

E- Tendering

Request for Proposal (RFP)

for Cash Management Services

(RFP No.- PRD/CMS/2024-25/01 Dated 21.03.2025)

Appointment of Reputed Agency Bank/ Service Providers providing Cash Management Services (Delivery & Pickup of Cash) for various Branches located in the State of Punjab.

Date: March 21, 2025



Disclaimer

The information contained in this Request for Proposal ("RFP") document or information provided subsequently to Bidder(s) or applicant(s) whether verbally or in documentary form by or on behalf of Punjab Gramin Bank, ("PGB"/ the Bank), is on the terms and conditions set out in this document and all other terms and conditions subject to which such information is provided. This document is not an agreement and is not an offer or invitation by PGB to any parties other than the applicant(s) who are qualified to submit the bids (hereinafter individually and collectively referred to as –Bidder or –Bidders respectively). The purpose of this document is to provide the Bidders with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder requires. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this document. PGB 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 document. The information contained in the document is selective and is subject to updating, expansion, revision and amendment. It does not purport to contain all the information that a Bidder requires.

PGB does not undertake to provide any Bidder with access to any additional information or to update the information in the document or to correct any inaccuracies therein, which may become apparent.

PGB reserves the right of discretion to change, modify, reject, add to or alter any or all of the provisions of this document and/or the bidding process, without assigning any reasons whatsoever. Such change will be published on the Bank's Website www.pgb.org.in and it will become part and parcel of RFP.

PGB in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this document.

PGB reserves the right to reject any or all proposals received in response to this document at any stage without assigning any reason whatsoever. The decision of PGB shall be final, conclusive and binding on all the parties. The Bidder shall bear all the costs associated with or relating to the preparation and submission of the bid including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstrations or presentations which may be required by the Bank or any other costs incurred in connection with or relating to the bid. All such costs and expenses will remain with the Bidder and PGB Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder in preparation or submission of the Bid, regardless of the conduct or outcome of the bidding process.



Invitation for Request for Proposal (RFP)

Punjab Gramin Bank (PGB) invites proposals from Reputed Agency Bank/ Service Providers for providing Cash Management Services (Delivery & Pickup of Cash) for its various Branches located in the State of Punjab through a two stage bidding process as detailed in this RFP.

This RFP may be downloaded by the bidders free of cost from the Bank's website (www.pgb.org.in) and <https://www.tenderwizard.com/PGB>

Reference No	PRD/CMS/2024-25/01 Dt. 21.03.2025
Empanelment documents/ Application/ Corrigendum can be downloaded from Bank's website	www.pgb.org.in
Date of commencement of proposal	21.03.2025
Pre bid meeting	05.04.2025 at 12.00 P.M. Mode: Online (Link will be shared separately)
Last date of submission of applications	21.04.2025 up to 03.00 P.M. Mode: Online only URL: https://www.tenderwizard.com/PGB
Date of opening of technical bid	28.04.2025 at 03.00 P.M. Mode: Online on URL: https://www.tenderwizard.com/PGB
Financial Bid	The financial bids of only those Bidders who qualify in both eligibility and technical evaluation will be opened. The date for opening of the financial bid would be communicated separately to the technically eligible bidders.
Application Money	Free of Cost
Bid Security (Earnest Money Deposit)	-
Mode of bid submission & online portal's URL	Mode: Online only URL: https://www.tenderwizard.com/PGB
Support details of Online Portal facilitator	For any clarification/ difficulty regarding e-tendering process flow please contact on helpdesk number 08045811365,08045982100,09257209340, 08045628821, 011-49424365
Address for communication	General Manager (PRD) Punjab Gramin Bank Head Office Markfed Road, Kapurthala -144601
Contact to Bidders	Interested Bidders are requested to send the e-mail to prdpbg@pgb.co.in / pgbprd@gmail.com containing following information, so that in case of any clarification, the same may be issued to them: Bidder Contact Person Postal address with Pin Code Telephone Number Mobile Number E-Mail

1. Point of contact for any query email: prdpbg@pgb.co.in
Mr. Rakesh Kumar
Mob: 85288-38138

2. Application/ bid documents can be downloaded from our website www.pgb.org.in or <https://www.tenderwizard.com/PGB> or may be obtained from following address

Planning Review & Development Department (PRD),
Punjab Gramin Bank
Head Office
Markfed Road, Kapurthala (PB) -144601



3. If bidders/tenderers are not satisfied with Bank's response then they may escalate their grievances to our Bank's Independent External Monitors (IEM):

Sh. Chet Ram Koli 98694-79987

Email: Cr_koli@yahoo.com

However, first point of contact should be Bank and IEMs should be contacted later only if tenderer has some issue in tendering process and not satisfied with Bank's response. Note: IEM should not be contacted for minor issues directly.

Notes:

(1) Any Addendum / Corrigendum / Extension of dates / Clarifications, etc. in respect of this RFP shall be posted only on Punjab Gramin Bank's website www.pgb.org.in or <https://www.tenderwizard.com/PGB> and no separate notification shall be issued in the press. Bidders are therefore requested to regularly visit our website to keep themselves updated in this connection.

(2) If a holiday is declared on any of the dates mentioned in the Bid Schedule, the event concerned shall be conducted on the next working day at the same time specified above and at the same venue unless communicated otherwise.

(3) This RFP document is not transferable.

(4) This RFP document has 51 pages

Common terms of reference / definition

"Bank", "PGB" refers to Punjab Gramin Bank.

"Bidder", refers to the Agency Bank/ Service Provider applying for this RFP and are interested in providing the Cash Management Service to the Bank.

"Document" refers to this RFP document.

"Vendor" is the successful Bidder(s) and to whom notification of award has been given by Bank.

Confidentiality

This document is meant for the specific use by the Company / person(s) interested to participate in the current tendering process. This document in its entirety is subject to Copyright Laws. Punjab Gramin Bank expects the Bidder or any person acting on behalf of the Bidders to strictly adhere to the instructions given in the document and maintain confidentiality of information. The Bidders shall be held responsible for any misuse of information contained in the document in the event that such a circumstance is brought to the notice of the Bank. By downloading/purchasing the document, the interested party is subject to confidentiality clauses.



1. INTRODUCTION

This is a procurement event of PRD Department of Punjab Gramin Bank, Kapurthala. You are requested to read and understand the RFP and subsequent Corrigendum, if any, before submitting Technical Bid

Punjab Gramin Bank (PGB), Head Office, Kapurthala a Regional Rural Bank (sponsored by Punjab National Bank) operates in all the 23 districts of Punjab State. Punjab Gramin Bank is having 456 branches all over Punjab.

Request For Proposal (RFP) is invited from Reputed Agency Bank/ Service Providers for providing Cash Management Services (Delivery & Pickup of Cash) for its various Branches located in the State of Punjab.

PGB shall solicit proposal through a two stage bidding process (comprising of Technical and Financial Bids) from Bidders are invited to submit their proposal in accordance with Request for Proposal (RFP) terms.

2. SCOPE OF WORK

1. To provide Cash management solution for picking and remitting the cash for different 456 Branches of Punjab Gramin Bank which are extended in all 23 Districts of State of Punjab and controlled by our 07 Regional Offices (Further Addition of 15-25 Branches is expected during a Financial Year).
2. Cash management solution means cash funding/collecting by Agency Bank/ Service Provider and all transactions will be routed through account of PGB in Agency Bank/ Service Provider. PGB will maintain credit balance in their account.
3. Agency Bank/ Service Provider will provide on-line system for request indent for collecting /remitting fund to/from Branches.
4. Agency Bank/ Service Provider will provide MIS and their robust process flow through demonstration.
5. The vehicles used for cash van services must be as per the standard set by the RBI vide circular 152 dated 06 April 2018 and MHA guidelines, Gol gazette dated 08 August 2018.

The objective is to ensure that Cash Management Services are managed at a high service levels and in the most cost-effective manner as possible. The Agency Bank/ Service Provider must have the flexibility necessary to respond to PGB's current and changing needs.

PGB's primary objective in conducting this RFP is to facilitate contract with an Agency Bank/ Service Provider who:

- Match the desired covers and contract provisions
- Demonstrate the ability to deliver high quality services at a competitive price

RBI Standards for engaging the Service Provider and its sub-contractors

A. Eligibility Criteria:

1. Bidder should have a Minimum net worth requirement of ₹ 100.00 Crore. The net worth of at least ₹ 100.00 Crore should be maintained at all times.
2. The net worth requirement will come into force with immediate effect for all future outsourcing agreements of the banks. In case of existing agreements, the banks shall ensure that the net worth criteria is met as on March 31, 2024 (Audited Balance Sheet to be submitted) at the time of renewal of agreement.
3. Bidder should have an Robust Online Portal alongwith Reconciliation MIS for Lodging Indent for Cash Delivery

B. Physical / Security Infrastructure:

- i. Minimum fleet size of 200 specifically fabricated cash vans (owned / leased/ on called



- services).
- ii. Cash should be transported only in the owned / leased security cash vans of the Service Provider or its first level sub-contractors. Each cash van should be a specially designed and fabricated Light Commercial Vehicle (LCV) having separate passenger and cash compartments, with a CCTV covering both compartments.
 - iii. The passenger compartment should accommodate two custodians and two armed security guards (gunmen) besides the driver.
 - iv. No cash van should move without armed guards. The gunmen must carry their weapons in a functional condition along with valid gun licenses. The Service Provider or its first level sub-contractor should also furnish the list of its employed gunmen to the police authorities concerned.
 - v. Each cash van should be GPS enabled and monitored live with geo-fencing mapping with the additional indication of the nearest police station in the corridor for emergency.
 - vi. Each cash van should have tubeless tyres, wireless (mobile) communication and hooters. The vans should not follow the same route and timing repeatedly so as to become predictable. Predictable movement on regular routes must be discouraged. Staff should be rotated and assigned only on the day of the trip. With regard to security, additional regulations / guidelines as prescribed by Private Security Agencies (Regulation) Act, 2005, the Government of India and the State Governments from time to time must be adhered to.

Night movement of cash vans should be discouraged. All cash movements should be carried out during daylight. There can be some relaxation in metro and urban areas though depending on the law and order situation specific to the place or the guidelines issued by the local police. If the cash van has to make a night halt, it necessarily has to be in a police station. In case of inter-state movement, changeover of security personnel at the border crossing must be pre-arranged.

Proper documentation including a letter from the remitting bank should be carried invariably in the cash van, at all times, particularly for inter-state movement of currency.

Safe and secure premises of adequate size for cash processing / handling and vaulting. The premises should be under electronic surveillance and monitoring round the clock. Technical specifications of the vault should not be inferior to the minimum standards for Chests prescribed by the Reserve Bank. The vault should be operated only in joint custody and should have colour coded bins for easier storage and retrieval of different types of contents.

All fire safety gadgets should be available and should also be equipped with other standard security systems live CCTV monitoring with recording for at least 90 days, emergency alarm, burglar alarm, hotline with the nearest police station, lighting power backup and interlocking vault entry doors.

Critical information like customer account data should be kept highly secure. Access to the switch server should be restricted to banks. Interfaces where a bank gives access to the service provider or its sub-contractor to the bank's internal server should be limited to relevant information and secured.

Bidder Documents

S. No.	Criteria	Valid Supporting Documents to be submitted along with the proposal
1	Bidder should be a Bank/ Company registered in India since last 5 (Five) years.	Incorporation/ Registration certificate should be furnished as documentary proof or any relevant proof



S. No.	Criteria	Valid Supporting Documents to be submitted along with the proposal
2	No. of Branches in Punjab	Relevant certificate needs to be attached which is valid on date of submission or any relevant proof.
3	No. of currency chest in Punjab	Relevant certificate needs to be attached which is valid on date of submission or any relevant proof
4	Doing CMS in India where the Bidder is successfully implementing/ implemented the relevant CMS module in the Last 3 years	Copy of work order/ PO / Letter from client should be enclosed with proposal or any relevant proof
5	Whether RBI & MHA Guidelines followed.	Relevant certificate needs to be attached which is valid on date of submission or any relevant proof
6	The Applicant should not have been blacklisted / barred / disqualified by any regulator / statutory body in the past 3 years	Self-Declaration (in Annexure IV Self-Declaration)
7	CA certified Balance Sheets (For 2021-22, 2022-23, 2023- 24)	

Note: All eligibility criteria compliance by bidder must be supported by documentary evidence in technical response of the bidder.

Vendor must comply with the above mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer. Photocopies of relevant documents/certificates should be submitted as proof in support of the claims made for each of the above mentioned criteria. The Bank reserves the right to verify/evaluate the claims made by the vendor independently. Any misrepresentation will entail rejection of the offer.

TERMS & CONDITIONS:

- a. The initial term of this Agreement shall be for a period of 12 months for Cash Management Services commencing from the date hereafter termed as "Commencement Date" as mentioned above.
- b. This Agreement shall stand automatically renewed for further terms of 12 months each (Upto 3 Years), unless either Party notifies the other Party in writing its intention not to renew the Agreement at least 90 Business days prior to end of each 12 month's term.
- c. Upon Finalization of the Tender Bank will make a Pilot run of CMS in 1(One) of the regions to identify any potential issues, fine tune strategies, assess feasibility & identify any bottlenecks.

3. INSURANCE:

The Service provide shall cover all the following insurance:

- Cash in transit
- Cash In-service provider's premises
- Cash On Service Provider and Bank Table / Counter
- Inter / Intra City transits

Whereas the service provider shall cover the Fidelity insurance covering all its employees of all designations. The Service provider shall provide a copy of such policy to the Bank. The service provider shall be responsible for claims under fidelity and the claims covered under the cash in transit, errors and omissions etc. The Service provider shall cover all the required comprehensive Insurance covering all the different types of service provided by Service Provider termed under "Currency Management Services ". All the services being provided by Service provider and any new activity to be started shall be covered by the service provider. Bank shall assume that all the required Insurance Measures are in place at all times.



4. BID SUBMISSION PROCESS

Language of the Bid

The Bid prepared by the Bidder, as well as all correspondence and documents relating to the Bid exchanged by the Bidder and Bank shall be written in English language.

Signature

The covering letter must be signed with the Bidder's name and by an Authorized Signatory of the Bidder, who is authorized to commit the Bidder to contractual obligations. All obligations committed by such signatories are liable to be fulfilled by the Bidders who would be selected to carry out the project as per the terms of this RFP.

All the commitments, obligations and responses (all the pages) against this RFP must be signed by the signatory of the Bidder and are enforceable through Agreement which may be signed at the end of the bidding process.

RFP Submission

- i. Bank will not accept delivery of Bid in any manner other than that specified in this document. Bid delivered in any other manner shall be treated as defective, invalid and rejected.
- ii. An authorized signatory of the Bidder shall initial all the pages of the original Bid. The authorization shall be in the form of a written Power of Attorney (refer Annexure V Power of Attorney for signing of application) accompanying the Bid or in any other form demonstrating that the signatory has been dully authorized to sign.
- iii. The Bidders are required to submit soft copies of their Bids electronically on the <https://www.tenderwizard.com/PGB> using valid Digital Signature Certificates.
- iv. Bidders are required to enroll on the <https://www.tenderwizard.com/PGB>.
- v. The Bidders should upload the scanned copies of all relevant certificates, documents etc. on <https://www.tenderwizard.com/PGB> in support of their RFP. The Bidder should sign on all statements, documents etc. uploaded by them owning responsibility for their authenticity. Bids must be submitted online by the last date and time indicated in the "Invitation to Bid".
- vi. Bidders are strongly advised not to wait till the last day for uploading and submitting their bids.
- vii. The bank will have a right to call for the hard copies (after due date of submission) of the <https://www.tenderwizard.com/PGB> portal submission from all the participated bidders. In case of discrepancy between documents uploaded and hard copy submission, documents uploaded on <https://www.tenderwizard.com/PGB> will be treated as final. Hard copy submissions, for which digitally signed soft copy is not uploaded on <https://www.tenderwizard.com/PGB>, would summarily be rejected.
- viii. Bidders are required to submit bids as per the format specified in this document. Submission of the Bids in wrong format will result in the Bid being deemed non-responsive.

The following official(s) of PGB shall be available for any assistance.

Mr. Rakesh Kumar, Officer, Punjab Gramin Bank (Mobile No. 85288-38138)

Ms. Sakshi, Manager, Punjab Gramin Bank (Mobile No. 86996-15884)

The bids shall be uploaded in two parts:

- a. Technical Bid
- b. Financial Bid

All the pages of the proposal including annexures and documentary proofs should be numbered and signed by the authorized signatory.

The proposal should be prepared in English in PDF format

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Documents to be submitted

Technical Bid

Interested and eligible bidders may submit their proposal in the prescribed format (enclosed here) with complete information. The proposal duly filled in, along with all supporting document(s) / information should be submitted to the bank through <https://www.tenderwizard.com/PGB>.

Sr.	Document Description	Submitted (Yes/No)
1	Duly signed and stamped RFP and corrigendum (if any) document along with the APPENDIX – 1 as token of acceptance of terms and conditions of RFP.	
2	Duly filled Annexure I – Bidder Details	
3	Duly filled Annexure – II - Conformity Letter	
4	Duly filled covering letter per Annexure III – Bidder Response Cover Letter	
5	Duly Filled self-declaration as per Annexure IV – Self-Declaration	
6	Duly filled Annexure V – Power of Attorney for signing of application	
7	Duly filled Annexure VI – Eligibility Criteria Compliance along with supporting documents	
8	Duly filled Annexure IX – Outsourced Agency Bank/ Service Provider Additional Information	
9	Duly signed and stamped Annexure XII – Integrity Pact	

Financial Bid

The bidder shall submit the Financial Bid as per the format given in Annexure XI – Financial Bid Format.

The Financial Offer should give all relevant price information as per Annexure XI – Financial Bid Format and should not contradict the Technical Bid document in any manner.

The Price quoted in the Financial Bid shall be Firm & not dependent on any variable factors & should be inclusive of all the costs including Taxes to be charges. No extra payment will be made by PGB other than quoted Price.

5. BID EVALUATION

Opening of RFP

For bids received within the prescribed closing date and time, the Technical Bid will be opened online in the presence of bidders' representatives who choose to attend the opening of the offer on the date and time decided by the Bank as mentioned in this document; any change shall be informed to bidders through <https://www.tenderwizard.com/PGB> / Bank's website/ e-mail to the authorized representative. The representatives of bidders' physically present shall sign a register of attendance.

Only of the bidders, who have been deemed qualified in technical evaluation; Financial Bid will be opened on prospective dates which will be communicated through <https://www.tenderwizard.com/PGB> / Bank Website/ email.

Shortlisting of Bidders

For responses received within the prescribed closing date and time, the Bank will scrutinize the offers received to determine whether they are complete and as per the requirements, and also whether all the required documents, as asked for and is required to evaluate the responses have been submitted, whether the documents have been properly signed, etc.

The Bank may, at its discretion, waive any minor non-conformities or any minor irregularity in the proposal. This shall be binding on all bidders and the Bank reserves the right for such waivers.



Upon receipt of applications (RFP) the same shall be scrutinized and evaluated by the Bank and the Bank will shortlist / select bidders as per requirement and the same shall be communicated to the bidders. The Bank also reserves the right to accept or reject any or all applications without assigning any reason whatsoever.

During pre-qualification and evaluation of the proposals, Bank may, at its discretion, ask respondents for clarifications on their proposal. The respondents are required to respond within the time frame prescribed by PGB.

Respondents are not permitted to modify, substitute or withdraw proposals after its submission.

Financial Bid Evaluation

Technically qualified bidders as per technical evaluation process will participate in Financial Bid opening process. The Bank shall be under no obligation to accept the lowest or any other offer received in response to this tender.

6. TERMS AND CONDITIONS

Period of validity of bids

The process of bid evaluation, approval and subsequent activities may be assumed to take a reasonable amount of time. Therefore, the bids shall remain valid for 1 month (30 Days) from the due date of opening of bids (from Due Date) as prescribed by the Bank for acceptance. A bid valid for a shorter period shall be rejected by the Bank as non-responsive.

Modifications and withdrawal of bids

No bid can be modified/ withdrawn by the bidder, subsequent to the closing date and time for submission of bids.

Clarification of bids

A bidder requiring any clarification on this document may notify the Bank in writing by e-mail at the email address provided in the "RFP Summary Sheet". Bidders shall send the queries only in the prescribed format specified in Annexure VII – Query Format mentioned in the document.

No requests for clarification will be accepted by telephone. Bank shall respond over email or in writing and post online any request for clarification of the RFP document that it receives until the date mentioned in RFP Summary Sheet. Any questions submitted post the clarification submission date shall not be considered by the bank. In no event will the bank be responsible for ensuring that bidder's inquiries have been received by the bank.

Erasures or alterations

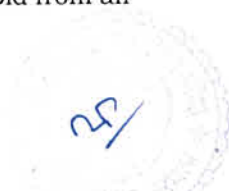
The proposal / documents submitted by the bidder on the <https://www.tenderwizard.com/PGB> would be considered as the official / final submission by the bidder.

The offers containing erasures or alterations will not be considered. There should be no hand-written material, corrections or alterations in the offer. Technical details must be completely filled. No columns of the tender should be left blank. Offers with insufficient information and Offers which do not strictly comply with the stipulations given in this document, are liable for rejection. Correct technical information of the insurance product being offered must be filled in. Filling in of the information using terms such as "OK", "accepted", "noted" may not be acceptable. The bank may treat offers not adhering to these guidelines as unacceptable.

Revised bids

If necessary, the Bank reserves the right to call for revised technical or Financial Bid from all the eligible bidders for the selection as Cash Management Service Provider.

Non-transferable offer



This tender document is not transferable. Only the party to whom it is issued is entitled to submit the offer to the bank.

Confidentiality

The information given in this document is confidential and is for use by the bidder to whom it has been issued. Each party, i.e. the Bank and the bidder, shall treat the other party's information as confidential and will take necessary steps to prevent the disclosure of the other's confidential information to third parties. Both the parties will keep the contents of order/ Agreement confidential, including the price information.

Cost and Currency

The offer must be made in Indian Rupees only.

The total price quoted should be inclusive of applicable duties, levies and charges, GST etc. All costs should be given in Figures and Words. No cost variation will be permitted other than statutory dues (Upward revision of GST will be borne by the Bank and benefit of downward revision of taxes shall be passed by the bidder to the Bank).

The Bidder shall bear all its costs associated with or relating to the preparation and submission of its Bid including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstrations or presentations which may be required by the Bank or any other costs incurred in connection with or relating to its Bid. All such costs and expenses will remain with the Bidder and 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 in preparation or submission of the Bid, regardless of the conduct or outcome of the Bidding Process.

Compliance to Terms and Conditions

It is essential that all the Bidders should agree to all the above-mentioned terms and conditions and they should submit one statement to that effect on the letterhead of the Bidder along with the Technical bid; otherwise the offer shall be rejected.

Applicable law and jurisdiction of court

This RFP shall be governed in accordance with the Laws of India for the time being in force and will be subject to the exclusive jurisdiction of Courts at Kapurthala, Punjab (with the exclusion of all other Courts).

7. ADDITIONAL TERMS AND CONDITIONS

General

Following additional terms and conditions shall apply to the evaluation process:

- a) **Bidder warranties** - By submitting a Response, Bidder represents and warrants to the Bank that, as at the date of submission:
 - i. The Bidder has fully disclosed to the Bank in its Responses all information which could reasonably be regarded as affecting in any way evaluation of the Response.
 - ii. All information contained in the Bidder's Response is true, accurate and complete and not misleading in any way.
 - iii. No litigation, arbitration or administrative proceeding is presently taking place, pending or to the knowledge of the Bidder threatened against or otherwise involving the Bidder which could have an adverse effect on its business, assets or financial condition or upon PGB's reputation if the Response is successful.
 - iv. The Bidder will immediately notify PGB of the occurrence of any event, fact or circumstance which may cause a material adverse effect on the Bidder's business, assets or financial condition, or PGB's reputation or render the Bidder unable to perform its obligations under the Service Level Agreement, if any or have a material adverse effect on the evaluation of the responses by PGB; and

- v. The Bidder has not and will not seek to influence any decisions of PGB during the evaluation process or engage in any uncompetitive behaviour or other practice which may deny legitimate business opportunities to other Bidders.
- b) **Confidentiality** – Bidder must keep confidential any information received from or about PGB as a result of or in connection with the submission of the Response. All information contained in the Response, or in subsequent communications shall be deemed confidential and may be used only in connection with the preparation of Bidder's Response. Unless expressly agreed in writing prior to submissions, Responses are not confidential and may be used by Bank in whole or part. Bank however, will not disclose the information provided by Bidder in a Response other than to its affiliates or to its professional advisors, unless required otherwise by any provisions of law. Additionally, and at any point of the evaluation and selection process, Bank may require the Bidder to execute an NDA if the Bidder has not executed an NDA with Bank previously.
- c) This RFP is not an offer to contract, nor should it be construed as such; it is a definition of specific requirements and an invitation to recipients to submit a responsive proposal addressing such requirements. PGB reserves the right to make no selection and enter into no agreement as a result of this RFP.
- d) It should be understood that your response to this RFP constitutes an offer to do business on the terms stated in your response and that, should a contract be awarded to you, the Bank may, at its option, incorporate all or any part of your response to this RFP in the contract. Bank reserves the right to accept your offer without further discussions and without any additional opportunity for you to amend, supplement or revise your submitted offer.
- e) Financial documents- PGB may request additional financial/business information from the Bidder at its discretion.
- f) Selection criteria- The selection criteria, inquiries, questions or information put forth in the Response are meant to be provided on the aforesaid and established through the details submitted by the bidder in the Technical Bid. Financial bids of those companies which do not meet the evaluation standard, will not be opened and processed further.
- g) Termination/or suspension of evaluation process– Bank reserves the right to suspend or terminate the Bidder evaluation process (in whole or in part) at any time in its absolute discretion and without liability to the Bidder or any third party. Bidders will be notified if any suspension or termination occurs but PGB is not obliged to provide any reasons.
- h) Other Rights - Without limiting its rights under any other clause of this evaluation process or at law, and without liability to the Bidder or any third party, PGB may at any stage of the evaluation process:
- I. Require additional information from a Bidder.
 - II. Change the structure and timing of the evaluation process.
 - III. Terminate further participation in the evaluation process by a Bidder.
 - IV. Negotiate with L1 Bidder.
 - V. Terminate negotiations being conducted with a Bidder.
 - VI. Vary or extend the timetable and evaluation process.
- i) Responsibility for Costs - Bidder is responsible for all costs, expenses or liabilities incurred by them or on their behalf in relation to the evaluation process (including in relation to providing PGB with the response, the revised response or any additional information).
- j) Non-Reliance by Bidder - Bidder, by submitting a Response, acknowledges that:
- i. It does not rely on any information, representation or warranty, whether oral or in writing or arising from other conduct, other than that specified in this RFP or otherwise provided by PGB in writing
 - ii. It has made its own inquiries as to regarding the risks, contingencies and other



circumstances that may have an effect on the Bidder's Response as well as the accuracy, currency or completeness of such information; and

- iii. Information provided in its Responses are based on historical trends does not constitute a representation that such trends will continue into the future or occur again and nothing contained in its Response can be relied upon as a commitment, guarantee or representation regarding future events or performance.
- k) PGB's right to vary- PGB reserves the right to vary any aspect of this evaluation process, RFP without liability to Bidder. Where PGB varies any aspect of this evaluation process or the agreement, shall notify the Bidder of that variation.
- l) Incorporation of Responses into agreement - The successful bidder as concluded by the Bank shall sign a service level agreement. Bank may, at its sole discretion, incorporate any portion of any successful Response of a successful Bidder in to the final service level agreement. PGB may require a successful Bidder to submit, before negotiation of the service level agreement, details of issues which may affect their ability to act as a Bidder.
- m) Precedence of Documents - If there is any inconsistency between the terms of this RFP and any of its appendices, schedules or attachments then, unless the contrary is explicitly stated in this RFP, the terms of the RFP will prevail to the extent of any inconsistency.
- n) Governing Laws & Dispute Resolution-The RFP and selection process shall be governed by and construed in accordance with the laws of India.
- o) In the event that you elect not to respond to this RFP, then the restrictions shall continue to apply to the use or disclosure of the information. Additionally, Bidders must immediately return this document and certify in writing to PGB, that all copies have been deleted in soft copy and destroyed, for hard copy.

Indemnity

a) The bidder (the "Indemnifying Party") undertakes to indemnify bank (the "Indemnified Party") from and against all Losses on account of bodily injury, death or damage to tangible personal property arising in favor of any person, corporation or other entity (including the Indemnified Party) attributable to the Indemnifying Party's negligence or willful default in performance or non-performance under this Agreement. If the Indemnified Party promptly notifies Indemnifying Party in writing of a third-party claim against Indemnified Party that any Service provided by the Indemnifying Party infringes a copyright, trade secret or patents incorporated in India of any third party, Indemnifying Party will defend such claim at its expense and will pay any costs or damages that may be finally awarded against Indemnified Party. Indemnifying Party will indemnify the Indemnified Party, if the claim of infringement is caused by

- i. Indemnifying Party's misuse or modification of the Service.
- ii. An act or omission of the bidder, director/ authorized signatory, its agents, or partners of the firm, proprietor etc. in the performance of the services provided by the bidder.
- iii. Breach of any of the terms of this Request for Proposal or breach of any representation or warranty by the bidder.
- iv. Use of the deliverables and or services provided by the bidder.
- v. Infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfil the scope of the work herein Bidder shall further indemnify the Bank against any loss or damage to the Bank's premises or property, Bank's data, loss of life, etc., due to the acts of the bidder's employees, agents or representatives.

The bidder shall further indemnify the Bank against any loss or damage arising out of loss of data, claims of infringement of third-party copyright, patents, or other intellectual property rights, and third-party claims on the Bank deliverables at all points of time,



b) The indemnities set out in clause 9 (a) shall be subject to the following conditions:

- i. The Indemnified Party, as promptly as practicable, informs the Indemnifying Party in writing of the claim or proceedings and provides all relevant evidence, documentary or otherwise.
- ii. The Indemnified Party shall, at the cost of the Indemnifying Party, give the Indemnifying Party all reasonable assistance in the defence of such claim including reasonable access to all relevant information, documentation and personnel provided that the Indemnified Party may, at its sole cost and expense, reasonably participate, through its attorneys or otherwise, in such defence.
- iii. If the Indemnifying Party does not assume full control over the defence of a claim as provided in this Clause, the Indemnified Party may participate in such defence at its sole cost and expense, and the Indemnified Party will have the right to defend the claim in such manner as it may deem appropriate, and the cost and expense of the Indemnified Party will be recoverable from the Indemnifying Party.
- iv. The Indemnified Party shall not prejudice, pay or accept any proceedings or claim, or compromise any proceedings or claim, without the prior intimation of the Indemnifying Party, provided that such consent shall not be unreasonably withheld.
- v. All settlements of claims subject to indemnification under this Clause will: A. be entered into only with the prior intimation to the Indemnified Party, which consent will not be unreasonably withheld and include an unconditional release to the Indemnified Party from the claimant or plaintiff for all liability in respect of such claim; and B. include any appropriate confidentiality agreement prohibiting disclosure of the terms of such settlement.
- vi. The Indemnified Party shall account to the Indemnifying Party for all awards, settlements, damages and costs (if any) finally awarded in favour of the Indemnified Party which are to be paid to it in connection with any such claim or proceedings.
- vii. The Indemnified Party shall take steps that the Indemnifying Party may reasonably require to mitigate or reduce its loss as a result of such a claim or proceedings.
- viii. In the event that the Indemnifying Party is obligated to indemnify an Indemnified Party pursuant to this Clause, the Indemnifying Party will, upon payment of such indemnity in full, be subrogated to all rights and defences of the Indemnified Party with respect to the claims to which such indemnification relates.

Representation and Warranties

Successful Bidder represents and warrants to the PGB as follows:

- i. It has been duly incorporated in India and is valid as per the existing laws of India.
- ii. It shall not violate any proprietary and/ or intellectual property rights of any third party, including without limitation, confidential relationships, patents, trade secrets, copyright and/or any other proprietary rights.
- iii. The Employees of the successful Bidder shall continue to be its Employees and work under its discretion and shall not claim any employment from PGB by the virtue of providing the services, irrespective of the location of their work. The payment of salary, benefits and all related taxes for the employees of the respective party will be the sole responsibility of that party only.
- iv. Will not contravene any provision of any law, statute, rule or regulation or any order, writ, injunction or decree of any court, governmental instrumentality or Governmental Authority to which it is subject.
- v. The signatory to this agreement has due authority and power in its favour to



execute this Agreement and bind and such authority and power is still valid and subsisting.

- vi. This Agreement constitutes legal, valid and binding obligations of such Party enforceable in accordance with its terms; and
- vii. The execution and delivery of, and the performance of obligations under and in compliance with the provisions of this Agreement will not result in: (i) a violation of any terms and conditions of Articles of Association, Memorandum of Association or any other relevant charter documents of respective party whereby the respective Parties are constituted; or (ii) a breach of, or constitute a default under, any instructions to which it is a party or by which it is bound; or (iii) a violation of any law or regulation in any jurisdiction having the force of law or of any order, judgment or decree of any court or governmental agency or agreement to which it is a party or by which it is bound.
- viii. That the Bidder is not misleading PGB in any way.
- ix. No litigation, arbitration or administrative proceeding is presently taking place, pending or to the knowledge of the successful Bidder threatened against or otherwise involving the successful Bidder which could have an adverse effect on its business, assets or financial condition or upon PGB's reputation.
- x. That the successful Bidder will immediately notify PGB of the occurrence of any event, fact or circumstance which may cause a material adverse effect on the successful Bidder business, assets or financial condition, or PGB's reputation or render the successful Bidder unable to perform its obligations under the agreement, if any or have a material adverse effect on the evaluation of the responses by Bank; and
- xi. The successful Bidder has not and will not seek to influence any decisions of PGB during the evaluation process or engage in any uncompetitive behaviour or other practice which may deny legitimate business opportunities to other successful Bidders.

Non-Disclosure Agreement

As the successful bidder will have access to the data of the Bank, the Bank may require the successful bidder to sign a Non-Disclosure agreement undertaking indemnity for not disclosing or part with any information relating to the Bank and its data to any person or persons or authorities, without written consent of the Bank. Breach of the same will result in cancellation of the agreement apart from other remedies which shall be available to the Bank against the bidder. If the Bank decides, Bidder shall sign non-disclosure agreement within one month of issuing of purchase order failing which Bank will cancel the order and may take appropriate action against the bidder.

Order Cancellation

The bank reserves its right to cancel the order/bid (fully or partially) at any time in the event of work not done per the mutually agreed terms & conditions.

Non-transferable offer

This tender document is not transferable. Only the party to whom it is issued is entitled to submit the offer to the bank.

Blacklisting

If the bidder fails to perform the obligations as per this RFP and the agreed terms of this RFP, or withdraws his/her bid or his/her performance is found to be unsatisfactory by the Bank (Punjab Gramin Bank), the Bank may at its sole discretion blacklist the bidder from participating in any offer by the Bank calling Bids, for a period of 5 years.

Intellectual Property Rights

The name, logo, design and other proprietary rights of the Punjab Gramin Bank (PGB) is solely the property of PGB and in no case the Bidder shall use the same, except for the purposes mentioned under this agreement and exclusively for the PGB only.

Liquidity Damages

If the bidder fails to comply with the terms of the TENDER, the Bank shall, without prejudice to its other remedies available to it, deduct from the any payments due to the bidder, as agreed estimated liquidated damages, a sum upto a maximum of 10% (ten percent) of the payment to be made to agency Bank or Service Provider. In the event of deduction of 10% of the contract, value under this agreement and in event of further compliance failure on the part of the bidder, the bank reserves the right to terminate the contract.

The payment or deduction of such Liquidated Damages shall not relieve the bidder from his obligations to complete its obligations under the Agreement.

The parties agree that the Liquidated Damages set out hereunder are genuine pre-estimate of costs and losses likely to be incurred by the Employer due to a failure to comply with the terms of the TENDER.

Precedence of Documents

If there is any inconsistency between the terms of this RFP and any of its appendices, schedules or attachments then, unless the contrary is explicitly stated in this RFP, the terms of the RFP will prevail to the extent of any inconsistency.

Resolution of disputes and arbitration

The bank and the bidders 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 bidders are unable to resolve the dispute within a reasonable period as deemed fit by the Bank, they shall immediately escalate the dispute to the senior authorized personnel designated by the Bank and bidders respectively. If the parties fail to resolve the dispute within 21 (Twenty-One) days after the commencement of such negotiations, the Bank can:

- a. All disputes or differences arising out of or in connection with the present contract including the one connected with the validity of the present contract or any part thereof, should be settled by bilateral discussions.
- b. Refer the dispute for arbitration, whereby one Arbitrator each shall be appointed by each party and the third Arbitrator (Umpire) shall be appointed by mutual consent of both arbitrators. This third Arbitrator shall preside over the Arbitration proceedings.
- c. Within thirty (30) days of the receipt of the said notice, the arbitrators shall be appointed in writing.
- d. The Arbitrators shall have its seat in Kapurthala, Punjab or such other place in India as may be mutually agreed to between the parties.
- e. The arbitration proceedings shall be conducted under the Indian Arbitration and Conciliation Act, 1996 and the award of such Arbitration Tribunal shall be enforceable in Indian Courts only.
- f. Each party shall bear its own cost of preparing and presenting its case. The cost of arbitration including the fees and expenses shall be shared equally by the parties, unless otherwise awarded by the arbitrator.

The parties shall continue to perform their respective obligations under this contract during the pendency of the arbitration proceedings except in so far as such obligations are the subject matter of the said arbitration proceedings.



DETAILS OF BRANCHES

SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
1	Jaintipur	Vpo: Jaintipur, Teh & Distt Amritsar	Amritsar	143502
2	Shivala Colony Amritsar	180 Shivala Colony Amritsar, Teh & Distt Amritsar 143001	Amritsar	143001
3	Amritsar	Zila Parishad Complex, Court Road , Amritsar 143001	Amritsar	143001
4	Akash Avenue Amritsar	Fatehgarh Churian Road, Nai Abadi , Akash Avenue, Near Bye Pass Teh & Distt Amritsar	Amritsar	143001
5	Chogawan	Attari Road , Near Post Office, Vpo Chogawan, Teh Lopoke, Distt Amritsar	Amritsar	143109
6	Beas	Gt Road Beas, Teh Baba Bakala, Distt Amritsar	Amritsar	143201
7	Verka	Batala Road, Near Police Station Verka, Teh & Dist Amritsar	Amritsar	143501
8	Gharinda	Adda Gharinda, Attari Road , Vpo Gharinda, Teh & Distt Amritsar	Amritsar	143107
9	Buttar	Vpo Buttar, Teh Baba Bakala, Distt Amritsar	Amritsar	143205
10	Jhander	Vpo Jhander, Via Chetanpura, Teh Ajnala, Distt Amritsar	Amritsar	143606
11	Othian	Vpo Othian, Teh Ajnala, Distt Amritsar 1	Amritsar	143102
12	Amritsar Daburji	Gt Road Daburji, Jalandhar Road Amritsar, Teh & Distt Amritsar 143001	Amritsar	143001
13	Attari (Amritsar)	Vpo Attari, Gt Road, Teh & Distt Amritsar	Amritsar	143108
14	Fatehgarh Churian	Camp At Batala Road, Fatehgarh Churian, Teh Batala, Distt Gurdaspur	Gurdaspur	143602
15	Nijarpura	Vill Nijerpura, Po Meharbanpura, Teh & Distt Amritsar	Amritsar	143115
16	Rayya	Gt Road Rayya, Teh Baba Bakala, Distt Amritsar	Amritsar	143112
17	Saidpur	Vill Saidpur, Po Battike, Teh Baba Bakala, Distt Amritsar	Amritsar	143116
18	Tahli Sahib	Adda Tahli Sahib, Po Sialka, Teh Baba Bakala, Distt Amritsar	Amritsar	143119
19	Maanawala	Gt Road Adda Manawala, Vpo Manawala, Teh & Distt Amritsar	Amritsar	143115
20	Majitha	Old Bus Stand, Vpo Majitha, Teh & Distt Amritsar	Amritsar	143601
21	Thoba	Vpo Thoba, Teh Ajnala, Distt Amritsar	Amritsar	143103
22	Harsa Chhinna	Adda Kukranwala, Vpo Harsa Chhina, Teh Ajnala, Distt Amritsar 143101	Amritsar	143101
23	Ajnala	Fatehgarh Churian Road, Teh Ajnala, Distt Amritsar	Amritsar	143102
24	Bhakna	Vpo Bhakna, Via Khuassa, Teh & Distt Amritsar	Amritsar	143107
25	Bohrhu	Adda Bohru Pul, Mandiala Road, Vpo Bohru, Teh & Distt Amritsar	Amritsar	143009



SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
27	Khazala	Vill Khazala, Po Tarsika, Teh Baba Bakala, Distt Amritsar	Amritsar	143116
28	Bowli	Vpo Wadala Bhattwind, Teh & Distt Amritsar	Amritsar	145105
29	Dharar	Vpo Dharar, Teh & Distt Amritsar	Amritsar	143115
30	Batala Umarpura	Adda Umarpurabatala, Teh Batala, Distt Gurdaspur143505	Gurdaspur	143505
31	Batala Aliwal Rd	Aliwal Road Batala, Teh Batala, Distt Gurdaspur	Gurdaspur	143505
32	Kalanaur	Vpo Kalanaur, Teh & Distt Gurdaspur	Gurdaspur	143511
33	Ghoman	Vpo Ghuman, Teh Batala, Distt Gurdaspur	Gurdaspur	143514
34	Kotli Surat Malhi	Vpo Kotli Surat Malhi, Near Dhianpur, Teh Dera Baba Nanak, Distt Gurdaspur	Gurdaspur	143605
35	Gahlari	Vpo Gahlri, Via Dorangla, Teh & Distt Gurdaspur143526	Gurdaspur	143526
36	Gurdaspur	Jail Road Gurdaspur, Teh & Distt Gurdaspur	Gurdaspur	143521
37	Kot Mohan Lal	Adda Jaura Chittran, Po Jaura Chittran, Teh & Distt Gurdaspur	Gurdaspur	143520
38	Dhandoi	Vpo Dhandoi, Teh Batala, Distt Gurdaspur	Gurdaspur	143505
39	Batala Hathi Gate	Hathi Gate Batala, Teh Batala , Distt Gurdaspur	Gurdaspur	143505
40	Dinanagar	Gt Road Dinanagar, Teh & Distt Gurdaspur	Gurdaspur	143531
41	Halla Mor	Vpo Halla Mor, Teh & Distt Gurdaspur	Gurdaspur	143521
42	Purana Shalla	Vpo Purana Shalla, Teh & Distt Gurdaspur143530	Gurdaspur	143530
43	N M Singh	Vpo Naushera Maja Singh, Teh & Distt Gurdaspur	Gurdaspur	143518
44	Shri Hargobindpur	Vpo Shri Hargobindpur, Teh Batala, Distt Gurdaspur	Gurdaspur	143515
45	Warsola	Vill Warsola, Po Chor Sidhwan , Teh & Distt Gurdaspur	Gurdaspur	143521
46	Kahnuwan	Vpo Kahnuwan, Teh & Distt Gurdaspur	Gurdaspur	143528
47	Bhaini Mian Khan	Vpo Bhaini Mian Khan Teh & Distt Gurdaspur	Gurdaspur	143517
48	Ammonangal	Adda Ammonangal, Po Choudriwal, Teh Batala, Distt Gurdaspur	Gurdaspur	143505
49	Behrampur	Vpo Behrampur, Teh & Distt Gurdaspur	Gurdaspur	143532
50	Ghanieke Bangar	Vpo Ghanie Ke Bangar, Teh Batala Distt Gurdaspur	Gurdaspur	143513
51	Kila Lal Singh	Vpo Qila Lal Singh, Teh Batala, Distt Gurdaspur	Gurdaspur	143505



SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
53	Awankha	Vpo Awankha, Dinanagar To Behrampur Road, Teh & Distt Gurdaspur	Gurdaspur	143531
54	Dalla (Gurdaspur)	Vpo Dalla, Opposite Gurudwara Sahib, Teh & Distt Gurdaspur	Gurdaspur	143516
55	Bhandal	Vpo Bhandal, Teh & Distt Gurdaspur	Gurdaspur	143511
56	Talibpur	Vop Talibpur Pandori, Teh & Distt Gurdaspur	Gurdaspur	143531
57	Pakhoke	Vill Pakhoke, Po Dera Baba Nanak, Teh Batala, Distt Gurdaspur	Gurdaspur	143604
58	Jhabkara	Vpo Jhabkra, Teh & Distt Gurdaspur	Gurdaspur	143525
59	Uchoke Khurd	Vpo Uchoke Khurd, Block Tarsika, Teh Baba Bakala, Distt Amritsar	Amritsar	143114
60	Bankhandi	Vpo Bankhandi, Via Manawan, Teh & Distt Moga	Moga	152028
61	Dharamkot	Near Bus Stand, Rajindra Road, Teh Dharamkot, Distt Moga	Moga	142042
62	Moga	Suraj Nagar, Zira Road, Teh & Distt Moga	Bathinda	142006
63	Bagha Purana	Kotkapura Road Baghapurana, Distt Moga	Moga	142038
64	Smalsar	Kotkapura Road, Vpo Smalsar, Teh Baghapurana, Distt Moga	Moga	142049
65	Dalla (Moga)	Barnala Road, Vpo Dala, Teh & Distt Moga	Bathinda	142011
66	Charik	Vpo Charik, Moga Road, Teh & Distt Moga	Bathinda	142001
67	Fathegarh Kortona	Vpo Fatehgarh Korotona, Teh Dharamkot, Distt Moga	Moga	142042
68	Bilaspur	Vpo Bilaspur, Moga Barnala Road, Distt Moga	Moga	142039
69	Malha Kalan	Vpo Mahla Kalan, Teh Baghapurana, Distt Moga	Moga	142038
70	Gholia Kalan	Vpo Gohlian Kalan, Teh Baghapurana, Distt Moga	Moga	142038
71	Bughipura	Vpo Bughipura, Teh & Distt Moga	Bathinda	142011
72	Singhwala	Vpo Singhwala, Teh & Distt Moga	Bathinda	142001
73	Sekha Kalan	Vpo Sekha Kalan, Teh Baghapurana, Distt Moga	Moga	142049
74	Tharaj	Vpo Tharaj, Teh Baghapurana, Distt Moga	Moga	142057
75	Rajeina	Vpo Rajeana, Teh Baghapurana, Distt Moga	Moga	142058
76	Sangatpura	Vpo Sangatpura, Teh Baghapurana, Distt Moga	Moga	142057
77	Himmatpura	Vpo Himmatpura, Distt Moga	Moga	142039
78	Raunta	Vpo Raunta, Teh Nihal Singh Wala, Distt Moga	Moga	142045

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SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
79	Wander	Vpo Wander, Teh Baghapurana, Distt Moga	Moga	151208
80	Bathinda	Grain Market, Near Punjab & Sind Bank, Bathinda	Bathinda	151005
81	Kararwala	Vpo Kararwala, Teh Rampura Phul, Distt Bathinda	Bathinda	151103
82	Jethuke	Vpo Jethuke, Teh Rampura Phul, Distt Bathinda	Bathinda	151103
83	Sivian	Vpo Sivian, Teh & Distt Bathinda	Bathinda	151002
84	Kotha Guru Ka	Vpo Kotha Guru Ka, Teh & Distt Bathinda	Bathinda	151206
85	Lal Singh Basti	Lal Singh Basti, Street No 23, Ward 39, Bathinda	Bathinda	151001
86	Mehta	Vpo Mehta, Teh & Distt Bathinda	Bathinda	151001
87	Jeeda	Vpo Jeeda, Near Bus Stand, Teh Goniana Mandi, Distt Bathinda 151201	Bathinda	151201
88	Dhudi	Vpo Dhudi, Teh & Distt Faridkot	Faridkot	151203
89	Pakhi Kalan	Vpo Pakhi Kalan, Teh & Distt Faridkot	Faridkot	151203
90	Faridkot	Mall Road Faridkot 151203	Faridkot	151203
91	Daggo Romana	Vpo Daggo Romana, Teh & Distt Faridkot	Faridkot	151203
92	Kotkapura	Gurudwara Bazar, Kotkapura, Distt Faridkot	Faridkot	151204
93	Bfps Faridkot	Baba Farid Public School, Faridkot	Faridkot	151203
94	Surghuri	Vill Surghuri, Po Kasambhatti, Distt Faridkot	Faridkot	151202
95	Phaphre Bhai Ke	Vpo Phaphre Bhai Ke, Teh & Distt Mansa	Mansa	151502
96	Bhame Kalan	Vpo Bhamme Kalan, Teh & Distt Mansa	Mansa	151505
97	Musa	Vpo Musa, Teh & Distt Mansa	Mansa	151508
98	Ubha	Vpo Ubha, Teh & Distt Mansa	Mansa	151508
99	Budhlada	Pnb Road, Patel Marg Budhlada, Distt Mansa	Mansa	151502
100	Sardulgarh	Sardulgarh, Teh & Distt Mansa	Mansa	151507
101	Bareta	Bareta, Teh Budhlada, Distt Mansa	Mansa	151501
102	Mansa	Jawahar Ke Road, Mansa	Mansa	151505
103	Banawala	Vpo Banawala, Teh & Distt Mansa	Mansa	151302
104	Datewas	Vpo Datewas, Teh Budhlada, Distt Mansa	Mansa	151502
105	Matti	Vpo Matti, Teh & Distt Mansa	Mansa	151504
106	Sadda Singh Wala	Vpo Sadda Singh Wala, Teh & Distt Mansa	Mansa	151507
107	Ahlpur	Vpo Ahlpur, Near Bus Stand, Teh & Distt Mansa	Mansa	151508
108	Langiana Nawan	Vpo Langiana Nawan, Teh & Distt Moga	Moga	142038



SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
109	Mahabhadar	Vpo Mahabadhar, Teh & Distt Sri Muktsar Sahib	Sri Muktsar Sahib	152032
110	Malhan	Vpo Malhan, Te & Distt Sri Muktsar Sahib	Sri Muktsar Sahib	152031
111	Aulakh	Vpo Aulakh, Teh Malout, Distt Sri Muktsar Sahib	Sri Muktsar Sahib	152112
112	Gidderbaha	Gidderbaha, Kot Bhai, Distt Sri Muktsar Sahib	Sri Muktsar Sahib	152101
113	Kabarwala	Vpo Kabarwala, Teh Malout, Distt Sri Muktsar Sahib	Sri Muktsar Sahib	151210
114	Kilianwali	Mandi Killianwali, Teh & Distt Sri Muktsar Sahib	Sri Muktsar Sahib	151211
115	Mehna	Vpo Mehna, Teh Lambi, Distt Sri Muktsar Sahib	Sri Muktsar Sahib	152113
116	Malout	Tikoni Chowk Malout, Distt Sri Muktsar Sahib	Sri Muktsar Sahib	152107
117	Sri Muktsar Sahib	Near Chahal Palace, Sri Muktsar Sahib	Sri Muktsar Sahib	152026
118	Chhattiana	Vpo Chhattiana, Teh Gidderbaha, Distt Sri Muktsar Sahib	Sri Muktsar Sahib	152031
119	Bhikhiwind	Amritsar Road, Opp Sandhu Hospital, Bhikhiwind, Teh Patti, Distt Tarntaran143303	Tarn Taran	143303
120	Patti	Kulla Road Patti, Teh Patti, Distt Tarn Taran	Tarn Taran	143416
121	Kot Budha	Opp Patrol Pump, Vpo Kot Budha, Teh Patti, Distt Tarntaran	Tarn Taran	143416
122	Dhota	Vairowal Road, Vill Dhotan, Po Chak Kara Khan, Teh Khadoor Sahib, Distt Tarn Taran	Tarn Taran	143112
123	Harike	Vpo Harike Pattan, Patti Road, Teh Patti, Distt Tarn Taran	Tarn Taran	143412
124	Kirtowal	Patti Road, Vpo Kirtowal, Teh Patti, Distt Tarn Taran	Tarn Taran	143412
125	Khadoor Sahib	Camp At Near Tehsil Complex, Khadoor Sahib, Distt Tarn Taran	Tarn Taran	143117
126	Tarn Taran	Habal Road, Noordi Adda, Tarn Taran	Tarn Taran	143401
127	Amarkot	Vpo Amarkot, Via Khemkarn, Teh Patti, Distt Tarntaran	Tarn Taran	143419
128	Gago Bua	Adda Gagobua, Bhikhiwind Road, Vpo Malluwal, Teh & Distt Tarn Taran	Tarn Taran	143302
129	Valtoha	Vpo Valtoha Main Chowk, Teh & Distt Tarn Taran	Tarn Taran	143416
130	Takhtu Chak	Vairowal Road, Vpo Takhtu Chak, Teh Khadoor Sahib, Distt Tarn Taran	Tarn Taran	143117
131	Jeobala	Vpo Jeobala, Teh & Distt Tarn Taran	Tarn Taran	143302
132	Sheron	Vpo Sheron, Teh & Distt Tarn Taran	Tarn Taran	143411
133	Jhabal	Vpo Jhabal, Bhikhiwind Road, Teh & Distt Tarn Taran	Tarn Taran	143301



SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
134	Dera Sahib	Adda Dera Sahib, Teh & Distt Tarn Taran	Tarn Taran	143411
135	Chak Sukar	Vill Chak Sukar, Po Jalalabad, Teh Jalalabad, Distt Fazilka	Fazilka	152024
136	Chuggatewala	Vpo Chuggatewala, Block Ghall Khurd, Teh & Distt Ferozpur	Ferozpur	152002
137	Ferozpur City	Malwal Road, Near Punjab And Sindh Bank, Ferozpur City	Ferozpur	152002
138	Guru Har Sahai	Old Graim Market, Guru Har Sahai, Distt Ferozpur	Ferozpur	152022
139	Jalalabad	Opp Market Committee Office, Graim Market Jalalabad, Distt Fazilka	Fazilka	152024
140	Jhok Hari Har	Vpo Jhoke Hari Har, Teh & Distt Ferozpur	Ferozpur	152003
141	Jiwan Arian	Vpo Jiwan Arian, Via Jalalabad, Teh Guru Har Sahai, Distt Ferozpur	Ferozpur	152024
142	Khai PHEME Ki	Vpo Khai PHEME Ki, Teh & Distt Ferozpur	Ferozpur	152003
143	Kulgarhi	Vpo Kulgarhi, Block Ghall Khurd, Teh & Distt Ferozpur	Ferozpur	142052
144	Makhu	Railway Road Makhu, Teh Zira, Distt Ferozpur	Ferozpur	142044
145	Malwal Qadim	Vill Malwal Qadim, Po Bazidpur, Teh & Distt Ferozpur	Ferozpur	152001
146	Pindi	Vpo Pindi, Teh Guru Har Sahai, Distt Ferozpur	Ferozpur	152022
147	Pir Mohammad	Vpo Pir Mohammad, Makhu Moga Road, Teh Zira, Distt Ferozpur	Ferozpur	142044
148	Sayianwala	Vpo Sayianwala, Faridkot Road, Teh & Distt Ferozpur	Ferozpur	152004
149	Shahzadi	Vpo Shahzadi, Via Firozshah, Teh & Distt Ferozpur	Ferozpur	142052
150	Bandiwala	Vill Bandiwala, Po Sabuwala, Teh & Distt Fazilka	Fazilka	152123
151	Dharampura	Vpo Dharampura, Teh Khuian Sarwar, Distt Fazilka	Fazilka	152116
152	Dotarianwali	Vpo Dotarianwali, Teh Abohar, Distt Fazilka	Fazilka	152116
153	Jandwala Mira Sangla	Vpo Jandwala Mira Sangla, Via Hindumalkot, Teh & Distt Fazilka	Fazilka	152126
154	Kandhwala Amarkot	Vpo Kandhwala Amarkot, Teh Abohar, Distt Fazilka	Fazilka	152116
155	Koharianwali	Vpo Koharianwali, Teh & Distt Fazilka	Fazilka	152122
156	Malookpur	Vpo Malookpur, Abohar Malout Road, Teh Abohar, Distt Fazilka	Fazilka	152117
157	Tahliwala Bodla	Vpo Tahliwala Bodla, Teh Arniwala Shekh Subhan, Distt Fazilka	Fazilka	152124
158	Zira	Ferozpur Road Zira, Distt Ferozpur	Ferozpur	142047



SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
159	Attari (Ferozpur)	Vill Attari, Po Mahalam, Mallanwala Road, Teh & Distt Ferozpur	Ferozpur	152002
160	Abohar	Jain Nagar Road, Abohar, Distt Fazilka	Fazilka	152116
161	Killianwali	Vpo Killianwali, Teh Abohar, Distt Fazilka	Fazilka	152216
162	Sitto Gunno	Vpo Sitto Gunno, Teh Abohar, Distt Fazilka	Fazilka	152116
163	Fazilka	Gaushala Road, Opp Gaushala, Fazilka	Fazilka	152123
164	Talwandi Bhai	Vpo Talwandi Bhai, Teh & Distt Ferozpur	Ferozpur	142050
165	Fatehgarh Sabrah	Vpo Fatehgarh Sabhran, Teh Zira, Distt Ferozpur	Ferozpur	142044
166	Jandwala Hanmanta	Vpo Jandwala Hanmanta, Opp Panchayat Ghar, Teh Abohar, Distt Fazilka	Fazilka	152132
167	Arifke	Vpo Arifke, Near Gurudwara, Teh & Distt Ferozpur	Ferozpur	152021
168	Bazidpur	Vpo Bazidpur, Teh & Distt Ferozpur	Ferozpur	142045
169	Sappanwali	Vill Sappanwali, Near Dharamshalla, Teh Abohar, Distt Fazilka	Fazilka	152128
170	Burj Mohar	Fazilka Road, Burj Mohar Colony, Po Burj Mohar, Teh & Distt Fazilka	Fazilka	152116
171	Diwan Khera	Vpo Diwan Khera, Teh Abohar, Distt Fazilka	Fazilka	152128
172	Kohlian	Adda Kohlian, Po Narot Jaimal Singh, Teh & Distt Pathankot	Pathankot	145025
173	Malikpur	Adda Malikpur, Teh & Distt Pathankot	Pathankot	145025
174	Bhatwan	Vpo Bhatwan, Teh Dhar Kalan, Ditt Pathankot	Pathankot	145022
175	Dunera	Vpo Dunera, Teh Dhar Kalan, Distt Pathankot	Pathankot	145022
176	Ferozpur Kalan	Vpo Ferozpur Kalan, Teh & Distt Pathankot	Pathankot	145023
177	Kanwan	Vill Kanwan, Po Parmananad, Teh & Distt Pathankot143534	Pathankot	143534
178	Pangoli Chowk Pathankot	Vill Pangoli, Po Pathankot, Teh & Distt Pathankot	Pathankot	145001
179	Pathankot Kc	Khanpur Chowk Pathankot, Teh & Distt Pathankot	Pathankot	145001
180	Mirthal	Vpo Mirthal, Teh & Distt Pathankot	Pathankot	145101
181	N N Banda	Camp At Aima Changa, Vpo Naushera Nal Banda, Teh & Distt Pathankot	Pathankot	145025
182	Sarna	Gt Road Sarna, Teh & Distt Pathankot	Pathankot	145025
183	Taragarh	Vpo Taragarh, Teh & Distt Pathankot	Pathankot	143534
184	Gharota	Vpo Gharota, Teh & Distt Pathankot	Pathankot	143533
185	Nangal Bhur	Vpo Nangal Bhur, Teh & Distt Pathankot	Pathankot	145101

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SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
186	Bani Lodhi	Vill Bani Lodhi, Po Sunder Chak, Teh & Distt Pathankot	Pathankot	145025
187	Achalpur	Vill Achalpur, Po Bhawanipur, Teh Garhshankar, Distt Hoshiarpur	Hoshiarpur	144523
188	Ambala Jattan	Vpo Ambala Jattan, Teh Dasuya, Distt Hoshiarpur	Hoshiarpur	144207
189	Amroh	Vpo Amroh, Block Talwara, Teh Mukerian, Distt Hoshiarpur	Hoshiarpur	144224
190	Badla	Vpo Badla, Teh Dasuya, Distt Hoshirpur	Hoshiarpur	144205
191	Baghpur	Vpo Baghpur, Teh & Distt Hoshiarpur	Hoshiarpur	146001
192	Bassi Hasat Khan	Vill Bassi Hast Khan, Po Bahadurpur Bahian, Teh & Distt Hoshiarpur	Hoshiarpur	146102
193	Binewal	Vpo Binewal, Adda Jhungian, Teh Garhshankar, Distt Hoshiarpur	Hoshiarpur	144523
194	Bringli	Vpo Bringli, Block Talwara, Teh Mukerian, Distt Hoshiarpur 144224	Hoshiarpur	144224
195	Chohal	Vpo Chohal, Near Jct Colony, Chintpurni Road, Distt Hoshiarpur	Hoshiarpur	146024
196	Hardokhund Pur	Vpo Hardokhundpur, Teh Mukerian, Distt Hoshiarpur	Hoshiarpur	144305
197	Harsa Mansar	Vpo Harsamansar, Teh Mukerian, Distt Hoshiarpur	Hoshiarpur	144306
198	Hoshiarpur	177 R Model Town, Near Roshan Ground, Hoshiarpur 146001	Hoshiarpur	146001
199	Jandoli	Vpo Jandoli, Teh Garhshankar, Distt Hoshiarpur	Hoshiarpur	146102
200	Kharkan	Vpo Kharkan, Teh & Distt Hoshiarpur	Hoshiarpur	146110
201	Lachowal	Vpo Lachowal, Teh & Distt Hoshiarpur	Hoshiarpur	146001
202	Manakdheri	Vpo Manak Dheri, Teh Dasuya, Distt Hoshiarpur	Hoshiarpur	144203
203	Mehangrowal	Vpo Mehangrewal, Teh & Distt Hoshiarpur	Hoshiarpur	146024
204	Nangal Bihalan	Vpo Nangal Bihalan, Teh Mukerain, Distt Hoshiarpur	Hoshiarpur	144205
205	Passi Kandi	Vpo Passi Kandi, Teh Dasuya, Distt Hoshirpur	Hoshiarpur	144205
206	Pandori Mail	Adda Dosarka, Vpo Dhade Fateh Singh, Teh & Distt Hoshiarpur	Hoshiarpur	146113
207	Sarhala Kalan	Vpo Sarhala Kalan, Teh Garh Shankar, Distt Hoshiarpur	Hoshiarpur	146108
208	Sansarpur Makowal	Vpo Sansarpur Makowal, Teh Dasuya, Distt Hoshiarpur	Hoshiarpur	144213
209	Garhshankar	Near Lic Office, Hoshiarpur Road Gharshankar, Distt Hoshiarpur	Hoshiarpur	144527
210	Rajpur Bhaian	Vpo Rajpur Bhaian, Teh & Distt Hoshiarpur	Hoshiarpur	146112
211	Kahlwan	Vill Kahlwan, Po Alampur, Via Miani, Distt Hoshairpur	Hoshiarpur	144202

SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
212	Naushera Pattan	Vpo Naushera Pattan, Gurdaspur Road, Teh Mukerian, Distt Hoshiarpur	Hoshiarpur	144211
213	Budho Barkat	Vill Budho Barkat, Po Changla, Teh Dasuya, Distt Hoshiarpur	Hoshiarpur	144205
214	Dhoot Kalan	Vpo Dhoot Kalan, Teh & Distt Hoshairpur	Hoshiarpur	144210
215	Rampur Bilon	Vpo Rampur Bilon, Teh Garhshankar, Distt Hoshiarpur	Hoshiarpur	144528
216	Bhaddi	Vpo Bhaddi, Teh Balachaur, Distt Nawanshahar	Shahid Bhagat Singh Nagar	144521
217	Bichhauri	Vpo Bichhauri, Via Mehindpur, Teh Balachaur, Distt Nawanshahar	Shahid Bhagat Singh Nagar	144525
218	Nawanshehar	Chandigarh Road, Near Ks Plaza, Nawanshahar144514	Shahid Bhagat Singh Nagar	144514
219	Behram	Vpo Behram, Teh Banga, Distt Nawanshahar	Shahid Bhagat Singh Nagar	144504
220	Banga	Garhshankar Road, Near Garhshankar Chowk, Banga, Distt Nawanshahar	Shahid Bhagat Singh Nagar	144505
221	Rahon	Machiwara Chowk, Rahon , Distt Nawanshahar	Shahid Bhagat Singh Nagar	144517
222	Bakhlaur	Adda Bakhlaur, (Mallo Majra) , Teh & Distt Nawanshahr	Shahid Bhagat Singh Nagar	144029
223	Kathgarh	Vpo Kathgarh, Teh & Distt Nawanshahar	Shahid Bhagat Singh Nagar	144522
224	Tharial	Vill Tharial, Po Madhopur, Distt Pathankot	Pathankot	145024
225	Fatehpur	Vill Fatehpur, Po Narot Jaimal Singh, Teh & Distt Pathankot	Pathankot	145026
226	Tanda	Old Gt Road, Near Tanda Pulli, Teh Dasuya, Distt Hoshiarpur144203	Hoshiarpur	144203
227	Aima Mangat	Vill Aima Mangat, Po Umerpura, Teh Mukerian, Distt Hoshiarpur	Hoshiarpur	144214
228	Bhushan	Vill Bhushan, Po Safdarpur, Teh Dasuya, Distt Hoshiarpur	Hoshiarpur	144205
229	Randhawa	Vill Randhawa, Po Panwan, Teh Dasuya, Distt Hoshiarpur144205	Hoshiarpur	144205
230	Sango Katrala	Vpo Sango Katrala, Teh Mukerian, Distt Hoshiarpur	Hoshiarpur	144211
231	Pulpukhta	Vill Pulpukhta, Po Miani, Teh Dasuya, Distt Hoshiarpur	Hoshiarpur	144202
232	Pajodeota	Vpo Pajodeota, Teh Dasuya, Distt Hoshiarpur146115	Hoshiarpur	146115
233	Nathupur	Vpo Nathupur, Teh Dasuya, Distt Hoshairpur	Hoshiarpur	144202
234	Khadiala Sainian	Vpo Khadiala Sainian, Distt Hoshiarpur	Hoshiarpur	146113
235	Bora	Vpo Bora, Teh Garhshankar, Distt Hoshiarpur	Hoshiarpur	144527



SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
236	Bajaj	Bhogpur Road, Vill Bajaj, Po Boparai, Teh Bholath, Distt Kapurthala	Kapurthala	144622
237	Begowal	Bholath Chowk, Vpo Begowal, Block Nadala, Teh Bholath, Distt Kapurthala	Kapurthala	144621
238	Bholath	Nadala Road, Vpo Bholath, Teh Bholath, Distt Kapurthala	Kapurthala	144622
239	Bhulla Rai	Vpo Bhulla Rai, Teh Phagwara, Distt Kapurthala	Kapurthala	144401
240	Dalla (Kapurthala)	Vill Dalla, Po Sultanpur Lodhi, Teh Sultanpur Lodhi, Distt Kapurthala	Kapurthala	144026
241	Dhilwan	Main Bazar, Vpo Dhilwan, Teh Dhilwan, Distt Kapurthala	Kapurthala	144804
242	Hamira	Vpo Hamira, Teh & Distt Kapurthala	Kapurthala	144802
243	Ibban	Vpo Ibban, Kapurthala Jalandhar Road, Teh & Distt Kapurthala	Kapurthala	144601
244	Jagatpur Jattan	Vpo Jagatpur Jattan, Teh Phagwara, Distt Kapurthala	Kapurthala	144402
245	Kala Sanghian	Vpo Kala Sanghian, Kapurthala Road, Teh & Distt Kapurthala	Kapurthala	144623
246	Kapurthala	Markfed Road Kapurthala	Kapurthala	144601
247	Khallu	Vpo Khallu, Teh & Distt Kapurthala	Kapurthala	144628
248	Khanpur	Vill Khanpur, Po Fattu Dyinga, Teh & Distt Kapurthala	Kapurthala	144601
249	Lakhpur	Vpo Lakhpur, Teh Phagwara, Distt Kapurthala	Kapurthala	144401
250	Mansoorwal Dona	Vpo Mansoorwal Dona, Teh & Distt Kapurthala	Kapurthala	144601
251	Nadala	Vpo Nadala, Begowal Road, Teh Bholath, Distt Kapurthala	Kapurthala	144624
252	Nangal Lubana	Vpo Nangal Lubana, Block Nadala, Teh Bholath, Distt Kapurthala	Kapurthala	144631
253	Paramjitpur	Vpo Paramjitpur, Teh Sultanpur Lodhi, Distt Kapurthala	Kapurthala	144626
254	Phagwara	Hadiawad Road Satnampura, Phagwara, Teh Kapurthala	Kapurthala	144402
255	Sultanpur Lodhi	Old Octroi Road, Opp Sd College, Sultanpur Lodhi, Distt Kapurthala	Kapurthala	144626
256	Wadala Kalan	Kapurthala Jalandhar Road, Vpo Wadala Kalan, Teh & Distt Kapurthala	Kapurthala	144601
257	Banga Road Phagwara	Banga Road, Near Basra Palace Phagwara, Distt Kapurthala	Kapurthala	144401
258	Nangal Majja	Vpo Nangal Majja, Teh Phagwara, Distt Kapurthala	Kapurthala	144403
259	Bhullana	Opp. Rail Coach Factory, Vpo Bhullana, Teh & Distt Kapurthala	Kapurthala	144620
260	Khiranwali	Vpo Khiranwali, Teh & Distt Kapurthala	Kapurthala	144601



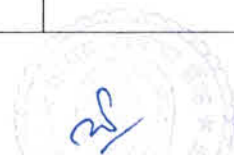
SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
261	Nawan Thatha	Vpo Nawan Thatha, Teh Sultanpur Lodhi, Distt Kapurthala	Kapurthala	144628
262	Nathu Chahal	Vpo Nathu Chahal, Teh & Distt Kapurthala	Kapurthala	144601
263	Ibrahimwal	Vpo Ibrahimwal, Teh Bholath, Distt Kapurthala	Kapurthala	144819
264	Bhano Langa	Near Hp Patrol Pump, Adda Bhano Langa, Teh & Distt Kapurthala	Kapurthala	144620
265	Bhadas	Vpo Bhadas, Teh Bholath, Distt Kapurthala	Kapurthala	144621
266	Bhogpur	Adampur Road Bhogpur, Distt Jalandhar	Jalandhar	144201
267	Jandu Singha	Vpo Jandu Singha, Teh & Distt Jalandhar	Jalandhar	144025
268	Jalandhar	15 B , Link Road, Jalandhar City	Jalandhar	144001
269	Adampur	Backside Bikaner Sweets, Adampur, Distt Jalandhar	Jalandhar	144102
270	Nakodar	Nurmehal Road Nakodar, Teh Nakodar , Distt Jalandhar 144040	Jalandhar	144040
271	Bilga	Vpo Bilga, Manon Sahib Road, Teh Phillaur, Distt Jalandhar	Jalandhar	144036
272	Shahkot	Moga Road, Opp Sadana Hospital, Shahkot, Distt Jalandhar	Jalandhar	144702
273	Kartarpur	Govt. Hospital Road - Kartarpur, Distt - Jalandhar	Jalandhar	144801
274	Khambra	Vpo Khambra, Teh & Distt Jalandhar	Jalandhar	144026
275	Noormahal	Shoping Plaza Market, Jalandhar Road Noormehal, Teh Phillaur, Distt Jalandhar	Jalandhar	144039
276	Rurka Kalan	Vpo Rurka Kalan, Goraya Road, Teh Phillaur, Distt Jalandhar	Jalandhar	144031
277	Goraya	Pinga Wala Chowk, Rurka Road, Goraya, Teh Phillaur, Distt Jalandhar	Jalandhar	144409
278	Kishangarh	Kartarpur Road Kishangarh, Teh & Distt Jalandhar	Jalandhar	144301
279	Rama Mandi	Near Khera Filling Station , Rama Mandi Jalndhar, Teh & Distt Jalandhar	Jalandhar	144005
280	Waryana	Waryana Industrial Complex, Waryana, Distt Jalandhar	Jalandhar	144013
281	Nijran	Vpo Nijran, Teh & Distt Jalandhar	Jalandhar	144623
282	Noorpur	Dhogri Road, Vpo Noorpur, Distt Jalandhar	Jalandhar	144012
283	Alampur Bakka	Vpo Alampur Bakka, Teh Kartarpur, Distt Jalandhar	Jalandhar	144622
284	Lidhran	Vpo Lidhran, Teh & Distt Jalandhar	Jalandhar	144004
285	Tehang	Vpo Tehang, Teh Phillaur, Distt Jalandhar	Jalandhar	144410



SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
286	Bajwa Kalan	Vpo Bajwa Kalan, Moga Road, Teh Shahkot, Distt Jalandhar	Jalandhar	144702
287	Gohir	Vpo Gohir, Teh Nakodar, Distt Jalandhar	Jalandhar	144630
288	Kang Khurd	Vpo Kang Khurd, Teh Shahkot, Distt Jalandhar	Jalandhar	144629
289	Kadupur	Vill Kadupur, Po Lakhan Kalan, Distt Kapurthala	Kapurthala	144601
290	Domeli	Vpo Domeli, Teh Phagwara, Distt Kapurthala	Kapurthala	144407
291	Daad	Vpo Daad , Teh & Distt Ludhiana	Ludhiana	142022
292	Kamalpura	Vpo Kamalpura, Teh & Distt Ludhiana	Ludhiana	142030
293	Sherpur Kalan	Vpo Sherpur Kalan, Teh & Distt Ludhiana	Ludhiana	142036
294	Gidderwindi	Vpo Gidderwindi, Teh & Distt Ludhiana	Ludhiana	142033
295	Bhaini Bringa	Vpo Bhaini Baringa, Teh & Distt Ludhiana	Ludhiana	141109
296	Pohir	Vpo Pohir, Teh Jagraon, Distt Ludhiana	Ludhiana	141204
297	Bahadarke	Vill Bahadur Ke, Po Bhattia Bet, Teh & Distt Ludhiana	Ludhiana	141008
298	Hoshiarpur	Vpo Hoshiarpur, Teh Kharar, Distt Sas Nagar Mohali	S.A.S Nagar	140110
299	Abiana	Vpo Abiana, Teh Anandpur Sahib, Distt Rupnagar	Rupnagar	140119
300	Doomchheri	Vill Doomchheri, Po Morinda, Distt Rupnagar	Rupnagar	140101
301	Dumna	Vpo Dumna, Teh Morinda, Distt Rupnagar	Rupnagar	140102
302	Kahnpur Khuhi	Vpo Kanpur Khuhi, Teh Anadpur Sahib, Distt Rupnagar	Rupnagar	140117
303	Kainaur	Vpo Kainaur, Su Teh Morinda, Distt Rupnagar	Rupnagar	140102
304	Khera Kalmot	Vpo Khera Kalmot, Teh Nangal, Distt Rupnagar	Rupnagar	140117
305	Malikpur	Vpo Malikpur, Teh & Distt Rupnagar	Rupnagar	140001
306	Makrauna Kalan	Vpo Makrauna Kalan, Teh Chamkaur Sahib, Distt Rupnagar	Rupnagar	140102
307	Nangal Sirsa	Vpo Nangal Sirsa, Teh & Distt Rupnagar	Rupnagar	140113
308	Nurpur Khurd	Vill Nurpur Khurd, Po Katta Sabour, Via Nurpur Bedi, Teh Anandpur Sahib, Distt Rupnagar	Rupnagar	140117
309	Ropar	Scf 120-121, Gianizail Singh Nagar, Rupnagar	Rupnagar	140001
310	Sandhuan	Vpo Sandhuan, Teh Chamkaur Sahib, Distt Rupnagar	Rupnagar	140112
311	Morinda	Chunni Road Morinda, Distt Rupnagar	Rupnagar	140101

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SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
312	Gohlani	Vpo Gohlani, Teh Nangal, Distt Rupnagar	Rupnagar	140126
313	Bhanupali	Vpo Bhanupali, Teh Nangal, Distt Rupnagar	Rupnagar	140133
314	Marauli Kalan	Vpo Marauli Kalan, Sub Teh Morinda, Distt Rupnagar	Rupnagar	140413
315	Mianpur	Vpo Mianpur, Teh & Distt Rupnagar	Rupnagar	140108
316	Salapur	Vill Salapur, Po Burmajar, Teh Chamkaur Sahib, Distt Rupnagar	Rupnagar	140001
317	Bunga Sahib	Vill Bunga Sahib, Po Gardley, Teh Anandpur Sahib, Distt Rupnagar	Rupnagar	140114
318	Manku Majra	Vpo Manku Majra, Distt Rupnagar	Rupnagar	140117
319	Bakarpur	Vill Bakarpur, Po Manauli, Teh & Distt Mohali	S.A.S Nagar	140306
320	Jhanjeri	Vpo Jhanjeri, Via Landran, Eth Kharar, Distt Mohali	S.A.S Nagar	140307
321	Kharar	Near Dhab Chowk, Town Road Kharar, Distt Mohali 140301	S.A.S Nagar	140301
322	Garangan	Vpo Grangan, Teh Kharar, Distt Mohali	S.A.S Nagar	140413
323	Sahauran	Vpo Sahauran, Teh Kharar, Distt Mohali	S.A.S Nagar	140103
324	Teor	Vpo Teor, Teh Kharar, Distt Mohali	S.A.S Nagar	140301
325	Behlolpur	Vpo Behlolpur, Teh & Distt Mohali	S.A.S Nagar	160014
326	Mohali	958 Maan Complex Mataur, Sector - 70, Mohali	S.A.S Nagar	140071
327	Sanetta	Vpo Sanetta, Via Manauli, Teh & Distt Mohali	S.A.S Nagar	140306
328	Kurali	Nh 21, Chandigarh Road, Opp Govt. Primary School Chanolan, Kurali, Distt Mohali	S.A.S Nagar	140103
329	Giga Majra	Vpo Giga Majra, Teh & Distt Mohali	S.A.S Nagar	140307
330	Machhli Kalan	Vpo Machhli Kalan, Teh Kharar, Distt Mohali	S.A.S Nagar	140307
331	Barudi	Vpo Baraudi, Kurali Siswan Road, Block Majri, Teh Kharar, Distt Mohali	S.A.S Nagar	140110
332	Cholta Khurd	Vpo Cholta Khurd, Teh Kharar, Distt Mohali	Hoshiarpur	140301
333	Shakrullapur	Vpo Shakrullapur, Teh Kharar, Distt Mohali	S.A.S Nagar	140413
334	Sauja	Vill Sauja, Po Kalanmajra, Distt Patiala	Patiala	147201
335	Shuron	Vpo Suhron, Via Rajpura, Distt Patiala	Patiala	140401
336	Kulburchan	Vpo Kulburchan, Distt Patiala	Patiala	147101
337	Bhankharpur	Vpo Bhankharpur, Distt Mohali	S.A.S Nagar	140201
338	Sahouli	Vill Sahouli, Po Agoul, Via Bhadson, Teh Nabha, Distt Patiala	Patiala	147202
339	Shambhu	Vpo Shambhu, Opp Kachnar Hotel, Ambala Rajpura Highway, Teh Rajpura, Distt Patiala	Patiala	140417



SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
340	Talwandi Malik	Vpo Talwandi Malik, Via Samana, Distt Patiala	Patiala	147101
341	Chaunth	Vpo Chaunth, Via Dhainthal, Teh Samana, Distt Patiala	Patiala	147101
342	Patiala	Pili Sarak ,Ragho Majra, Patiala	Patiala	147001
343	Nial	Vpo Nial, Near Cinema Ghar, Oop Chhabil Das Petrol Pump, Patiala Road Patran, Distt Patiala	Patiala	147105
344	Arno	Vpo Arno, Via Patran, Distt Patiala	Patiala	147105
345	Ghanour	Vpo Ghanour, Distt Patiala	Patiala	140702
346	Chehal	Vpo Chehal, Khanoura Road, Teh Nabha, Distt Patiala	Patiala	147202
347	Allowal	Vpo Allowal, Distt Patiala	Patiala	147001
348	Dhuhar	Vill Dhuhar, Po Daftriwala, Teh Patran, Distt Patiala	Patiala	147105
349	Bhunerheri	Vpo Bhunerheri, Distt Patiala	Patiala	147111
350	Karheri	Vpo Karheri, Near Punjabi University, Distt Patiala	Patiala	147002
351	Thuhi	Vpo Thuhi, Distt Patiala	Patiala	147201
352	Mehargarh Batti	Vill Mehargarh Batti, Po Bhanker, Distt Patiala	Patiala	144700
353	Karala	Vpo Karala, Distt Mohali	S.A.S Nagar	160055
354	Jansua	Vill Jansua, Po Shamdoo, Teh Rajpura, Distt Patiala	Patiala	140402
355	Said Kheri	Vill Said Kheri, Po Rajpura Town, Teh Rajpura, Distt Patiala	Patiala	140401
356	Rohar Jangir	Vill Rohar Jangir, Po Devigarh, Distt Patiala	Patiala	147111
357	Assarpur	Vill Assarpur, Po Jogipur, Distt Patiala	Patiala	147101
358	Binjal	Vill Binjal. Po Aehrui Kheri, Distt Patiala	Patiala	147001
359	Samgoli	Vpo Samgoli, Via Lalru Mandi, Distt Mohali	S.A.S Nagar	140501
360	Naraingarh Jhungian	Vill Naraingarh Jhungian, Po Chhat, Teh Dera Bassi, Distt Sas Nagar(Mohali)	S.A.S Nagar	140603
361	Bhankher	Vpo Bhankher, Via Sanaur, Distt Patiala	Patiala	147103
362	Chharbar	Vpo Chharbar, Via Banur, Distt Mohali	S.A.S Nagar	140601
363	Karhali	Vpo Karhali, Distt Patiala	Patiala	147101
364	Sangrur	Opp Dc Office, Prem Basti, Sangrur	Sangrur	148001
365	Bhalwan	Vpo Bhalwan, Via Dhuri, Distt Sangrur	Sangrur	148024
366	Kaulsari	Vill Kaulseri, Po Bhullerheri, Via Dhuri, Distt Sangrur	Sangrur	148024
367	Gowara	Vpo Gowara, Via Malerkotla, Distt Sangrur	Malerkotla	148023



SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
368	Khanal Kalan	Vpo Khanal Kalan, Teh Sunam, Distt Sangrur	Sangrur	148035
369	Balian	Vpo Balian, Teh Dhuri, Distt Sangrur	Sangrur	148106
370	Bhai Ke Pishore	Vpo Bhai Ke Pishore, Teh Lehra, Distt Sangrur	Sangrur	148030
371	Bhudan	Vpo Bhudan, Teh Malerkotla, Distt Sangrur	Malerkotla	148023
372	Andana	Vpo Andana, Via Khanauri, Distt Sangrur	Sangrur	148027
373	Majhi	Vpo Majhi, Via Bhawanigarh, Distt Sangrur	Sangrur	148026
374	Gehlan	Vill Gehlan, Po Mehsoompur, Via Bagrian, Distt Sangrur	Sangrur	148017
375	Badalgarh	Vill Badalgarh, Po Dudian, Via Moonak, Distt Sangrur 148033	Sangrur	148033
376	Bhindra	Vpo Bhindran, Via Hermitage, Distt Sangrur	Sangrur	148001
377	Chural Kalan	Vpo Chural Kalan, Via Akalgarh, Teh Sunam, Distt Sangrur	Sangrur	148033
378	Hamirgarh	Vpo Hamirgarh, Main Road, Teh Moonak, Distt Sangrur	Sangrur	148033
379	Daska	Vpo Daska, Via Lehragaga, Distt Sangrur	Sangrur	148031
380	Ghorenab	Vpo Ghorenab, Via Lehragaga, Distt Sangrur	Sangrur	148031
381	Shergarh Cheema	Vpo Shergarh Cheema, Teh Malerkotla, Distt Sangrur	Malerkotla	148020
382	Dhadhogal	Vpo Dhadhogal, Via Amargarh, Teh Dhuri, Distt Sangrur	Sangrur	148022
383	Ealwal	Vill Ealwal, Po Gaggarpur, Teh & Distt Sangrur	Sangrur	148001
384	Dhuri	Dhuri Malerkotla Road, Naer Mahavir Mandir, Dhuri, Distt Sangrur	Sangrur	148024
385	Gharacho	Vpo Gharachon, Hamir Patti, Jhuneri Road, Sanghera Adda, Block Bhawanigarh, Distt Sangrur	Sangrur	148026
386	Cheema	Vpo Cheema, Akal Academy Road, Opp Gurudwara Nanaksar, Teh Sunam, Distt Sangrur	Sangrur	148029
387	Bamal	Vpo Bamal, Distt Sangrur	Sangrur	148024
388	Rampura	Vill Rampura, Near Nankana Chowk, Distt Sangrur	Sangrur	148001
389	Khadial	Vpo Khadial, Teh Sunam, Distt Sangrur	Sangrur	148028
390	Kakra	Vpo Kakra, Teh Bhawanigarh, Distt Sangrur	Sangrur	148026
391	Chaunda	Vpo Chaunda, Distt Sangrur	Malerkotla	148022



SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
392	Kheri Chahlan	Vpo Kheri Chahlan, Teh Dhuri, Distt Sangrur	Sangrur	148025
393	Raedhariana	Vpo Raedhariana, Distt Sangrur	Sangrur	148035
394	Sangala	Vpo Sukhopur Sngam(Sangala), Distt Sangrur	Malerkotla	148023
395	Dhuri Rural	Vpo Dhuri Rurla , Benra Gate Near Gurudwara Sahib, Dhuri Pind ,Distt Sangrur	Sangrur	148024
396	Makorad	Vpo Makorad, Distt Sangrur	Sangrur	148027
397	Balran	Vpo Balran, Teh Moonak, Distt Sangrur	Sangrur	148033
398	Saron	Vpo Saron, Dhuri Road Saron, Teh & Distt Sangrur	Sangrur	148001
399	Wazid Ke Kalan	Vpo Wazid Ke Kalan, Distt Sangrur	Barnala	148101
400	Dhilwan (Barnala)	Vpo Dhilwan, Distt Barnala	Barnala	148108
401	Thulliwal	Vpo Thulliwal, Teh & Distt Barnala	Barnala	148101
402	Kurar	Vpo Kurar, Via Mehal Kalan, Distt Barnala	Barnala	148104
403	Pakho Kanchia	Vill Pakho Kanchian, Po Uggoke, Distt Barnala	Barnala	148103
404	Bhadaur	Vpo Bhadaur, Distt Barnala	Barnala	148102
405	Barnala	Sco 44 , Bhai Jeeta Singh Market, Kachehri Chowk, Barnala	Barnala	148101
406	Kutba	Vpo Kutba, Block Mehal Kalan, Teh & Distt Barnala	Barnala	148104
407	Jhaloor	Vpo Jhaloor, Teh & Distt Barnala	Barnala	148024
408	Gehal	Vpo Gehal, Teh Tappa, Distt Barnala	Barnala	148101
409	Badbar	Vpo Badbar, Distt Barnala	Barnala	148106
410	Pakho Kalan	Vpo Pakho Kalan, Distt Barnala	Barnala	148108
411	Aspal Kalan	Vill Aspal Kalan, Po Kot Dunga, Distt Barnala	Barnala	148105
412	Dhanula Khurd	Vpo Dhanula Khurd, Teh & Distt Barnala	Barnala	148105
413	Bhamarsi Buland	Vpo Bhamarsi Buland, Via Sangatpur Sodhian, Distt Fatehgarh Sahib	Fatehgarh Sahib	140405
414	Badochi Kalan	Vpo Badochi Kalan , Via Sangatpur Sodhian, Distt Fatehgarh Sahib	Fatehgarh Sahib	140405
415	Khera	Vpo Khera, Via Sirhind, Distt Fatehgarh Sahib	Fatehgarh Sahib	140406
416	Bhagrana	Vpo Bhagrana, Teh & Distt Fatehgarh Sahib	Fatehgarh Sahib	140401
417	Pawala	Vill Pawala, Po, Landran, Teh Khera, Distt Fatehgarh Sahib	Fatehgarh Sahib	140307
418	Sanghol	Vpo Sanghol (Ucha Pind), Bassi Raod, Teh Khamano, Distt Fatehgarh Sahib	Fatehgarh Sahib	141128
419	Peerjain	Vill Peer Jain, Po Balari Kalan, Teh & Distt Fatehgarh Sahib	Fatehgarh Sahib	140406



SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
420	Bugga Kalan	Vpo Bugga Kalan, Distt Fatehgarh Sahib	Fatehgarh Sahib	147202
421	Nogawan	Vpo Nogawan, Distt Fatehgarh Sahib	Fatehgarh Sahib	140412
422	Bhadal Thuha	Vill Bhadal Thuha, Po Naraingarh, Teh Amloh, Distt Fatehgarh Sahib	Fatehgarh Sahib	147203
423	Sirhind	Vpo Sirhind, Chungi No.4, Opp. Taj Motel, Distt Fatehgarh Sahib	Fatehgarh Sahib	140407
424	Kurari	Vill Kurari, Po Manauli, Distt Sas Nagar (Mohali)	S.A.S Nagar	140306
425	Dadwan	Vill Dadwan, Po Dhariwal, Distt Gurdaspur	Gurdaspur	143519
426	Maan Singh Wala	Vill Maan Singh Wala, Po Kaniawali, Distt Sri Muktsar Sahib	Sri Muktsar Sahib	152026
427	Ramuwala Nawan	Vpo Ramuwala Nawan, Distt Moga	Moga	142040
428	Mahmudpura	Vill Mahmudpura, Po Dhandran, Opp Green City, Distt Ludhiana	Ludhiana	141116
429	Bhawanigarh	Shop No. 60, Grain Market Bhawanigarh, Po Bhawanigarh, Distt Sangrur	Sangrur	148026
430	Haibowal Kalan Ludhiana	Opp. Karanvir Hospital, Near Punjab National Bank, Haibowal Kalan, Po. Durgapuri, Ludhiana	Ludhiana	141001
431	Mehlan	Vpo Mehlan, Block Dirba, Teh Sunam, Distt Sangrur	Sangrur	148001
432	Baluana	Vpo Baluana, Opp. Sewa Kendra, Teh & Distt Bathinda	Bathinda	151001
433	Khane Ki Dhab	Vpo Khane Ki Dhab, Near Gurudwara Sahib, Teh Malout, Distt Sri Muktsar Sahib	Sri Muktsar Sahib	152112
434	Sunam	Patiala Sunam Road, Sunam, Distt Sangrur	Sangrur	148028
435	Mandi Kalan	Vpo Mandi Kalan, Maur Road, Block Rampura Phul, Teh Maur, Distt Bathinda	Bathinda	151103
436	Channu	Vpo Channu, Lambi Gidderbaha Road,, Block Lambi, The Malout, Distt Sri Muktsar Sahib	Sri Muktsar Sahib	152101
437	Behman Dewana	Vill Behman Dewana, Po- Bathinda, The & Distt - Bathinda	Bathinda	151005
438	Lehragaga	Ward No. 01, Pnb Street, Lehragaga, Distt :- Sangrur	Sangrur	148031
439	Dirba	Scf 12, Grain Market, Dirba	Sangrur	148035
440	Fatta Maluka	Near Sbi Bank, Vpo Fatta Maluka	Mansa	151506
441	Hajipur	Near Budhabhar Chowk, Vpo Hajipur	Hoshiarpur	144221
442	Handiaya	Railway Station Road, Near Guru Teg Bahadur Primary School, Opposite Yogi Dhulla Store, Handiaya	Barnala	148107

SR. NO.	BRANCH	ADDRESS	DISTRICT	PIN CODE
443	Naushehra Pannuan	Near Sub Tehsil Office, Po Naushehra Pannuan, Tehsil Tarn Taran, 143409	Tarn Taran	143409
444	Lang Majri	Opposite Indian Oil Petrol Pump, Village Lang Majri (Ganguwal Morh) Po Mangewal, Block And The Anandpur Sahib, 140123	Rupnagar	140123
445	Lalouchhi	Near Govt. Elementary School, Village Laluchhi (Lalouchhi) Po Gajju Majra The Patiala, 147001	Patiala	147001
446	Banwala Hanwanta	Baba Ramdev Mandir Road, Village Banwala Hanwanta Po Jandwala Kharta The Fazilka, 152123	Fazilka	152123
447	Hassanpur Prohtan	Opposite Verka Milk Plant, Village Hassanpur Prohtan, Po Govt. Printing Press, Sub Office, Sirhind Road, Patiala, The Patiala, 147004	Patiala	147004
448	Rode	College Road, Badal Patti, Village Rode, PO: Smalsar	Moga	142049
449	Kot Fatuhi	Opp. Parmar Electronics, Phagwara Road, Village & PO: Kot Fatuhi	Hoshiarpur	144519
450	Longowal	Near Sangrur Wala Bus Stand, Shop No,43, Grain Market, Longowal	Sangrur	148106
451	Zirakpur	SCO-6, Ground Floor, Mohali City Square, Patiala Road, Zirakpur.	S.A.S Nagar	140603
452	Sodhe wala	Village Sodhe wala po Ferozepur City	Ferozepur	152002
453	Rampura Phul	Cinema Road, Near Saheed Samarak School, Rampura Phul, Distt. Bathinda	Bathinda	151103
454	Anyal(Anial)	Villave Anyal (Anial), PO Bamial, Tehsil Narot Jaimal Singh, Distt. Pathankot	Pathankot	145027
455	Khunda	VPO Khunda, Near Govt Sr. Sec. School, Qadian Road, Block Dhariwal, Tehsil Gurdaspur	Gurdaspur	143519
456	Mukerian	Shivaan Complex, Opp SDM/ Tehsildar Office, Talwara Road, Mukerian, Tehsil Mukerian Distt. Hoshiarpur	Hoshiarpur	144211



DISTRICT WISE DETAILS OF BRANCHES

Region	District	No. of Branches	Average Daily Calls	Average Monthly Remittance (In Crore)
Amritsar	Amritsar	29	3	11
	Gurdaspur	32	3	12
Bathinda	Bathinda	13	1	4
	Faridkot	7	1	3
	Mansa	14	3	12
	Moga	22	2	8
	Sri Muktsar Sahib	13	2	6
Ferozepur	Fazilka	19	3	11
	Ferozepur	20	3	11
	Tarn Taran	17	2	6
Hoshiarpur	Hoshiarpur	42	5	15
	Shahid Bhagat Singh Nagar (Nawanshehar)	8	1	4
	Pathankot	18	1	3
Jalandhar	Jalandhar	23	6	12
	Kapurthala	32	9	22
	Ludhiana	9	2	4
Mohali	S.A.S Nagar (Mohali)	23	0	0
	Patiala	27	3	10
	Ropar	21	3	9
Sangrur	Barnala	15	2	10
	Fatehgarh Sahib	11	4	15
	Malerkotla	5	3	8
	Sangrur	36	1	2
TOTAL		456	69	215



Annexure I**Bidder Details**
(To be submitted in this format only)

Sr.	Required Details	Response
General Details		
1	Name of Agency Bank/Company	
2	Postal Address	
3	Telephone, Fax Number, Email Address	
4	Nature of Activity	
5	Details of ownership	
6	Holding company or parent company	
7	Website address (if applicable)	
8	GST Registration No. (if available)	
9	Income Tax PAN	
10	Number of Branch Offices	
11	Name, address and telephone number, Email id of the primary contact at your organization for this proposal	
Financial Details		
1	Annual Turnover (2021-22) in INR Crore	
2	Annual Turnover (2022-23) in INR Crore	
3	Annual Turnover (2023-24) in INR Crore	
Bank Details for Payment		
1	Bank Name	
2	Branch Address	
3	IFSC	
4	Account Number	

Declaration:

I hereby declare that I / We have verified the details indicated above and also confirm that all the Information submitted is true to the best of my knowledge.

Authorized Signatory
Designation along with Bidder's name with seal



ACCEPTANCE OF TERMS AND CONDITIONS
(LETTER TO THE BANK ON THE VENDOR'S LETTER HEAD)

To
The General Manager PRD,
Punjab Gramin Bank,
Head Office, Markfed Road,
Kapurthala- 144601.

Sir/ Madam,

Subject: Your RFP for implementation of Cash Management Services

With reference to the above RFP, having examined and understood the instructions, terms and conditions forming part of the RFP, we hereby enclose our offer for the supply of the software as detailed in your above referred RFP.

We further confirm that the offer is in conformity with the terms and conditions as mentioned in the RFP and all required information as per Appendix-I.

We also confirm that the offer shall remain valid for 180 days from the date of the offer.

We hereby undertake that the software to be delivered to the Bank will be licensed and legally obtained.

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 offer in full or in part without assigning any reasons whatsoever.

Dated at ____ this _____ day of _____.

Yours faithfully,

Signature

Authorized Signatory

Seal of company



Bidder Response Cover Letter
(To be submitted on company letterhead)

Date:

To,
The General Manager PRD,
Punjab Gramin Bank,
Head Office, Markfed Road,
Kapurthala- 144601.

Sir,

1. Having examined the Cash Management Services requirement and Scope Documents including all Annexures / Appendices, the receipt of which is hereby duly acknowledged, we, the undersigned offer to provide our services for the Services mentioned in the 'Request for Proposal' and the other schedules of requirements and services for your bank in conformity with the said Scope Documents.
2. You are not bound to accept the lowest or any bid received by you, and you may reject all or any bid
3. You may accept or entrust the entire work to one vendor or divide the work to more than One vendor without assigning any reason or giving any explanation whatsoever.
4. If our bid is accepted, we are to be jointly and severally responsible for the due performance of the contract
5. If our Bid is accepted, we undertake to abide by all terms and conditions of this Scope document.
6. We agree to abide by this Scope Offer for 180 days from last date of submission of bid (Due Date) and our Offer shall remain binding on us and may be accepted by the bank any time before expiry of the offer.
7. This Bid, together with your written acceptance thereof, shall constitute a binding Contract between us.
8. We undertake that in competing for and if the work is allocated to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely 'Prevention of Corruption Act, 1988', and other relevant statutes in this regard.
9. 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 bid in case the bank is of the opinion that the required information is not provided or is provided in a different format.

Authorized Signatory
(Name: Contact Person, Phone No., Fax, E-mail)



Self-Declaration
(To be submitted on Bidder's letterhead)

Date:

To,
The General Manager PRD,
Punjab Gramin Bank,
Head Office, Markfed Road,
Kapurthala- 144601.

Sir,

I on behalf of _____ (bidder's name) declare the following:

- 1) There is no case with the Police / Court / Regulatory authorities against the proprietor / firm / partner/company/Directors /employee.
- 2) We have not been suspended / delisted / blacklisted by any other Govt. Ministry / Department / Public Sector Undertaking /Autonomous Body / Court etc. during the past 3 years.
- 3) We certify that neither our firm nor any of the partners/ directors is involved in any scam or disciplinary proceedings settled or pending adjudication.
- 4) We hereby undertake and confirm that we have understood the scope of work (Cash Management Services) properly and shall comply with the terms of engagement.

Authorized Signatory
(Name: Contact Person, Phone No., Fax, E-mail)



Power of Attorney for signing of application
(To be submitted on a INR 100 Stamp Paper only)

Know all men by these presents, we..... (name of the firm and address of the registered office) do hereby irrevocably constitute, nominate, appoint and authorize Mr/ Ms (name), son/daughter/wife of and presently residing at, who is presently employed with us (the "Bidder") and holding the position of , as our true and lawful attorney (hereinafter referred to as the "Attorney") to do in our name and on our behalf, all such acts, deeds and things as are necessary or required in connection with or incidental to submission of our application for pre-qualification and submission of our bid for the ***** Project proposed or being developed by the ***** (the "Authority") including but not limited to signing and submission of all applications, bids and other documents and writings, participate in pre-applications and other conferences and providing information/ responses to the Authority, representing us in all matters before the Authority, signing and execution of all contracts and undertakings consequent to acceptance of our bid, and generally dealing with the Authority in all matters in connection with or relating to or arising out of our bid for the said engagement and/ or upon award thereof to us and/or till the entering into of the agreement with the Authority.

AND we hereby agree to ratify and confirm and do hereby ratify and confirm all acts, deeds and things done or caused to be done by our said Attorney pursuant to and in exercise of the powers conferred by this Power of Attorney and that all acts, deeds and things done by our said Attorney in exercise of the powers hereby conferred shall and shall always be deemed to have been done by us.

In Witness Whereof We,, The above named Principal have executed this Power of Attorney on this day of 2.....

For	
Authorized Signature:	
Authorized Signatory Name:	
Title of Signatory:	
Address:	

Witnesses:
1.
2.

Accepted

Attorney's Signature:	
Attorney's Name:	
Attorney's Title:	
Address:	

Notes:

The mode of execution of the Power of Attorney should be in accordance with the procedure, if any, laid down by the applicable law and the charter documents of the



executant(s) and when it is so required, the same should be under common seal affixed in accordance with the required procedure.

Wherever required, the Applicant should submit for verification the extract of the charter documents and documents such as a board or shareholders' resolution/ power of attorney in favor of the person executing this Power of Attorney for the delegation of power hereunder on behalf of the Applicant.

For a Power of Attorney executed and issued overseas, the document will also have to be legalized by the Indian Embassy and notarized in the jurisdiction where the Power of Attorney is being issued.

However, the Power of Attorney provided by Applicants from countries that have signed the Hague Legislation Convention 1961 are not required to be legalized by the Indian Embassy if it carries a conforming Appostille certificate.



Eligibility Criteria Compliance
(To be submitted on Bidder's letterhead)

S. No.	Criteria	Valid Supporting Documents to be submitted along with the proposal	Compliance (Yes/No)
1	Bidder should be a Bank/Company registered in India since last 5 (Five) years.	Incorporation/ Registration certificate should be furnished as documentary proof or any relevant proof	
2	No. of Branches in Punjab	Relevant certificate needs to be attached which is valid on date of submission or any relevant proof.	
3	No. of currency chest in Punjab	Relevant certificate needs to be attached which is valid on date of submission or any relevant proof	
4	Doing CMS in India where the Bidder is successfully implementing/ implemented the relevant CMS module in the Last 3 Years	Copy of work order/ PO / Letter from client should be enclosed with proposal or any relevant proof	
5	Whether RBI & MHA Guidelines followed.	Relevant certificate needs to be attached which is valid on date of submission or any relevant proof	
6	The Applicant should not have been blacklisted / barred / disqualified by any regulator / statutory body in the past 3 years	Self-Declaration (in Annexure IV Self-Declaration)	
7	CA certified Balance Sheets (For 2021-22, 2022-23, 2023-24)		

Signature

Authorized Signatory & Stamp
(Name: Contact Person, Phone No., Fax, E-mail)



Pre Bid Query Format
(To be submitted on Bidder's letterhead)

Queries:

Sr.	Page#	Point/ Section#	Query	Bank's Response (Bidder should not fill in this column)
1				
2				
3				
4				
5				

Date:

Authorized Signatory & Stamp
(Name: Contact Person, Phone No., Fax, E-mail)



Pre Bid Meeting Authorization letter
(To be submitted on company letterhead via email)

Date:

To,
To,
The General Manager PRD,
Punjab Gramin Bank,
Head Office, Markfed Road,
Kapurthala- 144601.

Sir,

Reg: - Authorization Letter - Pre Bid Meeting – RFP for Cash Management Services.

We, _____ (name of the company) hereby authorize the following executive from our company to attend the pre bid meeting of the subject RFP. The details of the authorized personnel is as under;

Sr	Name	Designation	Mobile No.	E-Mail ID for VC invite

Kindly send the VC link for pre bid meeting on the above mentioned email id of the authorized personnel.

Yours faithfully,

Authorized Signatory
(Stamp & Sign)
Designation
(Bidder's corporate name)



Name of the Service Provider:**Outsourced Agency Bank/ Service Provider Additional Information**

Sr. No.	Information to be provided	Remarks
1.	Name of the Outsourcing Agency	
2.	Address	
3.	Contact	
4.	Email Id	
5.	Number of Branches in Punjab	
6.	Number of currency chest in Punjab	
7.	Cash Van Fleet Size	
8.	Doing CMS in India where the Bidder is successfully implementing/ implemented the relevant CMS module	
9.	Whether a Robust Online Portal along with Reconciliation MIS for Lodging Indent for Cash Delivery?	
10.	When should the Cash Delivery/ Pickup Indent be lodged? (Assume T to be the Day of Cash Delivery or Pickup)	
11.	What will be the Closing Time for Filling Indent ?	
12.	Whether the Cash Delivered will be from the Chest/ Own Bank Branch & carry the Bank's Stamp & Slip?	
13.	Whether Delivery of Clean Cash will be ensured?	
14.	What will be the Frequency & Mode of Invoice Payment?	
15.	Whether Delivery/ Pickup of Cash be made on Call Basis or through a Roadmap? (On Call Means Cash can be delivered/ Picked up from a Branch on any Day and any no. of times a week?) (Roadmap means on certain days only a certain Branch/s will be served)	
16.	Whether RBI & MHA guidelines followed	

Note: 1. RBI guidelines and MHA guidelines must be followed otherwise technical bid will be rejected.

2. Bidder will be required to present a demo of the Online Portal & MIS after opening of the Technical Bid.

Date:

Authorised Signatory
(Name & Designation, seal of the firm)



Punjab Gramin Bank

Technical Bid

Annexure -X

CHECK LIST OF DOCUMENTS TO BE SUBMITTED

Name of Firm/Party		
Name of Work		Appointment of Reputed Agency Bank/ Service Providers providing Cash Management Services (Delivery & Pickup of Cash) for various Branches located in the State of Punjab
Sr. No.	Particulars	Compliance
		Yes/No
1.	Duly signed and stamped RFP and corrigendum (if any) document along with the APPENDIX - 1 as token of acceptance of terms and conditions of RFP.	
2.	Duly filled Annexure I – Bidder Details	
3.	Duly filled Annexure – II - Conformity Letter	
4.	Duly filled covering letter per Annexure III – Bidder Response Cover Letter	
5.	Duly Filled self-declaration as per Annexure IV – Self-Declaration	
6.	Duly filled Annexure V – Power of Attorney for signing of application	
7.	Duly filled Annexure VI – Eligibility Criteria Compliance along with supporting documents	
8.	Duly filled Annexure IX – Outsourced Agency Bank/ Service Provider Additional Information	
9.	Duly signed and stamped Annexure XII – Integrity Pact	

Note: The Technical Bid is to be submitted online in excel format only.



Financial Bid Format		
Annexure -XI		
Option 1: Dedicated Cash Vans		
S. No.	Item description	Charges in Rs.
1	Per dedicated cash van	
Option 2 (Call basis)		
S. No.	Item description	Charges in Rs.
1	Per cash pick-up/ delivery	
Option 3(A) Float basis		
S. No.	Item description	Charges in Rs.
1	Only Float	
Option 3(B) Fixed Float basis		
S. No.	Item description	Charges in Rs.
1	Only Fixed Float	
2	Cash handling, counting & verification (per 1000 rupees)	

Date:

Stamp and Signature Authorized Signatory
(Name: Contact Person, Phone No., Fax, E-mail)



Integrity Pact

Punjab Gramin Bank, a body corporate constituted under the Regional Rural Banks Act 1976 and having its Head Office at Markfed Road-Kapurthala, hereinafter referred to as "The Principal", which expression shall mean and include unless the context otherwise requires, its successors in office and assigns of the First Part.

And

M/s having its registered office at

.....hereinafter referred to as "The Bidder/Contractor", expression shall mean and include unless the context otherwise requires, successors and permitted assigns of the Second part.

Preamble

The Principal intends to award, under laid down organizational procedures, contract/s for The Principal values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness/transparency in its relations with its Bidder(s) and/or Contractor(s).

In order to achieve these goals, the Principal will appoint Independent External Monitors (IEMs) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1- Commitments of the Principal

(1) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles:-

a. No employee of the Principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.

b. The Principal will, during the tender process treat all Bidder(s) with equity and reason. The Principal will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential/additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.

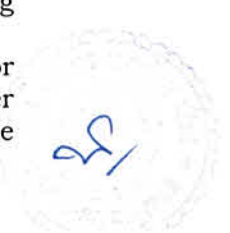
c. The Principal will exclude from the process all known prejudiced person.

(2) If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

Section 2- Commitments of the Bidder(s) / Contractor(s)

(1) The Bidder(s)/Contractor(s) commit themselves to take all measures necessary to prevent corruption during any stage of bid process/contract. The Bidder(s)/Contractor(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution.

a. The Bidder(s)/Contractor(s) will not, directly or through any other person or firm, offer promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or the



other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.

b. The Bidder(s)/Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.

c. The Bidder(s)/ Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposal and business details, including information contained or transmitted electronically.

d. The Bidder(s)/Contractor(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any, similarly the Bidder(s)/Contractor(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s)/Contractor(s). Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative have to be in Indian Rupees only.

e. The Bidder(s)/Contractor(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.

f. Bidder(s)/Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.

(2). The Bidder(s)/Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3-Disqualification from tender process and exclusion from future contracts.

If the Bidder(s)/Contractor(s) before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or take action as per the existing provisions of GFR, 2017, PC Act, 1988 and other Financial Rules/Guidelines etc.

Section 4- Previous transgression

(1) The Bidder declares that no previous transgression occurred in the last three years immediate before signing of this integrity pact with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprises or central/state government department in India that could justify his exclusion from the tender process.

(2). If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in "Guidelines on Banning of business dealing".

Section 5- Equal treatment of all Bidders/Contractors/Subcontractors

(1) In case of sub-contracting, the Principal contractor shall take the responsibility of the adoption of IP by the sub-contractor. It is to be ensured that all sub-contractors also sign the IP.

(2) The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.



(3) The Principal will disqualify from the tender process all the Bidders who do not sign this Pact or violate its provisions.

Section 6- Criminal charges against violating Bidder(s)/ Contractor(s)/ Subcontractor(s)

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Subcontractor, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the same to the Chief Vigilance Officer.

Section 7- Independent External Monitor

(1) The Principal will get the services of competent and credible Independent External Monitors approved by sponsored Bank. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under the agreement.

(2) The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would be provided access to all documents/records pertaining to the contract for which a complaint or issue is raised before them, as and when warranted. However, the documents/ records/ information having National Security implications and those documents which have been classified as Secret/Top Secret are not to be disclosed. It will be obligatory for him/her to treat the information and documents of the Bidders/Contractors as confidential. He/she reports to the Chairman, Punjab Gramin Bank.

(3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all project documentation of the Principal including that provided by the Bidder(s)/ Contractor(s). The Bidder(s)/Contractor(s) will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractor.

(4) The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/Contractor(s)/Subcontractor(s) with confidentiality. The Monitor has also signed declarations on "Non-Disclosure of Confidential Information" and of "Absence of Conflict of Interest". In case of any conflict of interest arising at a later date, the IEM shall inform Chairman, Punjab Gramin Bank and rescues himself/herself from that case.

(5) The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and Contractor. The parties offer to the Monitor the option to participate in such meetings.

(6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.

(7) The Monitor will submit a written report to the Chairman, Punjab Gramin Bank within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposals for correcting problematic situations.



(8) If the Monitor has reported to the Chairman, Punjab Gramin Bank, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Chairman, PGB has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

(9) The word 'Monitor' would include both singular and plural.

Section 09- Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion future business dealings.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged/determined by Chairman, PGB.

Section 10- Other provisions

(1) This agreement is subject to Indian Law. Place of performance and jurisdiction is the "Place of award of work".

(2) The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of to the extant law in force relating to any civil or criminal proceedings.

(3) Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.

(4) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.

(5) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

(6) Issues like warranty/Guarantee etc. shall be outside the purview of IEMs.

(7) In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.

(For & On behalf of the Principal)

(For & On behalf of Bidder/Contractor)

(Office Seal)

(Office Seal)

Place.....

Date.....

Witness 1:
(Name & Address)

Witness 2:
(Name & Address)

