

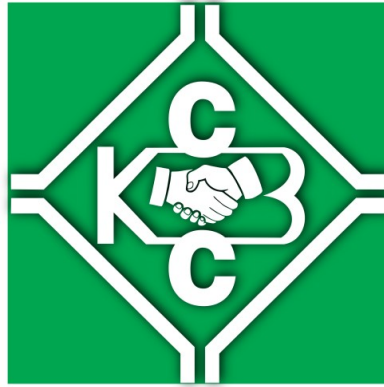
**The Kangra Central Co-operative Bank Ltd.
(KCCB)
Dharamshala**

**Sehkar Jyoti Building, Civil Lines, Dharamshala,
Tehsil - Dharamshala, Distt. - Kangra, Himachal Pradesh, 176 215, India.**

Phone Nos.: +91 1892 – 224969 / 222677 / 223280 / 222353 / 222326

Email: {it,gmn,gmw,md,chairman}@kccb.in

Website: <https://www.kccb.in/>



Request for Proposal

RFP Notice No. KCCB/IT/2025/BAS/A

**Supply, Installation, Implementation, Configuration, Integration, Testing,
Commissioning and Maintenance of Biometric Attendance System at Head
Office and various Branch Locations of the Bank**

October, 2025



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 The Kangra Central Cooperative Bank Ltd, Dharamshala, 176 215 (KCCB), 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 the KCCB 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 KCCB, 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. KCCB, 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.

KCCB 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 KCCB as a part of the tendering process or the subsequent implementation are indicative only. KCCB 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.



Advertisement

TENDER NOTIFICATION

The Kangra Central Cooperative Bank Ltd. (KCCB)
Dharamshala. 176 215
<https://www.kccb.in/>

The Kangra Central Cooperative Bank Ltd, Dharamshala, H.P. 176 215, hereby invites e-tenders from experienced Firms for the **Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of Biometric Attendance System at Head Office and various Branch Locations of the Bank.**

The Proposals should be submitted electronically according to the instructions as stipulated in the Request for Proposal Documents. The Document can be downloaded from the Bank's website <https://www.kccb.in/> from 10:00 hrs on 15/10/2025. The cost of Document is ₹ 5,000/- (Rupees Five Thousand Only) which needs to be remitted offline in the form of Cheque / Demand Draft (scanned copy should be uploaded online on e-tendering portal) along with the Proposal as directed in the Document. Hardcopy of the instrument needs to be submitted to the Bank. The last date of submission of Bid is scheduled at 14:00 hrs 17/11/2025.

(-sd-)

Managing Director



Important Dates

S No	Description	Schedule
1	Date of uploading of Request for Proposal Document on Bank's website	Request for Proposal Documents can be downloaded from the Bank's website http://www.kccb.in/ starting from <u>10:00 hrs on 15/10/2025</u> The Request for Proposal Document cost needs to be remitted online along with the Proposal as directed in this document.
2	Pre bid conference with prospective Bidders	At <u>14:30 hrs on 01/11/2025</u> at Conference Hall, The Kangra Central Cooperative Bank Ltd, Dharamshala, Himachal Pradesh, 176 215 or online depending upon the request received from the individuals.
3	Last date of submission of Bid	The bidders are required to submit their bids online on the e-procurement portal of Government of Himachal Pradesh at https://hptenders.gov.in/ on or before 14:00 hrs on 17/11/2025.
4	Date of opening of the Technical Bids	At <u>15:30 hrs 17/11/2025</u> at Conference Hall, The Kangra Central Cooperative Bank Ltd, Dharamshala, Himachal Pradesh, 176 215.
5	Date of opening of the Commercial Bids	To be announced during the opening of Technical Bids.
Note: 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. Further, in case of any typo graphical errors or inadvertent mistakes or inconsistencies committed anywhere else in the RFP document or technical specifications, Bank or Consultants reserve the right to clarify, amend or rectify the same at any stage.		



Contents

S No	Particulars	Page
1	PREAMBLE	7
2	INVITATION TO BID	8
3	INSTRUCTIONS TO BIDDERS	9
3.1	Definitions, Acronyms and Abbreviations	9
3.2	Cost of the Request for Proposal Document	9
3.3	Major Parts of the Request for Proposal	9
3.4	Schedule of the Request for Proposal	10
3.5	Procedure for Submission of Bids	11
3.6	Cost Incurred with Bidding	12
3.7	Clarification of the Request for Proposal Document	12
3.8	Amendment in the Request for Proposal Document	12
3.9	Language of Bids	12
3.10	Bid Currency	13
3.11	Validity	13
3.12	Modifications and Withdrawal	13
4	TERMS & CONDITIONS OF THE REQUEST FOR PROPOSAL	14
4.1	General Eligibility Criteria	14
4.2	Technical Eligibility Criteria	15
4.3	Commercial Eligibility Criteria	15
4.4	General Conditions	16
4.5	Purchaser's Right to Reject Any / All Bids	16
4.6	Bid Rejection Criteria	16
4.7	Bid Evaluation Process	17
4.8	Responsibilities of The Bidder(s)	17
4.9	Responsibilities of The Bank	18
4.10	Schedule of Payment	18
4.11	Time Schedule	18
4.12	Earnest Money Deposit (EMD)	18
4.13	Rates	19
4.14	Warranty and Support	19
4.15	Penalties	20
4.16	Taxes and Duties	20
4.17	Performance Guarantee	20
4.18	Insurance	20
4.19	Indemnity	20
4.20	Confidentiality	20
4.21	Conflict of Interest	21
4.22	Trainings	21
4.23	Limitation of Liability	21
4.24	Force Majeure During the Pendency	21
4.25	Arbitration	21
4.26	Applicable Laws & Jurisdiction of Courts	22
5	DETAILED SCOPE OF WORK, SPECIFICATIONS & DELIVERABLES	23
5.1	General Note	23
5.2	Biometric Attendance System (BAS)	23
5.3	Scope of Work	24
5.4	Technical Specifications	27
6	BID PROPOSAL PROFORMAE	29
6.1	Technical Bid Response	29
6.2	Bid Covering Letter	31
6.3	Proforma for Letter of Authority	33



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



S No	Particulars	Page
6.4	Bidders Profile	34
6.5	Details about Tender Fee and Earnest Money Deposit	35
6.6	Deviations from the Detailed Technical Specifications	36
6.7	Deviations from the Terms and Conditions	37
6.8	Proforma Manufacturer's / OEM's Authorization	38
6.9	Bill of Material cum Compliance Sheet for Hardware	39
6.10	Proforma for Commercial Bid	40
A	ANNEXURES	42
A.1	Draft Service Level Agreement	42
A.2	Locations of the Bank and its Zonal Offices / Branches	48



Preamble

The Kangra Central Co-Operative Bank Limited, Dharamshala is a DCCB currently operating in five districts of Himachal Pradesh viz Kangra, Hamirpur, Una, Kullu and Lahaul & Spiti. The Bank has been successfully running Core Banking Services (CBS) along with a robust computing and communication network for over a decade. Currently, the Data Centre is located at Dharamshala, while the Disaster Recovery (DR) Site is hosted in Bengaluru. Looking ahead, the Bank plans to augment its existing infrastructure by adopting new technologies and innovative solutions to enhance service delivery and operational efficiency. At present, 216 branches of KCCB are functioning across Himachal Pradesh. Alongside strengthening the existing branch network, the Bank is also working on expansion plans by opening additional branches in the near future.

Being a financial Institution and an employer, the Bank is committed to completely eliminate proxy attendance, time theft or frauds and maintain an accurate & transparent record of employee's attendance in real-time. Therefore, a need has been felt to automatically record presence and absence, and in and out timing in respect of all the employees without manual intervention and supervision.

Thus, the objective of this tender is to deploy a centralized, secure and efficient Biometric Attendance System (BAS) across the bank's head office and all its branch locations to improve the efficiency and accountability, minimize manual errors and administrative overhead in attendance tracking. In order to implement and rollout an effective mechanism of office attendance, the prospective bidders are expected to quote the overall solution as per the technical & functional specifications and scope of work given in this RFP document. Finally, the customization and integration of the Aadhaar Database with the HRMS and CBS of the Bank shall also be carried out by the vendor at their own cost and risk.

It is also clarified that the Bank should not get tied down to a particular technology or vendor now or in future for further upgradation as well as expansion. Pertinent to this is the fact that all the machines, devices and components must conform to open global standards and universal protocols. Consequently, interoperability of heterogeneous components across vendor, make or model shall have to be meticulously ensured. In furtherance to this objective the prospective Bidders should ensure the compatibility and inter-operability of the proposed solution with the existing installation base in the Bank.

Further, the investment that the Bank is intending to make vide this RFP needs to be protected and it is expected that the vendors should undertake to supply spares as well as to ensure up-gradation / expansion for a reasonable period in future for all the components quoted and supplied by them. In order to ascertain this, the vendors must be willing to sign maintenance contract if awarded directly or through third parties.

Most importantly, during the engagement with the Bank, all the Bidders / SIs / OEMs are expected to maintain the highest level of integrity and confidentiality. RBI directs cooperative Banks to incorporate necessary terms & conditions in their agreement with third party service providers to hold them accountable in situation where wilful negligence/ malpractice found to be causative factor for fraud. Therefore, the vendor as well as all their Suppliers / Manufactures / Developers are supposed to act and discharge the services professionally, ethically and without causing any loss or threat to the Bank.



2

Invitation to Bid

No KCCB/IT/2025/BAS/A

Dated: 15/10/2025

To:

All the prospective Bidders

Dear Sirs/Madams,

Pursuant to your intent, I, the Managing Director acting for and on behalf of The Kangra Central Cooperative Bank Ltd, Dharamshala, Himachal Pradesh, 176 215, have pleasure in permitting the download of the Request for Proposal Document from the website of the Bank to enable you to submit your binding offers.

a. This request for proposal is for:

Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of Biometric Attendance System at Head Office and various Branch Locations of the Bank.

- b. Bidders are advised to study the Request for Proposal Document carefully. Submission of Proposal shall be deemed to have been done after careful study and examination of the Request for Proposal Document with full understanding of its implications.
- c. Sealed offers prepared in accordance with the procedures enumerated in “INSTRUCTIONS TO BIDDERS” should be submitted to the Managing Director of the Bank not later than the date and time laid down, at the address given in “Schedule of Request for Proposal”. The bids shall be opened in the presence of those Bidders who may wish to be present as per the “Schedule of Request for Proposal”.
- d. This Request for Proposal Document is not transferable; however OEMs are free to quote through their authorized partners, distributors or system integrators.

Yours Faithfully,

Managing Director,
The Kangra Central Cooperative Bank Ltd,
Dharamshala. Himachal Pradesh.
176 215.



Instructions to Bidders

The Bidder is expected to have read and examined all the instructions, forms, terms & conditions and specifications mentioned in the Request for Proposal Document with full understanding of its implications. Failure to furnish all information required in the Request for Proposal Document or submission of a bid not substantially responsive to the Request for Proposal Document in every respect will be at the Bidder's risk and may result in outright rejection of the bid.

3.1 DEFINITIONS, ACRONYMS & ABBREVIATIONS

The following definitions shall govern for the respective terms as hereinafter mentioned in this document:

Bank	The Kangra Central Cooperative Bank Ltd. Sehkar Jyoti Building, Civil Lines, Dharamshala, Teh. - Dharamshala, Distt. - Kangra, Himachal Pradesh, 176 215, India. Official Website: https://www.kccb.in/
Bidder	Any party meeting the eligibility criteria as laid down in the RFP and intends to bid or offer the goods & services as per the specs and T & Cs.
Authority	The Managing Director, The Kangra Central Cooperative Bank Ltd. Dharamshala. Himachal Pradesh, 176 215.
Consultant	National Institute of Technology, Hamirpur (H.P.) - 177 005. Official Website: http://www.nith.ac.in Email: ash@nith.ac.in / sid@nith.ac.in Phone: +91-94186-66915 / 94180-96585
OEM	Original equipment manufacturer in case of hardware and original assignee or developer in case of software.
BG	Bank Guarantee
DD	Demand Draft
EMD	Earnest Money Deposit
IT/ICT	Information and Communication Technologies
PBG	Performance Bank Guarantee
RFP	Request for Proposal / Tender Document / Bid Document
SLA	Service Level Agreement
SP/SI	Service Provider / Systems Integrator/ Implementation Partner / Bidder / Vendor are also used interchangeably.
AEBAS	Aadhaar Enabled Biometric Attendance System
UIDAI	Unique Identification Authority of India
NIC	National Informatics Centre
APIs	Application Programming Interface

3.2 COST OF THE REQUEST FOR PROPOSAL DOCUMENT

The Bidder shall pay ₹ 5,000/- (Rupees Five Thousand Only) which needs to be remitted offline in the form of Cheque / Demand Draft (scanned copy should be uploaded online on e-tendering portal) along



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



with the Proposal as directed in the Document. Hardcopy of the instrument needs to be submitted to the Bank.

It is an absolute must that the cost of Request for Proposal Document is paid as directed, failing which the offer shall stand summarily rejected and no correspondence in this matter shall be entertained. However, the Micro and Small enterprises (MSMEs) and start-ups (duly recognized by GoI) as well as Government Organizations are exempt from paying such fee.

3.3 MAJOR PARTS OF THE REQUEST FOR PROPOSAL

According to the requirement of the Bank, this invitation for bid is for undertaking the following activities:

Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of Biometric Attendance System at Head Office and various Branch Locations of the Bank including related Hardware, Software and Licenses as per the technical specifications and scope of work mentioned in the Sections 5.2 of this RFP.

3.4 SCHEDULE OF REQUEST FOR PROPOSAL

- 3.4.1. Request for Proposal Document can be downloaded from the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh starting at 17:00 hrs on 15/10/2025. The Request for Proposal Document cost needs to be paid as directed on this portal.
- 3.4.2. Prospective Bidders seeking any clarification related to any aspect of the RFP may attend the **pre-bid meeting** scheduled to be held **offline at 14:30 hrs on 01/11/2025**. However, considering the convenience of prospective Bidders and OEMs who are unable to attend the said meeting in person, the Bank may allow for an online pre-bid conference. The link to join the same shall be shared by the Bank through return email, upon receipt of a written request from the concerned Bidder/OEM.
- 3.4.3. The changes to the bid, if any, as a result of pre-bid meeting would be communicated through Bank's website & e-procurement portal.
- 3.4.4. The bids (technical and financial) should be submitted online on e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh. In order to apply and submit the bids online, the Bidder is required to register on this portal which is free of cost but they must have Digital Signature Certificate (DSC) from one of the authorised Certifying Authority (CA). It is necessary to upload the bid online on the portal alone. Without online submission, no offline / hard copy bid shall be considered even if the same is received in time.
- 3.4.5. The online bids will be accepted till 14:00 hrs 17/11/2025. However, the Bank may at its sole discretion extend the bid submission date. The modified target date & time will be notified on the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh.
- 3.4.6. The Technical Bids will be opened through online mode at 15:30 hrs on 17/11/2025. The Bidder(s) or their authorized representatives may be present if they so desire.
- 3.4.7. The Financial Bids of only technically qualified Bidder(s) will be opened at a date announced by the Bank on the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh and on the Bank's website <https://www.kccb.in>. The Bidder(s) who have been declared eligible after evaluation of the technical bids or their authorized representatives may be present if they so desire.



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



The address for the above activities (3.3.6, & 3.3.7) would be:

Office of The Managing Director,
The Kangra Central Cooperative Bank Ltd.
Dharamshala. Himachal Pradesh, 176 2153.

The address for all the correspondences pertaining to this Request for Proposal is:

Office of The Managing Director,
The Kangra Central Cooperative Bank Ltd.
Dharamshala. Himachal Pradesh, 176 2153.

PHONE +91 1892-224969 / 222877 / 223280 / 222353 / 222326

EMAIL: {it,gmn,gmw,md,chairman}@kccb.in

3.5 PROCEDURE FOR SUBMISSION OF BIDS

Bids must be uploaded on the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh by the Bidder along with scanned copies of all relevant documents. The Bidders are required to register themselves on the portal and thereafter, they can attach and upload all such documents needed for the techno- Financial Bid as requested in this Tender.

Bid shall be uploaded in two parts: **Part I - Technical Bid** and **Part II - Financial Bid**.

3.5.1. PART – I: Technical Bid shall contain the following:

Technical Bid/Proposal must include the duly signed Bid Covering Letter, proformas as mentioned in the Tender, along with all documentary and statutory proofs.

1. The Bid must contain the name, address and contact details of authorised person / representative submitting the Bid and must be signed and stamped by the Bidder with his / her signature on every page of the Bid.
2. All documentary proofs and undertakings as requested under the Eligibility and Technical Criteria need to be attached.
3. The Bidder's name stated in the Bid shall be exact legal name of the company as incorporated.
4. All changes / alterations / corrections in the Bid shall be signed with date in full by the authorised person signing the Bid. No erasing and / or overwriting is allowed.
5. Transfer of Bid submitted by one Bidder to another is not permissible.
6. The Technical Bid in original duly digitally signed should be scanned and uploaded on the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh. Please note that rates should not be indicated in the Technical Bid. Only Financial Bid should indicate rates.
7. Part-I should be separately zipped, digitally signed and uploaded on the above portal as directed therein.

3.5.2. PART – II: Financial Bid shall contain the following:

1. Financial Bid / Proposal shall include the prices quoted for each activity/item with unit cost as per the requirement.
2. All prices to be quoted in Indian Rupees, and must clearly state all applicable taxes separately.
3. In the Financial Bid, the Bidders must quote the rates in figures as well as in words as specified in BoQ template. If there is any discrepancy between the price quoted in figures and words, price quoted in words shall prevail.
4. Financial Bid shall be uploaded by the Bidder online on the e-procurement portal <https://hptenders.gov.in/> of the Government of Himachal Pradesh as per the rate schedule specified in the BoQ template (excel file).



3.6 COSTS INCURRED WITH BIDDING

The Bidder shall bear all costs associated with the preparation and submission of its Bid, including cost of presentation for the purposes of clarification of the Bid, if so desired by the Bank and the Bank will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the Bidding Process.

3.7 CLARIFICATION OF REQUEST FOR PROPOSAL DOCUMENT

3.7.1 All the clarifications / modifications requested by the prospective OEMs or Bidders should necessarily be submitted in writing via email (preferably in **excel or word file**) to the Bank and Consultants two days prior to such pre-bid meeting i.e. latest by 29/11/2025, 14:00 hrs.

3.7.2 Following format may be used for seeking the clarifications:

S.N.	Page No.	Clause No.	Description of the clause stated in the RPF	Clarification and Amendment Requested by the Bidder

3.7.3 Upto a maximum of 2 (two) representatives of each prospective Bidder will be permitted to attend the pre-bid meeting. The purpose of these meetings is to clarify issues and to answer questions on any relevant matter that may be raised upto that stage.

3.7.4 Outcomes of these meetings shall be published on the website of the Bank, allowing at least 7 days' time prior to the last date for receipt of bids. Any modification of the Request for Proposal Document, which may become necessary as a result of the Pre-bid Meeting, shall be made by the Bank explicitly through revised Request for Proposal Document and shall be binding on all the Bidders irrespective of whether they attended the meeting or not.

3.7.5 Non-attendance at the Pre-bid Meeting will not be a cause for disqualification of a Bidder.

3.7.6 After holding the pre-bid meeting, no query or concern and any request for change of the specs or terms & conditions will be entertained, addressed or replied by the Bank.

3.8 AMENDMENT IN REQUEST FOR PROPOSAL DOCUMENT

3.8.1 At any time upto the last date of receipt of Bids, the Bank may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the Request for Proposal Document by an amendment.

3.8.2 The amendment will be notified in writing or by email or fax to all prospective Bidders who have received the Request for Proposal Document and the same will be binding on them. It will also be uploaded to the Bank's website.

3.8.3 In order to afford prospective Bidders reasonable time to take the amendment into account in preparing their Bids, the Bank may, at its discretion, extend the last date for the receipt of Bids.

3.9 LANGUAGE OF BIDS

The Bids prepared by the Bidder and all correspondence and documents relating to the Bids exchanged by the Bidder and the Bank, shall be written in the English Language, provided that any printed literature furnished by the Bidder may be written in another language so long as it is accompanied by an English translation in which case, for purposes of interpretation of the Bid, the English translation shall govern.

3.10 BID CURRENCY

The Prices in the bid document shall be denominated in INDIAN NATIONAL RUPEES or any other currency which can be converted to INDIAN NATIONAL RUPEES. For the purposes of evaluation of bids, the exchange rate as advertised by the Reserve bank of India on the day of opening of commercial bids shall apply.



3.11 VALIDITY

Bids shall remain valid for 180 days from the last date of bid submission. The Bidder(s) may be required to give consent for the extension of the period of validity of the bid beyond initial 180 days, if so desired by the Bank in writing or by fax. Refusal to grant such consent would result in rejection of bid without forfeiture of the EMD. However, any extension of validity of bids will not entitle the Bidder to revise / modify the bid. The decision of the Bank in this regard will be final, conclusive and binding on the Bidder.

3.12 MODIFICATIONS AND WITHDRAWAL

The bid submitted may be withdrawn or resubmitted before the expiry of the last date of submission by making a request in writing to the Managing Director of the Bank to this effect. No Bidder shall be allowed to withdraw the bid after the deadline for submission of bids.



Terms & Conditions of the Request for Proposal

This RFP is open to all companies from within India, who are eligible to do business in India under relevant Indian laws as in force at the time of bidding and who fulfil the minimum qualification criteria as hereinafter laid down.

Following qualifications and criteria shall be adopted by the Bank to securitize and evaluate the technical bids received from the prospective bidders. Bidders who are not meeting any of the below mentioned general, technical, or commercial criteria and not furnishing the requisite documents along with their bid shall be disqualified straightway by the Bank and their bids shall not be considered for further evaluation and award of work.

However, the Bank reserves the right to allow any minor deviation in the pre-qualification criteria OR the terms & conditions OR the Technical Specifications as stipulated in this RFP depending upon the merits of the case. The decision of the Bank in this matter shall be final, conclusive and binding on the Bidders.

4.1 GENERAL ELIGIBILITY CRITERIA

S No	Criteria	Documents to be submitted
1	The Bidder should be a registered company in India under Companies Act 1956 and should have been in operation for at least 05 years as on date of RFP.	Copy of the Certificate of Incorporation should be enclosed as EG - 1 .
2	The Bidder should not have been blacklisted / debarred by the Government of India or their undertakings, any State Governments or their undertakings during last 3 years. In such cases the bid will be summarily rejected and no correspondence in this matter shall be replied to by the Bank.	Undertakings from the Bidder in this regard should be enclosed as EG - 2 .
3	The Bidder must have valid GST and PAN numbers allotted by the respective authorities.	Copies of all the relevant certificates should be enclosed as EG - 3 .
4	The Bidder / OEM should have a fully functional Helpdesk for Support (24*7)	Detail of Help Desk Centres and Escalation Matrix should be enclosed as EG - 4 .
5	The Bidder must either be an OEM(s) or their authorized business partners of repute as evidenced by copies of relevant certificates.	The bidder should submit Manufacturers Authorization Certificate (MAF) as EG - 5 specific to the bid for items mentioned in the RFP.



4.2 TECHNICAL ELIGIBILITY CRITERIA

S No	Criteria	Documents to be submitted**
1.	The OEM should have a minimum of 5 years of prior experience in providing Aadhar Enabled Biometric solution using face and finger recognition technology to any Government Entity, Public or Private Sector, Financial Institution or Bank.	Copy of POs, contracts and work completion certificates should be enclosed as Annexure ET - 1 .
2.	The OEM should have supplied a minimum of 1500 Nos. of Aadhaar Enabled Biometric Devices or Kits to any Govt. Department, PSU or Private Organization during last three years.	Copy of POs, contracts and work completion certificates should be enclosed as Annexure ET - 2 .
3.	If the Bidder is not an OEM, then they should have proven expertise in rolling out and implementing at least 05 IT projects related to Networking and Data Centre during last three years.	Copy of POs, contracts and work completion certificates should be enclosed as Annexure ET - 3 .
4.	The OEM / Bidder should have a single Purchase Order of supplying a minimum of 200 Nos. of AEBAS biometric machines to any govt. or private entity in the last three years.	Copy of POs, contracts and work completion certificates should be enclosed as Annexure ET - 4 .
5.	The OEM should be a Make in India Class-1 Local Supplier, having a registration certificate issued by SSI / NSIC / Directorate of Industries, etc.	Relevant certificates should be enclosed as Annexure ET - 5 .
6.	The OEM of the Biometric Machines should be ISO 9001:2015 certified or must possess an equivalent certification having current validity.	ISO 9001:2015 or equivalent certificates of OEM should be enclosed as Annexure ET - 6 .

4.3 COMMERCIAL ELIGIBILITY CRITERIA

S No	Criteria	Documents to be submitted**
1.	The Bidder should have at least an aggregated turnover of more than ₹ 15 Crore during last three audited financial years (2022-23, 2023-24 and 2024-25). In case of OEM, the aggregated turnover should be more than ₹ 30 Crore during last three financial years.	Duly certified and signed document by CA be enclosed as Annexure EC-1 . Copies of the audited balance sheets and profit and loss account for last 3 financial years may also be attached.
2.	The Bidder should have been posting profits during last 03 years and should have a net positive worth.	Duly certified and signed document by CA be enclosed as Annexure EC-2 indicating that the firm is having positive net worth.
3.	The OEM as well as Bidder should not be involved in any Bankruptcy filing or for protection from it. If they are so involved, both of them are not eligible to bid against the RFP.	Undertakings by the OEM and Bidder in this regard should be enclosed as Annexure EC-3 .



4.4 GENERAL CONDITIONS

- 4.4.1 Minimum validity of the Proposal must be 180 days from the last date of bid submission.
- 4.4.2 The Bank reserves the right, not an obligation, to carry out the capability assessment of the Bidder(s) and pre dispatch inspections at the cost of the Bidder. This right inter alia includes seeking technical demonstrations, presentations and live site visits.
- 4.4.3 The Bank reserves its absolute right to seek any clarifications or document(s) from the respective Bidder(s) at any stage.
- 4.4.4 The Bank will neither provide nor shall pay any charges for boarding, lodging and transportation facilities for the Bidder(s) or their Representative.
- 4.4.5 The products / services offered should strictly conform to the specifications given in the product literature. The models proposed / marked for withdrawal from the market or models under quality testing should not be offered.
- 4.4.6 Equipment offered should be capable of being fully integrated with the existing network of the Bank immediately on installation.
- 4.4.7 The Bidder(s) are required not to impose their own terms and conditions to the bid and if submitted, it will not be considered as forming part of their bids. The decision of the Bank shall be final, conclusive and binding on the Bidder(s).
- 4.4.8 It is implicit that the Bidder has guaranteed that all the equipment supplied are original & new including all its components and as per the technical specifications. All the hardware and software supplied is licensed and legally obtained in the name of the Bank.
- 4.4.9 In addition to the terms and clauses enumerated in this RFP document, all the relevant provisions of General Financial Rules - 2017 and any addendum / corrigendum and all the relevant guidelines of CVC and Government of India as well as Government of Himachal Pradesh viz. Make-in-India, Land Border Clause, Incentives to MSMEs / Start-ups and capping on liquidated damages etc. shall be deemed to be part of this RFP document and shall be assumed to have implicitly admitted to by the prospective Bidders.

RBI/NABARD Compliances:

- 4.4.10 The Service Provider agrees to provide the Bank with the right to conduct audits on the Service Provider whether by Internal or External Auditors or by agents appointed to act on its behalf or to obtain copies of any audit or review reports and findings made on the service provider in conjunction with the services offered to the Bank. (Compliance to RBI Guidelines RBI/2021-22/64 DOR.ORG.REC.27/ 21.04.158/ 2021-22 dated 28 June 2021-5.5-viii).
- 4.4.11 The Service Provider agrees to allow RBI/NABARD or person authorised by it to access the Bank's Documents, records of transactions, logs and other necessary information given to, stored or processed by the Service Provider within a reasonable time. This includes information maintained in paper and electronic form. (Compliance to RBI Guidelines RBI/2021-22/64 DOR.ORG.REC.27/ 21.04.158/ 2021-22 dated 28 June 2021-5.5-ix).
- 4.4.12 Service Provider agrees to allow RBI/NABARD to cause an inspection of service provider of the bank and accounts by one or more of its officers or employees or other authorised persons. (Compliance to RBI Guidelines RBI/2021-22/64 DOR.ORG.REC.27/ 21.04.158/ 2021-22 dated 28 June 2021-5.5-x).

4.5 PURCHASER'S RIGHT TO REJECT ANY / ALL BIDS

- 4.5.1 The Bank reserves the right to accept or reject any bid partially or fully or annul the bidding process and reject all bids at any time prior to award of contract without assigning any reason, thereby incurring no liability to the affected Bidder(s). The Bank is under no obligation to inform the affected Bidder(s) of the ground for its action.
- 4.5.2 The Bank reserves the right to accept or reject any technology proposed by the Bidder(s).
- 4.5.3 The Bank reserves the right to re-issue the Request for Proposal or any part thereof without assigning any reason whatsoever, at the sole discretion of the Bank.



- 4.5.4 The Bank reserves the right to issue Purchase Order in phases or to alter the quantities specified in the offer. The Bank also reserves the right to add additional items or delete the existing one from the list of items specified in the RFP.

- 4.5.5 Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder(s).

4.6 BID REJECTION CRITERIA

The bid(s) will be rejected in case of any one or more of the following conditions:

- 4.6.1 Bids which are not substantially responsive to the Request for Proposal Document.
- 4.6.2 Bids not made in compliance with the procedure mentioned in this document or not substantively responsive.
- 4.6.3 Failure on part of the Bidder to provide appropriate information as required in the bid proposal or any additional information as requested by the Bank, including any supporting document.
- 4.6.4 Incomplete or conditional bids or bids that do not fulfil all or any of the conditions as specified in this document.
- 4.6.5 Bids without earnest money deposit.
- 4.6.6 The submission of more than one bid under different names by one Bidder. If the same is found at any stage, all the bids by that bidder will be rejected.
- 4.6.7 Material inconsistencies in the information submitted.
- 4.6.8 Misrepresentations in the bid proposal or any supporting documentation.
- 4.6.9 Bid proposal received after the last date and time specified in this document.
- 4.6.10 Bids found in unsealed cover, unsigned bids, bids signed by unauthorized person and unsigned corrections in the bids.
- 4.6.11 Bids containing erasures or overwriting except as necessary to correct errors made by the Bidder, in which case such corrections shall be authenticated by the person(s) signing the bid.

4.7 BID EVALUATION PROCESS

- 4.7.1 The Bidder must meet all the eligibility criteria mentioned in Section 4.1, 4.2 and 4.3 failing which their bids will be rejected and shall not be considered for further evaluation.
- 4.7.2 The Technical Bids of all the Bidders who meet the eligibility criteria shall be evaluated further for compliance of specifications and other such parameters as may be needed. The decision of the Bank in this matter shall be final conclusive and binding.
- 4.7.3 The Commercial Bids of all the technically qualified Bidders shall be subjected to financial comparison. It may be noted that the Gross Price of all the goods & services including AMC charges for next four (04) years shall be clubbed for the purposes of arriving at the L1 Bidder(s).

4.8 RESPONSIBILITIES OF THE BIDDER(S)

- 4.8.1 The Bidder(s) shall supply and install the Biometric Machines at the Head Office and Branch Locations across the state as mentioned in the RFP. The rates must include all the charges e.g. packing, forwarding, insurance, freight, commissioning, demonstration, etc. if any at the respective locations.
- 4.8.2 The vendor is required to erect, install, configure, customize, commission and integrate the Biometric Machines as per the requirement of the Bank. They need to ensure the satisfactory services, operation and maintenance on 24 x 7 x 365 days basis for next 05 years.
- 4.8.3 The vendor shall install, implement, configure and commission all the Biometric Machines and further integrate the solution with the HRMS / CBS deployed as per the requirements of the Bank. Besides this, the scope of work and deliverables like providing reports in various formats as mentioned in the RFP document shall be ensured by the vendor as per the satisfaction and need of the Bank.
- 4.8.4 The vendor shall also maintain the infrastructure provided by the Bank for the implementation and operation of the project and allied services.



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



- 4.8.5 The vendor needs to execute and carryout all the tasks / activities / works as per the satisfaction of the Bank and Consultant. The sign off / UAT certificate shall be issued by the Bank only after the successful testing, demonstration and satisfactory reports are given by the concerned officials / Committee and the Consultants.
- 4.8.6 The successful vendor has to execute and enter into an agreement called Service Level Agreement (SLA) with the Bank. A draft copy of the same is enclosed as an **Annexure - A1**. However, the final SLA shall be decided and signed by both the Bank and L1 bidder on mutual agreed terms & conditions at the time of award of the contract.

4.9 RESPONSIBILITIES OF THE BANK

- 4.9.1 The Bank shall provide suitable space, network connectivity and power supply to install all the Biometric Machines. On day-to-day basis the officials of the Bank shall help the engineers / technical team deputed by the Bidder for the job in their capacity.
- 4.9.2 The Bank or Consultant shall provide the necessary directions and inputs to the vendor to install, fix and deploy the devices at the right place.
- 4.9.3 In case of any confusion or lack of clarity, the Bank or the Consultant will advise the team of vendor.

4.10 SCHEDULE OF PAYMENT

- 4.10.1 No payment will be made in advance for any supplies under this invitation for bid.
- 4.10.2 75% payment due including one-time cost of customization & integration, and related hardware / software required, if any (except AMC charges, etc.) shall be released by the Bank upon successful delivery and commissioning report has been issued by the Technical Committee / Consultant / concerned users within one month from the date of raising of relevant invoices thereof.
- 4.10.3 Remaining 25% of the payment (exclusive AMC charges) shall be released by the Bank after 3 months of commissioning.
- 4.10.4 Annual maintenance charges (AMC) shall be released by the Bank on quarterly post-paid basis upon rendering satisfactory services to the Bank and raising relevant invoice thereof by the vendor.
- 4.10.5 The AMC for the period after lapse of one year warranty will be payable on quarterly basis on post-paid basis within one month of raising of relevant invoices thereof after making deductions for non-performance/downtime and other penalties imposed, if any. The Bidder may, however, prefer to raise invoice in advance also, though the payment shall be made strictly on post-paid basis.

4.11 TIME SCHEDULE

The project should be completed within four (04) months from the date of placing the supply order and the Bank's decision in this regard will be final and binding. The supply shall actually be deemed to have been complete on the actual date of installation / deployment at respective locations and successful demonstration to the duly constituted committee of the Bank.

The detailed schedule will be specified by the Bank at the time of placing supply / work orders after due consultation with the successful Bidder(s).



4.12 EARNEST MONEY DEPOSIT (EMD)

- 4.12.1 Earnest Money shall be deposited by all the bidders offline in the form of Bank Guarantee / Cheques / Demand Draft. It is compulsory to upload a scanned copy of the EMD as a proof on e-procurement portal <https://hptenders.gov.in/> as directed on the portal of the Government of Himachal Pradesh with the bid. The applicable payable amount is ₹ 5,00,000/- (Rupees Five Lacs only).
- 4.12.2 Proposals without Earnest Money Deposit shall not be accepted.
- 4.12.3 In the case of unsuccessful Bidders, the EMD shall be refunded by the Bank at the earliest possible, without any interest whatsoever.
- 4.12.4 The successful Bidder(s) will be required to meet the schedule of job given by the Bank and mutually agreed to by them and would abide by the terms and conditions of the contract, failing which the Bank reserves the right to forfeit the full or part of the said deposit, as the case may be.
- 4.12.5 If the Bidder refuses to undertake the allotted work or delays the work deliberately and unnecessarily, their allotment order will be cancelled, Firm will be black-listed and Earnest Money Deposit shall be forfeited. In such a case decision of the Bank will be final and binding.

4.13 RATES

The rates quoted by the bidder shall remain firm throughout contract period of 05 years and shall not be subject to any upward modification whatsoever.

For installing the Biometric Machines, attending any call or complaint at the Bank or any of its Zonal Offices / Branches, no TA / DA and boarding & lodging facility will be provided by the Bank to the staff of the vendor. Therefore, the bidders are advised to consider such expenses and overheads in their offers accordingly.

4.14 WARRANTY AND SUPPORT

- 4.14.1 All the goods and services quoted in response to this Request for Proposal shall have comprehensive warranty and onsite and remote support for 01 year from the date of successful commissioning and sign off / UAT. Further, AMC should include extended warranty and support for next 04 years.
- 4.14.2 If any machine or device is not functioning during the contract period, the service provider is liable to replace the same with same or higher configuration with no extra cost. The downtime due to such components would be taken into account for calculation of penalties. Therefore, the vendor is advised to keep and maintain extra count / inventory, spare parts / components with same or better specifications till the time the original part / component is not repaired or replaced so that daily business is not affected.
- 4.14.3 For the resolution of any complaints / faults / technical glitch reported by the Bank or its employees, the vendor / SP shall provide and arrange professional resource or manpower at the earliest as mutually agreed upon in the SLA, failing which suitable penalty shall be levied by the Bank.
- 4.14.4 In the event of any theft or damage caused by natural disaster, negligence of the staff or external factor will not be covered under the warranty. Therefore, such an exception, the vendor will not be penalized by the Bank.
- 4.14.5 Bank shall have no liability whatsoever for any loss or injury to any property or an individual assigned a duty to perform the services under this RFP. Each member of the team must be a full time employee of the vendor.
- 4.14.6 Vendor will alone be responsible for any mishap or accident or untoward incidence during the maintenance of computer hardware and other devices which may occur due to negligence / default on the part of the vendor or the staff deputed for the said activity or job.



4.15 PENALTIES

In case of delay in execution of works or delivery of goods & services, penalties at the following rates shall be imposed on the total amount of default / delayed goods & services:

- 1 % for delay of the first two months
- 2 % per month for subsequent delays (Subject to a maximum of 5% on the undelivered portion).
- Maximum delay of six months is tolerable, beyond which the order may be cancelled.

Any lapse, negligence or delay on the part of the vendor or their staff shall also be attributed on them. However, looking at the merit of the case, the Bank upon recommendations of the Consultants may waive off and relax any condition, deviation or penalty to certain extent.

In this regard, the decision of the Bank shall be final, conclusive and binding on the firm.

4.16 TAXES AND DUTIES

The Bidder shall be solely responsible for the payment of all taxes including GST, duties, license fees, octroi etc. incurred until completion of the project. If there are changes in taxes, duties, fees or octroi etc. by Government after the submission of bids, the same shall be payable as per actual.

4.17 PERFORMANCE GUARANTEE

The successful Bidder(s) shall furnish a security in the form of bank guarantee in favour of the Managing Director, The Kangra Central Cooperative Bank, Dharamshala @ 5 % of the total value of the order placed to the Bidder (excluding AMC charges), and the same must be valid for 5 years from the date of order, which shall be discharged thereafter.

4.18 INSURANCE

The Bank will not pay for any insurance charges against loss or damage incidental to manufacture or acquisition, transportation, storage and delivery etc. The insurance shall be purchased by the Bidder, naming the Bank as the beneficiary, in an amount equal to the exact value of the Goods up to the installation at site on all risks basis, including war Risks and strike clauses etc.

4.19 INDEMNITY

- 4.19.1 The Bidder(s) shall indemnify the Bank against all third party claims of infringement of Intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the Goods, or any part thereof in India.
- 4.19.2 The Bidder(s) shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.
- 4.19.3 The Bidder(s) shall expeditiously extinguish any such claims and shall have full rights to defend itself therefrom. If the Bank is required to pay compensation to a third party resulting from such infringement, the Bidder(s) shall be fully responsible therefore, including all expenses and court and legal fees.
- 4.19.4 The Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

4.20 CONFIDENTIALITY

- 4.20.1 The Bidder shall not, and without the Bank's prior written consent, disclose the contract or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Bank in connection therewith to any person other than a person employed by the Bidder in the performance of the contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance.
- 4.20.2 The Bidder shall not without the Bank's prior written consent, make use of any document or information.



- 4.20.3 Any document other than the contract itself shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Bidder's performance under the contract if so required by the Bank.

4.21 CONFLICT OF INTEREST

Absence of, actual or potential conflict of interest on the part of the Bidder due to prior, current, or proposed contracts, engagements, or affiliations with the Bank needs to be meticulously ensured. Additionally, they shall proactively disclose and address any and all potential elements, which would adversely impact their ability to complete the requirements as given in the RFP.

4.22 TRAININGS

The Bidder shall be responsible for training the Bank personnel in the areas of implementation, operations, management, error handling, troubleshooting, system administration and any other related areas. This training can be imparted either online or offline at the premises of the Bank. On the specific request of the Bank, the training can also be arranged and conducted district or zone wise.

All employees need to be trained by the Bidder who shall be identified by the Bank and shall comprise of people having different levels of qualifications and responsibilities. The final training schedule shall be decided according to a mutually agreed time table before the work order is finally placed.

4.23 LIMITATION OF LIABILITY

Notwithstanding anything to the contrary contained in the contract, the Bidder's aggregate liability arising out of or in connection with the contract, whether based on contract, tort, statutory warranty or otherwise, be limited to the amount actually paid by the Bank to the Bidder in respect of the services that are subject matter of a claim, subject to a maximum of 100% of the contract value. The Bidder shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, whether these may be deemed as consequential or arising directly and naturally from the incident giving rise to the claim.

4.24 FORCE MAJEURE DURING THE PENDENCY

During the pendency of the contract if the performance in whole or part thereof by either party is prevented / delayed by causes arising due to any war, hostilities, civil commotion, act of public enemy, sabotage, fire, floods, explosion, epidemics, non- availability of raw material, and other consumables, or any other causes including breakdown of equipment beyond their reasonable control neither of the two parties shall be made liable for loss or damage due to delay or failure to perform the contract during the pendency of forced conditions provided that the happenings are notified in writing within 7 days from the date of occurrence by the consultant. The work shall be resumed under the contract as soon as possible after the restoration of normalcy.

4.25 ARBITRATION

All disputes, differences, claims and demands arising under or pursuant to or touching the contract shall be referred to the sole arbitrator to be appointed by The Registrar Co- operative Societies, Himachal Pradesh. The award of the sole arbitrator shall be final and binding on both the parties under the provisions of the Arbitration and Conciliation Act, 1966 or by statutory modification/re-enactment thereof for the time being in force. Such arbitration shall be held at Dharamshala (H.P.) only.



4.26 APPLICABLE LAWS & JURISDICTION OF COURTS

In all matters and disputes arising hereunder, shall be governed in accordance with the Laws of India for the time being enforced and the appropriate Courts at Dharamshala, or any competent court in Himachal Pradesh only shall have the jurisdiction to entertain and try them.



Detailed Scope of Work, Specifications & Deliverables

5.1 GENERAL NOTE

- 5.1.1 The given specifications are minimum requirements. Bidders should enclose relevant printed or neatly typed detailed specification sheets of their offerings, which shall also be kept in mind at the time of evaluation of offers.
- 5.1.2 The make and models quoted and offered by the supplier in the technical bid should necessarily conform to the specifications mentioned in the RFP. Further, in case of major deviations and non-compliances against any of the goods & services requested herein, the Bank will not pay the applicable amount to the vendor.
- 5.1.3 All the items quoted by the bidders must carry 01 year comprehensive warranty & support and 04 years of AMC including extended warranty & support and RD Service.
- 5.1.4 The given specifications can be met either in the same unit or in any combination of units.
- 5.1.5 The quantities mentioned herein are indicative and shall be used to arrive at L1 Bidder. However, they may vary and shall be paid for by the Bank as per actual. In case of variations in quantities the rates mentioned by the Bidder in the relevant rate schedule shall apply.
- 5.1.6 The Bidders are necessarily required to quote for all the components.

5.2 BIOMETRIC ATTENDANCE SYSTEM (BAS)

The Bank intends to implement centralized Aadhaar based biometric attendance system in the Bank in following two ways:

I. Wall Mount Biometric Attendance Machine:

- To be used for Aadhaar based biometric attendance of Subordinate Staff only.
- The proposed Aadhaar enabled model / hardware should be robust and must be resistant to damages from heat, dust, moisture, rough handling and poor storage conditions and STQC certified biometric device for scanning the fingerprint, face and/or iris.

II. Desktop Compatible Fingerprint Scanning Device:

- To be used for biometric attendance of Clerical and above officials and needs to be integrated with CBS application (two-factor authentication) and HRMS of the Bank.
- The proposed device should be integrated with Desktop Computer Systems, Core Banking System (Designed and Developed by TCS) for Two Factor Authentication, HRMS or any other application as per the requirement and satisfaction of the bank. The bidder/SI has to ensure the integration without additional cost to the Bank.
- The client machines are connected and accessing Core Banking Solution (BaNCS) deployed in the Bank and other integrated applications like HRMS, etc. where the fingerprint devices will be used.
- The devices supplied to Bank should also include related drivers / packages / setup files required to be loaded in Branches in order to use biometric devices. There should not be any application level dependency at the branch apart from biometric device connectivity. It should not clash with the other solutions / devices installed and being used in the Bank.

5.3 DETAILED SCOPE OF WORK



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



- Supply, installation and commissioning of biometric devices compliant with **UIDAI/AEBAS** standards.
- All the machines shall be deployed by the vendor at various locations as advised by the Bank. A tentative list of all the Zonal Offices and Branches is enclosed at **Annexure - A2**.
- The devices supplied by the firm should be in conformity with UIDAI notification No. K11020/44/2012-UIDAI dated 25.01.2017 and UIDAI notification No. K11020/44/2012-UIDAI (Auth-I) dated 24.05.2017 specifications and subsequent guidelines.
- For capturing the biometric data (fingerprint or face), the employees of the Bank will mark their attendance in one of the biometric machine designated for this purpose. Upon successful authentication, the BAS should record **date, time and Aadhaar Number** of the individual employee in Aadhaar Database. Now, it is up to the SI how they will fetch and maintain the attendance record in the HRMS and CBS.
- If they wish, they can fetch all the data on real time basis through APIs or middleware related to the attendance of all the employees from Aadhaar Database or <https://attendance.gov.in/> portal hosted by the NIC, GoI. If this is not possible, then first they need to fetch the entire records or attendance data on periodic basis (daily, weekly or monthly) manually. Depending upon the situation, they will push and integrate the data captured by UIDAI with the HRMS and CBS of the Bank. In any case, on behalf of the Bank, the vendor / SI will tie-up and coordinate with the UIDAI / NIC for the integration and fetching the relevant data.
- Keeping in view the specific need of the Bank, the customization and integration of the data captured by the biometric machines will be undertaken by the vendor / SI with the CBS and HRMS of the Bank at their own cost and risk. Bank shall only provide necessary authorizations or documentation for this purpose.
- Depending upon the need of the Bank, the service provider or SI will generate and facilitate various reports online through a secured dashboard to the management of the Bank. A complete MIS having variety of reports should be available as per the need and format decided by the Bank.
- The system should have functionality to mark/manage attendance for Consultants, Advisors or Auditors engaged by the Bank as well as Employees who are on deputation or lien and employees deputed for inspection/official duty/field visits for short intervals of time.
- There should be provision to mark the attendance in case of the system/ network failure with Maker / Checker functionality and reason to mark attendance by this channel.
- The system for capturing the attendance of the employees with disability where biometric cannot be captured, needs to be provisioned and ascertained by the vendor.
- Monitoring of Check In and Check Out timings of the officials of the organization at all Bank Offices, Head Office along with provision to make attendance by shifts.
- Search of employee in any branch office, Head Office based on multiple parameters like employee name, employee code, department, section, etc.
- Any other aspects concerning the attendance shall be taken care of by the vendor.
- Network connectivity to all the machines will be provided by the Bank.
- All the hardware and associated software supplied by the bidder shall carry a 05 (five) years comprehensive warranty and technical support from date of successful installation and acceptance by the Bank.
- The OEM needs to submit a written undertaking that the devices offered by them are fully compatible with the Aadhaar Enabled Biometric Attendance System (AEBAS) and conforms to the latest circulars issued by Unique Identification Authority of India (UIDAI).
- The bidder must provide all relevant device certificates.
- The required application package (APK) must be pre-installed on the device.
- Any device error or breakdown must be rectified within 12 working hours of being reported.
- The bidder must implement a case-locking system for efficient error reporting and tracking.



- The bidder must maintain an adequate number of backup devices to ensure uninterrupted attendance recording.
- The bidder, whether the OEM or an authorized partner, must have adequate technical manpower to execute and implement the project successfully. Even during the warranty & support period, the SI is expected to depute the suitable resources to attend the calls and complaints lodged by the Bank.

Availability of MIS Reports:

The system should support integrated MIS and should be capable of generating and customizing the following types of reports Branch wise, Zone wise and Bank as a whole:

- Daily Attendance Report
- Attendance Register
- Machine wise Attendance Report
- Branch / Salary code wise Attendance Report
 - Leave status report of employee
 - Daily Checkout report
 - Employee Check-in and Check-out Log Report
 - Summary of Late coming employees
 - Summary report of punctual Employees for a specified period
 - Attendance Summary Report etc.
 - User-based access to various attendance reports.
 - Generation of periodic attendance reports for Head Office as well as for Branch Offices.
 - Tracking of late-coming, special duty, overtime etc. of employees across the branch offices.
 - Any other report desired by the Bank.

Deliverables:

a. Supply:

- Supply of Aadhaar based biometric attendance devices (fingerprint/face recognition terminals) as per the given specifications and scope of work.
- Supply of necessary software licenses and firmware.
- Provision of required accessories (cables, adapters, mounting kits, power supplies, etc.).

b. Installation:

- Physical installation of biometric devices at designated locations in the head office and branches.
- Safe mounting, power provisioning, and network connectivity setup.

c. Implementation:

- Deployment of biometric attendance software.
- Customization of workflows as per HR and attendance policies of the bank.
- Creation of user roles and permissions.

d. Configuration, Customization and Integration:

- Configuration of biometric devices (date/time, IP settings, access rights).
- Configuration of software settings, such as working hours, holidays, shifts, and leave types.
- Integration with employee database and assignment of biometric credentials.
- Integration with the bank's existing HRMS and CBS.
- API-level or database-level synchronization as per requirement.
- Real-time data transfer and attendance sync across all branches.
- The biometric attendance system must be customizable to the bank's unique needs, such as work schedules, leave management, holidays, shift patterns, etc.



e. Testing:

- End-to-end testing of devices and software.
- User Acceptance Testing (UAT) with HR/Admin teams.
- Testing for data accuracy, reporting, backup & recovery.

f. Commissioning:

- Final deployment and go-live.
- Handover of system credentials, documentation, and standard operating procedures.
- Verification of performance parameters as per the Service Level Agreement (SLA).

g. Training:

- On-site/virtual training sessions for HR and Admin personnel.
- User manuals and video tutorials for device usage and software operations.

h. Maintenance & Support:

- Warranty support for devices and software.
- Preventive maintenance visits (quarterly/biannually).
- 24x7 helpdesk/email/phone support for technical issues.
- Software updates, patches, and upgrades.
- Replacement of defective devices as per SLA terms.

i. Compliance Requirements:

- The biometric system should comply with data privacy and security laws (e.g., GDPR/local laws).
- Audit logging for all access and modifications.
- Secure encrypted data transmission between devices and central servers.

j. Timelines:

- Project Duration: 4 Months from the date of award.

Milestones:

- Delivery: Within 6-8 Week
- Installation & Configuration: Week 9-10
- Testing & Commissioning: Week 11-12
- Training and Go-live: Week 13-14
- Warranty and Support: Initially for one year, thereafter, AMC for next 4 years will be subscribed by the Bank on year-to-year basis.

k. Key Assumptions:

- The bank will provide network and power access at installation points.
- Required HRMS/API / Application / Architecture details will be shared in advance.
- Users will cooperate for biometric enrollment.

5.4 TECHNICAL SPECIFICATIONS OF BAS

1. Wall Mount Biometric Attendance Machines: 250 Nos.

S No	Parameters	Minimum Specifications
1	Device Type	Aadhaar Based Smart Facial Recognition and Fingerprint Terminal, Make in India
2	Screen Size	5 inches, Full viewing angle, 170°IPS LCD Screen, Resolution 600*1024
3	Camera	Dual Lens camera RGB+IR, Focal Length: 4.3mm±5%, with 5 million pixels - 5MP Front Camera
4	Operating System	Android 10 or higher



5	Processor	AMLOGIC, Quad Core ARM Cortex A-53, 1.60 GHZ + ARM G31 Mali for 3D Graphics
6	Interfaces	3G / 4G : 2G (900/1800), 3G (B1/B8), 4G (B3/5/40) Wifi : IEEE 802.11b/g/n Bluetooth : Bluetooth 2.1 GPS : 16 Channel NMEA Compliant Ethernet : 10/100 Mbps USB : USB2.0 Type A and Micro USB OTG Supported Micro SD : 1xMicro SD Card Slot Support upto 32GB
7	Memory	8GB ROM - 64GB storage, 4GB RAM
8	Lighting Environment	White LED
9	Sensor	Infrared
10	Communication	Ethernet, Bluetooth, WIFI
11	AI Controller	Built - in
12	Fingerprint Sensor	500 DPI Optical Fingerprint Sensor- L1 Fingerprint sensor
13	Alive detection Finger	Detects Live Finger
14	Certifications	CE, ISO, FDA , STQC, IEC60950, IS13252 Part I, AADHAAR, UIDAI Certified
15	SD card	MicroSD Card (Should supports up to 32GB)
16	Audio	Digital Audio Speaker, Microphone
17	Language	Support Unicode Support for English and Hindi
18	Identification Time	Not greater than one second
19	Environment	Operating Temperature: -20 degree to +60 degree Humidity: 0 to 90 percentage Non-Condensing
20	Warranty	Initially 01 year of comprehensive warranty & support on 24x7 basis and thereafter Annual Maintenance Contract (AMC) on year-to-year basis for next 04 years. The AMC should cover extended warranty & support and RD Service.

2. Desktop Compatible Fingerprint Scanning Devices: 1000 Nos.

S No	Parameters	Minimum Specifications
1	Sensors	Optical - L1 fingerprint sensor
2	Image Resolution	500 dpi (H), 500 dpi (V)
3	Image Capture Area	13.41 x 16.45(mm); 15.44 x 17.475 (mm) Optional
4	Platen Area	14x17 (in mm) (HxV)
5	Scanner Output Image	264x324 pixel (HxV), 304 x 344 pixel (HxV) Optional



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



	Size / Native	
6	Gray Level	8 bit/pixel, max 256 grayscales
7	Image Ratio of Length to Width	1 : 1
8	Scanner Interface Cable	USB 2.0 Interface (High Speed), Micro USB, Type-C
9	Power Supply	1 Watt. Approx. (From USB port), (160 mA. Approx., Standby: 40mA)
10	Dimension	60mm (L) x 41mm (W)x40mm (H)
11	Weight	100g (approx.)
12	Distortion	< 1% Meeting PIV specifications
13	Operating Temperature, ESD	-5 ~ 45 C, 10 KV
14	Certifications	Device as per MOSIP L1 and UIDAI L1 specs, having Pre-certified Renesas Controller, STQC L1 certified, Make in India
15	Warranty	Initially 01 year of comprehensive warranty & support on 24x7 basis and thereafter Annual Maintenance Contract (AMC) on year-to-year basis for next 04 years. The AMC should cover extended warranty & support and RD Service.



Bid Proposal Proformae

6.1 TECHNICAL BID RESPONSE

Bidders are advised to kindly adhere to the following Table of Contents and attach all the relevant documents in the given order with their Technical Bid:

S No	Description of the Document / Enclosure to be attached	Enclosed (Yes/No)	Page No.
1.	Bid Covering Letter		
2.	Letter of Authority to be stated on the Letter Head of the Company		
3.	General Profile of the Bidder		
4.	Details about the Tender Fee and Earnest Money Deposit (EMD)		
5.	Copy of company incorporation certificate.		
6.	Copies of valid GST Registration and PAN number allotted by the respective authorities.		
7.	An undertaking that your firm is not involved in any Bankruptcy filing or for protection from it.		
8.	An undertaking that your firm has not been blacklisted.		
9.	Consolidated certificate (single page) duly certified by the Chartered Accountant (CA) of the company regarding turnover made by the OEM and Bidder during last three financial years (2022-23, 2023-24 and 2024-25).		
10.	Details pertaining to fully functional Helpdesk along with Escalation Matrix so as to provide 24*7 support.		
11.	Deviation Sheet (as per the format) so as to specify the deviations from the Terms and Conditions of the RFP.		
12.	Deviation Sheet (as per the format) so as to specify the deviations from the detailed Technical Specifications/scope as requested in the RFP.		
13.	Compliances to detailed Technical Specifications duly signed and stamped by the OEM. Datasheets of the products quoted by the Bidders may also be attached.		
14.	Manufacturing Authorization Certificate duly signed and stamped by the concerned OEM(s) as per the format given in the Bid Document.		
15.	All the relevant documents in support of the General, Technical and Commercial eligibility criteria as requested under Section		



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



	4.1, 4.2 and 4.3 of the RFP may be attached here in the given order.		
16.	Bill of Material-cum-Compliance Sheet for Hardware		
17.	Any other document / information related to Bid		

Note:

Kindly note that it is the sole responsibility of the bidder to attach and upload all the relevant and requisite documents in the technical bid. However, the Bank reserve its absolute right to seek any other/ additional document(s) or any other clarification during technical evaluation provided the same may not affect and results in any change in the outcome of the Tendering process.

(Signatures)

Name:
Designation:
Seal

Date:
Place:



6.2 BID COVERING LETTER

To:

The Managing Director,
The Kangra Central Cooperative Bank Ltd,
Dharamshala-(HP)
176 215.

Reference: RFP Notice No. KCCB/IT/2025/BAS/A

Dear Sir / Madam,

Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of Biometric Attendance System at Head Office and various Branch Locations of the Bank.

1 Terms & Conditions

- 1.1 I / We, the undersigned Bidder(s), having read and examined in detail the specifications and all bidding documents in respect of this Request for Proposal do hereby propose to provide goods and services as specified in the bidding document.
- 1.2 I / We, the undersigned Bidder(s) having submitted the qualifying data as required in your Request for Proposal, do hereby bind ourselves to the conditions of your Request for Proposal. In case any further information/documentary proof in this regard before evaluation of our bid is required, I / We agree to furnish the same on demand to your satisfaction.

2 Rates & Validity

- 2.1 All the rates mentioned in our proposal are in accordance with the terms as specified in bidding documents. All the rates and other terms and conditions of this proposal are valid for a period of 180 days from the last date of bid submission.
- 2.2 I / We have studied the Clauses relating to Indian Income Tax Act and hereby declare that if any Income Tax, surcharge on Income Tax and any other Corporate Tax is altered under the law, I / we shall pay the same.

3 Deviations

I / We declare that all the goods and services shall be performed strictly in accordance with the Technical specification, Time Schedule and other terms of the Request for Proposal Document except the deviation as mentioned in the Technical Deviation Proforma. Further, I/We agree that additional conditions, if any, found in the proposal documents, other than those stated in deviation proforma, shall not be given effect to.

4 Bid Pricing

I / We further declare that the rates stated in our proposal are in accordance with your terms and conditions in the bidding document.

5 Earnest Money

I / We have enclosed the earnest money as required under Section 4.12 of the Request for Proposal Document. In case of default, it is liable to be forfeited in accordance with the provisions enumerated therein.



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



6 Performance Bank Guarantee

I / We shall submit a Bank Guarantee as required under Section 4.17 of the Request for Proposal Document.

7 Declaration

I / We hereby declare that my / our proposal is made in good faith, without collusion or fraud and the information contained in the proposal is true and correct to the best of my / our knowledge and belief and nothing has been concealed therefrom. We hereby also confirm that our firm will supply all the goods & services as per the technical specifications, scope of work given in the RFP and as per the requirement and full satisfaction of the Bank.

Thanking you,
Yours faithfully,

(Signatures)

Name:
Designation:
Seal

Date:
Place:



6.3 PROFORMA FOR LETTER OF AUTHORITY

Letter of authority for attending pre-Bid Conference, Technical & Financial Bid opening and other communication / correspondence relating to Bid.

Ref. No. _____

Dated _____

To

The Managing Director,
The Kangra Central Cooperative Bank Ltd,
Dharamshala-(HP)
176 215.

Reference: RFP Notice No. KCCB/IT/2025/BAS/A

Dear Sir,

I / We _____ hereby authorize following representative (s) to attend Technical and Financial Bid opening and to make any representation or communication with the The Kangra Central Cooperative Bank Ltd, Dharamshala in reference to the stated tender:

1. Name & Designation _____ Signature _____

2. Name & Designation _____ Signature _____

I / We confirm that our firm shall be liable to fulfil all the commitments as given and assured by the above-mentioned representatives in writing or verbal.

Yours faithfully,

Signature

Name & Designation:

For and on behalf of:

Note: This letter of authority should be on the letter head of the company and should be signed by a competent authority.



6.4 BIDDER'S PROFILE

S.No	Description	Response
1	Bidder's Proposal Reference No. and Date	
2	Registered Name of the Company / Bidder	
3	Address of the Head Office / Registered Office	
4	Registration Number and Registration Authority	
5	Year of Incorporation / Establishment	
6	Legal Status (Govt./PSU/Public/Private etc.)	
7	Complete Business Address for Correspondence Location: Street: City: Pin Code:	
8	Name of the Head of the Organization Designation Telephone Number Fax Number e-Mail Address	
9	Name of the Contact /Authorized Person Designation Telephone Number Fax Number e-Mail Address	
10	Official Website of the Company	
12	Quality Certification, if any	

(Signatures)

Name:
Designation:
Seal

Date:
Place:



6.5 DETAILS ABOUT TENDER FEE AND EARNEST MONEY DEPOSIT

Reference: RFP Notice No. KCCB/IT/2025/BAS/A

TENDER COST OF ₹ 5,000/- (RUPEES FIVE THOUSAND ONLY)

Name of the Bank	
Demand Draft/Bankers Cheque/ Cash Receipt No. / Detail about Online Transactions	
Dated	
Amount	

EARNEST MONEY DEPOSIT (EMD) OF ₹ 5,00,000/- (RUPEES FIVE LACS ONLY):

Name of the Bank	
Demand Draft/Bankers Cheque/ FDR No. etc.	
Dated	
Amount	

Note: Demand Draft / Bankers Cheque / Copy of Cash Receipt and Online Transactions needs to be put up in a sealed envelope and must be submitted in physical to the Bank. For ready reference, scanned copies may also be uploaded along with the bid on the e-procurement portal.

(Signatures)

Name:
Designation:
Seal

Date:
Place:



6.6 DEVIATIONS FROM THE DETAILED TECHNICAL SPECIFICATIONS

Reference: **RFP Notice No. KCCB/IT/2025/BAS/A**

Bidder is required to comply with the requirements of the Bid Document and not to stipulate any exceptions or deviations. In case it is unavoidable, Bidder may stipulate exceptions and deviations to Bid requirements only as per the format below and enclose this with technical Bid.

Following are the Deviations and Variations from the detailed specifications and scope of work given in this Tender. These deviations and variations are exhaustive. Except for these deviations and variations, all the goods and services shall be provided as per the specifications mentioned in the RFP Document.

S	Bid Document Reference		Subject	Statement of Deviations and Variations
	Page No	Clause No		

Any exceptions / deviations expressed or included elsewhere in the Bid Document will not be valid. I/We, therefore, certify that we have not taken any exceptions/deviations anywhere in the Bid and I/ we agree that if any deviation/exception is mentioned or noticed, our Bid may be rejected.

Further, I/We confirm that our Bid complies with the total techno-commercial requirements of bidding document without any deviation

(Signatures)

Name:
Designation:
Seal

Date:
Place:



6.7 DEVIATIONS FROM THE TERMS AND CONDITIONS

Reference: **RFP Notice No. KCCB/IT/2025/BAS/A**

Bidder is required to comply with the requirements of the Bid Document and not to stipulate any exceptions or deviations. In case it is unavoidable, Bidder may stipulate exceptions and deviations to Bid requirements only as per the format below and enclose this with technical Bid.

Following are the Deviations and Variations from the terms & conditions of this Tender. These deviations and variations are exhaustive. Except for these deviations and variations, all the goods and services shall be provided as per the terms and conditions mentioned in the Tender Document.

S	Bid Document Reference		Subject	Statement of Deviations and Variations
	Page No	Clause No		

Any exceptions / deviations expressed or included elsewhere in the Bid Document will not be valid. I/We, therefore, certify that we have not taken any exceptions/deviations anywhere in the Bid and I/ we agree that if any deviation/exception is mentioned or noticed, our Bid may be rejected.

Further, I/We confirm that our Bid complies with the total techno-commercial requirements of the Bidding document without any deviation

(Signatures)

Name:
Designation:
Seal

Date:
Place:



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



6.8 PRFORMA FOR MANUFACTURER'S / OEM 'S AUTHORIZATION

Ref. No _____

Date: _____

To:

The Managing Director,
The Kangra Central Cooperative Bank Ltd,
Dharamshala-(HP)
176 215.

Reference: RFP Notice No. RFP Notice No. KCCB/IT/2025/BAS/A

Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of Biometric Attendance System at Head Office and various Branch Locations of the Bank.

Dear Sir / Madam,

We _____ [Name of the OEM] who are established and reputed Manufacturers / Suppliers of _____ [Name of Products] having Factory / Development Centre at _____ do hereby authorize M/s _____ [Name and Address of Vendor] to submit a bid and sign the contract with you for the goods Manufactured / Products developed by us against the above stated RFP.

We hereby agree to supply the goods & services as per the specifications mentioned in the RFP and further undertake to extend our full Guarantee and Warranty to The Kangra Central Cooperative Bank Ltd, Dharamshala as per the Terms & Conditions of the RFP Notice No. **KCCB/IT/2025/BAS/A**.

Yours faithfully

Name of the Manufacturer / Supplier

Authorized Signatory
(Signature and Stamp)

Note:

This letter of authority should be on the letterhead of the manufacturer and should be signed by a person competent and having the power of attorney to bind the manufacturer. It should be included by the bidder in its bid.



6.9 BILL OF MATERIAL CUM COMPLIANCE SHEET FOR HARDWARE

Reference: RFP Notice No. KCCB/IT/2025/BAS/A

Following is the exhaustive bill of material with makes and part numbers. Further we abide ourselves by the compliances indicated as per the desired specifications.

S No	Description	Make	Part Number if any	Quantity	Compliance (Yes/No)

(Signatures)

Name:

Designation:

Seal

Date:

Place:



6.10 PROFORMA COMMERCIAL BID

Kindly refer to the BoQ Sheet uploaded on the [e-procurement portal](#) for the purpose. A sample format is given below:

S No	Description of goods/equipment as per specifications and scope of work mentioned in the RFP (a)	Unit (u)	Qty. (q)	Base Price in ₹ (p)	Gross Price in ₹ (g)= (p)x(q)	GST + other levies, as applicable on (g) in ₹ (t)	TOTAL Price including GST and other levies in ₹ (g) + (t)
1.	WALL MOUNT BIOMETRIC ATTENDANCE MACHINES : 250 Nos.						
1.a	Supply and Installation of Aadhaar Based Biometric Attendance Machines with one year Comprehensive Warranty, Support and RD Service	Nos	250				
1.b	Cost of AMC including extended warranty & support and RD Service per year for next 4 years	Nos	250 x 4				
1.c	One-time Cost of Customization and Integration with HRMS / CBS of the Bank.	Nos	01				
1.d	Cost of related Hardware, Software / Middleware, etc., if any	Nos	01				
2.	DESKTOP COMPATIBLE FINGERPRINT SCANNING DEVICES : 1000 Nos.						
2.a	Supply and Installation of Aadhaar Based Fingerprint Scanner with one year Comprehensive Warranty, Support and RD Service	Nos	1000				
2.b	Cost of AMC including extended warranty & support and RD Service per year for next 4 years	Nos	1000 x 4				
2.c	One-time Cost of Customization and Integration with HRMS / CBS of the Bank.	Nos	01				
2.d	Cost of related Hardware, Software / Middleware, etc., if any	Nos	01				
Grand Total (i.e. Criterion for declaring L1)							

Note:



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



1. Quote on any other format or any other way shall not be evaluated by the Bank and will be summarily rejected. The bidders are advised to quote in INR only.
2. The rate offered under this work order shall not change during contract period and for any default or delay at the part of the firm, the penalty shall be deducted as per the terms & conditions of the RFP.
3. All the payment against the goods & services requested in the RFP shall be released by the Bank in accordance with the Schedule of Payment given at Section 4.10.



Annexures

A.1 DRAFT SERVICE LEVEL AGREEMENT

(To be executed on non-judicial stamp paper of appropriate value)

BE it known to all that M/s _____, hereinafter referred to as the Vendor and The Kangra Central Cooperative Bank Ltd, Dharamshala (KCCB), hereinafter referred to as the Bank, agree to enter into this mutually binding contract in order to afford best support and preventive and on call maintenance services to the Bank as per the following terms and conditions:

Definitions:

Bank	The Kangra Central Cooperative Bank Ltd, Dharamshala (HP) - 176 215, India. Official Website: www.kccb.in
Consultant	National Institute of Technology Hamirpur. H.P. 177 005. http://www.nith.ac.in
Name and Address of the Vendor	
Name of the Work	Supply, Installation, Implementation, Configuration, Integration, Testing, Commissioning and Maintenance of Biometric Attendance System at Head Office and various Branch Locations of the Bank

1. Purpose:

The purpose of this Support Service Level Agreement (SLA) is to formalize an arrangement between the Vendor and the Bank to deliver specific support services, at specific levels, and at an agreed-upon cost. This document is intended to provide details of the provision of support services to the Bank. This SLA will evolve over time, with additional knowledge of the client requirements, as well as the introduction of new applications and services into the support portfolio provided to the Bank.

2. Scope of Agreement:

The following services must be provided in response to the transfer of trouble tickets from the Bank to the Vendor in accordance with the Bank's case management process:

- The firm/service provider will ensure operation and comprehensive maintenance on 24x7x365 basis during the contract period. The firm is also supposed to attend, troubleshoot and restore the faults, technical issues/bugs/errors etc. even during holidays or at odd hours depending upon the gravity of the problem and SLA desired by the Bank.
- The representatives and technical team deployed by the firm to attend the calls will maintain a complete log about the status of all the machines / resources during the contract period.
- For the smooth functioning, operation and day-to-day technical support/maintenance of hardware and services, the vendor is expected to setup a Help Desk and Technical Support Centre. After this, the service provider needs to notify and share escalation matrix along with details of the staff and dedicated phone nos./emails.



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



- iv. The firm or their staff shall also keep record of all the complaints/tickets/service requests as raised by the users and the authorities of the Bank. The customer support engineers assigned the job by the firm shall attend, fix and resolve all such issues/complaints in a time bound manner as given in the SLA.
- v. The service provider must ensure the uninterrupted operation and maintenance of Biometric Machines and all its crucial components without any down time. They also need to repair and replace the faulty hardware and allied components at the earliest. Therefore, in order to maintain the uptime of more than 99%, the firm is advised to reserve spares and keep reasonable stock with them at all times as a standby/backup and carry out the preventive and pro-active maintenance & troubleshooting of all the hardware listed in the PO at frequent time intervals during the contract.
- vi. All payments towards AMC shall be paid by the Bank upon verification of the valid proofs / certificates issued by the respective OEMs. However, in the event of premature termination of contract by the Bank, the firm shall be paid the pending amount. All updates/upgrades of software and IT services also be provided by the firm to the Bank free of cost during the AMC. In case of any major change or alteration in the policy/procedure or release of new technology, the service provider will train and make aware all the stake holders in the Bank.
- vii. The firm shall maintain and update the OS & security patches of all the machines as per the requirement of the Bank. In the event of theft or damage of any of the hardware component, misuse of resources or occurrence of any other untoward incident related to IT systems/services, they need to report the same immediately to the kind information of the concerned authorities of the Bank.

Services Automatically Provided Under This Agreement

- a. **Corrective maintenance:** Defined as activities associated with root-cause analysis and bug-fix isolation and resolution:
 - **Root-cause analysis:** Analysis of the root causes of problems. Problems will be reviewed to determine their root causes, measures will be taken to correct the sources of the problems, and reports will be prepared and distributed in a timely fashion.
 - **Bug fixes:** Defined as the emergency repair of any system operation that does not comply with the current signed and approved system specification. This includes system errors, "hung" or halted screens, or unexpected results within the system that render it unusable for the purpose for which it was designed.
- b. **Ticket status updates:** The Vendor will provide direct input into the Bank's problem tickets from its **nearby office**, or remotely from other satellite e-Support Centers.

Requests for Support Specifically Covered Under This Agreement

- a. **System monitoring:** Every effort will be made to conduct periodic monitoring of production systems to assess their health.
- b. **Preventative maintenance:** The Vendor agrees to physically inspect the systems for potential problems at least once a semester.
- c. **Level 1 and Level 2 Support:** Level 1 (help desk) and level 2 (infrastructure support) shall be provided by the Vendor for each system supported, and they shall perform their assigned duties. To the extent possible by the Vendor, their support staff shall assist the Bank's level 2 support team members with diagnosing problems and working in partnership to their resolution, including configuration changes if so needed.
- d. **Status Reporting:** Monthly status reports will be compiled by the Vendor support specialists and submitted to the Bank for each production system supported. Monthly status reports will be discussed by the Vendor support manager with the Bank management to ensure that the Bank is aware of the support issues and risks faced by the support team.
- e. **Knowledge Management:** Recording, storing, and retrieval of information to assist in the resolution of problems will be established and maintained. Using this approach, the need for the Bank to transfer problems to the Vendor for level 3 support will be reduced, thus saving money and resources, and increasing satisfaction and quality.



Requests for Support NOT Covered Under This Agreement

This agreement does not cover the following requests. However, the Vendor would be pleased to provide a separate statement of work in proposing services to address any of the following:

- a. **Evaluation of New Systems:** Evaluation or approval of new software or hardware for use within the Bank. This includes third-party systems, or systems developed by the Bank or any agency employed by them.
- b. **Specific Trainings:** The Bank will suitably compensate the Vendor if they intend to train their staff in any technologies not covered in this contract.
- c. **Adaptive maintenance:** Defined as activities relating to upgrades or conversions to a system due to new technologies being adopted by the Bank.

3. Changes to the Agreement:

- a. **Termination of Agreement:** The Bank at its sole discretion can terminate this agreement in case the vendor fails to provide the satisfactory services to the client Bank as laid down in the Purchase Order. In such a circumstance, a 90-day written notice of intent to terminate the contract shall be delivered by the Bank to the Vendor.
- b. **Amendment to Agreement:** Any amendment to this agreement would require the approval of the Bank and the Vendor. The amendment of the agreement would take place through an addendum to this agreement. There will be an opportunity on a yearly basis to make adjustments to this SLA. The Bank and the Vendor should work together to make changes at that time.
- c. **Levels of Effort** to address problem tickets will be reviewed and adjusted accordingly for all new systems implemented, or decommissioned, during the term of this agreement. All changes will be conducted by the Vendor and the Bank jointly, with an addendum made to this agreement.
- d. **Renewal of Agreement:** This agreement will be renegotiated by the Bank and the Vendor at the end of the term of this contract for the following year if found appropriate by the Bank.

4. Call Management Process:

The Bank shall log the problem ticket to the Vendor's problem ticket management system through either of the following gateways:

- a. **Toll Free Number:**
- b. **eMail:**
- c. **Postal Address:**

The Vendor shall immediately acknowledge the same. The time of such acknowledgement shall be taken as the time the complaint is lodged.

5. Term of Agreement:

This agreement shall come into effect upon the date of acceptance of this agreement and ends at the end of five years thereafter.

6. Levels of Support:

There are three levels of support, level 1, 2 and 3. These levels, which are integrated into the Bank's support process, are defined as follows:

- a. **Level 1:** This is support provided by the appropriate Vendor help desk when it receives the Support Request from the Bank. This represents generalist support. If this level of support cannot resolve the problem, the Support Request is passed to the Vendor's level 2 support, which is the infrastructure support specialist.
- b. **Level 2:** This is support provided by an infrastructure support or subject matter specialist. This level of support does not perform system reconfiguration etc., if required to resolve the problem. Operational issues will be resolved at this level. If resolution requires system configuration etc., the Support Request is passed to the Vendor's level 3 support.



- c. **Level 3:** This is the final expert support including that from the OEM if needed.

7. Service Level Definitions:

This agreement binds the Vendor to meet the following expected levels of support services.

Priority	Description	Response Time	Resolution Time
1 - Critical	Complete system outage, UIDAI authentication failure, central server not syncing across Bank	1 hour.	4 Hrs. 8 Hrs. for difficult areas.
2 - High	Device failure at HO / key branch, multiple devices non-functional in a region	2 hours.	12 Hrs. 24 Hrs. for difficult areas.
3 - Medium	Individual device fault at non-critical branch, network sync delays beyond 5 minutes	4 hours.	1 day. 2 days for difficult areas.
4 - Low	Minor performance issues, preventive maintenance, UI/reporting errors not affecting attendance	1 day.	3 days.

The above service levels will be applicable for problems logged within local business hours (09:00 AM to 06:00 PM), Tuesday to Friday.

The Service Level commences from the time the call is acknowledged by the Vendor. The SLA clock will end with the delivery of the solution and restoration of business.

8. Service Performance standards and Penalty Applicable:

Service Parameter	Target / Minimum Requirement	Measurement Method
Device uptime/availability	≥ 99% monthly per device	Automated monitoring / log reports
Aadhaar authentication success rate	≥ 98%	UIDAI logs
Attendance data sync with central server	Within 5 minutes of capture	Central server reports
Device replacement (in case of fault)	Within 3 working days	Service records
Helpdesk/technical support	24×7 availability	Call logs/tickets
Preventive maintenance	Yearly	PM reports submitted

Penalty clause for not meeting SLA terms:

That one instance of failure in SLA terms will be penalized to the Vendor as one week warranty extension of the products or applicable amount of penalty as mentioned in the PO will be deducted while verifying and making the payment to the vendor. However, if the problem is not rectified even after one week of raising the fault ticket, the Consultant / Bank will recommend suitable penalty which will be binding on the Vendor.

9. Roles and Responsibilities in case of Cyber Incident:

As per RBI circular RBI/2015-16/418 DBS.CO/CSITE/ BC.11/ 33.01.001/ 2015-16 dated 02.06.2016, RBI/2018-19/63 DCBS.CO.PCB.Cir.No.1/ 18.01.000/2018-19 dated 19.10.2018 and NABARD vide circular no. 50/DoS-16/2018 dated 16.03.2018, the roles and responsibility are defined in CCMP (Cyber



Crisis Management Plan) of the Bank. In case of cyber incident(s), the same shall be applicable to the vendor and the Bank, but not limited to, as enumerated under:

i). Containment

Containment has two goals:

- Prevent data from leaving the network via the affected machines. (Bank or Vendor or Both)
- Prevent attacker from causing further damage to information technology assets (Bank or Vendor or Both)

The following actions shall be taken during the containment phase:

- To proceed to repair the system as needed to return to normal business operations. (Bank or Vendor or Both)
- Securing the physical area on site if necessary. (Bank or Vendor or Both)
- A review of the information provided by the system administrators. (Bank or Vendor or Both)
- Not allowing the affected system to be altered. (Bank or Vendor or Both)
- Bank or Vendor

ii). Eradication

The general steps involved in the eradication phase of incident response are to:

- Identify and mitigate all vulnerabilities that were exploited. (Bank or Vendor or Both)
- Remove malware, inappropriate materials, and other components. (Bank or Vendor or Both)
- If more affected hosts are discovered, repeat the Detection and Analysis steps to identify all other affected hosts, then contain and eradicate the incident for them. (Bank or Vendor or Both)
- Reinstall OS, apply patches, reinstall applications and apply known patches. (Bank or Vendor or Both)

iii). Recovery

Once the incident has been contained and eradicated, recovery can start. This phase allows business processes affected by the incident to recover and resume operations. The general recovery steps are:

- Reinstall and patch the OS and applications. Change all user and system credentials. (Bank or Vendor or Both)
- Restore data to the system. (Bank or Vendor or Both)
- Return affected systems to an operationally ready state. (Bank or Vendor or Both)
- Confirm that the affected systems are functioning normally. (Bank or Vendor or Both)
- If necessary, implement additional monitoring to look for future related Post- Incident Activity. (Bank or Vendor or Both)

iv). Incident Closure

Documentation of a cyber-incident and the steps taken to mitigate issues encountered shall be reported to the Board as well as with the other stake holders, controllers and regulators as deemed appropriate. The Incident Closure document may contain:

- Information about the incident type. (Bank or Vendor or Both)
- A description of how the incident was discovered. (Bank or Vendor or Both)
- Information about the systems that were affected. (Bank or Vendor or Both)
- Information about who was responsible for the system and its data. (Bank or Vendor or Both)
- A description of what caused the incident. (Bank or Vendor or Both)
- A description of the response to the incident and whether it was effective. (Bank or Vendor or Both)



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



- Recommendations to prevent future incidents. (Bank or Vendor or Both)
- A discussion of lessons learned that will improve future responses. (Bank or Vendor or Both)
- A timeline of events, from detection to incident closure. (Bank or Vendor or Both)

THE VENDOR BY ITS SIGNATURE ACKNOWLEDGES THAT IT HAS READ THIS AGREEMENT (INCLUDING THE TERMS AND CONDITIONS, UNDERSTANDS THEM AND AGREES TO ABIDE BY THEM.

SIGNED FOR AND ON BEHALF OF M/s _____

Authorized Signatory
NAME & TITLE:
Date:

ACCEPTED FOR AND ON BEHALF OF THE KANGRA DISTRICT CENTRAL CO-OPERATIVE BANK LTD., DHARAMSHALA.

Authorized Signatory
NAME & TITLE:
Date:

WITNESSED BY THE CONSULTANT

Authorized Signatory
NAME & TITLE:
Date:



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



A.2 LOCATIONS OF THE BANK AND ITS ZONAL OFFICES / BRANCHES

Sr. No.	Name of Branch	Address	District
1	Head Office	The Kangra Central Co-operative Bank Ltd., Head Office Dharamshala, Sekhar Jyoti Bhawan, Civil Lines, Dharamshala HP-176215	Kangra
1. Zonal Office Alampur			
Sr. No.	Name of Branch	Address	District
1	ZO Alampur	The Kangra Central Co-operative Bank Ltd., Zonal Office Alampur Tehsil Jaisinghpur, District Kangra HP-176062	Kangra
2	Alampur	The Kangra Central Co-operative Bank Ltd., Alampur Tehsil Jaisinghpur, District Kangra HP-176062	Kangra
3	Bheri	The Kangra Central Co-operative Bank Ltd., Bheri Tehsil Jaisinghpur, District Kangra HP-176082	Kangra
4	Dagoh	The Kangra Central Co-operative Bank Ltd., Dagoh Tehsil Jaisinghpur, District Kangra HP-176076	Kangra
5	Duhak	The Kangra Central Co-operative Bank Ltd., Duhak, Tehsil Palampur, District Kangra HP-176075	Kangra
6	Gander	The Kangra Central Co-operative Bank Ltd., Gander, Tehsil Palampur, District Kangra HP-176097	Kangra
7	Harsi	The Kangra Central Co-operative Bank Ltd., Harsi Tehsil Jaisinghpur, District Kangra HP-176082	Kangra
8	Jaisinghpur	The Kangra Central Co-operative Bank Ltd., Jaisinghpur Tehsil Jaisinghpur District Kangra HP-176095	Kangra
9	Kotlu	The Kangra Central Co-operative Bank Ltd., Kotlu Tehsil Jaisinghpur, District Kangra HP-176096	Kangra
10	Lambagoan	The Kangra Central Co-operative Bank Ltd., Lambagoan Tehsil Jaisinghpur, District Kangra HP-176096	Kangra
11	Thural	The Kangra Central Co-operative Bank Ltd., Thural, Tehsil Palampur, District Kangra HP-176107	Kangra
12	Upper Lambagoan	The Kangra Central Co-operative Bank Ltd., Upper Lambagoan Tehsil Jaisinghpur, District Kangra HP-176096	Kangra
13	Wahe Da Patt	The Kangra Central Co-operative Bank Ltd., Wahe Da Patt Tehsil Palampur, District Kangra HP-176107	Kangra
2. Zonal Office Palampur			
Sr. No.	Name of Branch	Address	District
1	ZO Palampur	The Kangra Central Co-operative Bank Ltd., Zonal Office Palampur, Tehsil Palampur	Kangra



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



		District Kangra HP-176061	
2	Bhawarna	The Kangra Central Co-operative Bank Ltd., Bhawarna Tehsil Palampur, District Kangra HP-176083	Kangra
3	Daroh	The Kangra Central Co-operative Bank Ltd.,Daroh Tehsil Palampur, District Kangra HP-176107	Kangra
4	Dheera	The Kangra Central Co-operative Bank Ltd., Dheera Tehsil Palampur, District Kangra HP-176101	Kangra
5	Garh Jamula	The Kangra Central Co-operative Bank Ltd., Garh Jamula Tehsil Palampur, District Kangra HP-176093	Kangra
6	MB Palampur	The Kangra Central Co-operative Bank Ltd., MB Palampur, Tehsil Palampur District Kangra HP-176061	Kangra
7	Nagri	The Kangra Central Co-operative Bank Ltd., Nagri Tehsil Palampur, District Kangra HP-176059	Kangra
8	Pahra	The Kangra Central Co-operative Bank Ltd., Pahra Tehsil Palampur, District Kangra HP-176087	Kangra
9	Rajpur	The Kangra Central Co-operative Bank Ltd., Rajpur Tehsil Palampur, District Kangra HP-176051	Kangra
10	Sulah	The Kangra Central Co-operative Bank Ltd., Sulah Tehsil Palampur, District Kangra HP-176085	Kangra
11	SA Palampur	The Kangra Central Co-operative Bank Ltd., SA Palampur, Tehsil Palampur District Kangra HP-176061	Kangra
12	Thakurdwara	The Kangra Central Co-operative Bank Ltd., Thakurdwara Tehsil Palampur, District Kangra HP-176102	Kangra
13	Jalag	The Kangra Central Co-operative Bank Ltd., Jalag Vill Jalag Tehsil Jaisinghpur, District Kangra HP-176094	Kangra

3. Zonal Office Baijnath

Sr. No.	Name of Branch	Address	District
1	ZO Baijnath	The Kangra Central Co-operative Bank Ltd., Zonal Office Baijnath Tehsil Baijnath District Kangra HP-176225	Kangra
2	Baijnath	The Kangra Central Co-operative Bank Ltd., Baijnath Tehsil Baijnath District Kangra HP-176225	Kangra
3	Bir	The Kangra Central Co-operative Bank Ltd., Bir Tehsil Baijnath District Kangra HP-175041	Kangra
4	Chadiar	The Kangra Central Co-operative Bank Ltd., Chadiar Tehsil Baijnath District Kangra HP-176088	Kangra
5	Deol	The Kangra Central Co-operative Bank Ltd., Deol Tehsil Baijnath District Kangra	Kangra



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



		HP-176125	
6	Mahakaal	The Kangra Central Co-operative Bank Ltd., Mahakal Tehsil Baijnath District Kangra HP-176125	Kangra
7	Padhiarkhar	The Kangra Central Co-operative Bank Ltd., Padhiarkhar Tehsil Palampur, District Kangra HP-176061	Kangra
8	Panchrukhi	The Kangra Central Co-operative Bank Ltd., Panchrukhi Tehsil Palampur, District Kangra HP-176103	Kangra
9	Paprola	The Kangra Central Co-operative Bank Ltd., Paprola Tehsil Baijnath District Kangra HP-176115	Kangra
10	Rakkar Bheri	The Kangra Central Co-operative Bank Ltd., Rakkar Bheri Tehsil Baijnath District Kangra HP-176063	Kangra
11	Sansal	The Kangra Central Co-operative Bank Ltd., Sansal Tehsil Baijnath District Kangra HP-176125	Kangra
12	TC Bir	The Kangra Central Co-operative Bank Ltd., Tibetan Colony Bir Tehsil Baijnath District Kangra HP-176077	Kangra

4. Zonal Office Dehra

Sr. No.	Name of Branch	Address	District
1	ZO Dehra	The Kangra Central Co-operative Bank Ltd., Zonal Office Dehra Tehsil Dehra District Kangra HP-177101	Kangra
2	Bankhandi	The Kangra Central Co-operative Bank Ltd., Bankhandi Tehsil Dehra District Kangra HP-177114	Kangra
3	Dehra	The Kangra Central Co-operative Bank Ltd., Dehra Tehsil Dehra District Kangra HP-177101	Kangra
4	Haripur	The Kangra Central Co-operative Bank Ltd., Haripur Tehsil Dehra District Kangra HP-176028	Kangra
5	Jawalamukhi	The Kangra Central Co-operative Bank Ltd., Jawalamukhi Tehsil Dehra District Kangra HP-176031	Kangra
6	Khundian	The Kangra Central Co-operative Bank Ltd., Khundian Tehsil Khundian District Kangra HP-176030	Kangra
7	Majheen	The Kangra Central Co-operative Bank Ltd., Mahjheen Tehsil Khundian District Kangra HP-176032	Kangra
8	Muhal	The Kangra Central Co-operative Bank Ltd., Muhal Tehsil Dehra District Kangra HP-177117	Kangra
9	Nagrota Surian	The Kangra Central Co-operative Bank Ltd., Nagrota Surian Tehsil Jawali District Kangra HP-176027	Kangra
10	Paisa Road	The Kangra Central Co-operative Bank Ltd.,	Kangra



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



		Paisa Road Tehsil Dehra District Kangra HP-177101	
11	Ranital	The Kangra Central Co-operative Bank Ltd., Ranital Tehsil Kangra District Kangra HP-176029	Kangra
5. Zonal Office Dadasiba			
Sr. No.	Name of Branch	Address	District
1	ZO Dadasiba	The Kangra Central Co-operative Bank Ltd., Zonal Office Dadasiba Tehsil Jaswan Kotla District Kangra HP-177106	Kangra
2	Adhwani	The Kangra Central Co-operative Bank Ltd., Adhwani Tehsil Jawalamukhi District Kangra HP-176066	Kangra
3	Chanour	The Kangra Central Co-operative Bank Ltd., Chanour Tehsil Dehra District Kangra HP-177113	Kangra
4	Dadasiba	The Kangra Central Co-operative Bank Ltd., Dadasiba Tehsil Jaswan Kotla District Kangra H. P 177106	Kangra
5	Jourbar	The Kangra Central Co-operative Bank Ltd., Jourbar Tehsil Jaswan Kotla District Kangra HP-177112	Kangra
6	Kasba Kotla	The Kangra Central Co-operative Bank Ltd., Kasba Kotla Tehsil Jaswan Kotla District Kangra HP-177111	Kangra
7	Nehran Pukhar	The Kangra Central Co-operative Bank Ltd., Nehran Pukhar Tehsil Dehra District Kangra HP- 177104	Kangra
8	Pragpur	The Kangra Central Co-operative Bank Ltd., Pragpur Tehsil Dehra District Kangra HP-177107	Kangra
9	Rakkar	The Kangra Central Co-operative Bank Ltd., Rakkar Tehsilail Dehra District Kangra HP-177043	Kangra
10	Sansarpur Tarrace	The Kangra Central Co-operative Bank Ltd., Sansarpur Terrace Tehsil Jaswan Kotla District Kangra HP-176501	Kangra
11	Shantla	The Kangra Central Co-operative Bank Ltd., Shantla Tehsil Dehra District Kangra HP-177034	Kangra
6. Zonal Office Indora			
Sr. No.	Name of Branch	Address	District
1	ZO Indora	The Kangra Central Co-operative Bank Ltd., Zonal Office Indora Tehsil Indora District Kangra HP-176401	Kangra
2	Badukhar	The Kangra Central Co-operative Bank Ltd., Badukhar Tehsil Indora District Kangra HP-176058	Kangra
3	Dah Kulara	The Kangra Central Co-operative Bank Ltd., Dah Kulara Tehsil Indora District Kangra HP-176402	Kangra
4	Damtal	The Kangra Central Co-operative Bank Ltd.,	Kangra



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



		Damtal Tehsil Indora District Kangra HP-176403	
5	Dhameta	The Kangra Central Co-operative Bank Ltd., Dhameta Tehsil Fatehpur District Kangra HP-176025	Kangra
6	Dhangupeer	The Kangra Central Co-operative Bank Ltd., Dhangupeer Tehsil Indora District Kangra HP-176403	Kangra
7	Indora	The Kangra Central Co-operative Bank Ltd., Indora Tehsil Indora District Kangra HP-176401	Kangra
8	Kandrori	The Kangra Central Co-operative Bank Ltd., Kandrori Tehsil Indora District Kangra 176402	Kangra
9	Lohara at Fatehpur	The Kangra Central Co-operative Bank Ltd., Lohara at Fatehpur Tehsil Fatehpur District Kangra HP- 176053	Kangra
10	Makroli	The Kangra Central Co-operative Bank Ltd., Makroli Tehsil Indora District Kangra HP- 176022	Kangra
11	Rehan	The Kangra Central Co-operative Bank Ltd., Rehan Tehsil Nurpur District Kangra HP-176022	Kangra
12	Sathana	The Kangra Central Co-operative Bank Ltd., Santhana Tehsil Fatehpur District Kangra HP-176025	Kangra
13	Thakurdara	The Kangra Central Co-operative Bank Ltd., Thakurdwara Tehsil Indora District Kangra HP-176403	Kangra

7. Zonal Office Nurpur

Sr. No.	Name of Branch	Address	District
1	ZO Nurpur	The Kangra Central Co-operative Bank Ltd., Zonal Office Nurpur Tehsil Nurpur District Kangra HP 176202	Kangra
2	Bhadwar	The Kangra Central Co-operative Bank Ltd., Bhadwar Tehsil Nurpur District Kangra HP-174321	Kangra
3	Bharmar	The Kangra Central Co-operative Bank Ltd., Bharmar Tehsil Jawali District Kangra HP-176021	Kangra
4	Baranda	The Kangra Central Co-operative Bank Ltd., Baranda Tehsil Nurpur District Kangra HP-176201	Kangra
5	CB Nurpur	The Kangra Central Co-operative Bank Ltd., CB Nurpur Tehsil Nurpur District Kangra HP- 176202	Kangra
6	Chalwara	The Kangra Central Co-operative Bank Ltd., Chalwara Tehsil Nurpur District Kangra HP-176023	Kangra
7	Gangath	The Kangra Central Co-operative Bank Ltd., Gangath Tehsil Nurpur District Kangra HP-176204	Kangra
8	Ganoh	The Kangra Central Co-operative Bank Ltd.,	Kangra



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



		Ganoh Tehsil Nurpur District Kangra HP-176051	
9	Harsar	The Kangra Central Co-operative Bank Ltd., Harsar Tehsil Jawali District Kangra HP 176023	Kangra
10	Jassur	The Kangra Central Co-operative Bank Ltd., Jassur Tehsil Nurpur District Kangra HP-176201	Kangra
11	Jawali	The Kangra Central Co-operative Bank Ltd.,Jawali Tehsil Jawali District Kangra HP-176023	Kangra
12	Kotla	The Kangra Central Co-operative Bank Ltd., Kotla Tehsil Nurpur District Kangra HP-176205	Kangra
13	Lubh	The Kangra Central Co-operative Bank Ltd., Lubh Tehsil Jawali District Kangra HP-176023	Kangra
14	Nurpur	The Kangra Central Co-operative Bank Ltd., Nurpur Tehsil Nurpur District Kangra HP 176202	Kangra
15	Raja Ka Talab	The Kangra Central Co-operative Bank Ltd., Raja Ka Talab Tehsil Jawali District Kangra HP- 176051	Kangra
16	Sadwan	The Kangra Central Co-operative Bank Ltd., Sadwan Tehsil Nurpur District Kangra HP- 176202	Kangra

8. Zonal Office Kangra

Sr. No.	Name of Branch	Address	District
1	ZO Kangra	The Kangra Central Co-operative Bank Ltd., Zonal Office Kangra Tehsil Kangra District Kangra HP-176001	Kangra
2	Bagli	The Kangra Central Co-operative Bank Ltd., Bagli Tehsil Kangra District Kangra HP-176209	Kangra
3	Charri	The Kangra Central Co-operative Bank Ltd., Charri Tehsil Shapur District Kangra HP-176217	Kangra
4	Dramman	The Kangra Central Co-operative Bank Ltd., Dramman Tehsil Shapur District Kangra HP-176206	Kangra
5	Gaggal	The Kangra Central Co-operative Bank Ltd.,Gaggal Tehsil Kangra District Kangra HP-176212	Kangra
6	Gahlian	The Kangra Central Co-operative Bank Ltd., Gahlian Tehsil Kangra District Kangra HP-176029	Kangra
7	Kangra	The Kangra Central Co-operative Bank Ltd., Kangra Tehsil Kangra District Kangra HP-176001	Kangra
8	Lapiana	The Kangra Central Co-operative Bank Ltd., Lapiana Tehsil Harchakian District Kangra HP-176210	Kangra
9	Masrer	The Kangra Central Co-operative Bank Ltd.,	Kangra



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



		Masrer Tehsil Dharamshala District Kangra HP-176001	
10	Purana Kangra	The Kangra Central Co-operative Bank Ltd., Purana Kangra Tehsil Kangra District Kangra HP-176002	Kangra
11	Rait	The Kangra Central Co-operative Bank Ltd., Rait Tehsil Shapur District Kangra HP-176208	Kangra
12	Rajol	The Kangra Central Co-operative Bank Ltd., Rajol Tehsil Rajol District Kangra HP-176213	Kangra
13	Rulhed	The Kangra Central Co-operative Bank Ltd., Rulhed Tehsil Shahpur District Kangra HP-176206	Kangra
14	Salol	The Kangra Central Co-operative Bank Ltd., Salol Vpo Tehsil Kangra District Kangra HP-176214	Kangra
15	Shahpur	The Kangra Central Co-operative Bank Ltd., Shahpur Tehsil Shapur District Kangra HP-176206	Kangra
16	Zamanabaad	The Kangra Central Co-operative Bank Ltd., Zamanabad Tehsil Kangra District Kangra HP-176001	Kangra
17	Kangra	The Kangra Central Co-operative Bank Ltd., Kangra Tehsil Kangra District Kangra HP-176001	Kangra

9. Zonal Office Nagrota Bagwan

Sr. No.	Name of Branch	Address	District
1	ZO Nagrota Bagwan	The Kangra Central Co-operative Bank Ltd., Zonal Office Nagrota Bagwan Tehsil Kangra District Kangra HP-176047	Kangra
2	Shri Chamunda	The Kangra Central Co-operative Bank Ltd., Shri Cahamunda Tehsil Dharamshala District Kangra HP-176052	Kangra
3	Danoa	The Kangra Central Co-operative Bank Ltd., Danoa Tehsil Baroh District Kangra HP-176054	Kangra
4	Darang	The Kangra Central Co-operative Bank Ltd., Darang Tehsil Palampur District Kangra HP-176060	Kangra
5	Dari	The Kangra Central Co-operative Bank Ltd., Dari Tehsil Dharamshala District Kangra HP-176052	Kangra
6	Dharamshala	The Kangra Central Co-operative Bank Ltd., Dharamshala Tehsil Dharamshala District Kangra HP-176215	Kangra
7	KB Dharamshala	The Kangra Central Co-operative Bank Ltd., KB Dharamshala Tehsil Dharamshala District Kangra HP-176215	Kangra
8	Meclodganj	The Kangra Central Co-operative Bank Ltd., Meclodganj Tehsil Dharamshala District Kangra HP-176219	Kangra
9	Nagrota Bagwan	The Kangra Central Co-operative Bank Ltd., Nagrota Bagwan Tehsil Kangra District	Kangra



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



		Kangra HP-176047	
10	Pathiar	The Kangra Central Co-operative Bank Ltd., Pathiar Tehsil Kangra District Kangra HP-176047	Kangra
11	Rajiana	The Kangra Central Co-operative Bank Ltd., Rajiana Tehsil Kangra District Kangra HP-176056	Kangra
12	Tang Narwana	The Kangra Central Co-operative Bank Ltd., Tang Narwana Tehsil Dharamshala District Kangra HP-176057	Kangra
13	Yol Cantt	The Kangra Central Co-operative Bank Ltd.,Yol Cantt Tehsil Dharamshala District Kangra HP-176052	Kangra

10. Zonal Office Kullu

Sr. No.	Name of Branch	Address	District
1	ZO Kullu	The Kangra Central Co-operative Bank Ltd.,Zonal Office Kullu Tehsil Kullu, District Kullu HP-175101	Kullu
2	Bhutti Colony	The Kangra Central Co-operative Bank Ltd., Bhutti Colony Tehsil Kullu, District Kullu HP-175126	Kullu
3	Gandhi Nagar	The Kangra Central Co-operative Bank Ltd., Gandhi Nagar Tehsil Kullu, District Kullu HP-175101	Kullu
4	Katrian	The Kangra Central Co-operative Bank Ltd., Katrian Tehsil Kullu, District Kullu HP-175129	Kullu
5	Keylong	The Kangra Central Co-operative Bank Ltd.,Keylong Tehsil Keylong, District Lahaul Spiti HP-175132	Lahaul & Spiti
6	Kullu	The Kangra Central Co-operative Bank Ltd.,Kullu Tehsil Kullu, District Kullu HP-175101	Kullu
7	Laren Kelo	The Kangra Central Co-operative Bank Ltd., Laren Kelo Tehsil Kullu, District Kullu HP-175104	Kullu
8	Lag Valley	The Kangra Central Co-operative Bank Ltd., Lag Valley Tehsil Kullu, District Kullu HP-175102	Kullu
9	Manali	The Kangra Central Co-operative Bank Ltd., Manali Tehsil Manali, District Kullu HP-175131	Kullu
10	Naggar	The Kangra Central Co-operative Bank Ltd., Naggar Tehsil Kullu, District Kullu HP-175129	Kullu
11	Raison	The Kangra Central Co-operative Bank Ltd., Raison Tehsil Kullu, District Kullu HP-175128	Kullu
12	Sajla at Khakhnal	The Kangra Central Co-operative Bank Ltd.,Sajla at Khakhnal Tehsil Kullu, District Kullu HP-175143	Kullu
13	Shansha	The Kangra Central Co-operative Bank Ltd.,Shansha Tehsil Keylong, District Lahaul	Lahaul & Spiti



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



		Spiti HP-175133	
14	Sissu	The Kangra Central Co-operative Bank Ltd., Sissu Tehsil Keylong, District Lahaul Spiti HP-175132	Lahaul & Spiti
15	Udaipur	The Kangra Central Co-operative Bank Ltd., Udaipur Tehsil Udaipur, District Lahaul Spiti HP-175142	Lahaul & Spiti

11. Zonal Office Banjar

Sr. No.	Name of Branch	Address	District
1	ZO Banjar	The Kangra Central Co-operative Bank Ltd., Zonal Office Banjar Tehsil Banjar, District Kulu. HP-175123	Kullu
2	Bajoura	The Kangra Central Co-operative Bank Ltd., Bajoura Tehsil Kullu, District Kullu HP-175125	Kullu
3	Banjar	The Kangra Central Co-operative Bank Ltd., Banjar Tehsil Banjar, District Kulu. HP-175123	Kullu
4	Bhunter	The Kangra Central Co-operative Bank Ltd., Bhunter Tehsil Kullu, District Kullu HP-175125	Kullu
5	Gushani	The Kangra Central Co-operative Bank Ltd.,Gushani Tehsil Banjar, District Kulu. HP-175123	Kullu
6	Garsa	The Kangra Central Co-operative Bank Ltd.,Garsa Tehsil Banjar, District Kulu. HP-175122	Kullu
7	Jari	The Kangra Central Co-operative Bank Ltd., Jari Tehsil Kullu, District Kullu HP-175105	Kullu
8	Larji	The Kangra Central Co-operative Bank Ltd., Largi Tehsil Kullu, District Kullu HP-175125	Kullu
9	Parla Bhunter	The Kangra Central Co-operative Bank Ltd., Parla Bhunter Tehsil Kullu, District Kullu HP-175125	Kullu
10	Sainj	The Kangra Central Co-operative Bank Ltd., Sainj Tehsil Sainj, District Kulu. HP-175134.	Kullu

12. Zonal Office Anni

Sr. No.	Name of Branch	Address	District
1	ZO Anni	The Kangra Central Co-operative Bank Ltd., Zonal Office Anni Tehsil Anni, District Kulu HP-172026	Kullu
2	Anni	The Kangra Central Co-operative Bank Ltd., Anni Tehsil Anni, District Kulu HP-172026	Kullu
3	Bail	The Kangra Central Co-operative Bank Ltd., Bail Tehsil Nirmand, District Kullu HP-172023	Kullu
4	Brow	The Kangra Central Co-operative Bank Ltd., Baroh Tehsil Banjar, District Kulu. HP-172001	Kullu
5	Dalash	The Kangra Central Co-operative Bank Ltd., Dalash Tehsil Anni, District Kulu HP-172025.	Kullu
6	Durah	The Kangra Central Co-operative Bank Ltd.,	Kullu



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



		Durah Tehsil Nirmand, District Kullu HP-172032	
7	Jaban	The Kangra Central Co-operative Bank Ltd., Jaban Tehsil Nirmand, District Kullu HP-176032	Kullu
8	Kaza	The Kangra Central Co-operative Bank Ltd., Kaza Tehsil Kaza, District Lahaul Spiti HP-172114	Lahaul & Spiti
9	Nirmand	The Kangra Central Co-operative Bank Ltd., Nirmand Tehsil Nirmand, District Kullu HP-172023	Kullu
10	Tabo	The Kangra Central Co-operative Bank Ltd., Tabo Tehsil Kaza, District Lahaul Spiti HP-172113	Lahaul & Spiti

13. Zonal Office Hamirpur

Sr. No.	Name of Branch	Address	District
1	ZO Hamirpur	The Kangra Central Co-operative Bank Ltd., Zonal Office Hamirpur Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
2	Anoo	The Kangra Central Co-operative Bank Ltd., Anoo Tehsil Hamirpur, District Hamirpur HP-177005	Hamirpur
3	Bhaleth	The Kangra Central Co-operative Bank Ltd., Bhaleth Tehsil Sujanpur Tira, District Hamirpur HP-176108	Hamirpur
4	Bhota	The Kangra Central Co-operative Bank Ltd., Bhota Tehsil Hamirpur, District Hamirpur HP-176041	Hamirpur
5	Bir Baghera	The Kangra Central Co-operative Bank Ltd., Bir Baghera Tehsil Sujanpur Tira, District Hamirpur HP-176110	Hamirpur
6	Didwin Tikker	The Kangra Central Co-operative Bank Ltd., Didwin Tikker Tehsil Barsar, District Hamirpur HP-177401	Hamirpur
7	Dosarka	The Kangra Central Co-operative Bank Ltd., Dosarka Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
8	Hamirpur	The Kangra Central Co-operative Bank Ltd., Hamirpur Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
9	Kale Amb	The Kangra Central Co-operative Bank Ltd., Kale Amb Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
10	Kuthera	The Kangra Central Co-operative Bank Ltd., Kuthera Tehsil Hamirpur, District Hamirpur HP-177020	Hamirpur
11	LB Hamirpur	The Kangra Central Co-operative Bank Ltd., LB Hamirpur Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
12	Lambloo	The Kangra Central Co-operative Bank Ltd., Lambloo Tehsil Hamirpur, District Hamirpur HP-177029	Hamirpur



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



13	Pakka Bharoh	The Kangra Central Co-operative Bank Ltd., Pakka Bharoh Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
14	Nalti	The Kangra Central Co-operative Bank Ltd., Nalti Tehsil Hamirpur, District Hamirpur HP-177001	Hamirpur
15	Sujanpur Tira	The Kangra Central Co-operative Bank Ltd., Sujanpur Tira Tehsil Sujanpur Tira, District Hamirpur HP-176314	Hamirpur

14. Zonal Office Galore

Sr. No.	Name of Branch	Address	District
1	ZO Galore	The Kangra Central Co-operative Bank Ltd., Zonal Office Galore Tehsil Nadaun, District Hamirpur HP-177026	Hamirpur
2	Bani	The Kangra Central Co-operative Bank Ltd., Bani Tehsil Barsar, District Hamirpur HP-174304	Hamirpur
3	Bara	The Kangra Central Co-operative Bank Ltd., Bara Tehsil Nadaun, District Hamirpur HP-177044	Hamirpur
4	Barsar	The Kangra Central Co-operative Bank Ltd., Barsar Tehsil Barsar, District Hamirpur HP-174305	Hamirpur
5	Bijhari	The Kangra Central Co-operative Bank Ltd., Bijhari Tehsil Barsar, District Hamirpur HP-176040	Hamirpur
6	Chakmoh	The Kangra Central Co-operative Bank Ltd., Chakmoh Tehsil Barsar, District Hamirpur HP-176039	Hamirpur
7	Dhaneta	The Kangra Central Co-operative Bank Ltd., Dhaneta Tehsil Nadaun, District Hamirpur HP-177041	Hamirpur
8	Galore	The Kangra Central Co-operative Bank Ltd., Galore Tehsil Nadaun, District Hamirpur HP-177026	Hamirpur
9	Hareta	The Kangra Central Co-operative Bank Ltd., Hareta Tehsil Galore, District Hamirpur HP-174405	Hamirpur
10	Jalari	The Kangra Central Co-operative Bank Ltd., Jalari Tehsil Nadaun, District Hamirpur HP-177042	Hamirpur
11	Kangoo	The Kangra Central Co-operative Bank Ltd., Kangoo Tehsil Nadaun, District Hamirpur HP-177033	Hamirpur
12	Mannpul	The Kangra Central Co-operative Bank Ltd., Manpul Tehsil Nadaun, District Hamirpur HP-177033	Hamirpur
13	Nadaun	The Kangra Central Co-operative Bank Ltd., Nadaun Tehsil Nadaun, District Hamirpur HP-177048	Hamirpur
14	Rangas	The Kangra Central Co-operative Bank Ltd., Rangas Tehsil Nadaun, District Hamirpur	Hamirpur



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



		HP-177048	
15	Salouni	The Kangra Central Co-operative Bank Ltd., Salouni Tehsil Barsar, District Hamirpur HP-176040	Hamirpur
15. Zonal Office Samirpur			
Sr. No.	Name of Branch	Address	District
1	ZO Samirpur	The Kangra Central Co-operative Bank Ltd., Zonal Office Samirpur Tehsil Bhoranj, District Hamirpur HP-176045	Hamirpur
2	Baloh	The Kangra Central Co-operative Bank Ltd., Baloh Tehsil Bhoranj, District Hamirpur HP-176029	Hamirpur
3	Bhoranj	The Kangra Central Co-operative Bank Ltd., Bhoranj Tehsil Bhoranj, District Hamirpur HP-176045	Hamirpur
4	Bhareri	The Kangra Central Co-operative Bank Ltd., Bhareri Tehsil Bhoranj, District Hamirpur HP-177024	Hamirpur
5	Chouri	The Kangra Central Co-operative Bank Ltd., Chouri Tehsil Sujanpur Tira, District Hamirpur HP-176111	Hamirpur
6	Jahu	The Kangra Central Co-operative Bank Ltd., Jahu Tehsil Bhoranj, District Hamirpur HP-176048	Hamirpur
7	Ladrour	The Kangra Central Co-operative Bank Ltd., Ladrour Tehsil Bhoranj, District Hamirpur HP-176043	Hamirpur
8	Patta	The Kangra Central Co-operative Bank Ltd., Patta Tehsil Hamirpur, District Hamirpur HP-173233	Hamirpur
9	Panjot	The Kangra Central Co-operative Bank Ltd., Panjot Tehsil Hamirpur, District Hamirpur HP-177023	Hamirpur
10	Patlander	The Kangra Central Co-operative Bank Ltd., Patlander Tehsil Sujanpur Tira, District Hamirpur HP-176111	Hamirpur
11	Samirpur	The Kangra Central Co-operative Bank Ltd., Samirpur Tehsil Bhoranj, District Hamirpur HP-176045	Hamirpur
12	Touni Devi	The Kangra Central Co-operative Bank Ltd., Touni Devi Tehsil Hamirpur, District Hamirpur HP-177023	Hamirpur
13	Tikker Khatrian	The Kangra Central Co-operative Bank Ltd., Tikker Khatrian Tehsil Bhoranj, District Hamirpur HP-176045	Hamirpur
14	Uhal	The Kangra Central Co-operative Bank Ltd., Uhal Tehsil Hamirpur, District Hamirpur HP-177022	Hamirpur
15	Ukhali	The Kangra Central Co-operative Bank Ltd., Ukhali Tehsil Hamirpur, District Hamirpur HP-176042	Hamirpur
16. ZO Una			



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



Sr. No.	Name of Branch	Address	District
1	ZO Una	The Kangra Central Co-operative Bank Ltd., Zonal Office Una Tehsil Una, District Una HP-174303	Una
2	Behdala	The Kangra Central Co-operative Bank Ltd.,Behdala Tehsil Una, District Una HP-174306	Una
3	Bangana	The Kangra Central Co-operative Bank Ltd., Bangana Tehsil Bangana, District Una HP-174307	Una
4	Dehlan	The Kangra Central Co-operative Bank Ltd., Dehlan Tehsil Una, District Una HP-174306	Una
5	GC Una	The Kangra Central Co-operative Bank Ltd., GC Una Tehsil Una, District Una HP-174303	Una
6	Lathiani	The Kangra Central Co-operative Bank Ltd., Lathiani Tehsil Bangana, District Una HP-174308	Una
7	Raipur Maidan	The Kangra Central Co-operative Bank Ltd.,Raipur Maidan Tehsil Una, District Una HP-177031	Una
8	RH Una	The Kangra Central Co-operative Bank Ltd., RH Una Tehsil Una, District Una HP-174303	Una
9	Takoli	The Kangra Central Co-operative Bank Ltd., Takoli Tehsil Bangana, District Una HP-174303	Una
10	Thanakalan	The Kangra Central Co-operative Bank Ltd., Thanakalan Tehsil Una, District Una HP-176051	Una
11	Una	The Kangra Central Co-operative Bank Ltd., Una Tehsil Una, District Una HP-174303	Una

17. Zonal Office Amb

Sr. No.	Name of Branch	Address	District
1	ZO Amb	The Kangra Central Co-operative Bank Ltd., Zonal Office Amb Tehsil Amb, District Una HP-177203	Una
2	Amb	The Kangra Central Co-operative Bank Ltd., Amb Tehsil Amb, District Una HP-177203	Una
3	Baruhi	The Kangra Central Co-operative Bank Ltd., Baruhi Tehsil Amb, District Una HP-174314	Una
4	Bharwain	The Kangra Central Co-operative Bank Ltd.,Bharwain Tehsil Amb, District Una HP-177204	Una
5	Chintpurni	The Kangra Central Co-operative Bank Ltd. Chintpurni Tehsil Amb, District Una HP-177110	Una
6	Daulatpur Chowk	The Kangra Central Co-operative Bank Ltd.,Daulatpur Chowk Tehsil Amb, District Una HP-177204	Una
7	Dussara	The Kangra Central Co-operative Bank Ltd., Dussara Tehsil Una, District Una HP-174302	Una
8	Gagret	The Kangra Central Co-operative Bank Ltd.,	Una



The Kangra Central Co-operative Bank Ltd.
Head Office Dharamshala



		Gagret Tehsil Amb, District Una HP-177201	
9	Gondpur Banera	The Kangra Central Co-operative Bank Ltd., Gondpur Banera Tehsil Amb, District Una HP-177213	Una
10	Mubarikpur	The Kangra Central Co-operative Bank Ltd., Mubarikpur Tehsil Amb, District Una HP-177202	Una
11	Nehrian	The Kangra Central Co-operative Bank Ltd., Nehrian Tehsil Amb, District Una HP-177210	Una
12	Panjawar	The Kangra Central Co-operative Bank Ltd., Panjawar Tehsil Amb, District Una HP-177208	Una
13	SM Daulatpur Chowk	The Kangra Central Co-operative Bank Ltd., SM Daulatpur Chowk Tehsil Amb, District Una HP-177204	Una
18. Zonal Office Bathu			
Sr. No.	Name of Branch	Address	District
1	ZO Bathu	The Kangra Central Co-operative Bank Ltd., Zonal Office Bathu Tehsil Una, District Una HP-174301	Una
2	Ajouli	The Kangra Central Co-operative Bank Ltd., Ajouli Tehsil Una, District Una HP-174301	Una
3	Bathu	The Kangra Central Co-operative Bank Ltd., Bathu Tehsil Una, District Una HP-174301	Una
4	Bhadsali	The Kangra Central Co-operative Bank Ltd., Bhadsali Tehsil Amb, District Una HP-174317	Una
5	Basal	The Kangra Central Co-operative Bank Ltd., Basal Tehsil Una, District Una HP-174303	Una
6	Dulehar	The Kangra Central Co-operative Bank Ltd., Dulehari Tehsil Haroli, District Una HP-176601	Una
7	Haroli	The Kangra Central Co-operative Bank Ltd., Haroli Tehsil Haroli, District Una HP-177220	Una
8	Jhalera	The Kangra Central Co-operative Bank Ltd., Jhalera Tehsil Una, District Una HP-174303	Una
9	Mehatpur	The Kangra Central Co-operative Bank Ltd., Mehatpur Tehsil Una, District Una HP-174315	Una
10	Santokhgarh	The Kangra Central Co-operative Bank Ltd., Santokhgarh Tehsil Una, District Una HP-174301	Una
11	Tahliwal	The Kangra Central Co-operative Bank Ltd., Tahliwal Tehsil Una, District Una HP-174301	Una
12	Pubowal	The Kangra Central Co-operative Bank Ltd., Pubowal Tehsil Haroli, District Una HP-174503	Una