to proper indemnification for the loss caused by the Company. Further the BANK is entitled to seek to injunctive relief besides other remedies available to it under law and this Agreement.

29. Warranty

The bidder shall be fully responsible for the manufacturer's warranty for all equipment, accessories, spare parts etc. against any defects arising from design, material, manufacturing, workmanship, or any act or omission of the manufacturer / bidder or any defect that may develop under normal use of supplied equipment during the warranty period. Warranty shall not become void even if Bank buys any other supplemental hardware from a third party and installs it with/in these machines.

30. Remedies Cumulative

Unless otherwise provided for under this Master Agreement or any Service Attachment, all rights of termination or cancellation, or other remedies set forth in this Master Agreement, are cumulative and are not intended to be exclusive of other remedies to which the injured party may be entitled by law or equity in case of any breach or threatened breach by the other party of any provision in this Master Agreement. Use of one or more remedies shall not bar use of any other remedy for the purpose of enforcing any provision of this Master Agreement.

31. Partnership / Collaboration / Subcontracting

The services offered shall be undertaken to be provided by the company directly and there shall not be any sub-contracting without prior written consent from the Bank. Bank will only discuss the solution with company's authorized representatives. The company authorized representatives shall mean their staff. In no circumstances any intermediary (which includes Liaisoning Agents, marketing agents, commission agents etc.) should be involved during the course of project. No subletting of the contract by the will be allowed under any circumstances. Neither the subject matter of the contract nor any right arising out of the contract shall be transferred, assigned or delegated to any third party by Successful Bidder without prior written consent of the Bank

32. Award Notification

The Bank will award the contract to the successful Bidder, out of the Bidders who have responded to Bank's tender as referred above, who has been determined to qualify to perform the contract satisfactorily, and whose Bid has been determined to be substantially responsive and is the lowest commercial Bid.

The Bank reserves the right at the time of award of contract to increase or decrease of the quantity or change in location where services are required from what was originally specified while floating the tender without any change in unit price or any other terms and conditions.

33. Suspension of Work

The Bank reserves the right to suspend and reinstate execution of the whole or any part of the work without invalidating the provisions of the contract. The Bank will issue orders for suspension or reinstatement of the work to the Successful Bidder in writing. The time for completion of the work will be extended suitably to account for duration of the suspension

34. Termination of Contract

If the Termination is on account of failure of the Successful Bidder to perform the obligations under this agreement, the Bank shall have the right to invoke the Performance Bank Guarantee(s) given by the selected bidder.

The Bank will be entitled to terminate this Contract, without any cost to the Bank and recover expenditure incurred by Bank, on the happening of any one or more of the following:

- (a) **For Convenience:** BANK by written notice sent to the Company may terminate the contract in whole or in part at any time for its convenience giving 30 days prior notice. In the event of termination of the Agreement for the Bank's convenience, Successful Bidder shall be entitled to receive payment for the Services rendered (delivered) up to the effective date of termination.
- (b) **For Insolvency:** BANK may at any time terminate the contract by giving written notice to the Company, if the Company becomes bankrupt or insolvent.
- (c) **For Non-performance:** BANK shall have the right to terminate this agreement or/and to cancel the entire or unexecuted part of the related Purchase Order forthwith by a written notice in the event the company fails to deliver and/or install the solution within the stipulated time schedule or any extension, if any, thereof agreed by the Bank in writing in its sole discretion OR the Company fails to maintain the service levels prescribed by BANK in scope of work OR fails to discharge or commits breach of any of its obligations under this Agreement.

In the event of termination, the company shall compensate the Bank to the extent of loss suffered by the Bank on account of such termination provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to BANK. The Bank shall inter-alia have a right to invoke the Performance Bank Guarantee submitted by the Company in regard to the supply and maintenance etc. of the solution for realizing the payments due to it under this agreement including penalties, losses etc.

35. Exit Clause

The Bank reserves the right to cancel the contract in the event of happening one or more of the following conditions:

- (a) Failure of the Successful Bidder to accept the contract and furnish the Performance Bank Guarantee within 30 days from receipt of purchase contract,
- (b) Delay in delivery beyond the specified period,
- (c) Delay in completing implementation/customization and acceptance tests/ checks beyond the specified periods,
- (d) Serious discrepancy in functionality to be provided or the performance levels which have an impact on the functioning of the solution,
- (e) In addition to the cancellation of contract, Bank reserves the right to appropriate the damages through encashment of Bid Security /Performance Guarantee given by The Successful Bidder. Bank reserves right to exit at any time after giving notice period of one month during the contract period.

36. Taxes & Duties

- (a) Successful Bidder will be entirely responsible for all duties, levies, imposts, costs, charges, license fees, road permit etc., in connection with delivery of equipment at site including incidental services and commissioning.
- (b) Income/Corporate taxes in India: The Successful Bidder shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India
- (c) Tax Deduction at Source: Wherever the laws and regulations require deduction of such taxes at source of payment, Bank shall effect such deductions from the payment due to the Successful Bidder. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by Bank as per the laws and regulations in force. Nothing in the Contract shall relieve the Successful Bidder from his responsibility to pay any tax that may be levied in India on income and profits made by Bidder in respect of this contract.
- (d) The Bank shall if so, required by applicable laws in force, at the time of payment, deduct income tax payable by the Successful Bidder at the rates in force, from the amount due to the Successful Bidder and pay to the concerned tax authority directly

37. Notices

Unless otherwise provided herein, all notices or other communications under or in connection with this Agreement shall be given in writing and may be sent by personal delivery or by post or courier or facsimile or e- mail to the address below, and shall be deemed to be effective if sent by personal delivery, when delivered, if sent by post, three days after being deposited in the post and if sent by courier, two days after being deposited with the courier, and if sent by facsimile, when sent (on receipt of a confirmation to the correct facsimile number) and if sent by e-mail (on receipt of a confirmation to the correct email)

Following shall be address of BANK for notice purpose:

**General Manager (S&IT), J&K Bank Ltd,
Technology & Development Division,
Corporate Headquarters, M.A. Road, Srinagar, 190001 Jammu & Kashmir (India)**

Following shall be address of Company for notice purpose:

38. Other Terms and Conditions

- (a) If any provision of this agreement or any document, if any, delivered in connection with this agreement is partially or completely invalid or unenforceable in any jurisdiction, then that provision shall be ineffective in that jurisdiction to the extent of its invalidity or unenforceability. However, the invalidity or unenforceability of such provision shall not affect the validity or enforceability of any other provision of this agreement, all of

which shall be construed and enforced as if such invalid or unenforceable provision was/were omitted, nor shall the invalidity or unenforceability of that provision in one jurisdiction affect its validity or enforceability in any other jurisdiction. The invalid or unenforceable provision will be replaced in writing by a mutually acceptable provision, which being valid and enforceable comes closest to the intention of the Parties underlying the invalid or unenforceable provision.

- (b) Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Company. The Company agrees and undertakes to allow the Bank or persons authorized by it to access Bank documents, records or transactions or any other information given to, stored or processed by the Company within a reasonable time failing which Bidder will be liable to pay any charges/ penalty levied by the Bank without prejudice to the other rights of the Bank. The Company shall allow the Bank to conduct audits or inspection of its Books and account with regard to Bank's documents by one or more officials or employees or other persons duly authorized by the Bank.
- (c) The company, either by itself or through its group companies or Associates, shall not use the name and/or trademark/logo of Bank, in any sales or marketing publication or advertisement, or in any other manner.
- (d) Any addition, alteration, amendment, of this Agreement shall be in writing, signed by both the parties.
- (e) The invalidity or unenforceability for any reason of any covenant of this Agreement shall not prejudice or affect the validity or enforceability of its other covenants. The invalid or unenforceable provision will be replaced by a mutually acceptable provision, which being valid and enforceable comes closest to the intention and economic positions of the Parties underlying the invalid or unenforceable provision.
- (f) Each party warrants that it has full power and authority to enter into and perform this Agreement, the respective executants are duly empowered and/or authorized to execute this Agreement, and performance of this Agreement will not result in breach of any provision of the Memorandum and Articles of Association or equivalent constitutional documents of the either party or any breach of any order, judgment or agreement by which the party is bound.
- (g) The terms and conditions laid down in the RFP shall be read and construed forming part of this service level agreement. In an event of contradiction on any term or condition between RFP and service level agreement, the terms and conditions of service level agreement shall prevail.

SECTION E - ANNEXURES

Annexure A: Bid Submission Checklist

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

| Annexure | Section Heading | Attached (Yes/No) | Page No. in Bid Document |
|----------|--|-------------------|--------------------------|
| A | Bid Submission Checklist | | |
| B | Confirmation of Terms and Conditions | | |
| C | Tender Offer Cover Letter | | |
| D | Details of Service Provider | | |
| E | Compliance to Eligibility Criteria | | |
| E1 | Manufacturer Authorization Form (MAF) | | |
| F | Technical Bid Evaluation | | |
| F1 | Technical Specifications Compliance | | |
| F2 | Reference Site Details | | |
| G | Commercial Bid | | |
| H | Bank Guarantee | | |
| I | Performance Bank Guarantee | | |
| J | Non-disclosure Agreement | | |
| K | Service Level Agreement | | |
| L | Undertaking | | |
| M | Know Your Employee | | |
| N | Undertaking of Authenticity of Desktops | | |
| O | Undertaking of Vendor Resource Expertise | | |
| P | Bidder Declaration for Country Sharing Land Border with India for compliance | | |
| Q | Compliance Requirements | | |
| R | No Deviation Certificate | | |
| S | Pre-Bid Queries Format | | |

Place:

Date:

Seal and signature of the bidder

Annexure B: Confirmation of Terms and Conditions

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

To
The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank MA Road, Srinagar

Dear Sir,

Sub: RFP No for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank, dated 2025

Further to our proposal dated, in response to the Request for Proposal for selection of vendor for **Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for the bank** (hereinafter referred to as “RFP”) issued by Jammu & Kashmir Bank (J&K BANK) we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations, payment terms, scope, SLAs etc. as contained in the RFP and the related addendums and other documents issued by the Bank.

Place:

Date:

Seal and signature of the bidder

Annexure C: Tender Offer Cover Letter

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

To
The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank MA Road, Srinagar

Dear Sir,

Sub: RFP No for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank, dated 2025

Having examined the tender documents including all annexures the receipt of which is hereby duly acknowledged, we, the undersigned, offer to **Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank**, to Bank as mentioned in RFP document in conformity with the said tender documents in accordance with the Commercial bid and made part of this tender.

We understand that the RFP provides generic specifications about all the items, and it has not been prepared by keeping in view any specific bidder.

We understand that the RFP floated by the Bank is a confidential document and we shall not disclose, reproduce, transmit or made available it to any other person.

We have read, understood and accepted the terms/ conditions/ rules mentioned in the RFP, proposed to be followed by the Bank.

Until a formal contract is prepared and executed, this tender offer, together with the Bank's written acceptance thereof and the Bank's notification of award, shall constitute a binding contract between us.

We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India and the UT of J&K.

We have never been barred/black-listed by any regulatory / statutory authority in India.

We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive.

This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We certify that we have provided all the information requested by the Bank in the format requested for. We also understand that the Bank has the exclusive right to reject this offer in case the Bank is of the opinion that the required information is not provided or is provided in a different format. It is also confirmed that the information submitted is true to our knowledge and the Bank reserves the right to reject the offer if anything is found incorrect.

Place:

Date:

Seal and signature of the bidder

Annexure D: Details of Service Provider

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

Details filled in this form must be accompanied by sufficient documentary evidence, in order to facilitate the Bank to verify the correctness of the information.

| S.N. | Particulars | Details |
|------|--|---------|
| 1 | Name of the Company | |
| 2 | Postal Address | |
| 3 | Telephone / Mobile / Fax Numbers | |
| 4 | Constitution of Company | |
| 5 | Name & Designation of the Person Authorized to make commitments to the Bank | |
| 6 | Email Address | |
| 7 | Year of Commencement of Business | |
| 8 | Sales Tax Registration No | |
| 9 | Income Tax PAN No | |
| 10 | Service Tax / GST Registration No | |
| 11 | Whether OEM or System Integrator | |
| 12 | Name & Address of OEM/s | |
| 13 | Brief Description of after sales services facilities available with the SI/OEM | |
| 14 | Web Site address of the Company | |

Place:

Date:

Seal and signature of the bidder

Annexure E: Compliance to Eligibility Criteria

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

The bidder needs to comply with all the eligibility criteria mentioned below. Non-compliance to any of these criteria would result in outright rejection of the Bidder's proposal. The bidder is expected to provide **proof for each of the points for eligibility evaluation criteria**. Any credential detail not accompanied by required relevant proof documents will not be considered for evaluation. All credential letters should be appropriately bound, labelled and segregated in the respective areas. There is no restriction on the number of credentials a bidder can provide.

The decision of the Bank would be final and binding on all the Bidders to this document. The Bank may accept or reject an offer without assigning any reason whatsoever.

The bidder must meet the following criteria to become eligible for bidding:

| SN. | Bidder Eligibility Criteria | Supporting Documents to be Submitted | Compliance (Yes/No) |
|-----|---|---|---------------------|
| 1 | Bidder should be either an Original Equipment Manufacturer (OEM) of Desktops or their authorized partner in India as on the date of the submission of technical bids and must have direct back-to-back support agreement with the OEM. OEM can quote directly or through authorized partners. | In case bidder is a Desktop OEM, the bidder must submit an Undertaking Letter on company letterhead (duly signed and stamped by authorized signatory) In case of authorized representative, bidder must submit a letter of authorization / Manufacturer Authorization Form (MAF) from OEM as per the format in the Annexure E1 | |
| 2 | The Bidder must be incorporated and registered in India under the Indian Companies Act 1956 or 2013, or a Limited Liability Partnership (LLP) registered under the LLP Act, 2008 and should have been in operation in India for a minimum of five years as on date of bid submission. The Bidder must be registered with appropriate authorities for all applicable statutory duties/taxes | (a) Copy of certificate of Incorporation/Registration under Companies Act 1956/2013 (for Indian companies) (b) Copy of GST certificate (c) Copy of Registration certificate (d) Copy of PAN Card (e) Copy of certificate in case of name change | |
| 3 | The Bidder should have neither failed to perform on any agreement during the last three years, as, evidenced by imposition of a penalty by an arbitral or judicial pronouncement or awarded against the Bidder or its Affiliates / Group Companies/member firms, nor from any project or agreement nor had any agreement terminated for breach. | Self-declaration on company letterhead (duly signed and stamped by authorized signatory) | |
| 4 | The Bidder should not have been blacklisted / barred/ terminated for breach of contract/fraud/corrupt practices by any BFSI / Regulatory Body / State or Central Government / PSU or any of their agencies/ departments in India as on date of issuance of the tender for any project. | Self-declaration on company letterhead (duly signed and stamped by authorized signatory) | |

| | | | |
|---|---|--|--|
| 5 | <p>In case bidder is a Desktop OEM, the Bidder must have registered a minimum annual turnover of Rs. 225 crore and should have positive net worth in the last three financial years as on date of RFP i.e., 2021-22, 2022-23, 2023-24, out of Indian Operations.</p> <p>In case of authorized representative, the Bidder must have registered a minimum annual turnover of Rs. 100 crore and should have positive net worth in the last three financial years as on date of RFP i.e., 2021-22, 2022-23, 2023-24, out of Indian Operations.</p> | Audited financial statements (Profit & Loss and Balance Sheet) for the last three financial years duly certified by a Chartered Accountant (CA) along with a CA certificate confirming the turnover and profit for the said period. | |
| 6 | <p>The Bidder should have experience in supply, implementation, and providing managed services for minimum 5000 desktops in single/multiple orders during the last 3 financial years to organizations under the category of BFSI / PSU / Govt. Organizations / Financial Institution / Telecom companies / MNCs.</p> <p>Out of the above orders, Bidder must have supplied, implemented, and provided managed services for more than five states across India in a single order in the last 3 financial years to organizations under the category of BFSI / PSU / Govt. Organizations / Financial Institution / Telecom companies / MNCs.</p> | Self-attested copies of Purchase Order (PO)/contract/letter of award along with Completion certificate/satisfactory Performance Certificate as documentary evidence from the clients in India confirming supply, implementation and providing managed services for desktops. | |
| 7 | <p>The Bidder/Desktop OEM should have a project office in the Union Territory of Jammu and Kashmir or should furnish an undertaking that the same would be established within three months of signing the contract if the project is awarded.</p> <p>(Bank may verify the presence of project office and if found incorrect, Bank may invoke the EMD/blacklist the bidder or may blacklist as well as invoke the EMD).</p> | Self-declaration on company letterhead (duly signed and stamped by authorized signatory) | |

All documentary evidence/certificates confirming compliance criteria should be part of eligibility criteria.

Please enclose documentary proof for all the above criteria. In absence of these, the bids will not be considered for further evaluation. No further correspondence will be entertained in this case. The Bank reserves the right to verify/evaluate the claims made by the vendor independently. Any misrepresentation will entail rejection of the offer.

1. Bidders need to ensure compliance to all the eligibility criteria points.
2. Purchase orders without relevant organization confirmation through a credential letter will not be considered as credentials.
3. Bidder should be the OEM or authorized partner of OEM.
4. Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions, in the documents submitted in pursuance of eligibility criteria, should be highlighted.
5. Bank shall not consider the bids of bidders having poor or unsatisfactory past experience in execution or providing support to any project in past.

Place:

Date:

Seal and signature of the bidder

Annexure E1: Manufacturer Authorization Form (MAF)

(To be submitted under the letter head of the manufacturer(s)/OEM and signed by a competent person representing the manufacturer)

No. _____ dated _____

Offer Reference No.: _____

To

The General Manager

Strategy & IT

Corporate Headquarters

Jammu & Kashmir Bank MA Road, Srinagar

Dear Sir,

Sub: RFP No for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank, dated 2025

We _____ who are established and reputed manufactures of _____ having factories at _____ and _____ do hereby authorize M/s _____ (Name and address of SI/Agent/Dealer) to offer their quotation, negotiate and conclude the contract with you against the above RFP.

We hereby confirm that we are not directly selling in the services defined in the RFP and we are doing it via an authorized partner.

We confirm that our business had a turnover exceeding Rs. _____ (Rupees _____) per annum in last three financial years. (i.e. 2021-22, 2022-23 and 2023-24).

We hereby extend our full guarantee and warranty in respect of the product as per terms and conditions of the RFP and the contract for the equipment and services offered against this RFP by the above firm.

We also undertake to provide any or all of the following materials, notifications, and information pertaining to the Products manufactured or distributed by the Supplier:

- (a) Such Products as Bank may opt to purchase from the Supplier, provided, that this option shall not relieve the Supplier of any warranty obligations under the Contract; and
- (b) In the event of termination of production of such Products:
 - (i) Advance notification to the Bank of the pending termination, in sufficient time to permit to procure needed requirements; and
 - (ii) Following such termination, furnishing at no cost to the Bank, the blueprints, design documents, operations manuals, standards, source codes and specifications of the Products, if requested.

We also undertake that equipment's along with licenses/software supplied are not declared as End-Of-Life/ End-Of-Support for next Seven Years from the date of acceptance of this

order. After implementation, if such parts/servers/licenses are found End-Of-Life, then it will be our responsibility to replace with equivalent and higher compatible parts along with implementation at no cost to the Bank.

We duly authorize the said firm to act on our behalf in fulfilling all installations, technical support and maintenance obligations required by the contract.

In case the bidder is not able to perform obligations as per contract during the contract period, contracted services will be provided by OEM or through their authorized partners within the stipulated time.

Yours faithfully,

(Name)

for and on behalf of

M/s_____

(Name of manufacturers)

Annexure F: Technical Bid Evaluation

Technical Evaluation and Scoring for the Qualified bidders shall be as per the following criteria. **Bidders scoring 70 marks or more in the technical bid** shall be considered qualified for commercial evaluation.

| S.N. | Key Parameters | Description | Max. Score |
|------|-----------------------------------|---|------------|
| 1. | Technical Specifications | Compliance to Technical Specifications in format specified in Annexure F1 | 20 |
| 2. | Bidder Experience | Documentary evidence validating bidder's experience in Supply, Implementation, & Managed Services for Desktops as defined in Annexure F | 20 |
| 3. | Reference Site Details | Past Customer/Client Details for Reference Site Feedback in format specified in Annexure F2 | 20 |
| 4. | Technical Document | The Document must cover the following key parameters: | 40 |
| 4.1 | Bidder Company Profile | (i) Overview of the company including total number of full-time employees on payroll. | |
| 4.2 | Project Approach and Methodology | (i) Evaluation of the bidder's understanding of the Bank's, including proposed approach and methodology for entire scope of work defined in Section A. Point 4. (ii) Must also detail the approach to manage buffer stock to meet turnaround times (TAT) defined as per Annexure K. SLA. | |
| 4.3 | Transition Plan | (i) Detailed transition plan for 3 Months from the date of award of the contract, after which the bidder shall fully assume responsibility for the defined operations and make necessary operational changes (if need be). (ii) To ensure a smooth transition, bidder shall also establish and mutually agree upon a reporting mechanism with the Bank. | |
| 4.4 | Project Plan with Timelines | (i) Detailed project plan for 5-year contract duration, defining the timelines, roles and responsibilities for both bidder and bank. (ii) Any changes to project timelines or responsibilities must be pre-approved by the Bank. | |
| 4.5 | Support Model | (i) Comprehensive Support Model (L1, L2, L3) based on the list of bank locations and the number of devices specified in Annexure V , to effectively meet the RFP scope and SLAs. (ii) Must include strategies such as dividing staff requirements by zone, region, or other relevant criteria, and mapping these to the service needs. (iii) Bidder must demonstrate adequate capabilities and resource availability to ensure seamless service delivery across all specified bank locations. | |
| 4.6 | Technical Expertise | (i) Bidder's Proposed Team for the project must experience, qualifications, and certifications as defined in Annexure F2. | |
| 4.7 | Risk and challenges / Assumptions | (i) Detail key risks associated with project implementation and proposed mitigation strategies. (ii) Clearly state assumptions that could impact the scope, cost, or timelines. | |
| 4.8 | Value proposition | (i) Strategic advantages offered by the bidder beyond baseline requirements. | |
| 4.9 | Exit Management Plan | (i) Exit plan outlining processes for data migration, knowledge transfer, and service handover at contract termination. (ii) Must ensure business continuity during the exit phase, 6-month prior to contract termination, including providing support for transition to new vendor, if any, at no additional cost to Bank. | |

It shall be the responsibility of the bidders to submit relevant proof of supporting document for the above criteria. Scoring will be done based on the documents submitted along with the technical bid.

- For point 1, the bidders must submit compliance to technical specifications in the format defined in [Annexure F1 - Compliance to Technical Specifications](#).
- For point 2, the bidders must submit a Purchase Order (PO) along with a Completion Certificate or a Satisfactory Performance Certificate.
- For point 3, a reference from the bidder's client/customer along with customer contact details must be submitted in the format defined in [Annexure F2 - Reference site details](#).
- For point 4, the bidder must submit the required details as per the sub-parameter's description defined in the table above.

Annexure F1: Compliance to Technical Specifications

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

The list of technical specification is provided as under. The technical specifications given below are the minimum requirement of the Bank. The bidders are free to offer higher configurations.

Bidder(s) must submit their response in 'yes' or 'no' only, else it shall be treated as non-compliance. Bidders must submit the supporting documents of each item offered specifying the page no. of each technical specification and highlighting the technical specification. For specifications, not evident in the supporting documents, the bidder will have to submit self-declaration from the OEM (duly signed and stamped by authorized signatory on company letterhead).

We hereby confirm that our proposed devices meet all the technical specifications as mentioned in this section and have submitted the supporting documents against each point claimed.

(1) DESKTOP (basic)

Offered Make: _____

Offered Model: _____

| S.N. | Component | Minimum Technical Specifications/Requirements | Compliance (Yes/No) | Remarks | Page No. in Data Sheet |
|------|------------------|---|---------------------|---------|------------------------|
| 1 | Processor | Intel 14th Generation Core i5 Processor or higher | | | |
| 2 | Cache | 6M Cache or higher | | | |
| 3 | Chipset | Any compatible Intel Original Chipset, Compatible with the above processor | | | |
| 4 | Motherboard | Original OEM motherboard from the same OEM as the desktop | | | |
| 5 | BIOS | PNP flash BIOS. Supplied Product to have BIOS Developed & Managed by OEM of Device. BIOS management software enabling remote management of BIOS including but not limited to BIOS passwords etc. | | | |
| 6 | Memory | Minimum 16 GB DDR5 RAM 4800 MHz, expandable up to 64 GB with min 2 DIMM Slots or higher | | | |
| 7 | Storage | a) 512 GB PCIe NVMe SSD b) Support for future expandability to 1 TB SSD in future (either by adding additional SSD or replacing the current SSD with 1TB SSD). | | | |
| 8 | Graphics | Intel® UHD Graphics 700 series or higher | | | |
| 9 | Operating System | Microsoft Windows 11 Professional should be factory preloaded with the latest build version. License keys and OEM recovery media must be provided. The vendor will be responsible for ensuring compliance with licensing requirements throughout the rental period. | | | |
| 10 | Ports | a) Min 4 External USB ports with at least 3 USB 3.0 Type-A or higher b) 1 HDMI Port c) 1 DisplayPort d) 2 RJ-45 Port | | | |

| S.N. | Component | Minimum Technical Specifications/Requirements | Compliance (Yes/No) | Remarks | Page No. in Data Sheet |
|------|------------------------------|--|---------------------|---------|------------------------|
| | | e) 1 Microphone & 1 Headphone OR 1 Headphone / Microphone combo jack | | | |
| 11 | NIC (network interface card) | a) Integrated 10/100/1000 Gigabit LAN with Ethernet RJ-45 Port b) Should conform to IEEE 802.11 standards. c) Should be IPv6 and CE Mark compliant | | | |
| 12 | Display | a) Monitor to be of Same OEM Make as PC. b) Min. 21.5" FHD LED Monitor c) Anti-glare coating | | | |
| 13 | Audio | Integrated audio controller with internal speaker of at least 2W | | | |
| 14 | Keyboard | a) Keyboard to be of Same OEM Make as PC. b) 104 Keys USB Heavy Duty Keyboard | | | |
| 15 | Mouse | a) Mouse to be of Same OEM Make as PC b) Two Buttons USB optical wired mouse with scroll button and Mouse PAD | | | |
| 16 | Security | a) Trusted Platform Module (TPM) version 2.0 b) Secure Boot & Setup Password c) BIOS Password Protection d) Drive lock option for SSD to secure Data e) Chassis Intrusion Detection Sensor f) Memory Change Alert Functionality with Pad Lock g) Support for chassis cable lock & padlocks devices for physically securing the chassis in case of physical tampering | | | |
| 17 | Certification | a) RoHS Compliant b) Energy Star 6.0 or higher compliant c) EPEAT India Certified d) TCO 8.0 or higher Certified e) The system(s) should be from an OEM having ISO 9001, ISO 14001, and ISO 27001 certifications | | | |
| 18 | Power Supply | Min. 65 W | | | |

(2) DESKTOP (advanced)

Offered Make: _____

Offered Model: _____

| S.N. | Component | Minimum Technical Specifications/Requirements | Compliance (Yes/No) | Remarks | Page No. in Data Sheet |
|------|-------------|--|---------------------|---------|------------------------|
| 1 | Processor | Intel 14th Generation Core i7 Processor or higher | | | |
| 2 | Cache | 8M Cache or higher | | | |
| 3 | Chipset | Any compatible Intel Original Chipset, Compatible with the above processor | | | |
| 4 | Motherboard | Original OEM motherboard from the same OEM as the desktop | | | |
| 5 | BIOS | PNP flash BIOS. Supplied Product to have BIOS Developed & Managed by OEM of Device. BIOS management software enabling remote management of BIOS including but not limited to BIOS passwords etc. | | | |
| 6 | Memory | Minimum 32 or 64 GB DDR5 RAM 4800 MHz, expandable up to 64 GB with min 2 DIMM Slots or higher | | | |

| S.N. | Component | Minimum Technical Specifications/Requirements | Compliance (Yes/No) | Remarks | Page No. in Data Sheet |
|------|------------------------------|--|---------------------|---------|------------------------|
| 7 | Storage | a) 512 GB PCIe NVMe SSD b) Support for future expandability to 1 TB SSD in future (either by adding additional SSD or replacing the current SSD with 1TB SSD). | | | |
| 8 | Graphics | Intel® UHD Graphics 700 series or higher | | | |
| 9 | Operating System | Microsoft Windows 11 Professional should be factory preloaded with the latest build version. License keys and OEM recovery media must be provided. The vendor will be responsible for ensuring compliance with licensing requirements throughout the rental period. | | | |
| 10 | Ports | a) Min 4 External USB ports with at least 3 USB 3.0 Type-A or higher b) 1 HDMI Port c) 1 DisplayPort d) 2 RJ-45 Port e) 1 Microphone & 1 Headphone OR 1 Headphone / Microphone combo jack | | | |
| 11 | NIC (network interface card) | a) Integrated 10/100/1000 Gigabit LAN with Ethernet RJ-45 Port b) Should conform to IEEE 802.11 standards. c) Should be IPv6 and CE Mark compliant | | | |
| 12 | Display | a) Monitor to be of Same OEM Make as PC. b) Min. 21.5" FHD LED Monitor c) Anti-glare coating | | | |
| 13 | Audio | Integrated audio controller with internal speaker of at least 2W | | | |
| 14 | Camera | Built in 720p HD camera | | | |
| 15 | Keyboard | a) Keyboard to be of Same OEM Make as PC. b) 104 Keys USB Heavy Duty Keyboard | | | |
| 16 | Mouse | a) Mouse to be of Same OEM Make as PC b) Two Buttons USB optical wired mouse with scroll button and Mouse PAD | | | |
| 17 | Security | a) Trusted Platform Module (TPM) version 2.0 b) Secure Boot & Setup Password c) BIOS Password Protection d) Drive lock option for SSD to secure Data e) Chassis Intrusion Detection Sensor f) Memory Change Alert Functionality with Pad Lock g) Support for chassis cable lock & padlocks devices for physically securing the chassis in case of physical tampering | | | |
| 18 | Certification | a) RoHS Compliant b) Energy Star 6.0 or higher compliant c) EPEAT India Certified d) TCO 8.0 or higher Certified e) The system(s) should be from an OEM having ISO 9001, ISO 14001, and ISO 27001 certifications | | | |
| 19 | Power Supply | Min. 65 W | | | |

Place:

Date:

Seal and signature of the bidder

Annexure F2: Reference Site Details

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

The reference sites submitted must be necessarily of those client organizations/institutions where bidder has been awarded the contract prior to date of issuance of this RFP.

Bidder shall provide the necessary number of referenced for fulfilling the eligibility criteria. Please provide reference details in the format defined below and enclose the necessary documentary proof:

| S.N. | Particulars | | Bidder's Response |
|------|---|------|-------------------|
| 1. | Name of Organization (Client) | | |
| 2. | No. of Branches/offices | | |
| 3. | Address of organization | | |
| 4. | Date of PO | | |
| 5. | Contract Duration | From | |
| | | To | |
| 6. | Status (Completed/ In Progress) | | |
| 7. | Brief details of scope of work | | |
| 8. | Order Quantity of Desktop Supplied | | |
| 9. | Name of contact person in-charge from client side for reference | | |
| 10. | Contact no. of contact person from client side | | |
| 11. | Email ID of contact person from client side | | |

Place:

Date:

Seal and signature of the bidder

Annexure G: Commercial Bid Format

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

J&K Bank has the total estimated requirement is approximately 10808 desktops in addition to any subsequent additional orders requirement that may arise during the contract period. Out of the total estimated requirement, the first order will cover approximately 9851 desktops, comprising 9542 Basic desktops and 309 Advanced desktops based on the technical specifications as detailed in Annexure F1.

| S.N. | Device Type | Quantity (Tentative) |
|------|--------------------|----------------------|
| 1 | Desktop (basic) | 9542 |
| 2 | Desktop (advanced) | 309 |

The Commercial Bid shall be submitted in the format defined below. Bidder may kindly note that the 5-year Project Cost shall be on **OPEX MODEL** and Payable Quarterly.

Table A - Cost for Desktop (basic) Configuration

(Amount in INR)

| Quarter | Period Covered | Rental Cost (per unit) | Device Cost at the end of contract period (if bank wants to retain the asset) |
|---------|----------------|------------------------|---|
| Q1 | Jul-Sep 2025 | | |
| Q2 | Oct-Dec 2025 | | |
| Q3 | Jan-Mar 2026 | | |
| Q4 | Apr-Jun 2026 | | |
| Q5 | Jul-Sep 2026 | | |
| Q6 | Oct-Dec 2026 | | |
| Q7 | Jan-Mar 2027 | | |
| Q8 | Apr-Jun 2027 | | |
| Q9 | Jul-Sep 2027 | | |
| Q10 | Oct-Dec 2027 | | |
| Q11 | Jan-Mar 2028 | | |
| Q12 | Apr-Jun 2028 | | |
| Q13 | Jul-Sep 2028 | | |
| Q14 | Oct-Dec 2028 | | |
| Q15 | Jan-Mar 2029 | | |
| Q16 | Apr-Jun 2029 | | |
| Q17 | Jul-Sep 2029 | | |
| Q18 | Oct-Dec 2029 | | |
| Q19 | Jan-Mar 2030 | | |
| Q20 | Apr-Jun 2030 | | |

Table B - Cost for Desktop (advanced) Configuration

(Amount in INR)

| Quarter | Period Covered | Rental Cost (per unit) | Device Cost at the end of contract period (if bank wants to retain the asset) |
|---------|----------------|------------------------|---|
| Q1 | Jul-Sep 2025 | | |
| Q2 | Oct-Dec 2025 | | |
| Q3 | Jan-Mar 2026 | | |
| Q4 | Apr-Jun 2026 | | |
| Q5 | Jul-Sep 2026 | | |
| Q6 | Oct-Dec 2026 | | |
| Q7 | Jan-Mar 2027 | | |
| Q8 | Apr-Jun 2027 | | |
| Q9 | Jul-Sep 2027 | | |
| Q10 | Oct-Dec 2027 | | |
| Q11 | Jan-Mar 2028 | | |
| Q12 | Apr-Jun 2028 | | |
| Q13 | Jul-Sep 2028 | | |
| Q14 | Oct-Dec 2028 | | |
| Q15 | Jan-Mar 2029 | | |
| Q16 | Apr-Jun 2029 | | |
| Q17 | Jul-Sep 2029 | | |
| Q18 | Oct-Dec 2029 | | |
| Q19 | Jan-Mar 2030 | | |
| Q20 | Apr-Jun 2030 | | |

Table C - Buyback Cost for Existing Devices

(Amount in INR)

| S.N. | Device Type | Quantity (Tentative) | Quoted Cost per device | Total Buyback Cost |
|--|-------------|----------------------|------------------------|--------------------|
| 1 | Desktop | 9851 | | |
| Total Buyback Cost in words: Rupees _____ only | | | | |

Note: For Buyback of existing bank devices, the number of desktop units actually offered will depend on the availability and figures mentioned above are only tentative. The units will be offered “as is where is” basis and may not be in working condition.

Table D - Rate Card for Extended Manpower Support

Provide a single hourly rate for other associated services that may be requested by the bank beyond the standard working hours as described in [Section A. Clause 4.3.1.2 \(b\)](#)

| (Amount in INR) | | |
|--|---|--------------------------|
| S.N. | Hourly Support Per Employee | Total Cost (Hourly Rate) |
| 1 | Total, All Inclusive Rate for one employee - Hourly Support | |
| Total Cost in words: Rupees _____ only | | |

Note:

- (a) Please be guided by RFP terms, subsequent amendments and replies to pre-bid queries (if any) while quoting.
- (b) No additional costs shall be entertained beyond those quoted in the final commercial bid, and the Vendor shall ensure that all cost components are included without any omissions.
- (c) The rates should be quoted in Indian Rupees (INR) only
- (d) Unit Rate of all items and TCO must be quoted in WORDS AND FIGURES. In case of any discrepancy, the price quoted in words will be considered for computation of TCO.
- (e) The quantity mentioned above is indicative only and the actual number may change based on assessment of business requirements of the Bank. Bank may increase or decrease the quantity of sites mentioned in the Commercial bid during the contract period on the rates finalized under this RFP.
- (f) The rates to be quoted will include but not limited to supply of devices with all features, licenses and subscription, implementation, maintenance, and reporting for N years. These rates will be inclusive of freight, handling/packing charges, transit insurance, regular/on-site insurance, and on-site maintenance at all designated bank locations during the entire contract period.
- (g) The Total Project Cost shall be paid in quarterly rests as per the OPEX model. The Bank reserves the right to increase or decrease the number of sites, resources, or other line items mentioned in the commercial bid during the contract period, based on the rates finalized under this RFP
- (h) Do not change structure of format nor add any extra items.
- (i) No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid
- (j) The rates quoted should be **exclusive** of GST/other charges/levies etc.

Place:

Date:

Seal and signature of the bidder

Annexure H: Bank Guarantee Format

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

Offer Reference No.:
Bank Guarantee No: _____
Dated: _____
Bank: _____

To
Jammu & Kashmir Bank M.A. Road, Srinagar,
190 001 J&K.

WHEREAS..... (Company Name) and having its Registered Office at..... India (hereinafter referred to as “the Bidder”) proposes to respond to RFP No, dated of Jammu and Kashmir Bank Ltd India (hereinafter referred to as “Bank” or “J&K Bank”) for **Selection of Service Provider for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback** (Herein after called the “RFP”)

AND WHEREAS, in terms of the conditions as stipulated in the RFP, the bidder is required to furnish a Bank Guarantee in lieu of the Earnest Money Deposit (EMD), issued by a scheduled commercial bank in India in your favour to secure the order under Schedule 1 of the RFP in accordance with the RFP Document (which guarantee is hereinafter called as “BANK GUARANTEE”)

AND WHEREAS the bidder has approached us, for providing the BANK GUARANTEE.

AND WHEREAS at the request of the bidder and in consideration of the proposed RFP to you, We,.....having Branch Office/Unit amongst others at....., India and registered office/Headquarter at.....have agreed to issue the BANK GUARANTEE.

THEREFORE, We,, through our local office at..... India furnish you the BANK GUARANTEE in manner hereinafter contained and agree with you as follows:

1. We....., undertake to pay the amounts due and payable under this Guarantee without any demur, merely on demand from you and undertake to indemnify you and keep you indemnified from time to time to the extent of Rs.....(Rupeesonly) an amount equivalent to the EMD against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part of the bidder of any of the terms and conditions contained in the RFP and in the event of the bidder commits default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the RFP or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and

meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of Rs..... (Rupees..... only) as may be claimed by you on account of breach on the part of the bidder of their obligations in terms of the RFP. Any such demand made on the Bank shall be conclusive as regards amount due and payable by the Bank under this guarantee.

2. Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether the bidder has committed any such default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under Bank Guarantee but will pay the same forthwith on your demand without any protest or demur.
3. This Bank Guarantee shall continue and hold good until it is released by you on the application by the bidder after expiry of the relative guarantee period of the RFP and after the bidder had discharged all his obligations under the RFP and produced a certificate of due completion of work under the said RFP and submitted a “ No Demand Certificate “ provided always that the guarantee shall in no event remain in force after the day ofwithout prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.
4. Should it be necessary to extend Bank Guarantee on account of any reason whatsoever, we undertake to extend the period of Bank Guarantee on your request under intimation to the SI/OEM till such time as may be required by you. Your decision in this respect shall be final and binding on us.
5. You will have the fullest liberty without affecting Bank Guarantee from time to time to vary any of the terms and conditions of the RFP or extend the time of performance of the RFP or to postpone any time or from time to time any of your rights or powers against the bidder and either to enforce or forbear to enforce any of the terms and conditions of the said RFP and we shall not be released from our liability under Bank Guarantee by exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the bidder or any other forbearance, act or omission on your part of or any indulgence by you to the bidder or by any variation or modification of the RFP or any other act, matter or things whatsoever which under law relating to sureties, would but for the provisions hereof have the effect of so releasing us from our liability hereunder provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of Rs.....(Rupees.....only) as aforesaid or extend the period of the guarantee beyond the said day of unless expressly agreed to by us in writing.
6. The Bank Guarantee shall not in any way be affected by your taking or giving up any securities from the bidder or any other person, firm or company on its behalf or by the winding up, dissolution, insolvency or death as the case may be of the bidder
7. In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the bidder hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights, if any, which are in any way inconsistent with any of the provisions of Bank Guarantee.

8. Subject to the maximum limit of our liability as aforesaid, Bank Guarantee will cover all your claim or claims against the bidder from time to time arising out of or in relation to the said RFP and in respect of which your claim in writing is lodged on us before expiry of Bank Guarantee.
9. Any notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax or registered post to our local address as aforesaid and if sent accordingly it shall be deemed to have been given when the same has been posted.
10. The Bank Guarantee and the powers and provisions herein contained are in addition to and not by way of limitation of or substitution for any other guarantee or guarantees here before given to you by us (whether jointly with others or alone) and that Bank Guarantee is not intended to and shall not revoke or limit such guarantee or guarantees.
11. The Bank Guarantee shall not be affected by any change in the constitution of the bidder or us nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will ensure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.
12. The Bank Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.
13. We undertake to pay to you any money so demanded notwithstanding any dispute or disputes raised by the bidder in any suit or proceeding pending before any court or Tribunal relating thereto our liability under this present being absolute and unequivocal.
14. The Bank Guarantee needs to be submitted in online form also via SFMS Application
15. Notwithstanding anything contained herein above:
 - (a) our liability under this Guarantee shall not exceed Rs.....(Rupees.....only);
 - (b) this Bank Guarantee shall be valid up to and including the date and claim period shall be up to ____; and
 - (c) we are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before the expiry of the claim period.
16. We have the power to issue this Bank Guarantee in your favour under the Memorandum and Articles of Association of our Bank and the undersigned has full power to execute this Bank Guarantee under the Power of Attorney issued by the Bank.

For and on behalf of BANK

Authorized Signatory
Seal
Address

Annexure I: Performance Bank Guarantee Format

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

To

Jammu & Kashmir Bank M.A. Road, Srinagar,
190 001 J&K.

WHEREAS..... (Company Name) registered under the Indian Companies Act 1956 and having its Registered Office at, hereinafter referred to as the Bidder has for taken up for **Selection of Service Provider for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank** in terms of the Purchase Order bearing No. Dated, hereinafter referred to as the CONTRACT.

AND WHEREAS in terms of the Conditions stipulated in the said Contract, the bidder is required to furnish, Performance Bank Guarantee issued by a **Scheduled Commercial Bank** in your favor to secure due and satisfactory compliance of the obligations of the Bidder in accordance with the Contract; THEREFORE, WE,, through our local office at Furnish you this Performance Guarantee in the manner hereinafter contained and agree with you as follows:

1. We, do hereby undertake to pay the amounts of ₹ and payable under this Guarantee without any demur, merely on a demand, which has to be served on us before the expiry of this guarantee, time being essence of the contract, from you stating that the amount claimed is due by way of loss or damage caused to or would be caused to or suffered by you by reason of breach by the said Bidder of any of the terms and conditions contained in the Contract or by reason of the vendor's failure to perform the said contract. Any such demand made on us within the time stipulated above shall be conclusive as regards the amount due and payable by us under this guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding..... (Rupees Only).
2. We undertake to pay to you any money so demanded notwithstanding any dispute/s raised by the Bidder in any suit or proceeding before any Court or Tribunal relating thereto, our liability under these presents being absolute and unequivocal. The payment so made by us under this guarantee shall be a valid discharge of our liability for payment there under and the Bidder shall have no claim against us for making such payment.
3. We further agree that, if demand, as stated above, is made on us within the stipulated period, the guarantee herein contained shall remain in full force and effect and that it shall continue to be enforceable till all your dues under or by virtue of the said contract have been fully paid and your claims satisfied or discharged or till you certify that the terms and conditions of the said contract have been fully and properly carried out by the said Bidder and accordingly discharge this guarantee. Provided, however, serving of a written claim / demand in terms hereof on us for payment under this guarantee on or

before the stipulated period, time being the essence of contract, shall be a condition precedent for accrual of our liability / your rights under this guarantee.

4. We further agree with you that you shall have the fullest liberty without our consent and without affecting in any manner our obligations hereunder, to vary any of the terms and conditions of the said Contract or to extend time for performance by the said vendor from time to time or to postpone for any time or from time to time any of the powers exercisable by us against the said Bidder and to forbear or enforce any of the terms and conditions relating to the said Contract and we shall not be relieved from our liability by reason of such variation, or extension being granted to the said Vendor or for any forbearance, act or omission on our part or any indulgence by us to the said Bidder or by any such matter or thing whatsoever which under the law relating to sureties would, but for this provision, have effect of so relieving us.
5. This Guarantee will not be discharged due to the change in the constitution of our Bank or the Bidder
6. We further agree and undertake unconditionally without demur and protest to pay you the amount demanded by you in writing irrespective of any dispute or controversy between you and the Bidder
7. We lastly undertake not to revoke this guarantee during its currency except with your written Consent. Notwithstanding anything contained herein above;
 - (a) Our liability under this Guarantee shall not exceed.....Rupees.....
.....only);
 - (b) This Guarantee shall be valid up to; and claim period of this Bank Guarantee shall be year/s after expiry of the validity period i.e., up to.....; and
 - (c) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before the expiry of the claim period.

Dated the..... Day of2025

For.....

BANK Authorized Signatory

Annexure J: Non-Disclosure Agreement (NDA)

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

THIS NON-DISCLOSURE AGREEMENT (the “Agreement”) is made and entered into as of (____/____/2025) by and between _____, a company incorporated under the laws of India, having its registered address at _____ (the “Receiving party/Company”) and **Jammu and Kashmir Bank Ltd**, a Banking Company under Indian Companies Act, 2013 having corporate and registered office at M.A. Road, Srinagar, J&K, India-190001 represented herein by Authorized Signatory (hereinafter referred as “Bank/Disclosing Party” which unless the context requires include its successors in interests and permitted assigns).

The Company/Receiving party and Bank/Disclosing Party are hereinafter collectively referred to as parties and individually as a party.

Whereas the parties have entered into contract and for performance of contract, the parties may share/disclose certain proprietary/confidential information to each other. To protect the confidentiality of the confidential information shared/disclosed, the parties hereto have entered into this NDA.

NOW THEREFORE THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. **Purpose:** J&K Bank/Disclosing Party has engaged or wishes to engage the Company/Receiving party for undertaking the project for **Selection of Service Provider for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank** and each party may disclose or may come to know during the course of the project certain confidential technical and business information which the disclosing party desires the receiving party to treat as confidential.
2. **Confidential Information:** Means any information disclosed or acquired by other party during the course of the projects, either directly or indirectly, in writing, orally or by inspection of tangible objects (including without limitation documents, prototypes, samples, technical data, trade secrets, know-how, research, product plans, services, customers, markets, software, inventions, processes, designs, drawings, marketing plans, financial condition and the Company’s plant and equipment), which is designated as “Confidential,” “Proprietary” or some similar designation. Information communicated orally shall be considered Confidential Information if such information is confirmed in writing as being Confidential Information within a reasonable time after the initial disclosure. Confidential Information may also include information disclosed to a disclosing party by third parties. Confidential Information shall not, however, include any information which
 - (a) was publicly known and made generally available in the public domain prior to the time of disclosure by the disclosing party;
 - (b) becomes publicly known and made generally available after disclosure by the disclosing party to the receiving party through no action or inaction of the receiving party;

- (c) is already in the possession of the receiving party at the time of disclosure by the disclosing party as shown by the receiving party's files and records immediately prior to the time of disclosure;
 - (d) is obtained by the receiving party from a third party without a breach of such third party's obligations of confidentiality;
 - (e) is independently developed by the receiving party without use of or reference to the disclosing party's Confidential Information, as shown by documents and other competent evidence in the receiving party's possession; or
 - (f) is required by law to be disclosed by the receiving party, provided that the receiving party gives the disclosing party prompt written notice of such requirement prior to such disclosure and assistance in obtaining an order protecting the information from public disclosure.
3. **Non-use and Non-disclosure:** Each party agrees not to use any Confidential Information of the other party for any purpose except to evaluate and engage in discussions concerning a potential business relationship between the parties. Each party agrees not to disclose any Confidential Information of the other party to third parties or to such party's employees, except to those employees of the receiving party who are required to have the information in order to evaluate or engage in discussions concerning the contemplated business relationship. Neither party shall reverse engineer, disassemble, or decompile any prototypes, software or other tangible objects which embody the other party's Confidential Information, and which are provided to the party hereunder.
4. **Maintenance of Confidentiality:** Each party agrees that it shall take reasonable measures to protect the secrecy of and avoid disclosure and unauthorized use of the Confidential Information of the other party. Each party shall take at least those measures that it takes to protect its own most highly confidential information and shall ensure that its employees who have access to Confidential Information of the other party have signed a non-use and non-disclosures agreement in content similar to the provisions hereof, prior to any disclosure of Confidential Information to such employees. Neither party shall make any copies of the Confidential Information of the other party unless the same are previously approved in writing by the other party. Each party shall reproduce the other party's proprietary rights notices on any such approved copies, in the same manner in which such notices were set forth in or on the original. Each party shall immediately notify the other party in the event of any unauthorized use or disclosure of the Confidential Information.
5. **No Obligation:** Nothing herein shall obligate either party to proceed with any transaction between them and each party reserves the right, in its sole discretion, to terminate the discussions contemplated by this Agreement concerning the business opportunity. This Agreement does not constitute a joint venture or other such business agreement.
6. **No Warranty:** All Confidential Information is provided by Bank as "AS IS." Bank/Disclosing Party makes no warranties, expressed, implied or otherwise, regarding its accuracy, completeness or performance.

7. **Return of Materials:** All documents and other tangible objects containing or representing Confidential Information which have been disclosed by either party to the other party, and all copies thereof which are in the possession of the other party, shall be and remain the property of the disclosing party and shall be promptly returned to the disclosing party upon the disclosing party's written request.

Receiving Party shall immediately return and redeliver to Disclosing Party/ Bank all tangible material embodying the Confidential Information provided hereunder and all notes, summaries, memoranda, , records, excerpts or derivative information deriving there from and all other documents or materials ("Notes") (and all copies of any of the foregoing, including "copies" that have been converted to computerized media in the form of image, data or word processing files either manually or by image capture) based on or including any Confidential Information, in whatever form of storage or retrieval, upon the earlier of (i) the completion or termination of the dealings between the parties contemplated hereunder; (ii) the termination of the Master Agreement; or (iii) at such time as the Disclosing Party/ Bank may so request.

The receiving party shall destroy /dispose off the confidential information provided by the disclosing party together with its copies upon written request of the disclosing party, as per the directions issued by the disclosing party and such destruction shall be confirmed in writing by receiving party.

8. **No License:** Nothing in this Agreement is intended to grant any rights to either party under any patent, mask work right or copyright of the other party, nor shall this Agreement grant any party any rights in or to the Confidential Information of the other party except as expressly set forth herein.
9. **Term:** The Obligations of each receiving party hereunder shall survive even after this agreement except as provided herein above.
10. **Adherence:** The content of the agreement is subject to adherence audit by J&K Bank. It shall be the responsibility of the Company/Receiving party to fully cooperate and make available the requisite resources/evidence as mandated by J&K Bank Supplier Security policy.
11. **Remedies:** Each party agrees that any violation or threatened violation of this Agreement may cause irreparable injury to the other party, entitling the other party to seek injunctive relief in addition to all legal remedies.
12. **Arbitration, Governing Law & Jurisdiction:** In the case of any dispute arising upon or in relation to or in connection with this Agreement between parties, the disputes shall at the first instance be resolved through negotiations. If the dispute cannot be settled amicably within thirty (30) days from the date on which either Party has served written notice on the other of the dispute then any party can submit the dispute for arbitration under Arbitration and Conciliation Act,1996 through sole arbitrator to be appointed mutually by the parties.

The place of Arbitration shall be Srinagar, India and the language of the arbitration proceedings and that of all the documents and communications between the parties shall be English.

The decision of the arbitrator shall be final and binding upon the parties. The expenses of the arbitrator as determined by the arbitrator shall be borne equally.

The parties shall continue to be performing their respective obligations under this Agreement, despite the continuance of the arbitration proceedings, except for the disputed part under arbitration. This agreement shall, in all respects, be governed by, and construed in accordance with the Laws of the UT of J&K read with applicable Laws of India. The Courts in Srinagar India shall have exclusive jurisdiction in relation to this agreement.

All notices or other communication under or in connection with this agreement shall be given in writing and may be sent by personal delivery, or post or courier or facsimile or email. Any such notice or other communication will be deemed to be effective if sent by personal delivery, when delivered, if sent by post, five days after being deposited in the post office and if sent by courier, three days after being deposited with the courier, if sent by facsimile, when sent (on receipt of a confirmation of having been sent to correct facsimile number) and if sent by mail (on receipt of confirmation).

_____ (Contact details of Company/Receiving party)

_____ (contact details of Bank/Disclosing Party).

13. **Miscellaneous:** This Agreement shall bind and intended for the benefit of the parties hereto and their successors and assigns. This document contains the entire Agreement between the parties with respect to the subject matter hereof, and neither party shall have any obligation, express or implied by law, with respect to trade secret or propriety information of the other party except as set forth herein. Any failure to enforce any provision of this Agreement shall not constitute a waiver thereof or of any other provision.

Any provision of this Agreement may be amended or waived if, and only if such amendment or waiver is in writing and signed, in the case of amendment by each Party, or in the case of a waiver, by the party against whom the waiver is to be effective.

The undersigned represent that they have the authority to enter into this Agreement on behalf of the person, entity or corporation listed above their names.

COMPANY NAME

By: _____

Name: _____

Title: _____

Address: _____

Company Seal

BANK

By: _____

Name: _____

Title: _____

Address: _____

Company Seal

Annexure K: Service Level Agreement (SLA)

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

This Service Level agreement (“Agreement”) is made at Srinagar (J&K) on this day of2025 between

Jammu and Kashmir Bank Ltd, a Banking Company under Indian Companies Act,2013 having corporate and registered office at **M.A. Road, Srinagar, J&K, India-190001** represented herein by Authorized Signatory (hereinafter referred as “Bank” which unless the context requires include its successors in interests and permitted assigns) of the ONE PART, through its authorized signatory Mr.....

and

M/S, registered under the Act, having its Registered Office at (hereinafter referred to as the “Successful Bidder” which expression shall unless it be repugnant to the context or meaning thereof, include its successors and assigns) of the OTHER PART, through its authorized signatory Mr.....

The Bank and Company are hereinafter collectively referred to as ‘Parties’ and individually as a ‘Party’.

Now therefore, this Agreement is witnessed as under:

A. Definitions of the terms

| S.N. | Term | Description |
|------|----------------------------------|---|
| 1 | Proposal/Bid | The Bidder’s written reply or submission in response to this RFP. |
| 2 | RFP | The request for proposal (this document) in its entirety, inclusive of any addenda that may be issued by the Bank. |
| 3 | The Contract | The agreement entered into between the Bank and the Company, as recorded in this Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein. |
| 4 | Contract Price | The price payable to the Company under the Contract for the full and proper performance of its contractual obligations. |
| 5 | Contract Period | The period during which the contract remains in effect, starting from the contract’s effective date until its completion or termination, as defined in the agreement. |
| 6 | Bank/ The Bank/J&K Bank | Reference to “the Bank,” “Bank,” and “Purchaser” shall be determined in context and may mean without limitation “Jammu & Kashmir Bank.” |
| 7 | End User / Bank Staff | Bank’s end users who are using the desktops supplied by the vendor like branch personnel, bank officials, bank’s vendors etc. |
| 8 | Bidder/ Vendor/ Service Provider | An eligible entity/firm submitting a Proposal/Bid in response to this RFP. |
| 9 | Date of PO / Effective Date | The date on which the Purchase Order (PO) is formally signed by both parties as specified in the terms. |
| 10 | The Product / System | All Computer System consisting of all Hardware, Software, OS, and other materials, which the Vendor is required to supply to the Bank to provide the services under the contract and to satisfy the Technical and Functional Specifications outlined in the Bid |

| S.N. | Term | Description |
|------|--|--|
| 11 | Desktops / Devices / Equipment | Desktop units under this contract as per the Technical Specifications outlined in the Bid |
| 12 | Old / existing / Decommissioned devices | Bank's existing inventory of desktops which are currently owned by the bank and are EOL. These are the devices which will be in scope of buyback by the Successful Bidder |
| 13 | Printers & Scanners | Printers and scanners currently under annual maintenance contracts (AMC) with an existing service provider by the bank. |
| 14 | Spare Parts | Components such as motherboards, hard drives, power supplies, memory, etc. |
| 15 | Bank Software | Applications/software which is required to be installed in devices by the bank. The license of such software will be with the bank. This list of such applications/software will be provided to the successful bidder only. This includes Web-based Applications used by the bank staff that are accessible via the web (e.g., Webex, Teams, Google Meet, etc.). |
| 16 | Bank Locations | All the bank-approved branches and offices under the scope of this RFP. This list will be updated in the annexures |
| 17 | Field Team/ service engineers | The vendor's resources responsible for providing on-site services at all bank branch and office locations as per the scope of this RFP |
| 18 | Bank contact person | The bank's designated Single Point of Contact (SPOC) for the vendor, who manages coordination & issues/complaints with Vendor SPOC |
| 19 | Branch Head | The designated personnel located at the bank's branch or office such as the branch manager, or any other highest authority available at branches |
| 20 | Bank Official | The bank's teams (e.g., networking and application teams) who can assist the vendor whenever required |
| 21 | Bank's IT Department | The department responsible for approving changes to the escalation matrix, and vendor personnel leave requests, among other responsibilities |
| 22 | Material Breach | Company failure to perform a major part of this Agreement |
| 23 | Confidential Information | It includes all types of Information that will be found on BANK systems that the Company may support or have access to including, but are not limited to, Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations, etc. |

B. Compliance to RFP Scope of Work, Terms and Conditions

Vendor shall be responsible for providing to Bank the Services defined the RFP for **Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback** in accordance with all the terms and conditions of the RFP clauses and any incidental services, functions and responsibilities not specifically described in this RFP, but which are required for the performance and delivery of the Services in accordance with the terms of this agreement.

The bidder must comply with the terms & conditions as defined in below RFP sections:

- (a) Section A. Point 4 - Scope of Work
- (b) Section A. Point 5 - Location of Work
- (c) Section A. Point 7 - Project Delivery Milestones
- (d) Section A. Point 8 - Contract Period
- (e) Section C. Point 14 - Payment Terms
- (f) Section D. General Terms and Conditions

C. Service Management & Penalties

1. Supply & Delivery

The Successful Bidder shall ensure adherence to the timelines defined in the table below during the contract period for the Supply and Delivery phase. Non-compliance with the defined timelines shall attract penalty as 0.5% of TCO per device for every 1-week delay (part of week shall be treated as a week) as detailed herein.

| S.N. | Vendor Scope/ Deliverable | Timelines |
|------|--|--|
| 1.1 | Order Delivery Completion | Within 8 weeks from the date of PO issuance |
| 1.2 | Address any damage, deviations, discrepancies, or errors identified during delivery acceptance | Within 2 weeks of bank request for replacement to be provided |

2. Implementation

The Successful Bidder shall ensure adherence to the timelines defined in the table below during the contract period for the Implementation phase. Non-compliance with the defined timelines shall attract penalty as 1% of TCO per device for every 1-week delay (part of week shall be treated as a week) as detailed herein.

| S.N. | Vendor Scope/ Deliverable | Timelines |
|------|---|---|
| 2.1 | Completion of desktop installation and configuration including data migration and wiping from old desktop | Within 2 weeks from the date of order delivery at all designated bank locations. |
| 2.2 | Desktops can be collected from bank's premises <ul style="list-style-type: none"> During contract commencement, for device buyback During the contract period, for repair/replacement of faulty devices or EOL/EOS devices At the end of contract term, for return of devices | Within 2 weeks after bank confirms successful data migration & data wiping from old desktops |
| 2.3 | If a device becomes EOL/EOS during contract period , the vendor shall replace it with equivalent or higher configuration models that are fully compatible at no additional cost to Bank beyond agreed contract price. | Within 2 weeks of identification |

In case of Buyback of EOL desktops, the vendor shall complete the Buyback Payment **within 4 weeks** of obtaining bank's written confirmation on the device collection from bank's premises.

3. Maintenance Support

3.1. Issue Resolution / TAT

The Successful Bidder shall ensure that all the calls lodged by the Bank should be closed within the working hours defined in the table below during the contract period.

Branches have been categorized into **four distance-based tiers**, and the **detailed list of branches under each category** is provided in [Annexure V](#).

| Branch Type | Max Response Time | Max Repair/Restoration Time |
|--|-------------------|-----------------------------|
| Branches (Within 10 km City Limits) | 1.5 hrs | 3 hrs |
| Branches (Within 11-25 kms from City Limits) | 1.5 hrs | 6 hrs |
| Branches (Within 26-50 kms from City Limits) | 1.5 hrs | 9 hrs |
| Branches (Beyond 50 kms from City Limits) | 1.5 hrs | 24 hrs |

In case of the failure to resolve the calls within the stipulated timelines, penalty shall be levied for **every 3 hours delay** in restoration at the **rate of 0.5% of the rental cost/ per device**. Bank may recover such amount of penalty from any payment being released to the Successful Bidder, irrespective of the fact whether such payment is relating to this contract or otherwise. In case there is no pending invoices to be paid by the Bank to The Successful Bidder, The Successful Bidder has to submit a pay order / cheque payable at Srinagar in favour of Jammu & Kashmir Bank for the same within 15 days from the notice period from the Bank. The Bank shall be within its rights to invoke the Performance Bank Guarantee submitted by the Company in regard to the supply and maintenance etc. of the hardware without any notice.

In case any device doesn't get restored within 10 days beyond maximum restoration time, no payment shall be made against the respective month for that particular device.

Note: Exception shall be provided in case the site is inaccessible due to law-and-order problems, road blockage due to climatic conditions, natural calamities, etc.

Illustrative Scenario for Issue Resolution / TAT:

The Bank's branch working hours is from 10:00 AM to 6:00 PM. In case a ticket is raised by a bank's branch user at 3:00 PM and the Branch Distance is 20 km for the respective city centre/hub. According to the SLA defined in the RFP:

- Max Response Time = 2 business hours
- Max Repair Time = 8 business hours

SLA Working - Response Time:

- From 3:00 PM, the vendor must respond by 5:00 PM same day (within working hours limit)

SLA Working - Repair/Restoration Time:

- Vendor has from 3 PM to 6 PM on that same day to fix the issue/service request (3 hours)
- 5 hours are still left in the 8-hour repair window
- Since the branch closes at 6 PM, the vendor cannot continue work after that
- So, the clock stops at 6 PM and resumes next business day at 10 AM
- The Vendor now has until 3:00 PM next day (3 hours from day 1 + 5 more hours next day) to complete the fix

3.2. Trainings

The Successful Bidder shall ensure trainings are conducted in adherence to the timelines defined in the table below during the contract period.

| Project Stage | Vendor's Scope/ Deliverable | Timelines |
|--------------------------------|--|--|
| During Contract Commencement | Onboarding training | Within 2 weeks from the date of commencement of contract |
| During the contract period | Ongoing Training & Workshops | Once in every month |
| | Issue Trend Analysis & End-User Training | Once in every quarter |
| End of the contract period | Exit Training & Knowledge Transfer | No later than six (6) months prior to contract termination |
| Throughout the contract period | Address gaps through additional sessions or corrective measures to align with Bank's operational needs | Within 1 week of bank's request |

3.3. Escalation Details & Changes

The Successful Bidder shall ensure adherence to the timelines defined in the table below during the contract period in case of any changes to the manpower deployed by the vendor. At any point of time, the number of vendor team members deployed in a particular bank location shall be maintained.

| S.N. | Vendor Scope/ Deliverable | Timelines |
|-------|--|---|
| 3.2.1 | Any Changes in the escalation matrix, contact details or any other changes related to the vendor company | Notify the bank at least 2 weeks in advance |
| 3.2.2 | Absconding, medical, or emergency leave by Vendor SPOC or any Field Team member | Notify the bank as soon as possible and provide an equally competent backup resource |
| 3.2.3 | Planned leaves exceeding 2 days in duration | Seek Bank's prior approval and provide an equally competent backup resource |
| 3.2.4 | Resignation by Vendor SPOC or any Field Team member(s) | Notify the bank at least 4 weeks in advance and provide an equally competent replacement after mutual agreement with Bank |
| 3.2.5 | If Bank deems the Vendor SPOC or Field team member's performance unsatisfactory | Notify their senior officials and provide the respective personnel with 3 weeks of improvement opportunity |
| 3.2.6 | After 3 weeks improvement opportunity, if the performance remains unsatisfactory | Provide a suitable replacement after mutual agreement with Bank |

4. Governance & Reporting

The Successful Bidder shall ensure adherence to the timelines defined in the table below during the contract period. Non-compliance with the defined timelines shall attract penalty of Rs 500 per Failure of Submission of required report as detailed herein.

| S.N. | Deliverable | Target |
|------|--|---|
| 4.1 | Daily Status Report | By 11AM of the next working day |
| 4.2 | Weekly Status Report | By 11AM of first working day of the following week |
| 4.3 | Monthly Status Report | By the 10th of the next month |
| 4.4 | As & when required - Report requested by the Regulator/ Bank / Bank appointed auditors | Within 24 hours from the time the request is made to the Vendor |

In witness whereof the parties have set their hands on this agreement in duplicate through their authorized signatories on the day, month and year first herein above mentioned.

Agreed and signed on behalf of

Agreed and signed on behalf of

Company's Authorized Signatory
Name.....
Designation.....
Witness (1):

J&K Bank Limited
Name.....
Designation.....
Witness (1):

Name.....
Designation.....
Witness (2):

Name.....
Designation.....
Witness (2):

Name.....
Designation.....

Name.....
Designation.....

Annexure L: Undertaking

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

To
The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank MA Road, Srinagar

Dear Sir,

Sub: RFP No for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank, dated 2025

Having examined the tender documents including all annexures the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide **Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank** as mentioned in RFP document in conformity with the said tender documents in accordance with the Commercial bid and made part of this tender.

We understand that the RFP provides generic specifications about all the items, and it has not been prepared by keeping in view any specific bidder

We understand that the RFP floated by the Bank is a confidential document and we shall not disclose, reproduce, transmit or made available it to any other person.

We hereby undertake that supporting software/license supplied, if required will be licensed, legally obtained and with latest version.

We understand that the Bank is not bound to accept the offer either in part or in full and that the Bank has right to reject the RFP in full or in part without assigning any reasons whatsoever.

We have read, understood and accepted the terms/ conditions/ rules mentioned in the RFP, proposed to be followed by the Bank.

Until a formal contract is prepared and executed, this tender offer, together with the Bank's written acceptance thereof and the Bank's notification of award, shall constitute a binding contract between us.

We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India and the UT of J&K including Prevention of Corruption Act 1988.

We have never been barred/black-listed by any regulatory / statutory authority in India.

We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive.

We hereby undertake that all the components/parts/assembly/software used in the Networking Hardware shall be original new components / parts / assembly / software only,

from respective OEMs of the products and that no refurbished / duplicate / second hand components / Parts / Assembly / Software are being used or shall be used.

This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We enclose cost of RFP Rs.10,000/- (Rupees Ten thousand Only) and EMD of Rs.1,50,00,000/- (Rupees One Crore Fifty Lakh Only) in Bank Transfer/Demand Draft/Bank Guarantee favouring J&K Bank Ltd, towards cost of RFP/bid security, details of the same is as under

No.:

Date:

Name of Issuing Bank:

Dated at _____this _____day of _____2025

We certify that we have provided all the information requested by the Bank in the format requested for. We also understand that the Bank has the exclusive right to reject this offer in case the Bank is of the opinion that the required information is not provided or is provided in a different format. It is also confirmed that the information submitted is true to our knowledge and the Bank reserves the right to reject the offer if anything is found incorrect.

We agree to all terms & conditions of the RFP.

Authorized Signatory

Place:

Date:

Name

Designation

Office Seal

Annexure M: Know Your Employee

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

To
The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank MA Road, Srinagar

Dear Sir,

Sub: RFP No for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank, dated 2025

1. We on the behalf of _____ (name of the company) hereby confirm that all the resources (both on-site and off-site) working on the Bank's project i.e. **Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank**, have undergone KYE (Know Your Employee) process and all the required checks have been performed prior to employment of said employees as per our policy.
2. We confirm to defend and keep the bank indemnified against all loss, cost, damages, claim penalties expenses, legal liability because of non-compliance of KYE and of misconduct of the employee deployed by us to the Bank.
3. We further agree to submit the required supporting documents (Process of screening, Background verification report, police verification report, character certificate, ID card copy, educational document, CIBIL reports, etc.) to Bank before deploying officials in Bank premises for provide **Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank**.

Authorized Signatory

Place:

Date:

Name

Designation

Office Seal

Annexure N: Undertaking of Authenticity of Desktops

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

To
The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank MA Road, Srinagar

Dear Sir,

Sub: RFP No for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank, dated 2025

With reference to the “Desktops and Software” being supplied /quoted to you vide RFP No. cited above, we hereby undertake that all the components / parts / assembly / software used in the hardware shall be original new components/parts/ assembly /software only, from respective OEMs of the products and that no refurbished / duplicate / second hand components / parts / assembly / software are being used or shall be used.

We also undertake that in respect of licensed operating system if asked for by you vide RFP No. cited above, the same shall be supplied along with the authorized license certificate (e.g. Product Keys on Certification of Authenticity in case of Microsoft Windows 11 Professional Operating System).

As you require, we hereby undertake to produce the certificate from our OEM supplier in support of above undertaking at the time of delivery/installation. It will be our responsibility to produce such letters from our OEM suppliers at the time of delivery or within a reasonable time.

In case of default and we are unable to comply with above at the time of delivery or during installation, for the IT Hardware/Software already billed, we agree to take back the Desktops without demur, if already supplied and return the money if any paid to us by you in this regard.

We also take full responsibility of both Parts & Service SLA as per the content even if there is any defect by our authorized Service Centre/ Reseller/Sl etc.

Authorized Signatory

Place:

Date:

Name

Designation

Office Seal

Annexure O: Undertaking of Vendor Resource Expertise

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory)

To

The General Manager

Strategy & IT

Corporate Headquarters

Jammu & Kashmir Bank MA Road, Srinagar

Dear Sir,

Sub: RFP No for Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank, dated 2025

The Vendor affirms that these tables represent the minimum requirements. All deployed personnel will meet these criteria or higher. Any deviation must be approved in writing by the Bank in advance.

| Role | Minimum Years of Experience | Key Skills & Responsibilities | Mandatory Certification(s) |
|---------------------|-----------------------------|---|--|
| Remote Support Team | 5 to 7 years | <ul style="list-style-type: none">Remote Support Team Resources must have hands-on experience in managing Windows 11 OS, managing end-user device configurations, and resolving technical issues remotely.Overall, they should be capable of supporting day-to-day operations and addressing user queries in line with the requirements of this RFP. | <ul style="list-style-type: none">Microsoft Certified: Endpoint Administrator AssociateITIL® Foundation 4 |
| Field Support Team | 3 to 5 years | <ul style="list-style-type: none">Field Support Team Resources must have hands-on experience in supporting Windows 11 OS, managing end-user device configurations, onsite troubleshooting, and providing onsite technical support.Overall, they should be capable of supporting day-to-day operations and addressing user queries in line with the requirements of this RFP.They are expected to travel to branch locations as required and deliver support services as per the defined scope of work in the RFP. | <ul style="list-style-type: none">Lenovo, Dell, or HP Hardware Repair Certification |

| | | | |
|-------------------------|---------------|---|--|
| Team Lead (Vendor SPOC) | 8 to 12 years | <ul style="list-style-type: none">The Team Lead should have hands on experience in end-user device support, project management, service quality management, and service delivery oversight. The individual must have hands-on experience in coordinating both remote and field support teams, ensuring service quality, managing escalations, and driving SLA compliance across all user locations and branches covered under the contract. | <ul style="list-style-type: none">ITIL® 4 Foundation or ITIL® 4 Managing ProfessionalPMP® (Project Management Professional) |
|-------------------------|---------------|---|--|

Place:

Date:

Seal and signature of the bidder

Annexure P: Bidder Declaration for Country Sharing Land Border with India for compliance

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory
with name and seal of the company)

To
The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank MA Road, Srinagar

Dear Sir,

**Sub: RFP No for Supply, Implementation, and Managed Services of Desktops
under an OPEX Model with buyback for J&K Bank, dated 2025**

I have read the clause/Para regarding restrictions on procurement from a bidder of a country which shares a land border with India and on sub-contracting to contractors from such countries.

(a) I certify that M/s _____ (name of MSP) is not from such a country and will not sub-contract any work to a contractor from such countries unless such contractor is registered with the Competent Authority. I also certify that M/s _____ will not offer any products/services of entity from such countries unless such entity is registered with the Competent Authority.

or

(b) I certify that M/s _____ (name of MSP) is from such a country and has been registered with the Competent Authority. I also certify that M/s _____ has products/services of entity from such countries and these entity/entities are also registered with the Competent Authority. I also certify that M/s _____ has sub-contracted some work to a contractor from such countries and that such contractor is registered with the Competent Authority.

I hereby certify that M/s _____ (name of MSP) fulfils all requirements in this regard and is eligible to be considered.

I hereby acknowledge that in the event of acceptance of my bid on above certificate and if the certificate is found to be false at any stage, the false certificate would be a ground for immediate termination of contract and further legal action in accordance with the Law.

Note:

1. Give certificate for either (a) or (b)/Strike which is applicable in your case.
2. Where applicable, evidence of valid registration issued by the Competent Authority shall be attached/uploaded along with the bid/offer.
3. Bidders are advised to attach/upload the valid certificate duly signed by authorized person of the Bidder and duly stamped along with their Bid/Offer

Yours Sincerely,

Place:

Date:

Name

Designation

Office Seal

Annexure Q: Compliance Requirements

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

1. The devices supplied should be in accordance with the security norms of RBI from time to time.
2. The devices supplied proposed has to be in strict compliance with extant Laws and Regulations like but not limited to IT Act 2000 read with IT Amendment Act 2008, Draft Master Directions of RBI Directions on Outsourcing, RBI Digital Payment Security Directions 2021, RBI Cyber Security Framework Circular Dated 2nd June 2016.
3. As the Bank is opting for Managed Services Model, the bidder must ensure strict compliance with the Technology & Security Standards Viz. ISO 27001 ISMS or Equivalent Standard, ITIL Framework, DevSecOps, ISO 27018 Code of Practice for Personally Identifiable Information and other Software Development Standards.
4. The bidder shall ensure that a strong Project Governance Framework is put in place for adequately addressing associated risks and measuring the success of the project at any given point of time. The same needs to be communicated as part of the RFP response along with the escalation matrix.
5. The Bidder shall share the appropriate update and release cycles affecting the service features (Such as: Security, Continuity, legal and governance...etc.). The bidder must be flexible to align the same with the Banks Patch, Vulnerability and Change Management Processes.
6. The Bidder, as part of bid submission shall share the detailed information on how the Service Provider ensures and applies agile and rapid yet comprehensive risk management. This must include the Risk Control checking Methodology.
7. The bidder shall provide the Bank with its Service Providers user list that will have access to the Bank's data, at any point throughout the duration of the agreement. Service Providers should also update the Bank with any change in the employee list.
8. The bidder shall ensure to submit the high-level/low level design document as part of the solution offering mentioning integration of the application with Banks Privileged Identity and Access Management Solution. The Bank shall be open to provide Identity Federated integration using SAML / OpenID / Open Auth, RADIUS etc.
9. The Admin & User Management Framework provided by the Service Provider must be in alignment with RBI's Authentication Framework for Customers, Privileged Accesses and other Internal Users.
10. The Service Provider must provide the Bank secure control for managing its identities (Including Identity Creation and Deletion / Modification & Termination).
11. The Service Provider shall ensure Authentication, Authorization, Accounting, Access control and logging (Format, retention and Access) meet the Bank's regulatory and legal requirements
12. The Service Provider shall ensure that the logging is enabled for all activities including OS and, Application level for a period not less than 180 days online and then Backed up for the period of project. The Live logs as stipulated above shall as well be integrated with Bank's SIEM Solution.

13. The Service Provider shall have the information readily available on Location and time of access of the Service Provider Team.
14. Service Provider shall ensure to conduct Periodic Vulnerability Assessment & Penetration testing of its Infrastructure and applications. The MPS shall ensure that these activities are done as part of Vulnerability Management and remediation program is defined, and it includes fixing the vulnerabilities based on priority. All vulnerabilities should be prioritized and must be fixed and patched within SLAs agreed upon by the Bank and the CSP in line with Banks Patch & Vulnerability Management procedure.
15. The bidder shall ensure to adopt and is in compliance with Change Management and Incident Response Procedures as specified in (ITIL).
16. The Service Provider shall share its DR plan with Bank so as to ensure it matches the Bank's BCP requirements.
17. The Service Provider has the ability to retrieve and restore data following data loss incidents.
18. Service Provider to provide the Bank at least bi-annually with the DR testing reports. The reports should be comprehensive, covering from the exercise scope till the final outcome and recommendations.
19. Service Provider to ensure the DR solution is capable of maintaining the same levels of security measures and controls utilized in the normal operation mode.
20. Ensure that the DR solution is also owned and managed entirely by the Contracted Service Provider. Conducting DR Drills & DR compliances shall be the responsibility of Contracted Service Provider.
21. The Service Provider shall ensure that data is encrypted at storage and in transit and in full compliance (at any given point in time) with Bank's Cryptographic Procedure, ISO 27001 and PCI-DSS Standard. The Databases must support the function of Encryption, Redaction/Masking and Comprehensive Audit Logging.
22. The Service Provider shall ensure that it is using a unique set of encryption key(s) for Bank. The unique encryption keys shall help protect data from being accessible in the event that it is inadvertently leaked from one Service Provider customer to another.
23. The Service Provider shall ensure to provide the "Exclusive" right to data ownership to the Bank throughout the duration of the agreement. The ownership includes all copies of data available with the Service Provider including backup media copies if any. The Service Provider is not permitted to use Bank's data for advertising or any other non-authorized secondary purpose.
24. The Service Provider shall contractually ensure that they inform the Bank "immediately" on any confirmed breach without any undue delay. The Service Provider shall ensure that Bank is notified within 4 hours of any "Suspected" breach from the time of breach discovery.
25. An "Exit Management Plan" must be put in place to define the rules of disengagement. Service Provider should provide the detailed description of the exit clause including agreed process, TAT for exit, data completeness and portability, secure purge of Bank's information, smooth transition of services, complete plan of how data shall be moved out from the hosted infrastructure with minimal impact on continuity of the Bank's operations for Fall-back Options and Continuity of Business:

- (a) **Transition Plan:** The service provider shall, in conjunction with the Bank, develop and maintain a comprehensive transition plan as part of the initial onboarding process. This plan will be regularly reviewed and updated. The plan should detail the steps required to seamlessly transition the outsourced service back in-house, to a new service provider, or to a combination thereof. It should include timelines, responsibilities, knowledge transfer procedures, data migration strategies, and contingency plans for unexpected delays or disruptions.
 - (b) **Knowledge Transfer:** The service provider shall provide comprehensive documentation and training to the Bank's designated personnel or the incoming service provider. This includes detailed documentation of the outsourced service, systems, processes, and any custom configurations. The service provider shall also make key personnel available for knowledge transfer sessions.
 - (c) **Data Migration:** The service provider shall cooperate fully with the Bank in migrating data to the Bank's systems or the systems of a new service provider. This includes providing data in the required format, ensuring data integrity during migration, and securely deleting all copies of the data from the service provider's systems after migration is complete. A clear data migration plan, including validation steps, will be established and agreed upon.
 - (d) **Emergency Support:** Even after the formal off-boarding is complete, the service provider shall provide reasonable emergency support for a defined period (e.g., 3 months) to address any unforeseen issues or provide clarification on the transitioned services. The details of this support, including contact points and response times, will be documented in the agreement.
26. It shall be responsibility of the service provider to ensure smooth transition of all the data of the Banks data including audit trails, logs, to Bank specified location/storage on the conclusion of services /termination of contract. It would be obligatory for the Service Provider not to delete any data without the written permission from the Bank.
27. Service Provider shall ensure to comply with the data and media destruction and sanitization controls as stipulated in Media Disposal and Sanitization Policies of Bank. The Service Provider shall further preserve documents as required by law and take suitable steps to ensure that Banks interests are protected, even post termination of the services. This would include ensuring full integrity data transition from service provider to alternate service provider or on-premises setups.
28. The bidder shall ensure that the services are duly audited and certified by Cert-In Empaneled Audit Companies. The bidders are required to comply with requisite audit requirements as is specified under the security standards followed under the Information Technology Act and as stipulated by the Regulators from time to time.
29. Bank shall ensure that the Service Provider shall neither impede/ interfere with the ability of the Bank to effectively oversee and manage its activities nor impede the supervising authority in carrying out the supervisory functions and objectives.
30. The Service Provider shall ensure that the arrangement shall comply with all the policies of the Bank including, but not limit to, Information Security Policy, BCP, IT Outsourcing Policy, Incident Management Policy, Hosting Assessment requirements checklist etc. The service provider has to comply with all the laws/ regulations issued by RBI from time to time.

31. The Service Provider shall grant unrestricted and effective access to data related to the outsourced activities.
32. The relevant business premises of the Service Provider; subject to appropriate security protocols, for the purpose of effective oversight use by the Bank, their auditors, regulators and other relevant Competent Authorities, as authorized under law.
33. Bidder shall not propose any solution/components/Software provided by the successful bidder which will go end of support / End of Life for at least 7 years from the date of delivery during the tenure of the contract.
34. In case the technology/software platform/ hardware / infrastructure offered under the solution on service model reaches end of life / support during the contract period, the bidder must ensure that the systems are either replaced or upgraded at their/bidders' own cost without any disruption in the ongoing business transactions of the Bank.

Authorized Signatory

Place:

Date:

Name

Designation

Office Seal

Annexure R: No Deviation Certificate

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

To
The General Manager
Strategy & IT
Corporate Headquarters
Jammu & Kashmir Bank MA Road, Srinagar

Dear Sir,

This is to certify that our offer is exactly in line with your **RFP No** for **Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank, dated 2025** (including amendments) and subsequent corrigenda's. This is to expressly certify that our offer contains no deviation either Technical or Commercial in either direct or indirect form.

Yours Sincerely,

Authorized Signatory

Place:

Date:

Name

Designation

Office Seal

Annexure S: Pre-Bid Query Format

(To be submitted under the letter head of the bidder company and signed by Authorized Signatory with name and seal of the company)

Bidders must provide their queries on eligibility criteria, scope of work, terms & conditions etc. in format as mentioned below. Bidders are requested to categorize their queries under appropriate headings. Bidders are requested to provide a reference of the page number, state the clarification point and the queries/ comments/ suggestions/ deviation that they propose.

All inquiries must adhere to the structure detailed below to ensure clarity and facilitate efficient processing. Please submit your questions in the below template.

| Bidder Name: | | | | | |
|------------------------|---------------------|-----------------------------|--------------------|---------------------------------|---------------|
| Contact Person: | | | | | |
| Contact no / email id: | | | | | |
| S.N. | RFP Ref Page No. | Section No. / Clause No. | Existing Clause | Query / Clarification Sought | Bank Response |
| 1. | | | | | |
| 2. | | | | | |
| 3. | | | | | |
| 4. | | | | | |
| 5. | | | | | |
| 6. | | | | | |
| 7. | | | | | |
| 8. | | | | | |
| 9. | | | | | |
| 10. | | | | | |

Authorized Signatory

Place:

Date:

Name

Designation

Office Seal

Annexure T: List of Standard Bank Software

The following list of standard **bank applications/software** are currently used by end users, which are to be installed on all new devices provided by the Successful Bidder. Please note that the list is subject to change in the future as per new recommendations/requirements.

| S.N. | Bank Software |
|------|------------------------------|
| 1. | Forcepoint One Endpoint |
| 2. | Symantec Management Agent |
| 3. | Symantec Endpoint Protection |
| 4. | Google Chrome |
| 5. | Java 8 update 291 |
| 6. | InnaIT API |
| 7. | InnaIT driver |
| 8. | Forescout SecureConnector |
| 9. | WinRAR |
| 10. | LibreOffice |
| 11. | ElockClient |
| 12. | Adobe Acrobat Reader |
| 13. | Dymanic Web Twain |
| 14. | NAC |
| 15. | Deception Agents |

Annexure U: Delivery Acceptance Certificate

(To be submitted in the company letter head by the Successful Bidder after delivery of each ordered device)

This is to certify that the systems detailed below have been received in new and fully functional condition, in accordance with the terms and conditions set forth in **RFP No** for **Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank, dated 2025.**

Device Details

| S.N. | Device Type | Device Serial Number | Make & Model | Location | Delivery Date | Comments (if any) |
|------|-------------|----------------------|--------------|----------|---------------|-------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |

Agreed and signed on behalf of

Vendor’s Authorized Signatory

Name.....

Designation.....

Place.....

Date.....

Signature.....

Official Seal of the vendor company:

Agreed and signed on behalf of

J&K Bank Limited

Name.....

Designation.....

Place.....

Date

Signature

Annexure V: User Acceptance Certificate

(To be submitted in the company letter head by the Successful Bidder after successful device implementation)

This is to certify that the systems detailed below have been successfully installed and configured by the vendor in accordance with the bank's installation guidelines, in accordance with the terms and conditions set forth in **RFP No** for **Supply, Implementation, and Managed Services of Desktops under an OPEX Model with buyback for J&K Bank, dated 2025.**

New Device Details

| S.N. | Device Type | Device Serial Number | Make & Model | Location | Technician Name | Installation & Configuration Date | Comments (if any) |
|------|-------------|----------------------|--------------|----------|-----------------|-----------------------------------|-------------------|
| | | | | | | | |

In case of device return or replacement, this document certifies that the vendor has securely migrated all Bank data to the new devices and irreversibly wiped all sensitive data from the decommissioned devices with the terms and conditions set forth in the **RFP No** Accordingly, the decommissioned devices are authorized for removal from the Bank's premises.

Old Device Details

| S.N. | Old Device | | Technician Name | Date | | Comments (if any) |
|------|--------------|---------------|-----------------|----------------|-------------|-------------------|
| | Make / Model | Serial Number | | Data Migration | Data Wiping | |
| | | | | | | |

Agreed and signed on behalf of

Vendor's Authorized Signatory

Name.....

Designation.....

Place.....

Date.....

Signature.....

Agreed and signed on behalf of

J&K Bank Limited

Name.....

Designation.....

Place.....

Date

Signature

Official Seal of the vendor company:

Annexure W: Location Wise Device Requirements

This annexure provides a detailed list of J&K Bank's branch and office locations across various States and Union Territories (UT) in India. The selected vendor shall be responsible for the **supply, installation, and maintenance of desktops** at all specified bank locations, including any **new locations** that may be added during the contract period.

The information presented herein is intended to assist bidders in **planning resource deployment, support logistics, and service coverage** effectively, to ensure **compliance with the Bank's requirements and the SLAs** specified in this RFP throughout the contract period.

Key Details Included in This Annexure

(a) Branch Categorization by Proximity to City Centres: Each State/UT includes multiple hubs (city centres), and each hub comprises several J&K Bank branch and office locations.

Please note that the city-to-branch mapping provided in this document is indicative and subject to change at any time during the contract period, at the sole discretion of the Bank, based on operational requirements or business needs. The selected bidder shall have no claim or objection arising from any such changes, and shall be required to provide services accordingly, without any additional cost or delay.

These locations are categorized based on their distance from the nearest city centre as per below classifications:

- Branches within 10 km of city limits
- Branches between 11-25 km of city limits
- Branches between 26-50 km of city limits
- Branches beyond 50 km of city limits

Bidders are expected to refer to these classifications and ensure strict adherence to the **SLA Turnaround Times (TATs)** defined in [Annexure K](#). Any deviation from the defined TATs will attract penalties as per the SLA terms.

(b) Indicative Device Allocation across Bank Locations: This annexure also provides the indicative number of devices (desktops) at each branch and office location. These figures are provided to guide the vendor in estimating the scale of supply required for new device deployment as well as the collection of existing (old) devices under the buyback arrangement.

Please note that all quantities mentioned are **indicative and subject to change** at the time of actual order placement.

Location-Wise Branches and Device Requirements:

1. KASHMIR

| City | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|----------|---|-----|---------------------------|-----|---------------------------|-----|-----------------------|-----|
| | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| SRINAGAR | Corporate Head Quarter | 631 | BAGATI KANI PORA | 11 | NA | NA | NA | NA |
| | APEX | 3 | BALLAHAMA | 5 | | | | |
| | ATM Helpdesk (Shalteng) | 13 | SHALIMAR | 14 | | | | |
| | Ahmed Nagar Buchpora | 7 | SKUAST | 9 | | | | |
| | ALAMGARI BAZAR | 15 | ZEVAN | 4 | | | | |
| | AMIRA KADAL | 21 | Zonal Office Budgam | 49 | | | | |
| | ANCHAR | 16 | AIR CARGO/LAPS | 31 | | | | |
| | APEX BRANCH, CORP. HQRS. | 5 | MUJIGUND | 7 | | | | |
| | BADAMI BAGH | 13 | NEW THEED DARA HARWAN | 11 | | | | |
| | BAGE MAHTAB | 10 | | | | | | |
| | BAGH-ALI-MARDAN | 11 | | | | | | |
| | BALGARDEN | 16 | | | | | | |
| | BATAMALOO | 15 | | | | | | |
| | BAZAR BATMALOO | 11 | | | | | | |
| | BEMINA | 19 | | | | | | |
| | BOARD OF SCHOOL EDUCATION | 7 | | | | | | |
| | BOTSHAH MOH. LAL BZR | 12 | | | | | | |
| | BREIN | 15 | | | | | | |
| | Cluster Office at Nirman Complex Baghat | 20 | | | | | | |
| | CONTACT CENTRE | 61 | | | | | | |
| | CENTRAL STATIONARY DEPARTMENT | 3 | | | | | | |
| | CHATTABAL | 11 | | | | | | |
| | CHEST DISEASE HOSPITAL, DALGATE | 9 | | | | | | |
| | 90 Feet, Soura | 3 | | | | | | |
| | CPC Nawae Subah | 50 | | | | | | |
| | DALGATE | 12 | | | | | | |
| | DBU SSI LAL Chowk | 2 | | | | | | |
| | E/C J&K POLICE HQRS SRINAGAR | 1 | | | | | | |
| | EXT. COUNTER COMMERCIAL TAXES, SOLINA | 3 | | | | | | |
| | FATEH KADAL | 13 | | | | | | |
| | FRUIT COMPLEX | 13 | | | | | | |
| | GANPATHYAR | 11 | | | | | | |
| | GENERAL BUS STAND BATAMALOO | 8 | | | | | | |
| | GOVT. MEDICAL COLLEGE, SGR | 19 | | | | | | |
| | GUND HASSIBHAT | 8 | | | | | | |
| | H S H STREET | 20 | | | | | | |

| City | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|------|--|----|---------------------------|--|---------------------------|--|-----------------------|--|
| | HABBA KADAL | 12 | | | | | | |
| | HABBAK CROSSING | 6 | | | | | | |
| | HIGH COURT | 7 | | | | | | |
| | INTERNATIONAL BANKING TRC SGR | 17 | | | | | | |
| | ISLAMIA COLLEGE | 11 | | | | | | |
| | JAWAHIR NAGAR, SRINAGAR | 15 | | | | | | |
| | JVMC SRINAGAR | 8 | | | | | | |
| | KARAN NAGAR | 16 | | | | | | |
| | KBFSL Sangarmal | 3 | | | | | | |
| | KHANYAR | 22 | | | | | | |
| | KHAYAM | 9 | | | | | | |
| | Khimber | 3 | | | | | | |
| | Ladies Branch Jawahir Nagar/JKB FSL Corporate HQRS | 10 | | | | | | |
| | Ladies Counter Jawahir Nagar | 2 | | | | | | |
| | LAL BAZAR | 16 | | | | | | |
| | LAL DED HOSPITAL | 13 | | | | | | |
| | LAL MANDI | 12 | | | | | | |
| | Lawyers Chamber Sadar Court | 1 | | | | | | |
| | Magarmal Bagh | 11 | | | | | | |
| | MAHARAJ GUNJ | 27 | | | | | | |
| | MALLA BAGH | 7 | | | | | | |
| | MALROO | 6 | | | | | | |
| | MEHJOOR NAGAR | 8 | | | | | | |
| | MIS | 25 | | | | | | |
| | MIL Station BB Cantt | 2 | | | | | | |
| | MOVING SECRETARIAT SRINAGAR | 10 | | | | | | |
| | NABERA COMPLEX, NEW | 10 | | | | | | |
| | NAIDYAR | 15 | | | | | | |
| | NALLAH MAR | 18 | | | | | | |
| | NAWA KADAL | 14 | | | | | | |
| | NEW SECRETARIAT ROAD | 13 | | | | | | |
| | NOOR BAGH | 10 | | | | | | |
| | NOWHATTA | 16 | | | | | | |
| | Old Airport | 1 | | | | | | |
| | OLD SECTT. (R T O, SRINAGAR) | 9 | | | | | | |
| | Palpora Srinagar | 7 | | | | | | |
| | PANTHA CHOWK | 15 | | | | | | |
| | PARIMPORA QAMARWARI | 12 | | | | | | |
| | PC Deport Shalteng | 5 | | | | | | |
| | PCR BATAMALOO | 8 | | | | | | |
| | POLO VIEW | 17 | | | | | | |

| City | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|---------|----------------------------|-----|---------------------------|-----|---------------------------|-----|-----------------------|-----|
| | RAJOURI KADAL | 12 | | | | | | |
| | REGIONAL ENGG. COLLEGE | 11 | | | | | | |
| | RESIDENCY ROAD | 59 | | | | | | |
| | RSETI Srinagar | 1 | | | | | | |
| | SADER COURT, SRINAGAR | 8 | | | | | | |
| | SAFA KADAL | 15 | | | | | | |
| | SAIDA KADAL | 10 | | | | | | |
| | SERVICE OPERATIONS CHQ | 89 | | | | | | |
| | SKIMSS | 16 | | | | | | |
| | SOLINA | 14 | | | | | | |
| | SONWAR | 8 | | | | | | |
| | SOURA (MAIN BRANCH) | 16 | | | | | | |
| | SSI LAL CHOWK | 20 | | | | | | |
| | STC SRINAGAR | 38 | | | | | | |
| | TTC Balgarden | 3 | | | | | | |
| | TANKIPORA | 8 | | | | | | |
| | Tengpora | 3 | | | | | | |
| | TRC SRINAGAR | 7 | | | | | | |
| | TMC CHQ | 15 | | | | | | |
| | UNIVERSITY CAMPUS | 26 | | | | | | |
| | UPPER SATHU | 14 | | | | | | |
| | ZAINA KADAL | 13 | | | | | | |
| | ZAKURA | 14 | | | | | | |
| | ZONAL OFFICE SRINAGAR | 92 | | | | | | |
| | ZOONIMAR | 12 | | | | | | |
| | ZALDAGAR | 13 | | | | | | |
| KULGAM | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | CHOWALGAM | 8 | FRISAL | 6 | NA | NA | NA | NA |
| | General Bus Stand Laroo | 3 | CHOWGAM | 5 | | | | |
| | GopalPora Kulgam | 3 | | | | | | |
| | KATRASOO | 5 | | | | | | |
| | Killam Kulgam | 4 | | | | | | |
| | NILLOW | 6 | | | | | | |
| SHOPIAN | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | BATAPORA SHOPIAN | 9 | CHECKI CHOLAND | 4 | NA | NA | NA | NA |
| | COURT ROAD SHOPIAN | 14 | CHITRAGAM | 6 | | | | |
| | Currency Chest Shopian | 6 | KUMDALAN | 4 | | | | |
| | DK Pora Shopian | 3 | WACHI | 5 | | | | |
| | H.R Shopian (New Premises) | 16 | | | | | | |
| | Heff Shopian | 3 | | | | | | |
| | Memender Shopian | 2 | | | | | | |
| | RSETI Arhama Shopian | 1 | | | | | | |
| | TRENZ | 5 | | | | | | |

| City | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|---------|-----------------------------|-----|-------------------------------|-----|---------------------------|-----|-----------------------|-----|
| | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| PULWAMA | PULWAMA MAIN | 28 | ABHAMA | 5 | Aripal Tral | 5 | NA | NA |
| | ACHEN | 5 | AWANTIPORA | 20 | BUS STAND TRAL | 13 | | |
| | ARIHAL | 5 | Barsoo | 5 | Batgund Tral | 3 | | |
| | Dursoo Pulwama | 6 | CHERSOO | 5 | E/C NOORPORA, TRAL | 7 | | |
| | FRUIT MANDI PRICHOO | 6 | DADSAR | 5 | KAPRIN SHOPIAN | 7 | | |
| | KARIMABAD | 5 | DRABGAM | 7 | KELLER SHOPIAN | 8 | | |
| | KOIL | 4 | E/C JK CEMENT KHREW | 2 | KHONMOH | 11 | | |
| | LAJORA | 6 | Extension Counter EDI Pampore | 5 | KHREW | 9 | | |
| | LASSIPORA | 16 | HERMAIN SHOPIAN | 7 | SOIMOH TRAL | 6 | | |
| | Mohalla Bangladesh, Wasoora | 3 | IMMAM SAHIB | 12 | TRAL | 19 | | |
| | MURAN ADDA | 14 | ISLAMIC UNIVERSITY AWANTIPORA | 3 | TURKWANGAN SHOPIAN | 5 | | |
| | Muran Village | 4 | KACHDOORA, SHOPIAN | 9 | ZAINAPORA | 8 | | |
| | Nehome Pulwama | 5 | Kadlabal Pampore | 4 | Tarigam Kulgam | 4 | | |
| | NEWA | 11 | KAKPORA | 14 | | | | |
| | PINGLENA | 6 | KEYGAM | 7 | | | | |
| | RATNIPORA | 8 | LADHOO | 9 | | | | |
| | ROHMU | 8 | LETHPORA | 10 | | | | |
| | Service Counter Pulwama | 8 | LITTER | 8 | | | | |
| | Tiken Batpora | 3 | Main Market Awantipora | 6 | | | | |
| | Tumlahal | 2 | Migrant Colony Haal | 3 | | | | |
| | TAHAB | 8 | NAGBAL SHOPIAN | 5 | | | | |
| | Wahibug | 4 | NAMBLABAL (PAMPORE) | 15 | | | | |
| | WANPORA | 9 | PAMPORE | 19 | | | | |
| | Washbug | 9 | Panzgam | 5 | | | | |
| | Wussan | 3 | PARIGAM | 6 | | | | |
| | | | PINJOORA | 7 | | | | |
| | | | RAJPORA | 9 | | | | |
| | | | RATNIPORA SHOPIAN | 5 | | | | |
| | | | Samboora Kakpora | 5 | | | | |
| | | | SHADIMARG | 13 | | | | |
| | | | SHOPIAN (MAIN) | 25 | | | | |
| | | | VEHIL SHOPIAN | 8 | | | | |
| | | | Tokuna | 3 | | | | |
| | | | Wuyan Pampore | 5 | | | | |
| BUDGAM | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | BUDGAM | 39 | BARZULLA | 22 | Aripanthan | 2 | NA | NA |
| | BUS STAND BUDGAM | 3 | BONE & JOINT HOSPITAL | 9 | ARIZAL KHAN SAHIB | 9 | | |
| | DADA OMPORA | 7 | CHANNAPORA | 17 | BEERWAH | 17 | | |
| | HUMHAMA | 14 | CHARIPORA | 5 | CHADURA | 22 | | |
| | ICHGAM | 10 | CHATTERGAM | 7 | CHRRAR-I-SHARIEF | 17 | | |
| | Jawalpora Budgam | 2 | GOWHARPORA | 9 | COURT ROAD MAGAM | 11 | | |
| | KHUMANI CHOWK | 10 | HAFTROO BATPORA | 6 | Hospital Road Chadoora | 5 | | |

| City | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|-----------|--------------------------|-----|---------------------------|-----|-----------------------------------|-----|-----------------------|-----|
| | Mirgund Budgam | 5 | HARDAPANZOO | 6 | KREMSHORE | 9 | | |
| | NASRULLAHPORA | 9 | HYDERPORA | 14 | KHAG | 11 | | |
| | NOWGAM BUDGAM | 18 | KANIHAMA NARBAL | 7 | LOOLIPORA | 5 | | |
| | OMPORA, BUDGAM | 13 | KANIDANGAN | 5 | MAGAM | 16 | | |
| | SOIBUGH | 8 | KANIR | 5 | PAKHERPORA | 11 | | |
| | Treasury Office Budgam | 2 | KHAN SAHIB | 12 | POSHKAR | 4 | | |
| | | | KENIHAMA | 7 | RATSUN | 7 | | |
| | | | KHANDA | 10 | Rawalpota Khansahib | 5 | | |
| | | | KRALPORA | 8 | SHOOLIPORA | 6 | | |
| | | | LASJAN | 12 | SURASYAR | 6 | | |
| | | | MALPORA | 4 | | | | |
| | | | NATIPORA | 11 | | | | |
| | | | NAGGAM CHADURA | 9 | | | | |
| | | | NARBAL | 13 | | | | |
| | | | NOWPORA | 5 | | | | |
| | | | Otligam Budgam | 6 | | | | |
| | | | PAHROO | 6 | | | | |
| | | | PANZAN | 5 | | | | |
| | | | Parnewa | 5 | | | | |
| | | | RAITHAN | 7 | | | | |
| | | | RANGER | 6 | | | | |
| | | | RANGRETH | 12 | | | | |
| | | | RAWALPORA | 17 | | | | |
| | | | SUMERBUGH | 7 | | | | |
| | | | WATERHAL | 5 | | | | |
| | | | WATHURA | 7 | | | | |
| GANDERBAL | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | GANDERBAL | 26 | Dorsuma Manigam | 7 | GUND | 10 | NA | NA |
| | CHANDUNA | 6 | CHATTERGUL GANDERBAL | 6 | TULMULLAH | 9 | | |
| | Cluster Office Ganderbal | 13 | KANGAN | 24 | SONMARG (EBU Forest Block Kangan) | 2 | | |
| | Currency Chest Ganderbal | 4 | Kullan | 2 | | | | |
| | Dab Ganderbal | 6 | Narkara Budgam | 3 | | | | |
| | DODUR HAMA GANDERBAL | 11 | NUNNER | 11 | | | | |
| | MANIGAM GANDERBAL | 8 | | | | | | |
| | Mini Sectt Ganderbal | 4 | | | | | | |
| | NAGBAL | 9 | | | | | | |
| | PEERPUR CHOWK GANDERBAL | 7 | | | | | | |
| | SHUHAMA ALUSTENG | 8 | | | | | | |
| | WAKURA GANDERBAL | 8 | | | | | | |
| | WALIWAR, GANDERBAL | 4 | | | | | | |
| | WANGAT GANDERBAL | 5 | | | | | | |
| | LAR GANDERBAL | 13 | | | | | | |

| City | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|----------|--------------------------|------------|---------------------------|------------|---------------------------|------------|-----------------------|------------|
| | Batwina Ganderbal | 5 | | | | | | |
| | Bakura Ganderbal | 3 | | | | | | |
| KUPWARA | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | KUPWARA | 18 | ARAMPORA | 5 | MACHIL | 4 | NA | NA |
| | AWOORA | 8 | Ashipora | 4 | Dewar Lolab | 5 | | |
| | Cluster Office Kupwara | 10 | CHOWKIBAL | 7 | TANGDAR | 11 | | |
| | Currency Chest Kupwara | 3 | CHITTERKOTE | 6 | | | | |
| | E/C DC COMPLEX KUPWARA | 7 | HARAI | 7 | | | | |
| | DRAGMULLAH | 8 | HANDWARA MAIN | 16 | | | | |
| | Halmatpora | 5 | KRALAPORA | 14 | | | | |
| | KHUMRIYAL | 6 | KRALGUND LANGATE | 8 | | | | |
| | KULIGAM KUPWARA | 6 | KULANGAM HANDWARA | 6 | | | | |
| | Nagri Malpora Kupwara | 4 | MAGAM HANDWARA | 8 | | | | |
| | OLD CHOWK | 12 | QALAMCHAKLA QALAMABAD | 9 | | | | |
| | REGIPORA | 6 | LALPORA | 7 | | | | |
| | | | LANGATE | 12 | | | | |
| | | | QASBA HYHAMA | 12 | | | | |
| | | | Service Counter Handwara | 2 | | | | |
| | | | SOGAM | 12 | | | | |
| | | | VILIGAM | 11 | | | | |
| | | | Tarathpora | 7 | | | | |
| | | | TREHGAM | 12 | | | | |
| | | | USB Dardpora | 2 | | | | |
| | | | WAWOORA | 8 | | | | |
| | | | YOUNUS WAHIPOR HANDWARA | 6 | | | | |
| | | | ZACHALDARA | 8 | | | | |
| ANANTNAG | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | ARREH ANANTNAG | 5 | ACHABAL | 10 | DAMHAL HANJIPORA | 11 | NA | NA |
| | ASHAJIPORA | 11 | AHLAN GADOLE | 4 | DANEW KANDIMARG | 11 | | |
| | BUS ADDA ANANTNAG | 14 | AKINGAM | 8 | DEVSAR | 10 | | |
| | CHEENI CHOWK | 13 | ARA KHOSHIPORA | 4 | KOKERNAG | 11 | | |
| | Cluster Office Anantnag | 9 | ARWANI KULGAM | 6 | KULGAM | 24 | | |
| | DIALGAM | 8 | ASHMUJI KULGAM | 6 | LOWER MUNDA QAZIGUND | 6 | | |
| | DISTRICT OFFICE ANANTNAG | 37 | ASHMUQAM | 9 | MANZGAM KULGAM | 9 | | |
| | Harnag Anantnag | 6 | BIJBEHARA | 20 | MOHAMMADPORA KULGAM | 7 | | |
| | JANGLAT MANDI | 8 | Bona Bazar Qazigund | 7 | MUNANDGUFAN KULGAM | 6 | | |
| | Khannabal | 9 | BUGAM KULGAM | 5 | NIHAMA KULGAM | 8 | | |
| | LAL CHOWK ANANTNAG | 13 | BUL BUL NOWGAM | 8 | PEHLOO KULGAM | 8 | | |
| | NEW MARKET ANANTNAG | 13 | CHATURGUL | 7 | T.P KULGAM | 15 | | |
| | RCC ANANTNAG | 8 | Chinigund Dooru | 4 | VERINAG | 10 | | |
| | SADIQABAD ANANTNAG | 15 | Currency Chest Kulgam | 8 | YARIPORA | 14 | | |
| | T.P ANANTNAG | 32 | DAHWATU | 5 | FRUIT MANDI KULGAM | 7 | | |

| City | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|-----------|-------------------------------------|-----|---------------------------|-----|---------------------------|-----|-----------------------|-----|
| | Fruit mandi Batengoo | 4 | Deethu Ananthnag | 3 | PAHALGAM | 11 | | |
| | NANIL ANG | 6 | DOORU SHAHABAD | 13 | | | | |
| | POLICE LINES KHANABAL | 5 | HAKURA BADASGAM | 4 | | | | |
| | VEERI ANANTNAG | 4 | Hillar Arhama | 3 | | | | |
| | | | IMOH | 4 | | | | |
| | | | KADDER KULGAM | 7 | | | | |
| | | | KANELWAN | 6 | | | | |
| | | | KHEERIBAL | 8 | | | | |
| | | | Khiram | 4 | | | | |
| | | | KHUDWANI KULGAM | 12 | | | | |
| | | | LARKIPORA | 8 | | | | |
| | | | LARNOO | 8 | | | | |
| | | | MATTAN | 14 | | | | |
| | | | MARHAMA SANGAM | 8 | | | | |
| | | | MEHIND | 7 | | | | |
| | | | MIR BAZAR QAZIGUND | 9 | | | | |
| | | | NOWGAM SHANGUS | 7 | | | | |
| | | | PANZATH WANPORA | 5 | | | | |
| | | | Peer Takiya | 5 | | | | |
| | | | QAZIGUND | 18 | | | | |
| | | | RANIPORA | 7 | | | | |
| | | | SAGAM | 7 | | | | |
| | | | SALIA | 8 | | | | |
| | | | SALLAR | 10 | | | | |
| | | | SANGAM | 7 | | | | |
| | | | SEER HAMDAN | 11 | | | | |
| | | | SHANGUS NOWGAM | 9 | | | | |
| | | | SHANKERPORA | 5 | | | | |
| | | | SILIGAM | 6 | | | | |
| | | | SIRHAMA | 6 | | | | |
| | | | SRIGUPWARA | 10 | | | | |
| | | | TEELWANI | 4 | | | | |
| | | | VAILOO | 8 | | | | |
| | | | VESSU | 9 | | | | |
| | | | WALTENGGOO | 7 | | | | |
| | | | WANDEVALGAM | 6 | | | | |
| | | | WANPOH | 14 | | | | |
| | | | ZABLIPORA | 11 | | | | |
| | | | ZIRIPORA, ANANTNAG | 9 | | | | |
| BARAMULLA | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | AZADGUNJ BARAMULLA | 10 | Aham Sharief | 4 | Bandipora | 19 | DAWER GUREZ | 9 |
| | ACHBAL DOABGAH | 7 | CHANDOSA | 7 | CHANDANWARI | 9 | HANDWARA SOUTH | 11 |
| | BARAMULLA T.P | 26 | CHINKIPORA SOPORE | 10 | CHOORA | 7 | Nowshera Uri | 3 |
| | Currency Chest Baramulla/Cluster | 15 | AJAS | 8 | HAJIN | 15 | TUJAR SHARIEF | 7 |

| City | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|------|-----------------------------------|----|-------------------------------|----|---------------------------|----|-------------------------|----|
| | Office Baramulla/BU Kanispora | | | | | | | |
| | DALINA | 9 | ALOOSA | 10 | Hardushoora Tangmarg | 3 | URI | 15 |
| | BONIYAR | 9 | DANGIWACHA | 11 | Garoor Bandipora | 4 | SALAMABAD, URI | 5 |
| | HAIDER BEIGH | 10 | Dhobiwan Tangmarg | 4 | GAMUD GADAKHUD | 7 | URI CIVIL | 7 |
| | E/C MILITARY CANTONMENT BARAMULLA | 2 | E/C SAINIK SCHOOL MANASBAL | 9 | GOUSHBAGH PATTAN | 8 | USB Kachi Hama Harai | 2 |
| | KHAWAJA BAGH | 10 | E/C SSM ENGG. COLLEGE, PATTAN | 6 | GULMARG | 5 | USB Kandi Khag | 2 |
| | Kalantra Payeen Baramulla | 5 | E/C T.P. LAGAMA | 5 | Drooru Tangmarg | 4 | Shahgund Hajin | 4 |
| | JADEED ROAD | 9 | FRUIT MANDI SOPORE | 8 | Kaloosa Bandipora | 4 | TULAIL GUREZ, BANDIPORA | 4 |
| | K B ADDA | 16 | HI-TECH SOPORE | 14 | KHAITANGAN | 4 | | |
| | Nadihal Baramulla | 5 | HYGAM SOPORE | 5 | KUNZER | 15 | | |
| | SEELO | 11 | KALAROOCH | 10 | MAIN MARKET SUMBAL | 7 | | |
| | Zonal Office Baramulla | 59 | Kreri Pattan | 11 | Mini Sectt Bandipora | 5 | | |
| | | | Ladoora Rafiabab Baramulla | 6 | MIRGUND | 5 | | |
| | | | JAMIA QADEEM SOPORE | 12 | NISHAT PARK BANDIPORA | 6 | | |
| | | | M.B. SOPORE | 14 | TANGMARG | 16 | | |
| | | | NEHALPORA | 6 | WAGOORA | 8 | | |
| | | | NOWPORA KLAN SOPORE | 5 | SHADIPORA | 7 | | |
| | | | NAID KHAI | 9 | SUMBAL SONAWARI | 14 | | |
| | | | SINGH PORA | 12 | SHEERI | 9 | | |
| | | | SOPORE N.C | 17 | SHERABAD | 9 | | |
| | | | SOPORE T.P | 23 | TARZU | 9 | | |
| | | | SOPORE TOWN | 5 | SKUAST Wadura | 4 | | |
| | | | SONIUM | 5 | Saderkote Bala Bandipora | 5 | | |
| | | | PATTAN | 16 | T.P BANDIPUR | 18 | | |
| | | | WARPORA SOPORE | 3 | HARDI ABOORA TANGMARG | 6 | | |
| | | | WATERGAM | 8 | ROHAMA | 11 | | |
| | | | Pattan Village | 3 | SAFAPORA | 15 | | |
| | | | Model Town, Sopore | 3 | USHKARA | 6 | | |
| | | | | | LEAD BANK BANDIPORA | 1 | | |
| | | | | | PAZALPORA BANDIPORA | 7 | | |
| | | | | | PALHALAN | 9 | | |
| | | | | | Goom Ahmadpora | 3 | | |

2. JAMMU

| City (Hub) | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|------------|-----------------------------------|-----|----------------------------------|-----|------------------------------|-----|-----------------------|-----|
| | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| JAMMU city | AMPHALA | 10 | AGRI. UNIVERSITY (SKUAST) CHATHA | 8 | T.P AKHNOOR | 2 | NA | NA |
| | BANTALAB | 15 | Allah Bishnah | 5 | AKHNOOR | 21 | | |
| | BATHINDI | 12 | BISHNA | 15 | Agora | 4 | | |
| | BAKSHI NAGAR | 15 | BARI BRAHMINA | 17 | AMB GROTA | 9 | | |
| | BC ROAD | 7 | BARI BRAHMINA I/C | 21 | ARNIA BISHNAH | 13 | | |
| | BATRA HOSPITAL, JAMMU | 7 | DOMANA AKHNOOR | 10 | Chak Kana | 5 | | |
| | BHAGWATI NAGAR | 3 | Extension Counter GCET | 2 | CHAKMALAL | 12 | | |
| | CAMP GOLE GUJRAL | 8 | FRIENDS COLONY PALORA | 9 | CHAKMALAL KHOUR | 8 | | |
| | CANAL ROAD | 20 | GHOUS MANHASAN | 7 | Chakroi RS Pora | 6 | | |
| | CHANDNAGAR | 12 | GAJANSOO | 6 | DABLIHAR | 6 | | |
| | Channi Rama | 8 | GOVT. COLLEGE OF ENG, JAMMU | 4 | DANSAL | 7 | | |
| | CHOWK CHABUTRA | 13 | GURAH SINGHU | 8 | E/C BARJANA MEEN CHARKAN | 3 | | |
| | Cluster University Jammu | 4 | KARAN BAGH | 10 | JANDRAH | 4 | | |
| | Durga Nagar | 9 | JAGTI TOWNSHIP | 7 | JOURIAN | 9 | | |
| | E/C DIST. POLICE LINES | 3 | KULLIAN | 8 | KHARA MAIDAN | 7 | | |
| | E/C J&K POLICE HEADQUARTERS JAMMU | 2 | Main Chowk Rani Talab | 9 | Majua Uttami | 5 | | |
| | E/C T.P SHASTRI NAGAR | 3 | MAKHANPUR | 6 | Martha Nagrota | 4 | | |
| | Extension Counter Jammu Airport | 2 | MARH | 10 | Maira Mandrian | 6 | | |
| | FRUIT COMPLEX | 18 | MIRAN SAHIB | 13 | NARSINGH DEVJI MANDIR BIRPUR | 7 | | |
| | GANDHI NAGAR | 24 | MISHRIWALA | 10 | SAJWAL | 5 | | |
| | GANGYAL | 21 | MUTHI GOWAN | 8 | SALHAR | 9 | | |
| | GOVT. MEDICAL COLLEGE | 15 | NAGROTA (TOLL POST) | 13 | SOHAL | 10 | | |
| | GREATER KAILASH | 12 | Pounichak | 5 | REHAL DHAMALIAN | 6 | | |
| | GUJJAR CHARITABLE COMPLEX | 9 | NARDANI RAIPUR | 8 | TOP SHERKHAN | 12 | | |
| | GUJJAR NAGAR | 9 | PARLADPUR | 7 | TOTAN DI KHUI | 8 | | |
| | HIGH COURT COMPLEX | 9 | R S PURA | 19 | VIJAYPUR | 18 | | |
| | JK BOARD OF EDUCATION | 10 | | | MANSAR | 4 | | |
| | K C PUBLIC SCHOOL, JAMMU | 3 | | | | | | |
| | KACHI CHAWNI | 13 | | | | | | |
| | KALIBARI | 10 | | | | | | |
| | LAKHDATA BAZAR | 13 | | | | | | |
| | LINK ROAD | 13 | | | | | | |
| | Marble Market | 9 | | | | | | |
| | NAI BASTI | 17 | | | | | | |
| | NANAK NAGAR | 15 | | | | | | |
| | NEHRU MARKET | 10 | | | | | | |
| | NEW PLOT | 12 | | | | | | |
| | NEW UNIVERSITY CAMPUS | 17 | | | | | | |
| | NOWABAD | 8 | | | | | | |
| | NSM COLLEGE OF EDU. | 12 | | | | | | |
| | OLD JANIPUR TALIMOR | 21 | | | | | | |
| | OLD SECTT. JAMMU | 9 | | | | | | |

| City (Hub) | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|------------|---------------------------------------|-----|---------------------------|-----|---------------------------|-----|--------------------------|-----|
| | PALLI MORH | 6 | | | | | | |
| | PALOURA | 11 | | | | | | |
| | PATEL NAGAR | 20 | | | | | | |
| | PATLI MORH | 8 | | | | | | |
| | Pension Counter Gandhi Nagar | 2 | | | | | | |
| | POLICE COMPLEX, CHANNI HIMMAT | 17 | | | | | | |
| | Raipur Satwari | 6 | | | | | | |
| | RCC JAMMU | 30 | | | | | | |
| | REHARI | 18 | | | | | | |
| | RESIDENCY ROAD | 19 | | | | | | |
| | Roop Nagar | 10 | | | | | | |
| | Sainik Colony | 10 | | | | | | |
| | SARWAL | 9 | | | | | | |
| | SHALIMAR ROAD | 22 | | | | | | |
| | SIDHRA | 12 | | | | | | |
| | SMGS HOSPITAL | 13 | | | | | | |
| | Stationary Department Sarwal Jammu | 4 | | | | | | |
| | T.P SHASTRI NAGAR | 14 | | | | | | |
| | TALAB TILLOO | 15 | | | | | | |
| | Talimorh | 5 | | | | | | |
| | TIRATH NAGAR TP | 9 | | | | | | |
| | TOWN HALL | 23 | | | | | | |
| | TP New Plot Jammu | 1 | | | | | | |
| | TRIKUTA NAGAR | 17 | | | | | | |
| | TTC Jammu Gole Gujral | 41 | | | | | | |
| | UPPER GUMMAT | 12 | | | | | | |
| | JKBFSL Residency Road Jammu | 2 | | | | | | |
| | MOVING SECRETARIAT JAMMU | 12 | | | | | | |
| | Zonal Office Jammu/RAIL HEAD | 339 | | | | | | |
| DODA | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | DODA | 18 | BHELLA | 4 | BHALLA | 7 | BANIHAL | 16 |
| | DODA PULL | 8 | BHAGWA | 7 | BHALRA | 5 | DACHAN | 8 |
| | GHAT | 5 | GOHA MARMAT | 4 | CHANGA | 7 | DULHASTI | 9 |
| | LAPS DODA | 3 | DESA DODA NEW PREMISES | 7 | CHOKKI CHAURA | 6 | GANDOH BLES | 11 |
| | PAY COUNTER DODA | 8 | DRABSHALLA | 8 | DUDWAR | 4 | GOOL | 8 |
| | ZONAL OFFICE DODA | 26 | GUNDANA DODA | 3 | JAKYAS THATRI | 6 | PADDAR | 7 |
| | DANDAL DODA | 3 | KASTIGARH | 6 | KAHARA THATRI | 7 | PANCHAL UKHRAL | 7 |
| | | | BHARGI | 3 | SERTINGAL | 6 | POGAL PARISTAN (Neel) | 6 |
| | | | | | NAGRI | 6 | RAMSU | 7 |
| | | | | | ASSAR | 5 | | |
| | | | | | BEBROTA | 5 | | |
| | | | | | BHADERWAH | 16 | | |
| | | | | | PREM NAGAR THATRI | 6 | | |
| | | | | | THATRI | 10 | | |
| | | | | | UDRANA | 6 | | |
| | | | | | GAJOTHE BHADERWAH | 3 | | |
| | | | | | SERI BHADERWAH | 5 | | |
| | | | | | Chinta Bhaderwah | 3 | | |
| | | | | | Prano Bhaderwah | 3 | | |
| KATHUA | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |

| City (Hub) | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|------------|---------------------------------------|-----|---------------------------|-----|---------------------------|-----|-----------------------|-----|
| | Currency Chest Govindsar/Zonal Office | 44 | RAJBAGH | 6 | BARNOTI | 12 | Baggan | 3 |
| | GOVINDSAR | 17 | HARIA CHAK | 6 | CHIDWAL | 13 | BANI | 11 |
| | KATHUA (MAIN) | 18 | CHAN ARORIAN | 9 | DAYALCHAK | 10 | BASOHLI | 11 |
| | KATHUA CITY | 9 | | | GAGWAL | 11 | BHADDOO | 6 |
| | KALIBARI | 9 | | | HIRA NAGAR | 13 | Bhoond | 1 |
| | LAKHANPUR | 10 | | | HIRA NAGAR MORH | 9 | BILLAWAR | 13 |
| | PARLIWAND | 12 | | | KEERIAN | 4 | GUJROO NAGROTA | 8 |
| | PAROLE | 11 | | | MARHEEN | 10 | Gurdaspur (Punjab) | 2 |
| | PATEL NAGAR, KATHUA | 13 | | | Dinga Amb | 4 | GURHA KALYAL | 6 |
| | | | | | | | JANU | 3 |
| | | | | | | | KISHENPUR | 8 |
| | | | | | | | Kohag | 4 |
| | | | | | | | KUTA | 6 |
| | | | | | | | KUTA MORH | 6 |
| | | | | | | | MACHINDI | 6 |
| | | | | | | | MAHANPUR | 9 |
| | | | | | | | PATHWAL | 5 |
| | | | | | | | PHINTER | 10 |
| | | | | | | | RAMKOT | 6 |
| KISHTWAR | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | CLUSTER OFFICE/MINI SECTT KISHTWAR | 9 | MUGAL MAIDAN KISHTWAR | 5 | Chingam | 4 | | |
| | Shiv Nagar Kishtwar | 3 | SARTHAL KISHTWAR | 5 | Palmar | 5 | | |
| | E/C KISHTWAR/NHPC | 5 | | | Sigdi Kishtwar | 3 | | |
| | HIDYAL CHAK KISHTWAR | 9 | | | BOUNJWAH KISHTWAR | 5 | | |
| | KISHTWAR | 21 | | | NAGSENI KISHTWAR | 6 | | |
| | KULEED KISHTWAR | 7 | | | | | | |
| | PAY COUNTER KISHTWAR | 9 | | | | | | |
| POONCH | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | Ajote | 4 | Arai Poonch | 2 | Bhata Dhuria | 5 | | |
| | Bus Stand Poonch | 4 | Lassana | 8 | Buffliaz Surankote | 4 | | |
| | Chandak | 5 | Mandi | 11 | Chandimarh | 4 | | |
| | Khanetar Poonch | 3 | Marhote | 4 | Draba Gundi | 6 | | |
| | L B O Poonch | 2 | Sawjian Poonch | 2 | Faslabad | 4 | | |
| | Pay Counter Poonch | 15 | SATHRA POONCH | 6 | Galhuta | 7 | | |
| | Poonch (Main) | 14 | | | Gurshai | 5 | | |
| | Sheri Kashmir Bridge | 9 | | | Loran Mandi | 5 | | |
| | | | | | Mendher | 13 | | |
| | | | | | Sangla Chowk Mendher | 5 | | |
| | | | | | Surankote | 14 | | |
| | | | | | Balakote | 5 | | |
| | | | | | Sakhi Maidan | 6 | | |
| | | | | | Samote Surankote | 7 | | |
| RAJOURI | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | BABA GHULAM SHAH UNIVERSITY | 4 | Atti Rajouri | 4 | BAHROTE THANAMANDI | 6 | Bus Stand Mendhar | 5 |
| | BUS STAND RAJOURI | 6 | BALSHAMA | 5 | BUDHAL | 6 | Lohrakote Sunderbani | 5 |
| | City Chowk Rajouri | 4 | Budhan Reassi | 2 | DARHAL | 8 | NOWSHERA | 14 |
| | DALHORI | 5 | Chowki Handan | 4 | Darhat | 3 | PEERI | 4 |
| | JAWAHAR NAGAR | 11 | KALLAR RAJOURI | 5 | KALAKOTE | 10 | Rajal Road Nowshera | 2 |
| | Lambari | 7 | MANJAKOTE | 7 | KHAWAS | 5 | SUNDERBANI | 13 |
| | POUNIE | 8 | MOGHILA (JINGRAL) | 6 | KHEORA | 6 | | |
| | Dhangri Rajouri | 6 | Phaliana | 5 | KOTRANKA BUDHAL | 10 | | |

| City (Hub) | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|------------|--|-----|---|-----|----------------------------------|-----|-----------------------|-----|
| | Shahdhra Sharief | 4 | SAJ | 5 | Samote Bhdhal | 3 | | |
| | RAJOURI MAIN | 13 | Keri Teryath | 6 | SERI | 6 | | |
| | Zonal Office Rajouri | 30 | THANA MANDI | 10 | RAKIBAN | 4 | | |
| | GUJJAR MARKET | 12 | | | | | | |
| | MURADPUR RAJOURI | 8 | | | | | | |
| | RSETI Court Road Rajouri | 1 | | | | | | |
| | Palma Rajouri | 4 | | | | | | |
| | Tandwal Rajouri | 4 | | | | | | |
| RAMBAN | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | Chanderkote | 7 | HALLA RAMBAN | 2 | Khari Ramban | 5 | | |
| | Gandhri Ramban | 2 | | | BATOTE | 10 | | |
| | Kanthi Ramban | 2 | | | CHAMALWAS RAMBAN | 4 | | |
| | EXTENSION COUNTER RAMBAN | 1 | | | CURRENCY CHEST BATOTE | 8 | | |
| | PAY COUNTER MAITRA RAMBAN | 6 | | | KASKOOT RAMBAN | 5 | | |
| | RAMBAN | 14 | | | TETHAR RAMBAN | 6 | | |
| REASI | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | Cluster Office Jammu North II (Reasi) | 16 | Salal Reasi | 3 | AGAR JITTOO | 6 | CHASANA | 9 |
| | DC OFFICE REASI | 8 | Bhagha Reasi | 3 | BAGGA | 4 | RANSOO REASI | 5 |
| | REASSI | 2 | | | BHAMBLA REASI | 6 | | |
| SAMBA | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | AIIMS | 2 | BALETAR(SUMB) | 6 | | | | |
| | JATWAL | 7 | Extension Counter Central University Rahya | 2 | | | | |
| | VIJAYPUR KOTHEY | 6 | GURHA SLATHIA | 6 | | | | |
| | SAMBA | 17 | KHOUR SALARIAN | 7 | | | | |
| | INDUSTRIAL FINANCE SAMBA | 18 | Swankha Morh | 3 | | | | |
| | JAKH SAMBA | 6 | NANDANI HILLS SAMBA | 8 | | | | |
| | Pay Counter SAMBA | 3 | | | | | | |
| | RAHYA SAMBHA | 7 | | | | | | |
| | RAJPURA SAMBA | 7 | | | | | | |
| | RAMGARH SAMBA | 10 | | | | | | |
| | SURARA SAMBA | 4 | | | | | | |
| | NUD Samba | 4 | | | | | | |
| UDHAMPUR | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | Industrial Estate Udhampur | 4 | JAGANOO | 6 | Alternate premises BU Chenani | 9 | ARNAS | 7 |
| | New Cluster Office Udhampur | 1 | JAGANOO MORE | 5 | ARLI KATRA | 6 | CHATROO | 9 |
| | SHAKTI NAGAR | 15 | TIKRI | 7 | CHENANI | 3 | DHARMARI | 7 |
| | SHIV NAGAR | 11 | Kaghote | 3 | DALSAR | 5 | JYOTIPURAM | 5 |
| | SMVD Narayana Hospital | 3 | | | DUDU BASANTGARH | 6 | KAMBAL DANGA | 7 |
| | SHERI KASHMIR POLICE ACADEMY | 1 | | | Dudu Udhampur | 4 | Kulwanta | 4 |
| | UDHAMPUR (MAIN) | 8 | | | E/C ADHKUWARI | 2 | LATTI | 6 |
| | UDHAMPUR MAIN New Premises | 19 | | | GHORDI | 7 | MAHORE | 9 |
| | ZONAL OFFICE UDHAMPUR | 32 | | | Jhonu | 4 | MOUNGRI | 4 |
| | REHMBAL | 11 | | | KATRA | 15 | SANGAL DAN | 7 |

| City (Hub) | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|------------|-----------------------|--|---------------------------|--|-----------------------------------|----|-----------------------|--|
| | | | | | KHOON | 9 | | |
| | | | | | KUD | 4 | | |
| | | | | | LANDHER | 4 | | |
| | | | | | MAJALTA | 8 | | |
| | | | | | Mand | 5 | | |
| | | | | | MANTALAI | 3 | | |
| | | | | | MANWAL | 7 | | |
| | | | | | MATA VAISHNO DEVI UNIV KAKIRAL | 7 | | |
| | | | | | VAISHNO DEVI | 5 | | |
| | | | | | MIGRANT COUNTER | 7 | | |
| | | | | | PANCHARI | 8 | | |
| | | | | | PANTHAL | 8 | | |
| | | | | | PAY COUNTER NIHARIKA KATRA | 5 | | |
| | | | | | RAMNAGAR | 15 | | |
| | | | | | SSM RAMNAGAR Udhampur | 9 | | |
| | | | | | SUDH MAHADEV | 6 | | |

3. LADAKH

| City (Hub) | Branches within 10 km | | Branches between 11-25 km | | Branches between 26-50 km | | Branches beyond 50 km | |
|------------|-----------------------|-----|---------------------------|-----|---------------------------|-----|---------------------------------|-----|
| KARGIL | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | KARGIL | 24 | E/C Khangral | 2 | BATALIK | 4 | DRASS | 7 |
| | AKCHAMAL KARGIL | 3 | E/C T.P. BAROO | 8 | CHIKTAN | 4 | MULBIK | 4 |
| | Currency Chest Kargil | 2 | Saliskote | 3 | SANKOO | 7 | Padam Zanskar (New Premises) | 6 |
| | LAL CHOWK KARGIL | 10 | Sanjak Kargil | 2 | TRESPONE | 4 | TSURE | 5 |
| | Puskyum Kargil | 3 | | | | | | |
| LEH | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty | Branch Name | Qty |
| | LEH | 40 | Shey Ladakh | 2 | KARU LEH | 5 | BOGDANG | 4 |
| | Moti Market Leh | 5 | THIKSEY (SHAIKAROO) | 7 | NIMOO | 4 | DISKIT NOBRA | 12 |
| | SKALZANGLING | 9 | Chuchot Shamma Leh | 3 | KHALTSI | 6 | DURBUK | 4 |
| | SNM HOSPITAL | 7 | | | TEMISGAM | 3 | NYOMA | 5 |
| | USB Taru Campus | 1 | | | | | Panamik Leh | 3 |
| | ZAMPA | 13 | | | | | SAMOOR | 4 |
| | | | | | | | SKURBACHAN | 3 |
| | | | | | | | TURTUK | 3 |

4. Rest of India

| STATE/UT | City (Hub) | Branches within 10 km of city limits | Quantity of Devices |
|------------------|--------------------|--------------------------------------|---------------------|
| Punjab | Amritsar | M.M. AMRITSAR | 6 |
| | | S.M AMRITSAR | 9 |
| | Bathinda | BHATINDA | 6 |
| | Batala | BATALA | 7 |
| | Ferozepur | FEROZPUR | 4 |
| | Hoshiarpur | HOSHIARPUR | 6 |
| | Jalandhar | JALLANDHER | 9 |
| | Khanna | KHANNA | 5 |
| | Ludhiana | INDUSTRIAL AREA, LUDHIANA | 8 |
| | | LUDHIANA | 7 |
| | Mandi Gobindgarh | MANDI GOBINDGARH | 5 |
| | Mansa | MANSA | 6 |
| | Mohali | Chandigarh University Gharaun Mohali | 1 |
| | | MOHALI | 25 |
| | Moga | MOGA | 5 |
| | Pathankot | PATHANKOT | 6 |
| | Patiala | Patiala Cantt Road IT Office | 4 |
| | Phagwara | PHAGWARA | 5 |
| | Zirakpur | ZIRAKPUR | 5 |
| Chandigarh | Chandigarh | Chandigarh | 10 |
| Haryana | Ambala Cantt. | AMBALLA CANTT. | 7 |
| | Faridabad | FARIDABAD | 7 |
| | Gurgaon | GURGAON (MAIN) Basai | 8 |
| | | ZONAL OFFICE GURGAON SECTOR 44 | 74 |
| | Hissar | HISSAR | 6 |
| | Karnal | KARNAL | 8 |
| | Panchkula | PANCHKULA | 4 |
| | Panipat | PANIPAT | 8 |
| | Rohtak | ROHTAK | 6 |
| | Yamuna Nagar | YAMUNA NAGAR | 4 |
| Himachal Pradesh | Solan | Bhasin Complex, Solan | 4 |
| | Dharamshala | DHARAMSHALLA | 7 |
| | Kullu | KULU | 7 |
| | Manali | MANALI | 5 |
| | Shimla | SHIMLA | 6 |
| Telangana | Hyderabad | J N ROAD HYDERABAD | 7 |
| | | PATHER GHATI | 7 |
| Bihar | Patna | Patna | 7 |
| Chhattisgarh | Raipur | Raipur | 7 |
| Goa | Goa | Goa | 8 |
| Gujarat | Ahmedabad | AHMADABAD | 11 |
| | | SATELLITE AHAMDABAD | 6 |
| | Baroda | Baroda | 5 |
| | Surat | Surat | 11 |
| Jharkhand | Ranchi | Ranchi | 7 |
| Karnataka | Bangalore | BANGLORE, INFANTRY | 13 |
| | | FRAZER TOWN BANGALORE | 9 |
| | | INDRA NAGAR BANGLORE | 8 |
| | | Jaya Nagar | 3 |
| | | Kammanhali Banglore | 6 |
| | | Koramangala | 3 |
| | | RT Nagar banglore | 6 |
| | | OTC ROAD BANGLORE | 12 |
| | | Cluster office Bengaluru | 15 |
| | Mangalore | MANGALORE | 6 |
| | Mysore | MYSORE | 7 |
| Kerala | Kochi | Kochi | 6 |
| | Thiruvananthapuram | Thiruvananthapuram | 7 |
| | Bhopal | Bhopal | 6 |

| | | | |
|-----------------------------|-----------------|---|----|
| Madhya Pradesh | Indore | Indore | 8 |
| Maharashtra | Mumbai | DR MUMBAI | 6 |
| | | RCC MUMBAI | 15 |
| | | TREASURY MUMBAI | 99 |
| | | ANDHERI | 8 |
| | | BANDRA | 11 |
| | | Bhayander | 3 |
| | | FORT, MUMBAI | 16 |
| | | Kurla | 3 |
| | | MAHIM | 7 |
| | | Malad | 3 |
| | | MIRA ROAD, THANE | 9 |
| | | MOHAMMAD ALI ROAD | 9 |
| | | TREASURY OPERATIONS MUMBAI | 4 |
| | | VASHIE | 8 |
| | | VERSOVA | 7 |
| | Pune | Pune | 7 |
| | Wakad | 3 | |
| | Aurangabad | Aurangabad | 5 |
| | Nagpur | Nagpur | 7 |
| | Nasik | Nasik | 5 |
| | Shirdi | Shirdi | 5 |
| Rajasthan | Ajmer | Ajmer Rajasthan | 5 |
| | Jaipur | JAIPUR | 9 |
| Tamil Nadu | Chennai | T. NAGAR | 5 |
| | | MOUNT RD. CHENNAI | 8 |
| | | PARRYS CHENNAI | 6 |
| | Coimbatore | Coimbatore | 6 |
| Uttar Pradesh | Agra | Agra | 9 |
| | | Hariparwat Ward Agra/Sanjay Palace | 8 |
| | Aligarh | Aligarh | 5 |
| | Allahabad | Allahabad | 5 |
| | Bhadohi | Bhadohi | 12 |
| | Kanpur | Kanpur | 11 |
| | Lucknow | AMINABAD | 7 |
| | | LUCKNOW (AKBARI GATE) | 13 |
| | | Gomtinagar | 3 |
| | Meerut | Meerut | 7 |
| | Muradabad | Muradabad | 8 |
| | Noida | Noida | 12 |
| | | FACILITY NOIDA | 48 |
| | Greater Noida | Greater Noida | 7 |
| | Ghaziabad | Shalimar Garden | 6 |
| | | Ghaziabad | 6 |
| Saharanpur | Saharanpur | 4 | |
| Varanasi | Varanasi | 7 | |
| Uttarakhand/ Uttaranchal | Haridwar | Haridwar | 7 |
| | Dehradun | Dehradun | 7 |
| | Rorkee | Rorkee | 5 |
| West Bengal | Kolkata | MALIK BAZAR, KOLKATA | 5 |
| | | R.N. MUKHERJI RD, KOLKATA | 9 |
| Delhi/ New Delhi | Cannaught Place | CANNAUGHT PLACE | 12 |
| | | NEW DELHI | 3 |
| | | Zonal Office Delhi | 3 |
| | | RCC NEW DELHI | 9 |
| | | ANSAL PLAZA | 22 |
| | | Baba Kharak Singh Marg, Cannaught Place | 6 |
| | | CHANDNI CHOWK | 7 |
| | | CHAWRI BAZAR | 11 |
| | | SADAR BAZAR | 12 |
| | | PRITHVI RAJ ROAD | 6 |

| | | | |
|--|--------------|---|----|
| | | RAJINDRA PLACE | 17 |
| | | KAROL BAGH | 9 |
| | | BHOGAL | 7 |
| | Lajpat Nagar | LAJPAT NAGAR | 11 |
| | | GREATER KAILASH I | 7 |
| | | MALVIYA NAGAR | 6 |
| | | VIKAS MARG | 7 |
| | | VASANT VIHAR | 11 |
| | | SARITA VIHAR | 6 |
| | | Saket | 3 |
| | | MAYUR VIHAR | 6 |
| | | OKHLA | 9 |
| | | Jamia Hamdard University, Hamdard Nagar | 5 |
| | | ZAKIR NAGAR | 9 |
| | | NAVIN SHADRA | 7 |
| | Azadpur | AZADPUR | 18 |
| | | SHALIMAR BAGH | 5 |
| | | PITAMPURA | 6 |
| | | ROHINI | 8 |
| | | NARAINA | 10 |
| | | CPC LOANS ROI | 7 |
| | Dwarka | DWARKA | 7 |
| | | JANAK PURI | 5 |