RFP Ref No. JKGB/IT/DESKTOP/2025-26/9805 Dated: 13-03-2026

जम्मू एवं कश्मीर ग्रामीण बैंक
JAMMU AND KASHMIR GRAMEEN BANK
Scheduled Bank Owned by Govermnent

REQUEST FOR PROPOSAL (RFP)
FOR
Empanelment of vendors for Supply and Installation of Desktops and Peripherals at Branches/Offices of Jammu and Kashmir Grameen Bank

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1. Disclaimer

The information contained in this Request for Proposal (RFP) document or subsequently provided information to bidders, whether verbally or in documentary form by or on behalf of Jammu and Kashmir Grameen Bank, or any of their employees, consultants or advisers, is provided to bidders on the terms and conditions set out in this RFP document and any other terms and conditions subject to which such information is provided. This RFP document is not an agreement and is not an offer or invitation by Jammu and Kashmir Grameen Bank to any other Party. The purpose of this RFP document is to provide interested parties with information to assist in formulation of their Proposal. This RFP document does not purport to contain all the information each bidder may require. This RFP document may not be appropriate for all persons or entities, and it is not possible for Jammu and Kashmir Grameen Bank, their employees, consultants or advisors to consider the investment objectives, financial situation and particular needs of each party who reads or uses this RFP document. Certain bidder may have a better knowledge of the proposed project than others. Each bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP document and obtain independent advice from appropriate sources. Jammu and Kashmir Grameen Bank, its representatives, their employees, consultants and advisors make no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of the RFP document. Jammu and Kashmir Grameen Bank may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP document. Some of the activities listed to be carried out by Jammu and Kashmir Grameen Bank as a part of the tendering process or the subsequent implementation are indicative only. Jammu and Kashmir Grameen Bank has the right to continue with these activities, modify the sequence of activities, add new activities or remove some of the activities, in their best interests.

2. Introduction:

Jammu and Kashmir Grameen Bank, established on 01st May 2025 through amalgamation of J&K Grameen Bank and Ellaquai Dehati Bank vide Government of India gazette notification CG-DL-E07042025-262329 dated 07 April 2025, having its Head office at Narwal, Jammu, Pin-180006, Jammu and Kashmir, hereinafter referred to as the "Bank". The network of the Bank consists of Eight Regional Offices and 330 branches i.e. 326 branches in the UT of Jammu & Kashmir and 4 branches in the UT of Ladakh, which are engaged in providing all kind of financial services in both the Union Territories.

The Bank has put in place a robust IT infrastructure with Finacle as CBS platform running in all Business Units. The Bank's servers are co-hosted at sponsor bank's Data Centre in Noida and DR Site in Mumbai.

Detailed information about Jammu and Kashmir Grameen Bank is available at Banks website www.jkgrameen.bank.in

3. Objective of Proposal

The purpose of the RFP is to empanel Original Equipment Manufacturers (OEM) or their authorized Premium Business Partners (Vendors) for Supply and Installation of Desktops and Peripherals at branches/offices of Jammu and Kashmir Grameen Bank for a period of Five years starting from the date of issue of Letter of Intent by the Bank empaneling the Vendors. Bank reserves the right to shorten or extend the validity period of empanelment. Bank reserves the right to de-empanel any empanelled Vendor at any time during the said period at the discretion of the Bank.

Empanelment does not confer any rights on or guarantee to the Vendors to necessarily receive assignments/jobs. The allocation of requirement /assignments/jobs will be at the sole discretion of the Bank.

The aforesaid empanelment would be on non-exclusive basis and Bank may empanel further Vendors at its discretion at any time.

Empanelled Vendor will be called for a quote to be submitted within Bank's specified time as per various requirement of Desktops and Peripherals by the Bank from time to time and order will be awarded to the lowest bidder or will be at the sole discretion of the bank.

The details of all the categories for which the tender is invited are as follows:

i. **Desktops Category**: Desktops, All-in-One Desktops, Laptops etc. of reputed Original Equipment Manufacturers (OEMs);
ii. **Printers Category:** Dot Matrix Printers, Passbook Printers, Laser Printers (Color and Mono), All in One Printers (Color and Mono) etc. of reputed Original Equipment Manufacturers (OEMs);
iii. **Scanner Category:** Flatbed Scanner (Color and Mono), Handheld Scanner (Color and Mono) etc. of reputed Original Equipment Manufacturers (OEMs);
iv. **Miscellaneous:** Any other category in Computer Hardware and Peripherals required by Bank from time to time.

4. **COST OF THE RFP**: The Bidder shall bear all costs associated with the preparation and submission of its bid and Jammu and Kashmir Grameen Bank will, in no case, be held responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.
5. **DUE DILIGENCE**: The Bidders are expected to examine all instructions, terms and specifications stated in this RFP. The Bid shall be deemed to have been submitted after careful study and examination of this RFP document. The Bid should be precise, complete and in the prescribed format as per the requirement of this RFP document. Failure to furnish all information or submission of a bid not responsive to this RFP will be at the Bidders‟ risk and may result in rejection of the bid. Also the decision of Jammu and Kashmir Grameen Bank on rejection of bid shall be final and binding on the bidder and grounds of rejection of Bid should not be questioned after the final declaration of the successful Bidder. The Bidder is requested to carefully examine the RFP documents and the terms and conditions specified therein, and if there appears to be any ambiguity, contradictions, inconsistency, gap and/or discrepancy in the RFP document, Bidder should seek necessary clarifications by e-mail as mentioned in Section-7. Any query received after the last date for submission of pre-bid queries will not be considered.
6. **OWNERSHIP OF THIS RFP**: The content of this RFP is a copy right material of Jammu and Kashmir Grameen Bank. No part or material of this RFP document should be published in paper or electronic media without prior written permission from Jammu and Kashmir Grameen Bank.

7. Schedule for Bidding Process

RFP Ref. No.	JKGB/IT/DESKTOP/2025-26/9805 Dated 13-03-2026
Scope of Work	Supply and Installation of Desktops, Printers, Scanners and Peripherals, operating software's, ilink web, JDK, Signcap etc. enterprise as well as standard version, for its business units and offices across the UT of J&K and Ladakh or any other location specified by Bank
RFP Details	Empanelment of vendors for Supply and Installation of Desktops and Peripherals at branches/offices of Jammu and Kashmir Grameen Bank
Mode of Tender Submission	Offline
Contact details for correspondence regarding this RFP	Desktop Team, IT Department Jammu and Kashmir Grameen Bank Head Office, Narwal-180006, Jammu Desktop.it@jkgb.in Contact No. 7051510171/72
Tender Type	Open
Base Currency	INR (₹)
Consortium	Consortium Bids are not allowed.
Bid Document Availability	Document can be downloaded from the Bank's website: www.jkgrameen.bank.in w.e.f. 13-03-2026 (Friday) 10:00 A.M.
Pre-bid Queries (If any) End Date (through email only)	23-03-2026 (Monday) 05:00 P.M
Clarifications to pre-bid queries will be provided by the Bank.	All communications regarding points/queries requiring clarifications shall be given through Email/ Conference Call/ WebEx/ Telephone Call on 24-03-2026 (Tuesday)
Last date and time for Bid submission	03-04-2026 (Friday) 05:00 P.M.
Address for submission of Bids	IT-Department, Jammu and Kashmir Grameen Bank Head Office, Near Fruit Complex Narwal-180006, Jammu Desktop.it@jkgb.in Contact No. 7051510171/72
Technical Bid opening date	To be notified separately.
Commercial Bid opening date	N/A
Reverse Auction	N/A
Project Duration	As per tender document
Tender Fee	INR 1500/- + 18 % GST (Non-refundable) i.e. INR 1770 (One Thousand Seven Hundred Seventy only) should be submitted online only in favor of Jammu

	and Kashmir Grameen Bank on or before last date of bid submission in the following account: IFSC Code: JAKA0GRAMEN Bank & Branch: Jammu and kashmir Grameen Bank, Narwal, Jammu, J and K, 180006, Jammu, J and K, 180006 Account No. 2000530100000217 Account Name:- Tender Fee Proof/receipt of online transfer of Tender Fee mentioning reference no & date of transfer shall be submitted in technical bid
EMD (Earnest money Deposit) Amount (₹)	INR 1 Lakh shall be submitted online on or before last date of bid submission or in the form of Bank Guarantee (BG) in favor of The General Manager IT, Jammu and Kashmir Grameen Bank, Jammu payable at Jammu. BG should be valid up to 1 year from the last date of submission. Online NEFT Details IFSC Code : JAKA0GRAMEN Bank & Branch : Jammu and Kashmir Grameen Bank, Narwal, Jammu, J and K, 180006 Account No. 2000070690000001 Account Name:- Earnest Money Deposit In case of online transfer of EMD amount, proof/receipt mentioning reference no & date of transfer shall be submitted in technical bid.
The bank reserves the right to amend the date due to unforeseen circumstances. All such changes will be duly notified on the website of the bank.	

8. <u>The documents to be submitted along with the Bids are given below:</u>

i) Annexure I Eligibility Criteria

ii) Annexure II Bidder Self Declaration

iii) Annexure III Bidder Profile

iv) Annexure IV OEM Details

v) Annexure V OEM Undertaking (MAF)

vi) Annexure VI Indemnity

vii) Annexure VII Bank Guarantee Format (EMD)

viii) Annexure VIII Mutual Non-Disclosure Agreement

ix) Annexure IX Pre Bid Query Format

x) Annexure X Service Centre Details

The main sealed envelope shall be marked **"RFP for Empanelment of vendors for supply and installation of Desktops and Peripherals"** & shall include technical bid along with relevant documents specified addressed to The General Manager IT Jammu and Kashmir Grameen Bank Head Office, near Fruit Complex Narwal-180006, Jammu should reach our office on or before the last date of submission date specified. The Bank reserves the right to accept or reject in part or in full any or all the tenders received without assigning any reasons thereof.

9. Documents to be furnished (Eligibility Criterion)

To
The General Manager IT
Jammu and Kashmir Grameen Bank
Head Office, near Fruit Complex
Narwal-180006,
Jammu (J&K)

Subject: RFP for empanelment of vendors for supply of Desktops and Peripherals

Dear Sir,
With reference to your advertisement published in ……. on …… on the captioned subject we furnish the following Papers/Documents for the subject purpose.

i) The Bidder submitting the offers should be a Company registered in India under the Companies Act, 1956 or a Partnership firm registered under Indian Partnership Act or a Proprietorship Firm and shall be in existence for the last five years having a minimum average turnover of 5 Crore in the last three financial years i.e. 2022-2023, 2023-2024 and 2024-2025 in IT/Hardware Business, with a minimum turnover of 3 crores in each of the last three financial years. The requisite minimum turnover shall be of individual Company/ firm and not that of any group of Companies/ firms. Copy of the certificate of incorporation/ partnership deed/ proprietorship letter should be enclosed as documentary proof."

ii) The Bidder Company should have made profits / positive net worth in last three financial years i.e. 2022-2023, 2023-2024 and 2024-2025. A copy of relevant years' audited annual reports / financial statements shall be submitted with the offer in support of net sales turnover and profit.

iii) The original manufacturer (OEM) should have ISO 9000 / ISO 9001 certification for Design & manufacturing of PCs. Original manufacturer (OEM) certificate to be enclosed.

iv) If the bidder is an authorized supplier of the Desktops, then the original manufacturer should also meet the turnover and financial criteria mentioned above and documentary proof to that effect should be enclosed.

v) **The bidder should have support persons across UT of J&K and Ladakh either own or through franchisee. List of such support centers with contact persons, telephone numbers and addresses should be enclosed.**

vi) The bidder should have executed sales/service/IT project orders for supply of IT equipment to schedule commercial banks/PSU/Government and private sector entities totalling to 15 crore or more in the last 3 financial years. Necessary certificates to that effect from the banks should be enclosed.

vii) The Bidder should not have been blacklisted by any government organization / banks. Self-declaration to that effect should be submitted along with the technical bid.

viii) Earnest Money Deposit

Bidders are required to submit Rs.100000/- (Rupees One Lakh only) online or in the form of Bank guarantee, in favor of The General Manager IT, Jammu and Kashmir Grameen Bank, for empanelment of vendors for supply and Installation of Desktop and Peripherals in Jammu and Kashmir Grameen Bank as mentioned in Section-7.

ix) Manufacturer's Authorization Form

Bidder, other than sole agents in India of the manufacturers, must submit a letter of authority from their Original Equipment Manufacturers (OEMs) that they have been authorized to quote on behalf of the manufacturer. Any RFP from a business partner/agent, without the authorization letter from their OEM, would be disqualified.

x) List of Customers-client base, Central and State Government Departments, Undertakings, Banks and specifically those from which orders have been received during the indicated three years.

xi) Address with Telephone/fax no. and e-mail: Corporate Office, Local Office, Regd. Office, Factory and support offices, personnel proof of and terms and conditions with authorized Dealership /Franchisee / and principle manufacturing companies.

xii) List of Technical Personnel attached with the company, their designation, qualification and experience particularly in **J&K a**nd **Ladakh**.

xiii) List and official address Telephone No's of service providers if engaged by the company for installation of desktops and peripherals.

Yours faithfully,

(Authorized Signatory)
Name& Designation with seal,
Contact No's & mail-id

10. Terms & Conditions

i) The tender shall contain sealed envelope marked "RFP for Empanelment of vendors for supply and installation of Desktops and Peripherals" enclosed there in separately technical specification, non-refundable Tender participation fee of INR 1500/- + 18 % GST (Non-refundable) i.e. INR 1770 (One Thousand Seven Hundred Seventy only)/- & Earnest Money Deposit (EMD) of Rupees 1,00,000/- in the individually sealed envelopes. The companies shall be short listed/ empaneled on the basis of Technical specifications.

ii) No interest shall be paid on the EMD. The EMD of unsuccessful bidders will be returned to them within a period of 45 days after empanelment of vendors. The EMD of the empaneled vendors would be returned to them after the submission of Performance Bank Guarantee (PBG) of ₹ 2,00,000/- by them within twenty one days (21 days) of their empanelment.

iii) The Bidder should submit all the relevant supporting documents as part of submission of Bids. All such documents should be signed by the Authorized Signatory, under their Stamp / Seal of the Bidder's organization.

iv) If any information furnished by the Bidder is found to be incorrect at a later date, he shall be liable to be debarred from participating in any of the bidding process of the bank and EMD of the defaulting bidder shall be forfeited. The Bank reserves the right to verify the particulars furnished by the applicant independently.

v) OEMs would be fully responsible for any shortfall in the transaction routed through the business partner.

vi) The OEM and Bidder should have 24 X 7 contact center and has to provide services on 24 X 7 bases.

vii) The empanelment of vendors will be valid for a period of (5) Five years starting from the date of issue of Letter of Intent. A Request for Proposal will be sent by the Bank to each of the empaneled vendors when there is need for procurement of Desktops and Peripherals in the Bank.

viii) **The request for proposal would be sent only to the empaneled vendor seeking their indicative commercial bids for the Desktops and Peripherals intended to be procured.** The commercial bidding/evaluation in response to the request will be awarded to the lowest bid or will be at the sole discretion of the bank. Each of such request would be governed by a separate contract **and that contract shall be valid for 6 months/ 1 year. (Half yearly/ yearly basis).**

ix) The empanelled vendors are required to submit a Service Level Agreement as per Annexure XI.

x) The Bidder should provide direct support from the OEM for the equipment's supplied by them. The Bank should be able to log the support call with the OEM directly during the contract period.

xi) **It may be noted that, in case any of the empanelled Bidder does not respond to the request/ quote on three different occasions or expresses their inability to quote in response to the request, they may be delisted from the empanelment and their Earnest Money Deposit (EMD)/ Performance Bank Guarantee will be forfeited.**

xii) The Bank reserves the right to scrap the empaneled list of Vendors at any time, without assigning any reason. The Bank's decision in this regard shall be binding and final.

xiii) The Bank reserves the right to procure Desktops and Peripherals through an open RFP process, irrespective of the currency of the empanelment concluded under the Express of Interest (EOI) process.

xiv) The Bank reserves the rights to include more Vendors in the list of empanelled vendors provided the Vendor accepts all the terms of this RFP, provide relevant documents and qualify the eligibility criteria as specified.

xv) Any bid received by Bank after the last date for receipt of bids prescribed by Bank, will be rejected and/or returned unopened to the Bidder. Any decision in this regard by Bank shall be final, conclusive and binding on the Bidder.

xvi) The Bank may update or revise the RFP document or any part of it. The Recipient accepts that any such revised or amended document will be subject to the same confidentiality undertaking. The Recipient will not disclose or discuss the contents of the RFP document with any officer, employee, consultant, director, agent, or other person associated or affiliated in any way with the Bank or any of its customers or suppliers without the prior written consent of the Bank.

xvii) No binding legal relationship will exist between any of the Recipients / Respondents and the Bank until execution of a contractual agreement to the full satisfaction of the Bank.

xviii) Each Recipient acknowledges and accepts that the Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection of vendor, not limited to those selection criteria set out in this RFP document.

xix) Each Recipient should notify the Bank of any error, fault, omission, or discrepancy found in this RFP document but not later than last date of receiving clarifications.

xx) All standards to be followed will adhere to Bureau of Indian Standards (BIS) specifications or other acceptable standards.

xxi) Bidders are not allowed to modify their offers once submitted. However, the Bidders are allowed to withdraw their offers any time before the last date and time specified for receipt of offers. No offer can be withdrawn by a BIDDER after the closing date and time for submission of offers.

xxii) The Bank shall be under no obligation to accept the lowest or any other offer received in response to this tender notice and shall be entitled to reject any or all offers including those received late or incomplete. Bank reserves the right to make changes in the terms and conditions of purchase. Bank will be under no obligation to have discussions with any bidder, and/or entertain any representation.

xxiii) The time lines for the receipt and opening of the tender in normal conditions is as under.

- Last date for receipt of tenders "03-04-2026" upto 05:00 PM,
- Date for the opening of Technical Cover shall be notified separately**.**

xxiv) ***Bank reserves the right to apply its discretion in the selection of the Vendor on the basis of its past experience. The Bank may also reject all or any of the tenders at its discretion.***

xxv) **Address:**

The address for tender submission in closed and sealed envelopes to the following address.

Desktop Team
IT-Department,
Jammu and Kashmir Grameen Bank
Head Office, Narwal-180006
Near fruit complex, Narwal.Jammu (J&K)

xxvi) The clarifications / pre-bid queries if any must reach on or before 23-03-2026, up to 5:00 P.M. on email: desktop.it@jkgb.in

ANNEXURE I: Eligibility Criteria

#	Criteria and Supporting Documents	Compliance (Yes/No)
1	Type of Organization & Year of Incorporation along with supporting documents as the case may be (Copy of the Certificate of Incorporation issued by Registrar of Companies and full address of the registered office or Firm registration certificate along with documents in respect of incorporation with full address of the firm. As the case may be)	
2	The Bidder submitting the offers should be a Company registered in India under the Companies Act, 1956 or a Partnership firm registered under Indian Partnership Act or a Proprietorship Firm and shall be in existence for the last five years having a minimum average turnover of 5 Crore in the last three financial years i.e. 2022-2023, 2023-2024 and 2024-2025 in IT/Hardware Business, with a minimum turnover of 3 crores in each of the last three financial years. The requisite minimum turnover shall be of individual Company/ firm and not that of any group of Companies/ firms. (Audited balance sheets for the last 3 years to be submitted).	
3	The bidders should have positive Net worth during the past three consecutive financial years i.e. 2022-23, 2023-24, 2024-25. (Audited balance sheets/ Financial Statements for the last 3 years to be submitted).	
4	The OEM's plant should have a valid ISO 9000/ ISO 9001 certifications. (Copy of the current and valid certificate to be submitted).	
5	The bidder can be an OEM or an OEM's Business partner.	
6	In case of Business partner (BP), an authority letter from their respective OEM, authorizing them to submit their RFP to the Bank, must be submitted.	
7	The bidder should have valid ISO 9000/ ISO 9001 certification.(Copy of the current and valid certificate to be submitted)	
8	The Bidder should be operating in India, in this line of business from 2017.(copy of commencement of business, to be submitted)	
9	The bidder should have executed sales/service/IT project orders for supply of IT equipment to schedule commercial banks/PSU/Government and private sector entities totalling to 15 crore or more in the last 3 financial years. Necessary certificates to that effect from the banks should be enclosed. Preference will be given to bidder having experience in UT or J&K and Ladakh.	
10	The OEM and BP should not have been blacklisted by any Govt. bodies / BFSI / PSU during the last three years	
11	Earnest Money Deposit (EMD) of Rs. 1,00,000 in the form of Bank Guarantee in favor of General Manager IT, UT of Jammu and Kashmir Grameen Bank	
12	List of Technical Personnel attached with the company, their designation, qualification and experience particularly in **UT of J&K and Ladakh**.	
13	List and official address Telephone No's of service providers if engaged by the company for installation of computer hardware	

ANNEXURE II: Self Declaration by Bidder

(To be submitted on the Bidders Letter Head)

To
The General Manager IT
Jammu and Kashmir Grameen Bank
Head Office, near Fruit Complex
Narwal-180006,
Jammu (J&K)

Subject: RFP for Empanelment of vendors for the supply and installation of Desktops and Peripherals at branches/ offices of Jammu and Kashmir Grameen Bank

Dear Sir,
With reference to your advertisement published in …….. on …… on the captioned subject we furnish the following Papers/Documents for the subject purpose.
We……(name and designation) on behalf of …… having its registered office at ……..have submitted a Bid proposal to Jammu and Kashmir Grameen Bank for Desktops and Peripherals etc. in response to the RFP ref no. ……dated ……issued by Jammu and Kashmir Grameen Bank.

We are duly authorized persons to submit this undertaking

We have read and understood the aforesaid RFP and we hereby convey our absolute and unconditional acceptance to the aforesaid RFP.

We do not have any business relationship with Jammu and Kashmir Grameen Bank including its directors and officers which may result in any conflict of interest between us and Jammu and Kashmir Grameen Bank. We shall on occurrence of any such event immediately inform the concerned authorities of the same

We have submitted our Bid in compliance with the specific requirements as mentioned in this RFP.

We have provided with all necessary information and details as required by Jammu and Kashmir Grameen Bank and shall provide with such additional information's may be required by Jammu and Kashmir Grameen Bank from time to time.

Neither we nor any of our employee/director has been barred from providing the Services nor are we in negative list/blacklisted by any public sector banks, statutory or regulatory or investigative agencies in India or abroad in the last 5 years.

There is no vigilance and / or court case pending against us/company and no inquiry or investigation pending against us from any statutory regulatory and / or investigation agency.

All the information furnished here in and as per the document submitted is true and accurate and nothing has been concealed or tampered with. We have gone through all the conditions of Bid and are aware that we would be liable to any punitive action in case of furnishing of false information / documents.

We also undertake that, we were/are never involved in any legal case that may affect the solvency / existence of our organization or in any other way that may affect capability to provide / continue the services to bank.

Bank is not bound to accept any bid received on the lowest rate (L1) criteria only, Bank may reject all or any bid.

If our Bid for the above job is accepted & we are empanelled for the supply of Desktops and Peripherals as mentioned in your RFP, we undertake to enter into and execute a contract agreement & SLA at our cost, when called upon by the purchaser to do so. Till such a formal contract is prepared and executed, this bid shall constitute a binding contract between us and the bank & we are responsible for the due performance of the contract.

Bank may accept or entrust the entire work to one Bidder or divide the work to more than one bidder without assigning any reason or giving any explanation whatsoever.

We hereby confirm that we will be able to provide delivery / services at all the branches/ offices of Jammu and Kashmir Grameen Bank in UT of J&K and Ladakh failing which shall attract penalty to us.

It is further certified that we have not modified or deleted any text/matter in this RFP.

Dated this _____ day of _____ 2025

Signature

(Company Seal/stamp)

_____

In the capacity of

Duly authorized to sign bids for and on behalf of:

ANNEXURE III: Bidder Profile

#	Details		
1	Name & Address of the Bidder		
2	Type of organization & year of incorporation / Registration. (Copies of Certificate of Registration / Incorporation to be Submitted)		
3	Name of OEM		
4	Bidder's Turnover (**Rs. In Crore)** (Balance Sheets and Profit and Loss Statements to be submitted)	2022-23	
		2023-24	
		2024-25	
5	Bidder's Net Worth (**Rs. In Crore)**	2022-23	
		2023-24	
		2024-25	
6	PAN No. (copy to be submitted)		
7	GST registration no. (Copies to be Submitted)		
8	Correspondence address with contact person/s name/s, Telephone number, Mobile number, email id etc. (Annexure to be attached)		
9	Contact person/s name/s, Telephone number, Mobile number email id etc. for the purpose of this RFP (Annexure to be attached)		
10	Name and designation of the person authorized to sign the Bid / proposal and all other documents incidental to the tender.		

Signature:
Name of the Authorized Person: *(Authorized for this RFP)*
Designation:
Company Seal:

ANNEXURE IV: OEM Details

#	Details	To be furnished by the Bidder	
1	Name of the Bidder		
2	Name of the OEM		
3	Address of the OEM (Regd. Office)		
4	OEM's Correspondence Address with contact person name, telephone number mobile number etc.		
5	OEM's Turnover (**Rs. In Crore)**	2022-23	
		2023-24	
		2024-25	
6	OEM's Net Worth (**Rs. In Crore)**	2022-23	
		2023-24	
		2024-25	
7	ISO 9000 Certified (Attach a copy)	**Yes / No**	
8	ISO 9001 Certified (Attach a copy)	**Yes / No**	
9	Manufacturers Authorization Form for Business Partner submitted. (Submit original)	**Yes / No**	
10	24 X 7 technical assistance Center available	**Yes / No**	
11	Blacklisting Undertaking submitted	**Yes / No**	

Signature:
Name of the Authorized Person: *(Authorized for this RFP)*
Designation:
Company Seal:

ANNEXURE V: Manufacturer's Application Form

To
The General Manager IT
Jammu and Kashmir Grameen Bank
Head Office, near Fruit Complex
Narwal-180006,
Jammu (J&K)

Sub: RFP for Empanelment of vendors for the supply and installation of Desktops and Peripherals at branches/ offices of Jammu and Kashmir Grameen Bank

Ref: _____ dated _____

Dear Sir,

We_____ **(OEM)** are established and reputed Manufacturers for _____having factories/ depot at _____. We do hereby authorize **M/s.**_____ **(Bidder)** to submit their offer / application to Jammu and Kashmir Grameen Bank against the above Expression of Interest.

M/s _____ is an authorized partner.

We shall extend our back to back service support and assurance of availability of our equipments and their components, in case M/s _____ (Bidder) is the successful bidder in any of the RFQs issued under this empanelment.

We shall be fully responsible for any shortfall in the transaction routed through M/s _____ (Bidder).

We also assure our support for the complete period of empanelment i.e. 5 years and failure of the same shall attract penalty as per the discretion of the Bank.

Sign
Name of the signatory
Designation
Company Seal.
Email id and mobile no.

ANNEXURE VI: Indemnity

(To be submitted by Successful Bidder on Winning the Contract)

INDEMNITY

This Deed of Indemnity executed at _____ on the _____ day of _____ by _____ _____<insert name of the Successful Bidder> (hereinafter referred to as "the Obligor" which expression shall unless it be repugnant to the context, subject or meaning thereof, shall be deemed to mean and include successors and permitted assigns);

IN FAVOUR OF

Jammu and Kashmir Grameen Bank, established on 01st May 2025 through amalgamation of J&K Grameen Bank and Ellaquai Dehati Bank vide Government of India gazette notification CG-DL-E07042025-262329 dated 07 April 2025, having its Head office at Narwal, Jammu, Pin-180006, Jammu and Kashmir, carrying on Banking Business, hereinafter referred to as the "Bank" which expression shall, unless it be repugnant to the subject or context or meaning thereof, be deemed to mean and include its successors and assigns)

Now, the Bank and Successful Bidder wherever the context so permits, shall hereinafter collectively refer to as the "Parties" and individually as a "Party".

WHEREAS

The Bank had floated **RFP No.---------- dated ----------for Empanelment of vendors for the supply and installation of Desktops and Peripherals at branches/ offices of Jammu and Kashmir Grameen Bank** for the period of **Five** years from the date of issue of Letter of Intent **and Obligor stood as a successful bidder for the empanelment to provide services as particularly mentioned in Scope of Work of the RFP.**

a) The Obligor has the expertise, resources, infrastructure, qualified manpower and information technology resources to provide the Services and hereby represents and warrants that it shall provide the Services meeting global quality standards and standards prevalent in the industry internationally.

b) The Obligor represents and warrants that all Services provided shall conform to the requirements of the Contract as set out therein and the Obligor shall at all times adhere to Good Industry Practices.

c) The Obligor represents and warrants that it has obtained all Applicable Permits required to provide the Services and that the Services shall be provided in compliance with all Applicable Laws and the provision of the Services shall not result in the infringement of any third-party intellectual property rights.

1) Bank, relying and based on the aforesaid representations and warranties of the Obligor, has agreed to avail the services of the Obligor on the terms and conditions contained in the RFP with the Obligor;

2) One of the conditions of the aforesaid Contract is that the Obligor is required to furnish an indemnity in favor of Bank indemnifying the latter against any loss, damages or claims arising out of any violations of the applicable laws, regulations, guidelines during the execution of its services to Bank over the contract period as also for breach committed by the Obligor on account of misconduct, omission and negligence or any dishonest and fraudulent act by the Obligor.

3) In pursuance thereof, the Obligor has agreed to furnish an indemnity in the form and manner and to the satisfaction of Bank as hereinafter appearing;

NOW THIS DEED WITNESSETH AS UNDER:

The Obligor shall, at all times hereinafter, save and keep harmless and indemnified Bank, including its respective directors, officers, and employees and keep them indemnified from and against all losses, liabilities, claims, damages, obligations, litigations, suits, actions, judgments, costs expenses and/or otherwise including but not limited to those from third parties or liabilities of any kind howsoever suffered, (including, without limitation, reasonable attorneys' fees), awarded by court of law or other competent governmental authority or arbitral tribunal or tribunal of competent jurisdiction arising before, during or after completion of Services, which result from, arise in connection with or are related in any way of actions or claims initiated or preferred by third parties or statutory/regulatory authorities, arising out of or in connection with and not limited to:

(i) The Obligor's breach of the representations and warranties specified in this Agreement;

(ii) Acts or omissions of, negligence, or misconduct by the Obligor; or

(iii) The fault or negligence of the Obligor, its officers, employees, agents, subcontractors and/or representations resulting in loss or damage or injury to property or assets or injury to persons or death;

(iv) Use of server, machine, equipment or other hardware or Materials or Program and other hardware and software systems, provided by the Obligor directly and/or indirectly and includes non-compatibility of software or hardware in any manner;

(v) Defective Servers/other machine parts or Materials or Program not replaced as contemplated in this Agreement;

(vi) Infringement of patent, trademark, intellectual property rights, copyrights, industrial drawings or designs

(vii) Acts of fraud or dishonesty.

For the purposes of this Agreement, the Obligor shall include the Obligor, its personnel, employees, consultants and/or other authorized persons.

1. The obligations of the Obligor herein are irrevocable, absolute and unconditional, in each case irrespective of the value, genuineness, validity, regularity or enforceability of the aforesaid Contractor the insolvency, Bankruptcy, re-organization, dissolution, liquidation or change in ownership of Bank or Obligor or any other circumstance whatsoever which might otherwise constitute a discharge of or defence to an indemnifier.

2. The obligations of the Obligor under this deed shall not be affected by any act, omission, matter or thing which, would reduce, release or prejudice the Obligor from any of the indemnified obligations under this indemnity or prejudice or diminish the indemnified obligations in whole or in part, including in law, equity or contract (whether or not known to it, or to Bank).

3. This indemnity shall survive the aforesaid Contract.

4. Any notice, request or other communication to be given or made under this indemnity shall be in writing addressed to either party at the address stated in the aforesaid Contract and or as stated above.

5. The words and expressions not specifically defined shall have the same meanings as are respectively assigned to them in the Bid Document.

For M/s _____

Signature Name:

Designation:
Company Seal.

ANNEXURE VII: Bank Guarantee Format (EMD)

Offer Reference No.:_____

To:
The General Manager IT,
Jammu and Kashmir Grameen Bank
Near Fruit Complex
Narwal, Jammu-180006

WHEREAS..... (Company Name) registered under the Indian Companies Act 1956 and having its Registered Office at..... India (hereinafter referred to as "the SI/OEM") proposes to RFP and offer in response to RFP No. ……..dated …….. For Selection of Vendor for empanelment for Supply and Installation of Desktops and Peripherals at Branches/Offices of Jammu and Kashmir Grameen Bank (Hereinafter called the "RFP") AND

WHEREAS, in terms of the conditions as stipulated in the RFP, the SI/OEM is required to furnish a Bank Guarantee in lieu of the Earnest Money Deposit (EMD), issued by a scheduled commercial bank in India in your favor to secure the order of the RFP in accordance with the RFP Document (which guarantee is hereinafter called as "BANK GUARANTEE") AND WHEREAS the SI/OEM has approached us, ... for providing the BANK GUARANTEE.
AND WHEREAS at the request of the SI/OEM and in consideration of the proposed RFP to you, we, ... having Branch Office/Unit amongst others at....., India and registered office/Headquarter at……. have agreed to issue the BANK GUARANTEE.
THEREFORE, we, ..., through our local office at ..... India furnish you the Bank GUARANTEE in manner hereinafter contained and agree with you as follows:

1. We....., undertake to pay the amounts due and payable under this Guarantee without any demur, merely on demand from you and undertake to indemnify you and keep you indemnified from time to time to the extent of Rs.....(Rupees .....only) an amount equivalent to the EMD against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part of the SI/OEM of any of the terms and conditions contained in the RFP and in the event of the SI/OEM commits default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the RFP or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of Rs..... (Rupees..... only) as may be claimed by you on account of breach on the part of the SI/OEM of their obligations in terms of the RFP. Any such demand made on the Bank shall be conclusive as regards amount due and payable by the Bank under this guarantee.

2. Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether the SI/OEM has committed any such default or defaults and the amount

or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under Bank Guarantee but will pay the same forthwith on your demand without any protest or demur.

3. This Bank Guarantee shall continue and hold good until it is released by you on the application by the SI/OEM after expiry of the relative guarantee period of the RFP and after the SI/OEM had discharged all his obligations under the RFP and produced a certificate of due completion of work under the said RFP and submitted a " No Demand Certificate " provided always that the guarantee shall in no event remain in force after the day of .....without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.

4. Should it be necessary to extend Bank Guarantee on account of any reason whatsoever, we may, at our sole discretion extend the period of Bank Guarantee on your request under intimation to the SI/OEM till such time as may be required by you.

5. You will have the fullest liberty without affecting Bank Guarantee from time to time to vary any of the terms and conditions of the RFP or extend the time of performance of the RFP or to postpone any time or from time to time any of your rights or powers against the SI/OEM and either to enforce or forbear to enforce any of the terms and conditions of the said RFP and we shall not be released from our liability under Bank Guarantee by exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the SI/OEM or any other forbearance, act or omission on your part of or any indulgence by you to the SI/OEM or by any variation or modification of the RFP or any other act, matter or things whatsoever which under law relating to sureties, would but for the provisions hereof have the effect of so releasing us from our liability hereunder provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of Rs..... (Rupees.....only) as aforesaid or extend the period of the guarantee beyond the said day of ..... unless expressly agreed to by us in writing.

6. The Bank Guarantee shall not in any way be affected by your taking or giving up any securities from the SI/OEM or any other person, firm or company on its behalf or by the winding up, dissolution, insolvency or death as the case may be of the SI/OEM.

7. In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the SI/OEM hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights, if any, which are in any way inconsistent with any of the provisions of Bank Guarantee.

8. Subject to the maximum limit of our liability as aforesaid, Bank Guarantee will cover all your claim or claims against the SI/OEM from time to time arising out of or in relation to the said RFP and in respect of which your claim in writing is lodged on us before expiry of Bank Guarantee.

9. Any notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax, email or registered post to our local address as aforesaid and if sent accordingly it shall be deemed to have been given when the same has been received.

10. The Bank Guarantee and the powers and provisions herein contained are in addition to and not by way of limitation of or substitution for any other guarantee or guarantees here before given to you by us (whether jointly with others or alone) and that Bank Guarantee is not intended to and shall not revoke or limit such guarantee or guarantees.

11. The Bank Guarantee shall not be affected by any change in the constitution of the SI/OEM or us nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will ensure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.

12. The Bank Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.

13. We undertake to pay to you any money so demanded notwithstanding any dispute or disputes raised by the SI/OEM in any suit or proceeding pending before any court or Tribunal relating thereto our liability under this present being absolute and unequivocal.

14. Notwithstanding anything contained herein above; our liability under this Bank Guarantee shall not exceed Rs ..... (Rupees ..... only);
This Bank Guarantee shall be valid up to ..... ; and claim period of this Bank Guarantee shall be …… year/s after expiry of the validity period i:e up to …….
We are liable to pay the guaranteed amount or any part thereof only and only if you serve upon us a written claim for invoking the Bank Guarantee by or before the expiry of claim period i:e up to……

15. We have the power to issue this Bank Guarantee in your favor and the undersigned has full power to execute this Bank Guarantee under the Power of Attorney issued by the Bank.

For and on behalf of BANK

Authorized Signatory
Seal
Address

ANNEXURE VIII: Mutual Nondisclosure Agreement

THIS MUTUAL NONDISCLOSURE AGREEMENT (the "Agreement") is made and entered into as of (DD/MM/YYYY) by and between……., a company incorporated under the laws of India, having its registered address at…….. ("The Company") and Jammu and Kashmir Grameen Bank ("The recipient").

1. **Purpose** Jammu and Kashmir Grameen Bank wishes to empanel the companies/ vendors for undertaking the project vide RFP ref no:……and each party may disclose or may come to know during the course of the project certain confidential technical and business information which the disclosing party desires the receiving party to treat as confidential.

2. **Confidential Information** _ means any information disclosed or acquired by other party during the course of the projects, either directly or indirectly, in writing, orally or by inspection of tangible objects (including without limitation documents, prototypes, samples, technical data, trade secrets, know-how, research, product plans, services, customers, markets, software, inventions, processes, designs, drawings, marketing plans, financial condition and the Company's plant and equipment), which is designated as "Confidential," "Proprietary" or some similar designation. Information communicated orally shall be considered Confidential Information if such information is confirmed in writing as being Confidential Information within a reasonable time after the initial disclosure. Confidential Information may also include information disclosed to a disclosing party by third parties. Confidential Information shall not, however, include any information which (i) was publicly known and made generally available in the public domain prior to the time of disclosure by the disclosing party; (ii) becomes publicly known and made generally available after disclosure by the disclosing party to the receiving party through no action or inaction of the receiving party; (iii) is already in the possession of the receiving party at the time of disclosure by the disclosing party as shown by the receiving party's files and records immediately prior to the time of disclosure; (iv) is obtained by the receiving party from a third party without a breach of such third party's obligations of confidentiality; (v) is independently developed by the receiving party without use of or reference to the disclosing party's Confidential Information, as shown by documents and other competent evidence in the receiving party's possession; or (vi) is required by law to be disclosed by the receiving party, provided that the receiving party gives the disclosing party prompt written notice of such requirement prior to such disclosure and assistance in obtaining an order protecting the information from public disclosure.

3. **Non-use and Non-disclosure.** Each party agrees not to use any Confidential Information of the other party for any purpose except to evaluate and engage in discussions concerning a potential business relationship between the parties. Each party agrees not to disclose any Confidential Information of the other party to third parties or to such party's employees, except to those employees of the receiving party who are required to have the information in order to evaluate or engage in discussions concerning the contemplated business relationship. Neither party shall reverse engineer, disassemble or decompile any prototypes, software or other tangible objects which embody the other party's Confidential Information and which are provided to the party hereunder.

4. **Maintenance of Confidentiality**. Each party agrees that is shall take reasonable measures to

protect the secrecy of and avoid disclosure and unauthorized use of the Confidential Information of the other party. Each party shall take at least those measures that it takes to protect its own most highly confidential information and shall ensure that its employees who have access to Confidential Information of the other party have signed a non-use and non-disclosures agreement in content similar to the provisions hereof, prior to any disclosure of Confidential Information to such employees. Neither party shall make any copies of the Confidential Information of the other party unless the same are previously approved in writing by the other party. Each party shall reproduce the other party's proprietary rights notices on any such approved copies, in the same manner in which such notices were set forth in or on the original. Each party shall immediately notify the other party in the event of any unauthorized use or disclosure of the Confidential Information.

5. **No Obligation.** Nothing herein shall obligate either party to proceed with any transaction between them and each party reserves the right, in its sole discretion, to terminate the discussions contemplated by this Agreement concerning the business opportunity. This Agreement does not constitute a joint venture or other such business agreement.

6. **No Warranty.** All Confidential Information is provided "AS IS." Each party makes no warranties, expressed, implied or otherwise, regarding its accuracy, completeness or performance.

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

8. **No License.** Nothing in this Agreement is intended to grant any rights to either party under any patent, mask work right or copyright of the other party, nor shall this Agreement grant any party any rights in or to the Confidential Information of the other party except as expressly set forth herein.

9) **Term.** The Obligations of each receiving party hereunder shall survive for a period of from the date hereof.

10) **Adherence.** The content of the agreement is subject to adherence audit by Jammu and Kashmir Grameen Bank. It shall be the responsibility of the Company to fully cooperate and make available the requisite resources/evidences as mandated by Jammu and Kashmir Grameen Bank Supplier Security policy.

11) **Remedies.** Each party agrees that any violation or threatened violation of this Agreement may cause irreparable injury to the other party, entitling the other party to seek injunctive relief in addition to all legal remedies.

12) **Arbitration, Governing Law & Jurisdiction**

This Agreement, its meaning and interpretation shall be governed by the applicable laws of India/laws of UT of J&K and Ladakh, as applicable. Both Parties will comply with applicable export and import laws. In the event of disputes, differences, claims and questions between the Parties hereto arising out of this Agreement or in any way relating hereto or any term, condition or provision herein mentioned or the construction or interpretation thereof or otherwise in relation hereto, the Parties shall first endeavor to settle such differences, disputes, claims or questions by

friendly consultation or mediation and failing such settlement, the same shall be referred to the Arbitrator with mutual consent of both the Parties. The arbitration shall be held in accordance with the Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof for the time being in force and shall be held in Jammu and conducted in English/Hindi language.
The Courts in Jammu alone shall have jurisdiction over such arbitration proceedings.
The award of the Arbitration shall be final, conclusive and binding upon the Parties. Each Party will bear the expenses/costs incurred by it in appointing the Arbitrator. However, the cost of appointing the Umpire shall be borne equally by both the Parties.

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

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

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

COMPANY NAME	**RECIPIENT**
By:	**By:**
(Signature)	(Signature)
Name:_____	Name:_____
Title:_____	Title:_____
Address:	
Address: Company Seal	
Company Seal	

ANNEXURE IX: PRE BID QUERY FORMAT

(To be submitted in MS- excel format)

S. No	Page No.	Clause Number	RFP clause	Bidders remark

Signature of Authorized Signatory

ANNEXURE X: SERVICE SUPPORT CENTERS DETAILS

City / District Location	Postal Address, Telephone, Fax, E-Mail and Contact Details of Support Personnel	Office Working Hours	Number of Hardware/ Software Engineers capable of supporting backup solution offered	Own Franchisee/ Support Centers

Signature of Authorized Signatory

ANNEXURE XI: Service Level Agreement during Warranty period

1) Scope

The SLA shall apply to the Desktops and Peripherals supplied and installed by the Company under this Agreement with reference to the tender with notice No. _____ Dated: _____ at the respective sites of installation during warranty as agreed by the parties mentioned in the other documents and Annexures in this Agreement.

2) Definitions

"Response Time" shall mean the interval from receipt of first information from "Bank" to "Company" by any means of communication informing them of the malfunction in Computer Systems to the time "Company's" Engineer reaches the site.

"Repair Time" shall mean the period from the time "Company's Engineer gains access to the Computer Systems/ Peripherals to the time the Computer Systems/ Peripherals is restored to the normal working conditions. The "Company" shall demonstrate such restoration to the concerned officer/official at the site.

"Down Time" shall mean the interval between the time of reporting of failure to the time of completion of repair. Down Time is the sum of response time and repair time with the following exclusions:

- Period when "BANK" denies access to the Engineer from "Company", within the scheduled working hours of the "BANK".
- Period when "BANK" denies access to the "Company" Engineer due to the non-availability of authorized "BANK" staff during the scheduled hours.
- Period when no malfunction is located provided the reasons for non functionality are beyond the scope of the machine as demonstrated.

The "Company" has to attend the calls within reasonable timings convenient to the "Bank". For the timings beyond scheduled working hours, a request needs to be made to the "Bank" for allowing the entry. The down time of the Computer System, shall be the period the machine remains off, due to the "Company's" problem.

3) Percentage down time

Shall mean the aggregate of downtime of the particular computer component and/or computer systems during the year expressed as a percentage of total available time in a year i.e. 365 * 24 hours. Thus, if the aggregate downtime of a computer component and/or computer systems works out to 87.6 hours during a year then the percentage downtime shall be calculated as follows:

$$\frac{87.6 \times 100}{365 \times 24} = 1.0\%$$

4) **Duration of SLA**

The SLA shall be valid for the period till the warranty of last of the Computer Systems or system components there of installed by the "Company" at any of the concerned sites of the "Bank" expires.

5) **Maintenance Service Definition**

"Company" agrees to provide the following services under the SLA to keep the computer component and/or computer systems in good working order:-

i) Unscheduled on call remedial maintenance for repairing malfunctions including immediate replacement of *defective parts, system Formatting & reinstallation of both OS and AS as mentioned in clause 3 of the agreement with the minimum down time* OR provide alternate standby computer system , Laptop or printer till the original one is set in working conditions.
ii) Scheduled Preventive Maintenance once in six months to ensure the health of the Computer Systems/ Peripherals for indicated functionalities and may involve replacement of parts and batteries found damaged or likely to result in the problem in the functioning of the computer system
iii) The replaced parts will be new or equivalent to new parts in performance. The removed parts shall become the property of "Company".
iv) In case the repair period exceed by one working day the machine could be immediately replaced with a temporary arrangement without any financial implication on the Bank.

Subject to existence of any other Agreement between the parties to the contrary, maintenance will not, cover repairing defects in the computer component and/or computer systems arising out of misuse, abuse, neglect, improper handling and damages caused by accidents or repairs carried out by personnel other than the authorized personnel of "Company". In such cases "Bank" shall place orders for the repairs and/or spares whatever required, which shall be provided by the "Company". The "Company" shall take minimum reasonable time for examination and assessing the damages and shall inform the "Bank" subsequently 72 hours after placing the orders, the call shall be treated as normal call for rectification and down time.

6) **Preventive Maintenance**

a. Preventive Maintenance shall be provided to ensure that the Computer System is maintained in good operating condition as per the Computer System Performance Specifications during the term of the Agreement, and includes the provision of labour, service parts and travelling time as deemed necessary by "Company" at no extra charges to the "Bank".

b. The preventive maintenance shall be at least once in six months on half yearly basis. In exceptional cases, the "Company" shall determine the frequency and duration of Preventive Maintenance where same is required more than once in a Half Year, in accordance with the computer system Specifications.

c. The preventive maintenance & support to the Computer Systems shall include checking the health of all the computer component and/or computer systems prescribed performance including

the scheduled /agreed backup support & shall enumerate the steps taken /required to be taken by each party to ensure the stated performance of the system.

d. During preventive maintenance the "Company" shall replace the system components as per the prescribed schedule for wear and tear and other usage factors if any.

e. The "Company" shall coordinate in advance with the concerned officers/ officials of the concerned site for the suitable day and time for such preventive maintenance.

7) Hours of Service

"Company" shall provide 10AM to 5 PM service 7 days a week at the sites where the COMPUTER SYSTEMS/ PERIPHERALS are installed. The service call would be logged at the service center or at mobile numbers as provided by the company along with the bid document.

The "Company" shall also keep all the modes of communication like Phone / Mobile Phone/ Fax/ E-mail available to its service Engineers & other field staff & all its Corporate & Regional offices, throughout the Country & convey the same to the "Bank", within one week of signing of this Agreement. Attested copies of photo ids of all the concerned engineers, authorized persons responsible for the implementation of this Agreement at various levels shall be produced by them at the time of visit to the concerned site for the maintenance purpose.

The escalation matrix for the calls unattended or for other service issues shall be indicated in separate Annexure.

8) Maintenance of Service Levels

i) "Company" agrees that the provision of timely and excellent service to "Bank" is the essence of this contract. To this end "Company" shall ensure that the percentage down time of the computer component and/or computer systems shall not exceed 1.0% as calculated over a year.

ii) The "Company" shall provide repair and maintenance service, in response to any one or all of the oral, telephonic, mobile, fax, written, e-mail or postal mail notice by "Bank" through its own service personnel, wherever the computer component and/or computer systems are installed and the services shall be made available by the "Company" as under:

iii) The "Company" shall attend the support call immediately on receipt of complaint from the concerned site by any or all the means of communication mentioned. The response time for attending the complaint shall be 1 hour in city limits of Jammu and Srinagar, and 12 hour within districts excluding travel time, while, in Rural area, the response time for attending the complaint shall be 24 hours. However, the response time mentioned as such shall be without prejudice to the obligations of the "Company" to establish fully manned and equipped Service Support Centers at the concerned stations .In case of failure on the part of "Company" to abide by the stipulated reporting timings, the "Bank" shall have the rights to arrange for the repairs itself to make the Computer System , functional at the cost, risk and responsibility of the "Company" and the "Company" shall be liable to reimburse such repair charges to "Bank"

iv) In the event of non-resolution of the call within the above-specified time frames, a standby Computer System shall be provided (within maximum of eight hours).

v) The current list of Service Centers , the existing specific site wise call escalation matrix along with names, designations, all contact details like Mobile, Telephone, Postal Official addresses, email etc. enclosed along with the SLA . The "Company" shall keep the "Bank" updated about all the periodical changes due to transfers, postings etc of the concerned persons in the matrix.

9) Relocation and Shifting

The relocation / shifting of computer component and/or computer systems shall be done by the "Bank" at its own cost and responsibility. However Company shall supervise the de-installation and packing at the original site and reinstallation at the new sites free on cost within the UT of Jammu

and Kashmir and Ladakh, The computer component and/or computer systems shall continue to remain within the scope of warranty / AMC for the transit period

10) **Access**

"Bank" shall provide full and free access to the computer component and/or computer systems to the personnel of "Company" during working hours. In case the "Company's personnel require access for any breakdown call after working hours, it shall make a request in phone for such access to the concerned person at the site.

11) Documents

The "Company" shall submit the following documents along with the invoices where the maintenance arrangements post installation is agreed at cost.

i) Reports showing the calls received for rectification of faults, with down time details if any.
ii) Report showing the details of preventive maintenance done during the half-yearly along with the part replacement at each computer component and/or computer systems.
iii) Preventive call reports properly signed and stamped by "Company" and Branch officials.
iv) Up to date call logging and escalation matrix.

12) Penalties

Penalties shall be imposed in case of total uptime of individual computer component and/or computer systems are less than 99% during the year. For every fall of 1 % in up time, the warranty period shall be extended by one month.

13) Computer System

The word Computer system as invariably mentioned in the aforesaid clauses means CPU, Monitor, printer, thin client or other related peripherals

In witness whereof the parties hereinabove named have affixed; their signatures unto this Agreement in token of acceptance of the terms and conditions herein contained on the day and date already written above in presence of the Witnesses mentioned below: -

Agreed and signed On behalf of
Jammu and Kashmir Grameen Bank,

Name……
Designation……
Place……
Date……

Witness:
Name……
Designation……
Place……
Date……

Agreed and signed On behalf of
(Company Name)

Name……
Designation……
Place……
Date……

Witness:
Name……
Designation……
Place……
Date……

ANNEXURE XII: LIST OF BRANCHES WITH ADDRESS

S.No	Branch Code	Branch Name	Address	Pincode
1	2000	JAMMU AND KASHMIR GRAMEEN BANK, HEAD OFFICE JAMMU	HEAD OFFICE JAMMU, NARWAL, NEAR FRUIT COMPLEX, TEHSIL & DISTT JAMMU	180006
2	2002	JAMMU AND KASHMIR GRAMEEN BANK, REGIONAL OFFICE JAMMU	SEC 3 SURYA CHOWK CHANNI HIMMAT JAMMU, CITY/VILLAGE-JAMMU, BLOCK-BAHU , TEHSIL-BAHU, DISTT.-JAMMU	180015
3	2003	JAMMU AND KASHMIR GRAMEEN BANK, REGIONAL OFFICE KATHUA	WARD NO.16,SHIVA NAGAR,NEAR DC OFFICE , CITY/VILLAGE-KATHUA, BLOCK-KATHUA, TEHSIL-KATHUA, DISTT.-KATHUA	184101
4	2004	JAMMU AND KASHMIR GRAMEEN BANK, REGIONAL OFFICE RAJOURI /POONCH	NEAR TATA GARAGE,VILLAGE MURADPUR, CITY RAJOURI, BLOCK RAJOURI, TEHSIL RAJOURI, DISTT RAJOURI	185131
5	2005	JAMMU AND KASHMIR GRAMEEN BANK, REGIONAL OFFICE KASHMIR	UMRABAD BYPASS NEAR J & K BANK, ZO NORTH KASHMIR, CITY/VILLAGE-SOPORE, BLOCK-SOPORE, TEHSIL-SOPORE, DISTT.-BARAMULLA	193201
6	2006	JAMMU AND KASHMIR GRAMEEN BANK, REGIONAL OFFICE BARAMULLA	JADEED, OPP. HOTEL DAWAT, CITY/VILLAGE-BARAMULLA, BLOCK-BARAMULLA, TEHSIL-BARAMULLA, DISTT.-BARAMULLA	193101
7	2007	JAMMU AND KASHMIR GRAMEEN BANK, REGIONAL OFFICE BANDIPORA	UMRABAD BYPASS NEAR J & K BANK, ZO NORTH KASHMIR, CITY/VILLAGE-SOPORE, BLOCK-SOPORE, TEHSIL-SOPORE, DISTT.-BARAMULLA	193201
8	2008	JAMMU AND KASHMIR GRAMEEN BANK, REGIONAL OFFICE KUPWARA	2ND FLOOR, NEAR HABIB PETROL PUMP, BUMHAMA, CITY/VILLAGE-KUPWARA, BLOCK-KUPWARA, TEHSIL-KUPWARA, DISTT.-KUPWARA	193222
9	2011	JAMMU AND KASHMIR GRAMEEN BANK, REGIONAL OFFICE SRINAGAR	Nowgam Bye-Pass, Near State Co-Operative Bank, Srinagar (J&K).	
10	2012	JAMMU AND KASHMIR GRAMEEN BANK, REGIONAL OFFICE ANANTNAG	Lal Chowk, Anantnag (J&K)	
11	3002	JAMMU AND KASHMIR GRAMEEN BANK, KHOUR	MAIN BAZAR KHOUR PALLANWALA ROAD, CITY/VILLAGE-KHOUR, BLOCK-KHOUR , TEHSIL-KHOUR , DISTT.-JAMMU	181203
12	3003	JAMMU AND KASHMIR GRAMEEN BANK, DABLEHAR	DABLEHAR, CITY/VILLAGE-DABLEHAR, BLOCK-R.S PURA , TEHSIL-RS PURA, DISTT.-JAMMU	181111
13	3004	JAMMU AND KASHMIR GRAMEEN BANK, RAMGARH	NEAR HDFC ATM RAMGARH, CITY/VILLAGE-RAMGARH, BLOCK-RAMGARH, TEHSIL-RAMGARH, DISTT.-SAMBA	181141
14	3005	JAMMU AND KASHMIR GRAMEEN BANK, GHO MANHASAN	VPO GHO MANHASAN NEAR NIMANTRAN BANQUET HALL, BLOCK- MARH, TEHSIL- MARH, DISTRICT -JAMMU	181206
15	3006	JAMMU AND KASHMIR GRAMEEN BANK, NANDPUR	NANDPUR, CITY/VILLAGE-CHAK NAZIR NANDPUR, BLOCK-RAMGARH, TEHSIL-RAMGARH, DISTT.-SAMBA	181141
16	3007	JAMMU AND KASHMIR GRAMEEN BANK, ARNIA	NEAR POLICE STATION ARNIA, OPPOSITE RL PUBLIC SCHOOL, CITY/VILLAGE-ARNIA , BLOCK-ARNIA , TEHSIL-ARNIA , DISTT.-JAMMU	181131
17	3008	JAMMU AND KASHMIR GRAMEEN BANK, BADYAL BRAHMANA	BADYAL BRAHMANA, CITY/VILLAGE-BADYAL BRAHMANA, BLOCK-RS PURA, TEHSIL-RS PURA, DISTT.-JAMMU	181102
18	3009	JAMMU AND KASHMIR GRAMEEN BANK, CHAKROI	VPO CHAKROI, CITY/VILLAGE-CHAKROI, BLOCK-JAMMU , TEHSIL-SUCHETGARH , DISTT.-JAMMU	181113
19	3010	JAMMU AND KASHMIR GRAMEEN BANK, GAJANSU	GAJANSU, CITY/VILLAGE-GAJANSU, BLOCK-MARH , TEHSIL-MARH , DISTT.-JAMMU	181206
20	3011	JAMMU AND KASHMIR GRAMEEN BANK, KALYANPUR	KALYANPUR PO KANA CHAK, CITY/VILLAGE-JHIRI KALYANPUR, BLOCK-MARH , TEHSIL-MARH , DISTT.-JAMMU	181206
21	3012	JAMMU AND KASHMIR GRAMEEN BANK, KHERI	KHERI , CITY/VILLAGE-BISHNAH ,BLOCK-BISHNAH, TEHSIL-BISHNAH, DISTT.-JAMMU	181132
22	3013	JAMMU AND KASHMIR GRAMEEN BANK, BASPUR	BASPUR , CITY/VILLAGE-BASPUR, BLOCK-JAMMU , TEHSIL-RS PURA, DISTT.-JAMMU	181102
23	3014	JAMMU AND KASHMIR GRAMEEN BANK, KIRPIND	KIRPIND , CITY/VILLAGE-KIRPIND, BLOCK-R.S PURA , TEHSIL-RS PURA, DISTT.-JAMMU	181101
24	3015	JAMMU AND KASHMIR GRAMEEN BANK, DEOLI	DEOLI, CITY/VILLAGE-JAMMU, BLOCK-BISHNAH , TEHSIL-BISHNAH , DISTT.-JAMMU	181132
25	3016	JAMMU AND KASHMIR GRAMEEN BANK, MAIRA	MAIRA, CITY/VILLAGE-MAIRA, BLOCK-JAMMU , TEHSIL-JOURIAN , DISTT.-JAMMU	181202

26	3017	JAMMU AND KASHMIR GRAMEEN BANK, PHALLIAN	PHALLIAN MANDAL, CITY/VILLAGE-PHALLIAN MANDAL, BLOCK-MANDAL , TEHSIL-MANDAL, DISTT.-JAMMU	180003
27	3018	JAMMU AND KASHMIR GRAMEEN BANK, PARGWAL	PARGWAL NEAR SBI ATM, CITY/VILLAGE-PARGWAL, BLOCK-PARGWAL , TEHSIL-PARGWAL, DISTT.-JAMMU	181207
28	3019	JAMMU AND KASHMIR GRAMEEN BANK, PALLANWALA	PALLANWALA, CITY/VILLAGE-PALLANWALA, BLOCK-KHOUR , TEHSIL-KHOUR , DISTT.-JAMMU	181204
29	3020	JAMMU AND KASHMIR GRAMEEN BANK, PANGDOUR	VPO PANGDOUR, PANGDOUR CHOWK, BLOCK-SAMBA, TEHSIL AND DISTRICT - SAMBA	184121
30	3021	JAMMU AND KASHMIR GRAMEEN BANK, SARORE	SARORE , CITY/VILLAGE-SARORE, BLOCK-BISHNAH , TEHSIL-BISHNAH, DISTT.-JAMMU	181133
31	3022	JAMMU AND KASHMIR GRAMEEN BANK, CHATHA	CHATHA MILL , CITY/VILLAGE-CHATHA , BLOCK-GADI GARH , TEHSIL-JAMMU SOUTH, DISTT.-JAMMU	181101
32	3023	JAMMU AND KASHMIR GRAMEEN BANK, SIMBAL MORE	SIMBAL MORH , CITY/VILLAGE-SIMBAL MORH, BLOCK-RS PURA , TEHSIL-RS PURA , DISTT.-JAMMU	181101
33	3024	JAMMU AND KASHMIR GRAMEEN BANK, BHALWAL	BHALWAL, CITY/VILLAGE-BHALWAL, BLOCK-JAMMU , TEHSIL-BHALWAL , DISTT.-JAMMU	181122
34	3025	JAMMU AND KASHMIR GRAMEEN BANK, JAKH	VPO JAKH, TEHSIL- VIJAYPUR, DISTRICT - SAMBA, JAMMU & KASHMIR, PIN-184120	184120
35	3026	JAMMU AND KASHMIR GRAMEEN BANK, MUTHI	LOWER MUTHI GANESH VIHAR, CITY/VILLAGE-MUTHI, BLOCK-JAMMU , TEHSIL-JAMMU, DISTT.-JAMMU	181205
36	3027	JAMMU AND KASHMIR GRAMEEN BANK, JANDRAH	JANDRAH , CITY/VILLAGE-JANDRAH, BLOCK-DANSAL , TEHSIL-DANSAL, DISTT.-JAMMU	181224
37	3028	JAMMU AND KASHMIR GRAMEEN BANK, RAYA	VPO-RAHYA, MAIN CHOWK, CITY/VILLAGE-RAHYA, BLOCK-VIJAYPUR, TEHSIL-VIJAYPUR, DISTT.-SAMBA	181143
38	3029	JAMMU AND KASHMIR GRAMEEN BANK, KOTLI MIAN FATEH	KOTLI MIAN FATEH, CITY/VILLAGE-KOTLI MIAN FATEH , BLOCK-R.S PURA, TEHSIL-RS PURA, DISTT.-JAMMU	181132
39	3030	JAMMU AND KASHMIR GRAMEEN BANK, SWANKHA MORE	NH-1 A SWANKHA MORE, CITY/VILLAGE-VIJAYPUR, BLOCK-VIJAYPUR, TEHSIL-VIJAYPUR, DISTT.-SAMBA	184120
40	3031	JAMMU AND KASHMIR GRAMEEN BANK, SAI	SAI , CITY/VILLAGE-SAI KALAN RS PURA, BLOCK-CHAKROI , TEHSIL-SUCHETGARH , DISTT.-JAMMU	181131
41	3032	JAMMU AND KASHMIR GRAMEEN BANK, PURMANDAL	BUS STAND PURMANDAL, CITY/VILLAGE-PURMANDAL, BLOCK-PURMANDAL, TEHSIL-BARI BRAHMANA, DISTT.-SAMBA	181145
42	3033	JAMMU AND KASHMIR GRAMEEN BANK, NARDI	NARDI, CITY/VILLAGE-VPO NARDI, BLOCK-MAIRA MANDRAIN , TEHSIL-MAIRA MANDRAIN , DISTT.-JAMMU	181201
43	3034	JAMMU AND KASHMIR GRAMEEN BANK, REHAL DHAMALIAN	VPO REHAL DHAMALIAN, CITY/VILLAGE-REHAL DHMALAIN , BLOCK-BISHNAH , TEHSIL-BISHNAH , DISTT.-JAMMU	181132
44	3035	JAMMU AND KASHMIR GRAMEEN BANK, SATRAYAN CAMP	SATRAYAN CAMP, CITY/VILLAGE-SATRAYAN CAMP, BLOCK-SUCHETGARH , TEHSIL-SUCHETGARH , DISTT.-JAMMU	181102
45	3036	JAMMU AND KASHMIR GRAMEEN BANK, BOHRI PATTA	MAIN CHOWK BOHRI PATTA, CITY/VILLAGE-BOHRI PATTA, BLOCK-JAMMU , TEHSIL-JAMMU, DISTT.-JAMMU	180002
46	3037	JAMMU AND KASHMIR GRAMEEN BANK, SUMB	SUMB,SAMBA, CITY/VILLAGE-SAMBA, BLOCK-SUMB, TEHSIL-SAMBA, DISTT.-SAMBA	184121
47	3038	JAMMU AND KASHMIR GRAMEEN BANK, KOTLI JHAJJAR	KOTLI JHAJJAR, CITY/VILLAGE-KOTLIJHAJJAR, BLOCK-DANSAL , TEHSIL-DANSAL, DISTT.-JAMMU	181221
48	3039	JAMMU AND KASHMIR GRAMEEN BANK, KANHAL	KANHAL, CITY/VILLAGE-BISHNAH , BLOCK-BISHNAH , TEHSIL-BISHNAH , DISTT.-JAMMU	181132
49	3040	JAMMU AND KASHMIR GRAMEEN BANK, CHANNI HIMMAT	SEC 3 SURYA CHOWK CHANNI HIMMAT JAMMU, CITY/VILLAGE-JAMMU, BLOCK-BAHU , TEHSIL-BAHU, DISTT.-JAMMU	180015
50	3041	JAMMU AND KASHMIR GRAMEEN BANK, NAGROTA	NAGROTA MAIN BAZAR KANDOLI, CITY/VILLAGE-NAGROTA, BLOCK-JAMMU , TEHSIL-NAGROTA, DISTT.-JAMMU	181221
51	3042	JAMMU AND KASHMIR GRAMEEN BANK, SRUINSAR	VPO SURINSAR, CITY/VILLAGE-SURINSAR, BLOCK-NAGROTRA , TEHSIL-JAMMU SOUTH, DISTT.-JAMMU	180017
52	3043	JAMMU AND KASHMIR GRAMEEN BANK, CHOWKI CHOWRA	CHOWKI CHOWRA, CITY/VILLAGE-CHOWKI CHOWRA, BLOCK-JAMMU , TEHSIL-CHOWKI CHOWRA, DISTT.-JAMMU	185154
53	3044	JAMMU AND KASHMIR GRAMEEN BANK, NADH	MAIN BAZAAR NADH, CITY/VILLAGE-NADH, BLOCK-NADH, TEHSIL-SAMBA, DISTT.-SAMBA	184121
54	3045	JAMMU AND KASHMIR GRAMEEN BANK, GURAH SALATHIA	V.P.O. GURAH SALATHIA NEAR POND, CITY/VILLAGE-VIJAYPUR , BLOCK-VIJAYPUR, TEHSIL-VIJAYPUR, DISTT.-SAMBA	181143
55	3046	JAMMU AND KASHMIR GRAMEEN BANK,	MAIN CHOWK CHANDAK , CITY/VILLAGE-CHANDAK,	185101

		CHANDAK	BLOCK-NSSB, TEHSIL-HAVELI, DISTT.-POONCH	
56	3047	JAMMU AND KASHMIR GRAMEEN BANK, DARHAL MALKAN	DARHAL , CITY/VILLAGE-DARHAL, BLOCK-DARHAL, TEHSIL-DARHAL, DISTT.-RAJOURI	185135
57	3048	JAMMU AND KASHMIR GRAMEEN BANK, GUJROO NAGROTA	OPP.FOREST DEPARTMENT VILL.SALORE , CITY/VILLAGE-GUJROO NAGROTA, BLOCK-GUJROO NAGROTA, TEHSIL-RAMKOT, DISTT.-KATHUA	184205
58	3049	JAMMU AND KASHMIR GRAMEEN BANK, MAHANPUR	VPO MAHANPUR MAIN MARKET, CITY/VILLAGE-MAHANPUR , BLOCK-MAHANPUR , TEHSIL-MAHANPUR, DISTT.-KATHUA	184202
59	3050	JAMMU AND KASHMIR GRAMEEN BANK, TRIATH	MAIN BAZAAR TRIATH, CITY/VILLAGE-TRIATH, BLOCK-MOGHLA, TEHSIL-TRIATH, DISTT.-RAJOURI	185201
60	3051	JAMMU AND KASHMIR GRAMEEN BANK, JHULAS	NEAR AUTO STAND JHULAS, CITY/VILLAGE-JHULAS, BLOCK-POONCH, TEHSIL-HAVELI, DISTT.-POONCH	185101
61	3052	JAMMU AND KASHMIR GRAMEEN BANK, PARNALLA	V.P.O PARNALLA OPP. GOVT.HIGH SEC.SCHOOL, CITY/VILLAGE-PARNALLA, BLOCK-BILLAWAR, TEHSIL-BILLAWAR, DISTT.-KATHUA	184202
62	3053	JAMMU AND KASHMIR GRAMEEN BANK, MANDLI	MAIN MARKET MANDLI, CITY/VILLAGE-MANDLI, BLOCK-MANDLI, TEHSIL-BILLAWAR, DISTT.-KATHUA	184203
63	3055	JAMMU AND KASHMIR GRAMEEN BANK, MANDI SANGWALI	MANDI SANGWALI NEAR JK BANK ATM, CITY/VILLAGE-SAMBA , BLOCK-SAMBA, TEHSIL-SAMBA, DISTT.-SAMBA	184121
64	3056	JAMMU AND KASHMIR GRAMEEN BANK, SIOT	NEAR GOVT. GIRLS HIGH SCHOOL, SIOT, CITY/VILLAGE-SIOT, BLOCK-SIOT, TEHSIL-SIOT, DISTT.-RAJOURI	185152
65	3057	JAMMU AND KASHMIR GRAMEEN BANK, PHAINTER	MAIN MARKET PHAINTER, CITY/VILLAGE-PHAINTER, BLOCK-BILLAWAR, TEHSIL-BILLAWAR, DISTT.-KATHUA	184203
66	3058	JAMMU AND KASHMIR GRAMEEN BANK, MANJAKOTE	VPO MANJAKOTE MAIN MARKET, CITY/VILLAGE-MANJAKOTE, BLOCK-MANJAKOTE, TEHSIL-MANJAKOTE, DISTT.-RAJOURI	185131
67	3059	JAMMU AND KASHMIR GRAMEEN BANK, DAYALACHAK	VPO DAYALACHAK, CITY/VILLAGE-DAYALACHAK, BLOCK-HIRANAGAR, TEHSIL-HIRANAGAR, DISTT.-KATHUA	184144
68	3060	JAMMU AND KASHMIR GRAMEEN BANK, SURANKOTE	MAIN MARKET SURANKOTE, CITY/VILLAGE-SURANKOTE, BLOCK-SURANKOTE, TEHSIL-SURANKOTE, DISTT.-POONCH	185121
69	3061	JAMMU AND KASHMIR GRAMEEN BANK, BUFLIAZ	MAIN MARKET BUFFLIAZ, CITY/VILLAGE-BUFFLIAZ, BLOCK-SURANKOTE, TEHSIL-SURANKOTE, DISTT.-POONCH	185121
70	3062	JAMMU AND KASHMIR GRAMEEN BANK, SHERPUR BALA	NEAR NAIB TEHSILDAR OFFICE SHERPUR BALA , CITY/VILLAGE-SHERPUR BALA , BLOCK-HIRANAGAR, TEHSIL-HIRANAGAR, DISTT.-KATHUA	184142
71	3063	JAMMU AND KASHMIR GRAMEEN BANK, BARWAL	V.P.O. BARWAL NEAR POST OFFICE, CITY/VILLAGE-BARWAL, BLOCK-BARNOTI, TEHSIL-KATHUA, DISTT.-KATHUA	184143
72	3064	JAMMU AND KASHMIR GRAMEEN BANK, SHAKTI NAGAR	SHAKTINAGAR, CITY/VILLAGE-MAIN BAZAR SHAKTINAGAR , BLOCK-JAMMU , TEHSIL-JAMMU , DISTT.-JAMMU	180001
73	3065	JAMMU AND KASHMIR GRAMEEN BANK, BAJABAIN	BAJABAIN NEAR POST OFFICE , CITY/VILLAGE-KULDABI, BLOCK-KANGRI, TEHSIL-BERI PATTAN, DISTT.-RAJOURI	185156
74	3066	JAMMU AND KASHMIR GRAMEEN BANK, SUNDERBANI	MAIN BAZAR HOSPITAL ROAD SUNDERBANI, CITY/VILLAGE-SUNDERBANI, BLOCK-SUNDERBANI, TEHSIL-SUNDERBANI, DISTT.-RAJOURI	185153
75	3067	JAMMU AND KASHMIR GRAMEEN BANK, PALAM	MAIN MARKET PALAM, CITY/VILLAGE-PALAM, BLOCK-RAJOURI, TEHSIL-RAJOURI, DISTT.-RAJOURI	185132
76	3068	JAMMU AND KASHMIR GRAMEEN BANK, MANKOTE	NEAR ZEO OFFICE MANKOTE, CITY/VILLAGE-MANKOTE, BLOCK-MANKOTE, TEHSIL-MANKOTE, DISTT.-POONCH	185111
77	3069	JAMMU AND KASHMIR GRAMEEN BANK, MENDHAR	MAIN MARKET MENDHAR, NEAR SARIA MARKET, , CITY/VILLAGE-MENDHAR, BLOCK-MENDHAR, TEHSIL-MENDHAR, DISTT.-POONCH	185111
78	3070	JAMMU AND KASHMIR GRAMEEN BANK, RAJOURI	NEAR OLD BUS STAND RAJOURI, CITY/VILLAGE-RAJOURI, BLOCK-RAJOURI, TEHSIL-RAJOURI, DISTT.-RAJOURI	185132
79	3071	JAMMU AND KASHMIR GRAMEEN BANK, JAKHBAR	VPO JAKHBAR NEAR HIGH SEC.SCHOOL, CITY/VILLAGE-JAKHBAR, BLOCK-KATHUA, TEHSIL-KATHUA, DISTT.-KATHUA	184104
80	3072	JAMMU AND KASHMIR GRAMEEN BANK, BHOOND	BHOOND (SHEETAL NAGAR) NEAR MAIN MARKET BHOOND, CITY/VILLAGE-BHOOND, BLOCK-BHOOND, TEHSIL-BASOHLI, DISTT.-KATHUA	184201
81	3073	JAMMU AND KASHMIR GRAMEEN BANK, SIALSUI	NEAR GOVT. HIGHER SECONDARY SCHOOL, SIALSUI, CITY/VILLAGE-VILLAGE SIALSUI, BLOCK-KALAKOTE, TEHSIL-KALAKOTE, DISTT.-RAJOURI	185202

82	3074	JAMMU AND KASHMIR GRAMEEN BANK, SHAHDARA	MAIN MARKET SHAHDARA P.O THANA MANDI , CITY/VILLAGE-SHAHDRA, BLOCK-THANNAMANDI, TEHSIL-THANNAMANDI, DISTT.-RAJOURI	181512
83	3075	JAMMU AND KASHMIR GRAMEEN BANK, POONCH	TANDON MARKET POONCH, CITY/VILLAGE-POONCH, BLOCK-POONCH, TEHSIL-HAVELI, DISTT.-POONCH	185101
84	3076	JAMMU AND KASHMIR GRAMEEN BANK, AKHNOOR	NEAR KAMESHWAR TEMPLE, TEHSIL AKHNOOR, BLOCK AKHNOOR, DISTT JAMMU	181201
85	3077	JAMMU AND KASHMIR GRAMEEN BANK, DOONGI BRAHMANA	DOONGI BRAHMANA, CITY/VILLAGE-DOONGI BRAHMANA, BLOCK-DOONGI, TEHSIL-RAJOURI, DISTT.-RAJOURI	185151
86	3078	JAMMU AND KASHMIR GRAMEEN BANK, SIMBAL CAMP	WARD NO 1 SIMBAL CAMP , CITY/VILLAGE-SIMBAL CAMP , BLOCK-MIRAN SAHIB , TEHSIL-RS PURA , DISTT.-JAMMU	181101
87	3079	JAMMU AND KASHMIR GRAMEEN BANK, NAGRI PAROLE	TARAF BALA PANCHAYAT KALYANPUR , CITY/VILLAGE-NAGRI PAROLE , BLOCK-BARNOTI, TEHSIL-NAGRI PAROLE, DISTT.-KATHUA	184151
88	3080	JAMMU AND KASHMIR GRAMEEN BANK, BAGNOTI	OPPOSITE JAMMU MOTORS BAGNOTI, CITY/VILLAGE-BAGNOTI, BLOCK-NOWSHERA, TEHSIL-NOWSHERA, DISTT.-RAJOURI	185152
89	3081	JAMMU AND KASHMIR GRAMEEN BANK, TATAPANI	VPO TATAPANI NEAR GOVT HIGH SCHOOL, CITY/VILLAGE-TATAPANI, BLOCK-KALAKOTE, TEHSIL-KALAKOTE, DISTT.-RAJOURI	185202
90	3082	JAMMU AND KASHMIR GRAMEEN BANK, NOWSHERA	OPPOSITE THAKUR DWARA MAIN BAZAR NOWSHERA, CITY/VILLAGE-NOWSHERA, BLOCK-NOWSHERA, TEHSIL-NOWSHERA, DISTT.-RAJOURI	185151
91	3083	JAMMU AND KASHMIR GRAMEEN BANK, LAM	MAIN CHOWK LAM PO LAM, CITY/VILLAGE-LAM, BLOCK-QILA DARHAL, TEHSIL-QILA DARHAL, DISTT.-RAJOURI	185155
92	3084	JAMMU AND KASHMIR GRAMEEN BANK, CHADWAL	NEAR COLD STORE CHADWAL , CITY/VILLAGE-CHADWAL, BLOCK-MARHEEN , TEHSIL-HIRANAGAR , DISTT.-KATHUA	184144
93	3085	JAMMU AND KASHMIR GRAMEEN BANK, DHANGRI	MAIN CHOWK DHANGRI, CITY/VILLAGE-DHANGRI, BLOCK-DHANGRI, TEHSIL-RAJOURI, DISTT.-RAJOURI	185232
94	3086	JAMMU AND KASHMIR GRAMEEN BANK, KATHUA	WARD NO 08, NEAR FOOT BRIDGE, PARLIWAND , CITY/VILLAGE-KATHUA, BLOCK-KATHUA, TEHSIL-KATHUA, DISTT.-KATHUA	184101
95	3087	JAMMU AND KASHMIR GRAMEEN BANK, CHINGUS	NEAR HR SECONDARY SCHOOL CHINGUS, CITY/VILLAGE-CHINGUS, BLOCK-DOONGI, TEHSIL-RAJOURI, DISTT.-RAJOURI	185151
96	3088	JAMMU AND KASHMIR GRAMEEN BANK, DHARGLOON	NEAR HR SECONDARY SCHOOL DHARGLOON, CITY/VILLAGE-DHARGLOON, BLOCK-BALAKOTE, TEHSIL-BALAKOTE, DISTT.-POONCH	185111
97	3089	JAMMU AND KASHMIR GRAMEEN BANK, JOURIAN	JOURIAN, CITY/VILLAGE-JOURIAN, BLOCK-BHALWAL BRAHMANA, TEHSIL-JOURIAN , DISTT.-JAMMU	181202
98	3090	JAMMU AND KASHMIR GRAMEEN BANK, DEVAK	NEAR HR SECONDARY SCHOOL DEVAK, CITY/VILLAGE-DEVAK, BLOCK-SUNDERBANI, TEHSIL-SUNDERBANI, DISTT.-RAJOURI	185203
99	3091	JAMMU AND KASHMIR GRAMEEN BANK, BATERA	BATERA , CITY/VILLAGE-BATERA, BLOCK-BHALWAL , TEHSIL-BHALWAL , DISTT.-JAMMU	181206
100	3092	JAMMU AND KASHMIR GRAMEEN BANK, SAMBA	MAIN BAZAR ,SAMBA, CITY/VILLAGE-SAMBA, BLOCK-SAMBA, TEHSIL-SAMBA, DISTT.-SAMBA	184121
101	3093	JAMMU AND KASHMIR GRAMEEN BANK, HARIPUR MORE	BLASSA KHU, P.O. HARIPUR MORE, CITY/VILLAGE-HARIPUR , BLOCK-MARHEEN, TEHSIL-HIRANAGAR, DISTT.-KATHUA	184148
102	3094	JAMMU AND KASHMIR GRAMEEN BANK, RAJBAGH	FORE LANE NEAR NATIONAL HIGHWAY RAJBAGH , CITY/VILLAGE-RAJBAGH, BLOCK-BARNOTI, TEHSIL-KATHUA, DISTT.-KATHUA	184143
103	3095	JAMMU AND KASHMIR GRAMEEN BANK, MALIK MARKET	MALIK MARKET APPOSITE TRENDS SHOWROOM, CITY/VILLAGE-MALIKMARKET, BLOCK-JAMMU , TEHSIL-JAMMU, DISTT.-JAMMU	180012
104	3096	JAMMU AND KASHMIR GRAMEEN BANK, NARWAL	NARWAL MAIN ROAD NEAR FRUIT COMPLEX , CITY/VILLAGE-JAMMU , BLOCK-JAMMU , TEHSIL-JAMMU , DISTT.-JAMMU	180006
105	3097	JAMMU AND KASHMIR GRAMEEN BANK, SANGRAMPUR	MAIN CHOWK SANGRAMPUR, CITY/VILLAGE-SANGRAMPUR, BLOCK-MARH , TEHSIL-MARH , DISTT.-JAMMU	180002
106	3098	JAMMU AND KASHMIR GRAMEEN BANK, RCC JAMMU	SHAKTINAGAR, CITY/VILLAGE-MAIN BAZAR SHAKTINAGAR , BLOCK-JAMMU , TEHSIL-JAMMU , DISTT.-JAMMU	180001
107	3099	JAMMU AND KASHMIR GRAMEEN BANK,	ARNIA ROAD BISHNAH, CITY/VILLAGE-BISHNAH , BLOCK-	181132

		BISHNAH	BISHNAH , TEHSIL-BISHNAH, DISTT.-JAMMU	
108	3100	JAMMU AND KASHMIR GRAMEEN BANK, SOLKI	NEAR SOLKI BRIDGE MAIN MARKET SOLKI, CITY/VILLAGE-SOLKI, BLOCK-KALAKOTE, TEHSIL-KALAKOTE, DISTT.-RAJOURI	185201
109	3101	JAMMU AND KASHMIR GRAMEEN BANK, BAHU FORT	BAHU FORT NEAR BAGH-E-BAHU GATE , CITY/VILLAGE-BAHU FORT, BLOCK-JAMMU , TEHSIL-JAMMU, DISTT.-JAMMU	180006
110	3102	JAMMU AND KASHMIR GRAMEEN BANK, BAWANI	VPO BAWANI, CITY/VILLAGE-BAWANI, BLOCK-NOWSHERA, TEHSIL-NOWSHERA, DISTT.-RAJOURI	185155
111	3103	JAMMU AND KASHMIR GRAMEEN BANK, COLLEGE ROAD KATHUA	WARD NO.15,PATEL NAGAR,COLLEGE ROAD , CITY/VILLAGE-KATHUA, BLOCK-KATHUA, TEHSIL-KATHUA, DISTT.-KATHUA	184101
112	3104	JAMMU AND KASHMIR GRAMEEN BANK, DHARAMSAL	NEAR POLICE STATION DHARAMSAL, CITY/VILLAGE-DHARAMSAL, BLOCK-SIOT, TEHSIL-KALAKOTE, DISTT.-RAJOURI	185201
113	3105	JAMMU AND KASHMIR GRAMEEN BANK, DUGGAN	MAIN MARKET DUGGAN , CITY/VILLAGE-DUGGAN, BLOCK-DUGGAN , TEHSIL-BANI, DISTT.-KATHUA	184206
114	3106	JAMMU AND KASHMIR GRAMEEN BANK, GHAGWAL	VPO GHAGWAL, CITY/VILLAGE-GHAGWAL, BLOCK-GHAGWAL, TEHSIL-GHAGWAL, DISTT.-SAMBA	184141
115	3107	JAMMU AND KASHMIR GRAMEEN BANK, KHEORA	MAIN MARKET KHEORA, CITY/VILLAGE-KHEORA, BLOCK-RAJOURI, TEHSIL-RAJOURI, DISTT.-RAJOURI	185132
116	3108	JAMMU AND KASHMIR GRAMEEN BANK, MANDI	ALLA PEER BAZAR MANDI, CITY/VILLAGE-MANDI, BLOCK-MANDI, TEHSIL-MANDI, DISTT.-POONCH	185102
117	3109	JAMMU AND KASHMIR GRAMEEN BANK, PALLI MORH	MAIN MARKET PALLIMORH, CITY/VILLAGE-PALLI, BLOCK-BARNOTI, TEHSIL-KATHUA, DISTT.-KATHUA	184143
118	3110	JAMMU AND KASHMIR GRAMEEN BANK, PALOURA	NEAR MRF TYRE SHOWROOM BANTALAB ROAD, CITY/VILLAGE-UPPER PALOURA, BLOCK-BHALWAL , TEHSIL-JAMMU , DISTT.-JAMMU	181121
119	3111	JAMMU AND KASHMIR GRAMEEN BANK, RS PURA	RS PURA, CITY/VILLAGE-RS PURA, BLOCK-RS PURA , TEHSIL-RSPURA, DISTT.-JAMMU	181102
120	3112	JAMMU AND KASHMIR GRAMEEN BANK, KISHTWAR	HIDYAL KISHTWAR, CITY/VILLAGE-KISHTWAR/ HIDYAL, BLOCK-KISHTWAR , TEHSIL-KISHTWAR , DISTT.-KISHTWAR	182204
121	3114	JAMMU AND KASHMIR GRAMEEN BANK, CHANNI PRAT	VPO PRAT,CITY/VILLAGE-PRAT, BLOCK-SUNDERBANI, TEHSIL-SUNDERBANI, DISTT.-RAJOURI	185152
122	3115	JAMMU AND KASHMIR GRAMEEN BANK, MISHRIWALA	MISHRIWALA P/O KANGRAIL, CITY/VILLAGE-MISHRIWALA, BLOCK-JAMMU , TEHSIL-JAMMU , DISTT.-JAMMU	181206
123	3116	JAMMU AND KASHMIR GRAMEEN BANK, CHAN GRAN	MAIN MARKET CHANGRAN, CITY/VILLAGE-CHANGRAN, BLOCK-KATHUA , TEHSIL-KATHUA, DISTT.-KATHUA	184104
124	3118	JAMMU AND KASHMIR GRAMEEN BANK, JEEVAN NAGAR	JEEVAN NAGAR , CITY/VILLAGE-JAMMU , BLOCK-JAMMU , TEHSIL-JAMMU , DISTT.-JAMMU	180016
125	3119	JAMMU AND KASHMIR GRAMEEN BANK, BRIJ NAGAR	TCP KHARIAN OPPOSITE ARMY GATE, CITY/VILLAGE-KHARIAN, BLOCK-MIRAN SAHIB, TEHSIL-RS PURA , DISTT.-JAMMU	181101
126	3120	JAMMU AND KASHMIR GRAMEEN BANK, DIGIANA	DIGIANA NEAR POLICE STATION , CITY/VILLAGE-DIGIANA, BLOCK-JAMMU , TEHSIL-JAMMU , DISTT.-JAMMU	180010
127	3121	JAMMU AND KASHMIR GRAMEEN BANK, BANTALAB	BANTALAB, CITY/VILLAGE-BANTALAB, BLOCK-BANTALAB , TEHSIL-BHALWAL , DISTT.-JAMMU	181123
128	3122	JAMMU AND KASHMIR GRAMEEN BANK, KALUCHAK	Jammu and kashmir GRAMEEN BANK, NEAR KUNJWANI CHOWK, KUNJWANI BYE PASS, JAMMU, CITY/VILLAGE-JAMMU , BLOCK-JAMMU , TEHSIL-JAMMU , DISTT.-JAMMU	180010
129	3123	JAMMU AND KASHMIR GRAMEEN BANK, SMAILPUR	SMAILPUR,GURAH MORH,MEEN CHARKAN, CITY/VILLAGE-SMAILPUR, BLOCK-BARI BRAHMANA, TEHSIL-BARI BRAHMANA, DISTT.-SAMBA	181133
130	3124	JAMMU AND KASHMIR GRAMEEN BANK, MARTA NAGROTA	MARTA NAGROTA,NEAR PANCHAYAT GHAR PREHTA, CITY/VILLAGE-MARTA NAGROTA, BLOCK-BASHOLI, TEHSIL-BASHOLI, DISTT.-KATHUA	184201
131	3125	JAMMU AND KASHMIR GRAMEEN BANK, PATLHA	NATIONAL HIGHWAY KANISPORA BARAMULLA, CITY/VILLAGE-KANISPORA, BLOCK-BARAMULLA, TEHSIL-BARAMULLA, DISTT.-BARAMULLA	193101
132	3126	JAMMU AND KASHMIR GRAMEEN BANK, HAJIN	MAIN MARKET HAJIN,NEAR HAJIN BRIDGE, CITY/VILLAGE-HAJIN, BLOCK-SONAWARI, TEHSIL-HAJIN, DISTT.-BANDIPORA	193501
133	3127	JAMMU AND KASHMIR GRAMEEN BANK, ASHTINGO	ASHTINGO, CITY/VILLAGE-BANDIPORA, BLOCK-ALOOSA, TEHSIL-ALOOSA, DISTT.-BANDIPORA	193505

134	3128	JAMMU AND KASHMIR GRAMEEN BANK, BIJHAMA	BIJHAMA, CITY/VILLAGE-BIJHAMA, BLOCK-BIJHAMA, TEHSIL-BONIYAR, DISTT.-BARAMULLA	193122
135	3129	JAMMU AND KASHMIR GRAMEEN BANK, SPITUK	IST FLOOR, GALDAN COMPLEX, AGLING ROAD, NEAR INDIAN OIL DEPOT, CITY/VILLAGE-SPITUK, BLOCK-LEH, TEHSIL-SPITUK, DISTT.-LEH	194101
136	3130	JAMMU AND KASHMIR GRAMEEN BANK, CHUCHOT YAKMA	NAMGYAL MANGUE, CHUCHOT YOKMA (KUZAY), OPPOSITE RADHA SWAMI MANDIR, CITY/VILLAGE-LEH, BLOCK-CHUCHOT, TEHSIL-CHUCHOT, DISTT.-LEH	194201
137	3502	JAMMU AND KASHMIR GRAMEEN BANK, MB SOPORE	MAIN BAZAAR SOPORE, CITY/VILLAGE-SOPORE, BLOCK-SOPORE, TEHSIL-SOPORE, DISTT.-BARAMULLA	193201
138	3503	JAMMU AND KASHMIR GRAMEEN BANK, NEHALPORA	NEHALPORA, CITY/VILLAGE-NEHALPORA, BLOCK-PATTAN, TEHSIL-PATTAN, DISTT.-BARAMULLA	193121
139	3504	JAMMU AND KASHMIR GRAMEEN BANK, GOUSHBUGH	GOUSHBUGH, CITY/VILLAGE-GOUSHBUGH PATTAN, BLOCK-PATTAN, TEHSIL-PATTAN, DISTT.-BARAMULLA	193121
140	3505	JAMMU AND KASHMIR GRAMEEN BANK, KUNZER	NEAR JAMIA MASJID, SHAHI HAMDAN, KUNZER, CITY/VILLAGE-KUNZER, BLOCK-TANGMARG, TEHSIL-KUNZER, DISTT.-BARAMULLA	193404
141	3506	JAMMU AND KASHMIR GRAMEEN BANK, TUJAR-SHARIEF	TUJAR, CITY/VILLAGE-BOMAI, BLOCK-BOMAI, TEHSIL-BOMAI, DISTT.-BARAMULLA	193201
142	3507	JAMMU AND KASHMIR GRAMEEN BANK, QUILMUQAM	QUILMUQAM, CITY/VILLAGE-QUILMUQAM, BLOCK-ALOOSA, TEHSIL-ALOOSA, DISTT.-BANDIPORA	193502
143	3508	JAMMU AND KASHMIR GRAMEEN BANK, SAFAPORA	SAFAPORA, CITY/VILLAGE-SAFAPORA, BLOCK-SAFAPORA, TEHSIL-LAR, DISTT.-GANDERBAL	193504
144	3509	JAMMU AND KASHMIR GRAMEEN BANK, WAGOORA	MAIN CHOWK/BAZAAR WAGOORA., CITY/VILLAGE-WAGOORA, BLOCK-WAGOORA, TEHSIL-WAGOORA, DISTT.-BARAMULLA	193103
145	3511	JAMMU AND KASHMIR GRAMEEN BANK, SHEERI	MAIN MARKET SHEERN ABAD SHEERI, CITY/VILLAGE-SHEERI, BLOCK- SHEERI, TEHSIL- NARVAW, DISTT.-BARAMULLA	193101
146	3512	JAMMU AND KASHMIR GRAMEEN BANK, DRUGMULLA	MAIN MARKET DRUGMULLA, CITY/VILLAGE-DRUGMULLA , BLOCK-DRUGMULLA, TEHSIL-DRUGMULLA, DISTT.-KUPWARA	193222
147	3513	JAMMU AND KASHMIR GRAMEEN BANK, POSHWAN	POSWAN, ZACHALDARA, CITY/VILLAGE-POSWAN, BLOCK-RAJWAR, TEHSIL-HANDWARA, DISTT.-KUPWARA	193221
148	3514	JAMMU AND KASHMIR GRAMEEN BANK, TILGAM	Jammu and Kashmir GRAMEEN BANK, TILGAM, CITY/VILLAGE-TILGAM, BLOCK- PATTAN, TEHSIL-PATTAN, DISTT.-BARAMULLA	193198
149	3515	JAMMU AND KASHMIR GRAMEEN BANK, DOOROO	DUROO, SOPORE, CITY/VILLAGE-SOPORE, BLOCK-ZAINGEER, TEHSIL-DANGERPORA, DISTT.-BARAMULLA	193202
150	3516	JAMMU AND KASHMIR GRAMEEN BANK, WILGAM	MAIN MARKET, WILGAM, CITY/VILLAGE-WILGAM, BLOCK-RAMHALL, TEHSIL-WILGAM, DISTT.-KUPWARA	193224
151	3517	JAMMU AND KASHMIR GRAMEEN BANK, CHUGAL	CHUGAL, CITY/VILLAGE-CHUGAL, BLOCK-HANDWARA, TEHSIL-HANDWARA, DISTT.-KUPWARA	193221
152	3519	JAMMU AND KASHMIR GRAMEEN BANK, YUNISOO	YUNUS WAHIPORA, CITY/VILLAGE-YUNISOO, BLOCK-LANGATE, TEHSIL-LANGATE, DISTT.-KUPWARA	193302
153	3520	JAMMU AND KASHMIR GRAMEEN BANK, MIRGUND	MIRGUND, CITY/VILLAGE-MIRGUND, BLOCK-PATTAN, TEHSIL-PATTAN, DISTT.-BARAMULLA	193121
154	3521	JAMMU AND KASHMIR GRAMEEN BANK, WATPORA	WATPORA, CITY/VILLAGE-WATPORA, BLOCK-BANDIPORA, TEHSIL-BANDIPORA, DISTT.-BANDIPORA	193502
155	3522	JAMMU AND KASHMIR GRAMEEN BANK, KHORESHERABAD	KHORESHERABAD, CITY/VILLAGE-KHORESHERABAD, BLOCK-KHORESHERABAD, TEHSIL-PATTAN, DISTT.-BARAMULLA	193121
156	3523	JAMMU AND KASHMIR GRAMEEN BANK, KRANKSHIVAN	NASEEM BAGH, CITY/VILLAGE-SANGRAMA, BLOCK-SANGRAMA, TEHSIL-SOPORE, DISTT.-BARAMULLA	193201
157	3524	JAMMU AND KASHMIR GRAMEEN BANK, BOTINGOO	NEAR JAMA MASJID NEAR SUMO STAND, CITY/VILLAGE-BOTINGOO, BLOCK-SOPORE, TEHSIL-DANGERPORA, DISTT.-BARAMULLA	193201
158	3525	JAMMU AND KASHMIR GRAMEEN BANK, KANISPORA	SHERWANI COLONY KHAWAJABAGH, VILLAGE-KANISPORA, BLOCK-BARAMULLA, TEHSIL-BARAMULLA, DISTT.-BARAMULLA	193103
159	3526	JAMMU AND KASHMIR GRAMEEN BANK, REBAN	REBAN, CITY/VILLAGE-REBAN, BLOCK-ROHAMA, TEHSIL-WATERGAM, DISTT.-BARAMULLA	193201
160	3527	JAMMU AND KASHMIR GRAMEEN BANK, JADEED	JADEED, OPP. HOTEL DAWAT, CITY/VILLAGE-BARAMULLA, BLOCK-BARAMULLA, TEHSIL-BARAMULLA, DISTT.-	193101

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161	3528	JAMMU AND KASHMIR GRAMEEN BANK, KALAMABAD	MAIN MARKET, KALAMABAD, CITY/VILLAGE-KALAMABAD, BLOCK-MAWAR, TEHSIL-KALAMABAD, DISTT.-KUPWARA	193302
162	3531	JAMMU AND KASHMIR GRAMEEN BANK, CHOWKIBAL	MAIN MARKET, CHOWKIBAL, CITY/VILLAGE-CHOWKIBAL, BLOCK-REDDI CHOWKIBAL, TEHSIL-KRALPORA, DISTT.-KUPWARA	193224
163	3532	JAMMU AND KASHMIR GRAMEEN BANK, SUMBAL	MAIN MARKET SUMBAL, CITY/VILLAGE-SUMBAL, BLOCK-SUMBAL, TEHSIL-SUMBAL SONAWARI, DISTT.-BANDIPORA	193501
164	3533	JAMMU AND KASHMIR GRAMEEN BANK, GULGAM	MAIN MARKET, BATERGAM, CITY/VILLAGE-GULGAM, BLOCK-QADIRABAD HIRRI, TEHSIL-KUPWARA, DISTT.-KUPWARA	193222
165	3534	JAMMU AND KASHMIR GRAMEEN BANK, NADHIHAL	NADIHAL, BANDIPORA, CITY/VILLAGE-NADIHAL, BLOCK-BANDIPORA, TEHSIL-BANDIPORA, DISTT.-BANDIPORA	193502
166	3535	JAMMU AND KASHMIR GRAMEEN BANK, PATTAN	PATTAN, CITY/VILLAGE-PATTAN, BLOCK-PATTAN, TEHSIL-PATTAN, DISTT.-BANDIPORA	193121
167	3536	JAMMU AND KASHMIR GRAMEEN BANK, KACHUMUQAM	VILLAGE KACHUMUQAM, CITY/VILLAGE-KACHUMUQAM, BLOCK- WAGOORA, TEHSIL-WAGOORA, DISTT.-BARAMULLA	193109
168	3537	JAMMU AND KASHMIR GRAMEEN BANK, PANZINARA	PANZINARA, CITY/VILLAGE-PANZINARA, BLOCK-QUAMARWARI, TEHSIL-SHALTENG, DISTT.-SRINAGAR	190017
169	3538	JAMMU AND KASHMIR GRAMEEN BANK, WARPORA	NEAR ZAINGEER MEDICAL STORE,TAXI STAND, WARPORA, CITY/VILLAGE-WARPORA, BLOCK-SOPORE, TEHSIL-SOPORE, DISTT.-BARAMULLA	193201
170	3539	JAMMU AND KASHMIR GRAMEEN BANK, KRALGUND	MAIN MARKET, KRALGUND, CITY/VILLAGE-KRALGUND, BLOCK-QAZIABAD KRALGUND, TEHSIL-QAZIABAD, DISTT.-KUPWARA	193302
171	3540	JAMMU AND KASHMIR GRAMEEN BANK, ARINDARDPORA	ARINDARDPORA, MOHALLA MIRPURA, CITY/VILLAGE-ARINDARDPORA, BLOCK-ARIN, TEHSIL-BANDIPORA, DISTT.-BANDIPORA	193502
172	3542	JAMMU AND KASHMIR GRAMEEN BANK, SEER-JAGIR	MANZSEER, CITY/VILLAGE-MANZSEER, BLOCK-SANGRAMA, TEHSIL-SOPORE, DISTT.-BARAMULLA	193202
173	3543	JAMMU AND KASHMIR GRAMEEN BANK, OGMUNA	OGMUNA, CITY/VILLAGE-OGMUNA, BLOCK-KUNZER, TEHSIL-KARHAMA, DISTT.-BARAMULLA	193402
174	3544	JAMMU AND KASHMIR GRAMEEN BANK, GINGAL	NEAR NHPC COLONY, CITY/VILLAGE-GINGAL, BLOCK-PARAN PILLAN, TEHSIL-URI, DISTT.-BARAMULLA	193122
175	3547	JAMMU AND KASHMIR GRAMEEN BANK, LALAPORA	MAIN MARKET, LALPORA, CITY/VILLAGE-LALPORA, BLOCK-SOGAM, TEHSIL-LALPORA, DISTT.-KUPWARA	193223
176	3548	JAMMU AND KASHMIR GRAMEEN BANK, BANDIPORA	NEAR EMPIRE PIZZA RESTAURANT MAIN MARKET BANIPORA, CITY/VILLAGE-BANDIPORA, BLOCK-BANDIPORA, TEHSIL-BANDIPORA, DISTT.-BANDIPORA	193502
177	3549	JAMMU AND KASHMIR GRAMEEN BANK, TARATHPORA	MAIN MARKET, TARATHPORA, CITY/VILLAGE-TARATHPORA, BLOCK-TARTHPORA, TEHSIL-TARATHPORA, DISTT.-KUPWARA.	193224
178	3551	JAMMU AND KASHMIR GRAMEEN BANK, TANGMARG	NEAR JK BANK TANGMARG, CITY/VILLAGE-TANGMARG, BLOCK-TANGMARG, TEHSIL-TANGMARG, DISTT.-BARAMULLA	193402
179	3552	JAMMU AND KASHMIR GRAMEEN BANK, PRINGAL	CHAHLA, CITY/VILLAGE-BONIYAR, BLOCK-WARRIKHAH, TEHSIL-BONIYAR, DISTT.-BARAMULLA	193122
180	3553	JAMMU AND KASHMIR GRAMEEN BANK, KRALPORA	MAIN MARKET, KRALPORA, CITY/VILLAGE-KRALPORA, BLOCK-KRALPORA, TEHSIL-KRALPORA, DISTT.-KUPWARA	193224
181	3554	JAMMU AND KASHMIR GRAMEEN BANK, AZADGUNJ	AZADGUNJ BARAMULLA, CITY/VILLAGE-BARAMULLA, BLOCK-BARAMULLA, TEHSIL-BARAMULLA, DISTT.-BARAMULLA	193101
182	3556	JAMMU AND KASHMIR GRAMEEN BANK, NOWGAM	NOWGAM LAWOOSA, CITY/VILLAGE-NOWGAM, BLOCK-MAWAR, TEHSIL-KALAMABAD, DISTT.-KUPWARA	193302
183	3558	JAMMU AND KASHMIR GRAMEEN BANK, NATNUSSA	NATNUSSA, CITY/VILLAGE-NATNUSSA, BLOCK-NATNUSSA, TEHSIL-HANDWARA, DISTT.-KUPWARA	193221
184	3559	JAMMU AND KASHMIR GRAMEEN BANK, NEW COLONY SOPORE	NEAR 10 TABLES RESTURANT ON NOWPORA ROAD NEW COLONY SOPORE , CITY/VILLAGE-SOPORE, BLOCK-ZAINGER/SOPORE, TEHSIL-SOPORE, DISTT.-BARAMULLA	193201
185	3560	JAMMU AND KASHMIR GRAMEEN BANK, URI	URI BARAMULLA, CITY/VILLAGE-URI, BLOCK-URI, TEHSIL-URI, DISTT.-BARAMULLA	193123
186	3561	JAMMU AND KASHMIR GRAMEEN BANK, SHEERPORA	SHEERPORA BANGIL, CITY/VILLAGE-SHEERPORA, BLOCK-PATTAN, TEHSIL-PATTAN, DISTT.-BARAMULLA	193121

187	3562	JAMMU AND KASHMIR GRAMEEN BANK, KHANPETH	VILLAGE KHANPETH TEHSIL SINGHPORA DISTRICT BARAMULLA, CITY/VILLAGE-KHANPETH, BLOCK-SINGHPORA, TEHSIL-SINGHPORA, DISTT.-BARAMULLA	193121
188	3563	JAMMU AND KASHMIR GRAMEEN BANK, UMER MARKET	UMAR MARKET , CITY/VILLAGE-SOPORE, BLOCK- SOPORE, TEHSIL-SOPORE, DISTT.-BARAMULA	193201
189	3564	JAMMU AND KASHMIR GRAMEEN BANK, KAKARHAMAM	IQBAL MARKET, KAKARHAMAM, OLD TOWN, CITY/VILLAGE-BARAMULLA, BLOCK-BARAMULLA, TEHSIL-BARAMULLA, DISTT.-BARAMULLA	193101
190	3567	JAMMU AND KASHMIR GRAMEEN BANK, ARAGAM	ARAGAM, CITY/VILLAGE-ARAGAM, BLOCK-BANDIPORA, TEHSIL-BANDIPORE, DISTT.-BANDIPORA	193502
191	3568	JAMMU AND KASHMIR GRAMEEN BANK, KHUMRIYAL	MAIN MARKET, KHUMRIYAL, CITY/VILLAGE-KHUMRIYAL, BLOCK-KALAROOS, TEHSIL-KUPWARA, DISTT.-KUPWARA	193223
192	3569	JAMMU AND KASHMIR GRAMEEN BANK, KUPWARA	BY PASS ROAD, KUPWARA, CITY/VILLAGE-KUPWARA, BLOCK-KUPWARA, TEHSIL-KUPWARA, DISTT.-KUPWARA	193222
193	3570	JAMMU AND KASHMIR GRAMEEN BANK, KANTHIPORA	MAIN MARKET, KANTHIPORA, LOLAAB, CITY/VILLAGE-KANTHIPORA, BLOCK-WAVOORA, TEHSIL-LALPORA, DISTT.-KUPWARA	193223
194	3571	JAMMU AND KASHMIR GRAMEEN BANK, BAGH BELLA	MAIN MARKET, TANGDAR, CITY/VILLAGE-BAGH BELLA, BLOCK-TANGDAR, TEHSIL-KARNAH, DISTT.-KUPWARA	193225
195	3572	JAMMU AND KASHMIR GRAMEEN BANK, TADD	TADD, CITY/VILLAGE-TADD, BLOCK-TEETWAL, TEHSIL-KARNAH, DISTT.-KUPWARA	193225
196	3573	JAMMU AND KASHMIR GRAMEEN BANK, KANDI KARNAH	KANDI KARNAH, CITY/VILLAGE-KANDI KARNAH, BLOCK-TANGDAR, TEHSIL-KARNAH, DISTT.-KUPWARA	193225
197	3574	JAMMU AND KASHMIR GRAMEEN BANK, CHANDILORA	CHANDILORA, CITY/VILLAGE-CHANDILORA, BLOCK-TANGMARG, TEHSIL-TANGMARG, DISTT.-BARAMULLA	193402
198	3575	JAMMU AND KASHMIR GRAMEEN BANK, SINGHPORA KALAN	SINGHPORA KALAN, CITY/VILLAGE-BARAMULLA, BLOCK-BARAMULLA, TEHSIL-BARAMULLA, DISTT.-BARAMULLA	193103
199	3578	JAMMU AND KASHMIR GRAMEEN BANK, WAILU KRALPORA	WAILU KRALPORA NEAR MASJID SHARIF, CITY/VILLAGE-WAILU KRALPORA, BLOCK-WAILU, TEHSIL-KUNZER, DISTT.-BARAMULLA	193404
200	3579	JAMMU AND KASHMIR GRAMEEN BANK, LADERWAN	MAIN MARKET, LADERWAN, CITY/VILLAGE-LADERWAN, BLOCK-QADIRABAD HIRRI, TEHSIL-KUPWARA, DISTT.-KUPWARA	193224
201	3581	JAMMU AND KASHMIR GRAMEEN BANK, HYGAM	HYGAM, CITY/VILLAGE-HYGAM, BLOCK- SOPORE , TEHSIL-KHOIE , DISTT.-BARAMULLA	193202
202	3582	JAMMU AND KASHMIR GRAMEEN BANK, HANDWARA	MAIN MARKET, HANDWARA, CITY/VILLAGE-HANDWARA, BLOCK-HANDWARA, TEHSIL-HANDWARA, DISTT.-KUPWARA	193221
203	3584	JAMMU AND KASHMIR GRAMEEN BANK, SANGRAMA	SANGRAMA CHOWK, SANGRAMA, CITY/VILLAGE-SANGRAMA, SOPORE, BLOCK-SANGRAMA, TEHSIL-SOPORE, DISTT.-BARAMULLA	193202
204	3585	JAMMU AND KASHMIR GRAMEEN BANK, PHUROPETH	PHROPETH, CITY/VILLAGE-PHUROPETH, BLOCK-LANGATE, TEHSIL-LANGATE, DISTT.-KUPWARA	193302
205	3586	JAMMU AND KASHMIR GRAMEEN BANK, BOMAI	BOMAI ZAINGEER, CITY/VILLAGE-BOMAI, BLOCK-TUJJAR-SHARIF, TEHSIL-ZAINGEER, DISTT.-BARAMULLA	193201
206	3588	JAMMU AND KASHMIR GRAMEEN BANK, TREGPORA	TREGPORA, CITY/VILLAGE-ROHAMA, BLOCK-ROHAMA, TEHSIL-ROHAMA, DISTT.-BARAMULLA	193101
207	3590	JAMMU AND KASHMIR GRAMEEN BANK, OTHOORA	CHOORA-KREERI ROAD, CITY/VILLAGE-OTHOORA, BLOCK-WAGOORA, TEHSIL-KREERI, DISTT.-BARAMULLA	193108
208	3591	JAMMU AND KASHMIR GRAMEEN BANK, DOBIWAN	DOBIWAN MAIN MARKET, CITY/VILLAGE-DOBIWAN, BLOCK-LALPORA, TEHSIL-KUNZER, DISTT.-BARAMULLA	193404
209	3592	JAMMU AND KASHMIR GRAMEEN BANK, BONIYAR	MAIN MARKET BONIYAR, CITY/VILLAGE-BONIYAR, BLOCK-BONIYAR, TEHSIL-BONIYAR, DISTT.-BARAMULLA	193122
210	3593	JAMMU AND KASHMIR GRAMEEN BANK, PEERNIYA	GANTAMULLA COLONY, CITY/VILLAGE-BARAMULLA, BLOCK-NARWAV, TEHSIL-NARWAV SHEERI, DISTT.-BARAMULLA	193101
211	3594	JAMMU AND KASHMIR GRAMEEN BANK, WATERGAM	WATERGAM, MAIN CHOWK, CITY/VILLAGE-WATERGAM, BLOCK-RAFIABAD, TEHSIL-WATERGAM, DISTT.-BARAMULLA	193303
212	3597	JAMMU AND KASHMIR GRAMEEN BANK, KHANPORA	OPPOSITE GENERAL BUS STAND BARAMULLA ABOVE BAJAJ SHOWROOM, CITY/VILLAGE-KHANPORA, BLOCK-BARAMULLA, TEHSIL-BARAMULLA, DISTT.-BARAMULLA	193101
213	3598	JAMMU AND KASHMIR GRAMEEN BANK, PALHALAN	PALHALAN, CITY/VILLAGE-PALHALAN, BLOCK-PATTAN, TEHSIL-PATTAN, DISTT.-BARAMULLA	193121

214	3601	JAMMU AND KASHMIR GRAMEEN BANK, MODEL TOWN (NOORBAG)	MODEL TOWN, CITY/VILLAGE-MODEL TOWN , BLOCK-SOPORE, TEHSIL-SOPORE, DISTT.-BARAMULLA	193201
215	3602	JAMMU AND KASHMIR GRAMEEN BANK, DAWAR GUREZ	DAWAR GUREZ, CITY/VILLAGE-DAWAR, BLOCK- DAWAR, TEHSIL-DAWAR, DISTT.-BANDIPOR	193503
216	3603	JAMMU AND KASHMIR GRAMEEN BANK, LEH	NEAR MANETSELDING NEW BUS STAND, CITY/VILLAGE-LEH, BLOCK-LEH, TEHSIL-LEH, DISTT.-LEH	194101
217	3604	JAMMU AND KASHMIR GRAMEEN BANK, KAMALKOTE	KAMALKOTE , CITY/VILLAGE-KAMLKOTE , BLOCK-PARANPILLA , TEHSIL-URI, DISTT.-BARAMULLA	193123
218	3605	JAMMU AND KASHMIR GRAMEEN BANK, NOWGAM SONAWARI	NOWGAM SONAWARI, CITY/VILLAGE-NOWGAM, BLOCK-NOWGAM, TEHSIL-SUMBAL, DISTT.-BANDIPORA	193501
219	3606	JAMMU AND KASHMIR GRAMEEN BANK, WAGUB SOPORE	WAGUB, CITY/VILLAGE-WAGUB SOPORE, BLOCK-SANGRAMA, TEHSIL-KHOIE, DISTT.-BARAMULLA	193202
220	3607	JAMMU AND KASHMIR GRAMEEN BANK, KARGIL	SHELTI FRUIT COMPLEX NEAR LAL CHOWNK, KARGIL, CITY/VILLAGE-KARGIL, BLOCK-KARGIL, TEHSIL-KARGIL, DISTT.-KARGIL	194103
221	3608	JAMMU AND KASHMIR GRAMEEN BANK, DULHASTI	DOOL, CITY/VILLAGE-VILLAGE DRABA, BLOCK-NAGSENI, TEHSIL-KISHTWAR, DISTT.-KISHTWAR	182204
222	3610	JAMMU AND KASHMIR GRAMEEN BANK, AGRIKALAN	AGRIKALAN, MAGAM, CITY/VILLAGE-AGRIKALAN, BLOCK-SINGHPORA, TEHSIL-PATTAN, DISTT.-BARAMULLA	193401
223	3800	JAMMU AND KASHMIR GRAMEEN BANK, KARTHOLI	SARORE ADDA, KARTHOLI, NEAR CHOUDHARY FILLING STATION, CITY/VILLAGE-KARTHOLI, BLOCK-BARI BRAHMANA, TEHSIL-BARI BRAHMANA, DISTT.-SAMBA	181133
224	3801	JAMMU AND KASHMIR GRAMEEN BANK, HATLI	OPP.HIGHER SEC.SCHOOL HATLI , CITY/VILLAGE-HATLI, BLOCK-KEERIAN GANDYAL , TEHSIL-KATHUA, DISTT.-KATHUA	184152
225	3802	JAMMU AND KASHMIR GRAMEEN BANK, LAXMI NAGAR,SARWAL	LAXMINAGAR SARWAL NEAR GOVT HOSPITAL SARWAL , CITY/VILLAGE-JAMMU, BLOCK-JAMMU , TEHSIL-JAMMU , DISTT.-JAMMU	180007
226	3803	JAMMU AND KASHMIR GRAMEEN BANK, HYDERBEIGH	HYDERBEIGH, CITY/VILLAGE-HYDERBEIGH, BLOCK-PATTAN, TEHSIL-PATTAN, DISTT.-BARAMULLA	193121
227	3804	JAMMU AND KASHMIR GRAMEEN BANK, HANJIWARA	HANJIWARA, CITY/VILLAGE-HANJIWARA, BLOCK-PATTAN, TEHSIL-PATTAN, DISTT.-BARAMULLA~	193121
228	3805	JAMMU AND KASHMIR GRAMEEN BANK, E/C SHALTANG	SHALTENG CHOWNK, CITY/VILLAGE-SRINAGAR, BLOCK-NA, TEHSIL-SHALTENG, DISTT.-SRINAGAR	190017
229	3201	JAMMU AND KASHMIR GRAMEEN BANK MAIN BRANCH SRINAGAR	SIR SYED MARKET WAZIR BAGH SRINAGAR	190008
230	3202	JAMMU AND KASHMIR GRAMEEN BANK AISHMUQAM	VPO AISHMUQAM TEHSIL-PAHALGAM ANANTNAG KASHMIR	192129
231	3203	JAMMU AND KASHMIR GRAMEEN BANK KANIHIHAMA	GULMARG ROAD P.O.KANIHAMA TEH-BEERWAH DISTT BUDGAM	193401
232	3204	JAMMU AND KASHMIR GRAMEEN BANK AKOORA	AKOORA-NANIL ROAD AT & POST-AKOORA TEH-PAHALGAM,KASHMIR	192101
233	3205	JAMMU AND KASHMIR GRAMEEN BANK LITTER	LITTER TEH & DISTT, KASHMIR	192305
234	3206	JAMMU AND KASHMIR GRAMEEN BANK HAWL	VPO HAWL TEHSIL AND DISTT PULWAMA	192302
235	3207	JAMMU AND KASHMIR GRAMEEN BANK MALLANGPORA	VILLAGE AND POST OFFICE MALLANGPORA TEH-PULWAMA.	192301
236	3208	JAMMU AND KASHMIR GRAMEEN BANK KHAG	VILLAGE KHAG AND POST OFFICE KHAG,DISTRICT BUDGAM, KASHMIR.	193411
237	3209	JAMMU AND KASHMIR GRAMEEN BANK KULLAR	VPO-KULLAR TEH-PAHALGAM.KASHMIR	192401
238	3210	JAMMU AND KASHMIR GRAMEEN BANK KAKAPORA	VILLAGE KAKAPORA TEH.KAKAPORA DISTT PULWAMA KASHMIR	192304
239	3211	JAMMU AND KASHMIR GRAMEEN BANK DAB	VILL-DAB POST-WAKURA TEH-GANDERBAL. KASHMIR	191131
240	3212	JAMMU AND KASHMIR GRAMEEN BANK LAR	VILLAGE LAR POST-LAR TEH-GANDERBAL,KASHMIR	191131
241	3213	JAMMU AND KASHMIR GRAMEEN BANK BACCHAPORA	BUCHPRA P.O.BACCHAPORA TEH & SRINAGAR KASHMIR	190011
242	3214	JAMMU AND KASHMIR GRAMEEN BANK DIALGAM	V P.O.DIALGAM TEH.ANANTNAG.KASHMIR	192210
243	3215	JAMMU AND KASHMIR GRAMEEN BANK HARWAN	SRINAGAR-HARWAN ROAD , POST HARWAN SRINAGAR TEHSIL SRINAGAR	191121

244	3216	JAMMU AND KASHMIR GRAMEEN BANK LORHGAM	VILLAGE TRAL DISTT PULWAMA KASHMIR	192123
245	3217	JAMMU AND KASHMIR GRAMEEN BANK DADSARA	VPO DADSARA ,TEHSIL TRAL DISTT PULWAMA KASHMIR	192123
246	3218	JAMMU AND KASHMIR GRAMEEN BANK GUND	VPO GUND DISTT GANDERBAL KASHMIR	191202
247	3219	JAMMU AND KASHMIR GRAMEEN BANK PINJURA	VPO PINJOORA DISTT PULWAMA KASHMIR	193301
248	3220	JAMMU AND KASHMIR GRAMEEN BANK ZANIGAM	VILLAGE ZANIGAM POST OFFICE-ZAINIGAM DISTT BUDGAM KASHMIR.	193411
249	3221	JAMMU AND KASHMIR GRAMEEN BANK YARIPORA.	VILLAGE YARIPORA TEH.KULGAM, KADSHMIR	192232
250	3222	JAMMU AND KASHMIR GRAMEEN BANK ARWANI	VPO ARWANI ,TEHSIL KULGAM, KASHMIR	192124
251	3223	JAMMU AND KASHMIR GRAMEEN BANK HAIDERPORA	HYDERPORA BY PASS CROSSING P.O-PEERIBAGH TEH & DISTT-BUDGAM.	190014
252	3224	JAMMU AND KASHMIR GRAMEEN BANK KELLER	VPO KELLER SHJIMARG SHOPIAN KASHMIR	191112
253	3225	JAMMU AND KASHMIR GRAMEEN BANK HANJURA	HANURA PO: CHADOORA DISTT. BUDGAM KASHMIR	191113
254	3226	JAMMU AND KASHMIR GRAMEEN BANK PALAPORA	P.O.PALAPORA TEH-SRINAGAR KASHMIR	190017
255	3227	JAMMU AND KASHMIR GRAMEEN BANK SALIA	VPO SALIA TEH & ANANTNAG KASHMIR	192129
256	3228	JAMMU AND KASHMIR GRAMEEN BANK GUPTA-GANGA	SRINAGAR-SHALIMAR ROAD GUPTA GANGA SRINAGAR KASHMIR	191121
257	3229	JAMMU AND KASHMIR GRAMEEN BANK DEVSAR	VPO DEVSAR TEH KULGAM DISTT ANANTNAG KASMIR	192231
258	3230	JAMMU AND KASHMIR GRAMEEN BANK ANANTNAG	VPO, TEH & DISTT ANANTNAG KASHMIR	192101
259	3231	JAMMU AND KASHMIR GRAMEEN BANK PULWAMA	P.O PULWAMA TEH & DISTT PULWAMA KASHMIR	192301
260	3232	JAMMU AND KASHMIR GRAMEEN BANK BADGAM	P.O , TEH & DISTT BUDGAM KASHMIR	191111
261	3233	JAMMU AND KASHMIR GRAMEEN BANK KRALAPORA	POST OFFICE KRALPORA,TEHSIL CHADORA DISTT BUDGAM KASHMIR	191113
262	3234	JAMMU AND KASHMIR GRAMEEN BANK KELAM	DEVSAR ROAD QAZIGUND P.O.KELAM TEH. KULGAM KASHMIR	192231
263	3235	JAMMU AND KASHMIR GRAMEEN BANK WADWAN	VILAGE AND POST OFFICE WADWAN DISTT BUDAGM KASHMIR	191111
264	3236	JAMMU AND KASHMIR GRAMEEN BANK NOWGAM	NOWGAM-NATIPORA ROAD BAGATI KANIPORA SRINAGAR KASHMIR	191113
265	3237	JAMMU AND KASHMIR GRAMEEN BANK BATAPORA	TELBAL HAZRATBAL TEH.GANDERBAL 190006 KASHMIR	190006
266	3238	JAMMU AND KASHMIR GRAMEEN BANK UTTARSOO	CHATERGUL ROAD UTTARSOO TEH.ANANTNAG, KASHMIR	192201
267	3239	JAMMU AND KASHMIR GRAMEEN BANK WAILOO	DUKSUM ROAD WAILOO	192202
268	3240	JAMMU AND KASHMIR GRAMEEN BANK AREAH	KULGAM ROAD AREAH TEH.KULGAM	192231
269	3241	JAMMU AND KASHMIR GRAMEEN BANK KADDAR	QOINOH ROAD KADDAR P.O.KULGAM TEH.KULGAM	192102
270	3242	JAMMU AND KASHMIR GRAMEEN BANK LETHPORA	BRANCH AT PAMPORE POST OFFICE PAMPORE,PULWAMA KASHMIR	192122
271	3243	JAMMU AND KASHMIR GRAMEEN BANK CHOWGAM	VILLAGE CHOWGAM ANANTNAG KASHMIR	192122
272	3244	JAMMU AND KASHMIR GRAMEEN BANK TAHAB	TAHAB P.O.PULWAMA TEH & DISTT PULWAMA KASHMIR	192301
273	3245	JAMMU AND KASHMIR GRAMEEN BANK HERMAN	VPO SHOPIAN KASHMIR	192901
274	3246	JAMMU AND KASHMIR GRAMEEN BANK MURAN	VILLAGE AND POST OFFICE MURRAN DISTT.PULWAMA KASHMIR	192301
275	3247	JAMMU AND KASHMIR GRAMEEN BANK ZEWAN	VILLAGE ZEWAN P.O.PANTHCHUK TEH.SRINAGAR KASHMIR	191101

276	3248	JAMMU AND KASHMIR GRAMEEN BANK BEMINA	BEMINA POST OFFICE BEMINA SRINAGAR KASHMIR	190010
277	3249	JAMMU AND KASHMIR GRAMEEN BANK LAWAIPORA	LAWAIPORA P.O.NARBAL TEH.SRINAGAR KASHMIR	193502
278	3250	JAMMU AND KASHMIR GRAMEEN BANK SHERPATRI	SHERPATRI POST OFFICE ,TEH & DISTT GANDERBAL KASHMIR	191201
279	3251	JAMMU AND KASHMIR GRAMEEN BANK MANIGAM	VILLAGE MANIGAM P.O.LAR TEH.GANDERBAL KASHMIR	191201
280	3252	JAMMU AND KASHMIR GRAMEEN BANK BIDDER	VPO BIDEER ANANTNAG KASHMIR	192202
281	3253	JAMMU AND KASHMIR GRAMEEN BANK KHURIBATPORA	AHARBAL RD. KHARBATPORA TEH.KULGAM	192233
282	3254	JAMMU AND KASHMIR GRAMEEN BANK DORU	DORUSHAHABAD TEH.DORU KASHMIR	192211
283	3255	JAMMU AND KASHMIR GRAMEEN BANK YORKHOSHIPORA	YORKHOSHIPORA DISTRICT ANANTNAG, JAMMU AND KASHMIR	192221
284	3256	JAMMU AND KASHMIR GRAMEEN BANK VESSU	VESSU TEH.KULGAM KASHMIR	192102
285	3257	JAMMU AND KASHMIR GRAMEEN BANK HARD TORU	HARD TORU TEH.ANANTNAG KASHMIR	192201
286	3258	JAMMU AND KASHMIR GRAMEEN BANK KANILVAN	VPO KANILWAN DISTT ANANTNAG, KASHMIR	192404
287	3259	JAMMU AND KASHMIR GRAMEEN BANK KHIRAM	KHIRAM TEH & DISTT.ANATNAG KASHMIR	192401
288	3260	JAMMU AND KASHMIR GRAMEEN BANK KAPRAN	VPO KAPPRAN TEH SHOPIAN KASHMIR	192231
289	3261	JAMMU AND KASHMIR GRAMEEN BANK KREMSHORE	KREMSHORE TEH & DISTRICT.BUDGAM KASHMIR	191111
290	3262	JAMMU AND KASHMIR GRAMEEN BANK RAITHAN	POST OFFICE-RAITHAN DISTRICT BUDGAM KASHMIR	191111
291	3263	JAMMU AND KASHMIR GRAMEEN BANK CHAKURA	MAIN ROAD CHAKURA P.O.LITTER PULWAMA KASHMIR	192305
292	3264	JAMMU AND KASHMIR GRAMEEN BANK LAJURA	VPO GULZARPORA TEH AND DISTT PULWAMA	192305
293	3265	JAMMU AND KASHMIR GRAMEEN BANK MARGUND	MARGUND P.O.KANGAN TEH.GANDERBAL KASHMIR	191202
294	3266	JAMMU AND KASHMIR GRAMEEN BANK WAKURA	WAKURA TEH.GAUDERBAL DISTT GANDERBAL KASHMIR	191131
295	3267	JAMMU AND KASHMIR GRAMEEN BANK OMPORA	OMPORA P .O ,TEH & DISTT.BADGAM	191111
296	3268	JAMMU AND KASHMIR GRAMEEN BANK PANDACH	VILLAGE PANDACH P.O,TEH,DISTT GANDERBAL KASHMIR	190006
297	3269	JAMMU AND KASHMIR GRAMEEN BANK HUMHAMA	HUMHAMA NEW AIRPORT ROAD TEH.BUDGAM	190014
298	3270	JAMMU AND KASHMIR GRAMEEN BANK JIB (THATHI)	VILLAGE JIB PO GADDHI TEH & DISTT UDHAMPUR	182121
299	3271	JAMMU AND KASHMIR GRAMEEN BANK UDHAMPUR	SAILAN TALAB, UDHAMPUR TEH AND DISTT UDHAMPUR	182101
300	3272	JAMMU AND KASHMIR GRAMEEN BANK CHENANI	P.O & TEH .CHENANI DISTT UDHAMPUR KASHMIR	182141
301	3273	JAMMU AND KASHMIR GRAMEEN BANK REASI	P.O NAI BASTI JAMMU	182311
302	3274	JAMMU AND KASHMIR GRAMEEN BANK KATRA	P.O KATRA TEH REASI DISTT UDHAMPUR JAMMU	182301
303	3275	JAMMU AND KASHMIR GRAMEEN BANK KRIMACHI	MAIN CHOWK KRIMACHI KRIMACHI , UDHAMPUR	182101
304	3276	JAMMU AND KASHMIR GRAMEEN BANK CHECK CHANGERWAN	NEAR CHHINOR CHOWK ,JAMMU	180013
305	3277	JAMMU AND KASHMIR GRAMEEN BANK TOPHSHERKHANI	NEAR SUBASH NAGAR CHOWK JAMMU	181121
306	3278	JAMMU AND KASHMIR GRAMEEN BANK BHARAT NAGAR	BHART NAGAR JAMMU	180002
307	3279	JAMMU AND KASHMIR GRAMEEN BANK KUNJWANI	NEAR MAIN CHOWK KUNJWANI JAMMU	180010

308	3280	JAMMU AND KASHMIR GRAMEEN BANK TOMAL	NEAR ANAND NAGAR BOHRI JAMMU	180002
309	3281	JAMMU AND KASHMIR GRAMEEN BANK RAIPUR	NEAR SATWARI CHOWK, JAMMU	181123
310	3282	JAMMU AND KASHMIR GRAMEEN BANK LOWER ROOPNAGAR	LOWER ROOPNAGAR ,JAMMU	181205
311	3283	JAMMU AND KASHMIR GRAMEEN BANK PURKHOO	NEAR PETROL PUMP PURKHOO JAMMU	181205
312	3284	JAMMU AND KASHMIR GRAMEEN BANK TALIMORE	R.S.PORA TALI MORH MIRASAHIB 181102 JAMMU	181102
313	3285	JAMMU AND KASHMIR GRAMEEN BANK SMAILPUR	BARI BRAHAMANA DISTT SAMBA	181133
314	3286	JAMMU AND KASHMIR GRAMEEN BANK CHAK MORH	VILLAGE CHECK MORE PO GADDI UDHAMPUR	182121
315	3287	JAMMU AND KASHMIR GRAMEEN BANK KHATIKATALAB	NEAR MEAT MARKET KHATIKA TALLAB JAMMU	180001
316	3288	JAMMU AND KASHMIR GRAMEEN BANK DODA	NEAR NEW BUS STAND DODA	182202
317	3289	JAMMU AND KASHMIR GRAMEEN BANK BADARWAH	NEAR LINK ROAD BADERWAH	182220
318	3290	JAMMU AND KASHMIR GRAMEEN BANK RATHIAN	RATHIAN, UDHAMPUR	181205
319	3291	JAMMU AND KASHMIR GRAMEEN BANK JATHALI	VPO JATHALI DIST DODA	182202
320	3292	JAMMU AND KASHMIR GRAMEEN BANK POHLU	VILLAGE- POHLOO TEH KULGAM KASHMIR	192304
321	3293	JAMMU AND KASHMIR GRAMEEN BANK CHARISWAIL	VILLAGE- CHARISWAL UDHAMPUR	192304
322	3294	JAMMU AND KASHMIR GRAMEEN BANK PRANOO	VILL. PRANOO, DIST DODA	182201
323	3295	JAMMU AND KASHMIR GRAMEEN BANK CHANDERKOT	VPO CHANDERKOTE NATIONAL HIGHWAY ROAD JAMMU KASHMIR	182148
324	3296	JAMMU AND KASHMIR GRAMEEN BANK MAITRI	MAITRI RAMBAN KASHMIR	182144
325	3297	JAMMU AND KASHMIR GRAMEEN BANK BANIHAL	VPO BANIHAL KASHMIR	182146
326	3298	JAMMU AND KASHMIR GRAMEEN BANK LARAM GANJIPORA	VPO VANPOH ANANTNAG KASHMIR	192102
327	3299	JAMMU AND KASHMIR GRAMEEN BANK TARIGAM DEVSAR	GAZIGUND-KULGAM RD.AT & POST DEVSAR KULGAM TEH.	192231
328	3300	JAMMU AND KASHMIR GRAMEEN BANK QASABKHULL	VILLAGE QASABAKHUL DISTT KULGAM KASHMIR	192233
329	3301	JAMMU AND KASHMIR GRAMEEN BANK BUCHOO	VPO BUCHOO ANANTNAG KASHMIR	192202
330	3302	JAMMU AND KASHMIR GRAMEEN BANK JAGTI	JAGTI TOWNSHIP, NEAR NAGROTA, DIST JAMMU	181221
331	3303	JAMMU AND KASHMIR GRAMEEN BANK KULGAM	VPO, TEH & DISTT KULGAM KASHMIR	192231
332	3304	JAMMU AND KASHMIR GRAMEEN BANK BIJBEHARA	VPO BIJBEHARA ANANTNAG KASHMIR	192124
333	3305	JAMMU AND KASHMIR GRAMEEN BANK ANCHIDURA	VPO ANCHIDORA ANANTNAG KASHMIR	192901
334	3306	JAMMU AND KASHMIR GRAMEEN BANK BEERWAH	VPO BEERWA DISTT BUDGAM KASHMIR	193411
335	3307	JAMMU AND KASHMIR GRAMEEN BANK BATENGO	VILLAGE BATTENGO KHANABAL ANANTNAG KASHMIR	192901
336	3308	JAMMU AND KASHMIR GRAMEEN BANK BALHAMA	VILLAGE BALHAMA TEH & DISTT SRINAGAR KASHMIR	191101
337	3309	JAMMU AND KASHMIR GRAMEEN BANK SHERSHALI	VPO SHARSHALI NEAR KHREW TEH PULWAMA KASHMIR	191103
338	3310	JAMMU AND KASHMIR GRAMEEN BANK MUNAND GUFFAN	QUAIMOH TEH AND DISTT. KULGAM	192101
339	3311	JAMMU AND KASHMIR GRAMEEN BANK MALHAR	MALHARD PO GADDI DISTT UDHAMPUR	182121

340	3312	JAMMU AND KASHMIR GRAMEEN BANK BHAGGA	VPO BHAGGA TEH AND DISTT REASI KASHMIR	182311
341	3313	JAMMU AND KASHMIR GRAMEEN BANK SUNDRANI	SUNDRANI,PO-TIKRI UDHAMPUR	182121