

Appendix I (amended)

Number of Locations Cluster wise to be covered by the Business Correspondent in India.

Cluster	Location falling under all the districts of following States	Present BCA locations	Proposed First Lot Locations	Proposed total Locations	Proposed total with Additional locations at the discretion of the Bank*
A	Karnataka, Goa	460	460	1000	2000
B	Kerala Tamilnadu and Pondicherry	785	785	1400	2800
C	Andhra Pradesh, Telengana, Odhisha, Maharashtra Daman & Diu, Dadra NagaraHaveli	290	290	700	1400
D	Jharkhand, Bihar, Chhattisgarh, West Bengal, Assam, Arunachal Pradesh, Manipur, Sikkim Meghalaya Mizoram Nagaland, Tripura	401	401	800	1600
E	Gujarat, Rajasthan, Punjab, Himachal Pradesh, Jammu & Kashmir, Haryana Chandigarh	160	160	400	800
F	Madhya Pradesh, Uttar Pradesh, Delhi, Uttara Khand	363	363	700	1400
	TOTAL	2459	2459	5000	10000

*The additional locations may be taken up for implementation depending upon the needs at a later date. Further the numbers in each clusters may be reallocated solely at the discretion of the Bank basing on the requirements.

Appendix II (Amended)

TECHNOLOGY REQUIREMENTS

- a. The Technology will include providing and maintaining devices like Tab/Tablet devices, internet connection etc by the vendor.
- b. Bank will provide the TAB/Tablet based solution. Bidder need to make use of the solution for performing FI transactions.
- c. Devices should have capability to connect directly to Bank's solution and process through Bank's gateway in the banking mandated standard ISO format.
- d. For customer enrollment, including biometric capturing, devices must be compliant with the requirements of RD Services of UIDAI and support ISO templates generation and verifications as per standards mentioned at technical specification.
- e. Devices must have capability for making transactions, using UIDAI's biometric authentication/any other central authentication system, through switch of National Payment Corporation of India (NPCI) or any other agency approved by the Bank.
- f. All security features as per the guidelines of UIDAI/CERT-IN/IBA and other regulatory authorities to be adhered to by the Vendors.
- g. The bidder has to adhere to the guidelines being issued by the bank from time to time.

A. TECHNICAL CAPABILITIES

TAB/TABLET BASED SOLUTION

Pre-requisites for BC Agent:

To perform FI transactions through TAB/TABLET based solution following are the pre-requisites

- 1) FI transactions to be done using embedded/non-embedded TAB which consists of 7 to 8" screen, Thermal Printer, Finger print scanner..etc.
- 2) Following are the H/W specifications of the embedded/non-embedded TAB
 - a. Tablet
 - b. Thermal printer
 - c. Biometric finger printer scanner
 - d. Magnetic/Smart (chip based) card reader with pinpad.
 - e. Pass book printer.

Technical specification of each device:

Tablet:

Preferable Model	:	7 Inch full touch screen android based tablet
Operating system	:	Android version 4.4 or above
Resolution	:	1280 * 800 Pixels

Connectivity	:	Wi Fi - 802.11 b/ g/ n/ ac GPS Bluetooth - Yes, v 4.00/above
Supported mobile network:	:	2G, 3G and 4G (Optional)
Communication interface	:	GSM/GPRS, Wi Fi, Bluetooth v4.0
Rear camera	:	Minimum 5 MP
Front camera	:	Minimum 1 MP (Optional)
Java Support	:	Required
Processor	:	1GHz dual core or above
RAM	:	Minimum 1 GB
Internal Storage	:	Minimum 8 GB
Expandable storage Card	:	Provision up to 32 GB through Micro SD
SIM	:	GPRS SIM
GSM/CDMA	:	GSM
Speaker	:	Required

Thermal Printer:

- a. Model should have minimum 2 Inch direct thermal dot printer
- b. Should support
 - i. Multilingual printing
 - ii. Image printing
 - iii. Diagnostics check like paper out, lid open, low battery etc
- c. Supply/availability of printer paper rolls to be ensured
- d. Should have rechargeable battery
- e. Support connectivity to tablet, preferably via Bluetooth

Biometric finger print scanner:

- a. Have optical/capacitive technology sensor
- b. Support ISO SC37 19794-2/4 or ANSI/INCITS 378 template formats, 500 dpi resolution
- c. STQC certified device
- d. Support for WSQ format, NFIQ Calculation, one to one/one to many verification
- e. Should have rechargeable battery
- f. Support connectivity to tablet, preferably via Bluetooth

Magnetic/Smart Card reader with Pin pad:

Magnetic Card Reader:

- a. Specification - Track 1/2/3, Bi-directional
 - b. Support for Encrypted Track2 (48/80 bytes)/Pin block, Plain Track2.
- Smart Card Reader (For Future Chip based RuPay Cards):**

- a. EMV L1 & L2 certified
- b. Security - MK/SK, Fixed, DUKPT DES, 3DES, RSA
- c. Certification - PCI PTS 3.X EMV L1 & L2
- d. Capable to read Master Card and Visa Card

Pin pad:

- a. Compact MPOS pin pad device which connects to a wide range of smart phones and tablet via Bluetooth
- b. Should have rechargeable battery
- c. Should have a minimum display of 1 inch
- d. Support connectivity to tablet, preferably via Bluetooth

Passbook Printer:

- a. Bluetooth Enabled standard Passbook printer of reputed make.

Security Features:

- 1) All Devices should conform to the specifications/Guidelines of the UIDAI/STQC/CERT-IN/IBA and other regulatory agencies.
- 2) Bidder to update/upgrade the devices at his cost as per the guidelines of the Bank/ regulatory authorities as and when required without loss of time.
- 3) BC agent should not use TAB/TABLET for other than BC activities.
- 4) In the course of time bank will implement Mobile Device Management (MDM)/ Suitable software for centralized control of TAB/Tablets.
- 5) Biometric Device should be certified by STQC/UIDAI and RD services compliant. Charges towards RD services with the concerned RD service provided should be borne by the Vendor.

B. TECHNOLOGY SERVICE LEVEL REQUIREMENTS

- This section applies to the “Technology Based Financial Services” to be rendered by the Service Provider to the Bank comprising the following -
- The BCs to use Tab/Tablet devices at KIOSK & while on mobile to access the solution provided by the Bank with connectivity available in the area of operation of the BC / BCA.
 - Tab/Tablet model.
 - Internet operated device, printer and FP capturing machine.
 - Mobile device with biometric identification.
- SP shall make available a set of equipment for carrying out transactions at the KIOSK/mobile, using Android based Tab/Tablet with biometric enabled device by the BCA as per the specifications of the Bank. It would be the responsibility of SP to keep the equipment in working order ensuring an overall uptime of 98% on a quarterly basis (Taking into consideration the uptime of all equipment in the field) and an uptime of 95% on a quarterly basis for individual sets of equipment in the field. To attain this uptime, SP would store adequate number of spares at convenient Nodal Points and arrange to replace and make operational the set within 72 working hours from the time of reporting depending upon the distance of the BCO location from the Nodal Point.
- BC should arrange refresher course to BCAs for one day for every three/six months to update them to discharge their duties more effectively.

C. INCIDENT MANAGEMENT

- SP shall provide a help desk with adequate numbers of phone lines for incident management. On finding an equipment to be not functioning, the BCA would advise on the pre-designated number of help desk regarding the same. SP Help Desk representative would then issue a ticket number to the BCA which he will quote in all subsequent communications till resolution of the issue. The defective part of the equipment would be replaced by a representative of the SP under a sign off from the equipment operator.
- As a part of facility management the bidder shall provide minimum one technically competent resource for each of the clusters at the Head Office of the Bank or such other places stipulated by the Bank at the vendor's cost, who shall be available for attending any troubleshooting/updates/modifications in concurrence with the bank.

D. MAINTENANCE AND SUPPORT

At the time of operationalizing the solution & introduction of new product/utility, training is to be provided to the BCAs clearly delineating the Do's and Don'ts and Best Practices for maintaining the equipment. It would be the responsibility of the SP to ensure that the equipment is handled carefully. However, SP would provide active Help Desk facilities for reporting of all such field incidents. For the passive hours there would be a facility to log the call on an IVR. However, the time for turnaround would be counted from the time the Help Desk becomes active next time.

E. SOFTWARE MANAGEMENT

- In order to provide more and better service, the Bank may require an upgrade in the software. However, all newer versions of software for the frontend device should be released with the prior permission of the Bank. These releases would be informed to the Headquarters of the SP through release notes for further dissemination to the BCAs. The BC shall prepare, in consultation with the Bank, a schedule for upgrade on the field and the BC should download and install the new version at each BCO. BC helpdesk would be available to assist in the scheduled implementation and overseeing of the upgrade.
- The BC shall maintain sufficient inventory of Consumables at all the district headquarters in the respective clusters allotted to them.

F. CENTRALIZED MONITORING

- BC shall have a dedicated team of Supervisors and Coordinators who shall monitor the implementation of FI Plan effectively well within the time schedule. They shall also arrange for necessary training, meetings with BCAs at periodical intervals, liaise with Bank's Link Branches/Circle Offices. They shall ensure for Preventive maintenance of devices used at KIOSKs/mobile and ensure of their good working condition, timely repairs

if any and with the required consumables. They shall also monitor the uptime, problem resolution.

- BC shall have the supervisors and coordinators as follows:
 - One supervisor referred to as BC Supervisor (BCS) for 50 BCAs.
 - One Coordinator referred to as BC Coordinator (BCC) for 25 BCSs.
- Online Dashboard should be provided to the Bank to monitor the activities of BCAs. The Dashboard should be accessible to the Cluster level/circle level/Regional office level Bank officials to monitor the concerned BCAs.

G. TECHNOLOGY ARCHITECTURE FOR THE SOLUTION

- The IT hardware, software, application, operating systems, security and networking systems that support the requirements of the project shall be preferably based on Open Systems Architecture and support interoperability, portability, scalability and Internet/Intranet and extranet capabilities. The technologies and the solution should support bank's strategy, services and operational capacities to improve productivity and performance and customer service.
- The solution should comply with IT Act 2000, ISO 27001 security standards, architecture, guidelines & standards prescribed by Cert-In, RBI, UIDAI and IDRBT for SCOSTA, Internet Technologies, Financial Inclusion, Biometrics, Electronic-Commerce, etc.

H. TECHNOLOGY CONTROLS

- The operations and technology supporting this Solution shall at all times conform to regulatory and legal provisions and the requirements of the bank.
- The Bidder should provide hardwares with a highly reliable and scalable architecture that conforms to international standards and best practices. ISO 19794 for Biometric, ISO 7816/ISO 14443 for smart card, ISO 8583 for transaction interface with backend systems should be adopted.
- Security of the individuals' identity and transaction data must be maintained while the data is in use, in transit and in store, using at least 3DES or higher encryption standards.
- Delivery of other government and financial services (like utility payments, micro insurance etc) should be overlaid on this model to capitalize on technology investments.
- Enrollment process must be scalable to handle huge numbers. Data storage requirements should be adequately managed.
- Security audit should be carried out for the technology, process and people through a competent and mutually agreed third party.
- Bidder shall ensure that end-to-end solution is ISO 27001 certified and the certification is maintained throughout the tenure of the engagement.
- Bidder shall provide hardwares which are highly reliable to support encryption on the Tab/Tablet, transmission software, intermediary devices and servers and support secure communications between various devices/components.

- Authentication mechanisms should reliably verify individuals, devices and other systems interacting with each other and generate audit trails to support accountability and non-repudiation requirements of the bank.
- Strong authorization mechanisms should be provided to enforce principles of least privileges, restricting access, limiting amount of money that can be transacted, etc as required by the Bank. Integrity of all transactions should be secured from end-to-end.
- Systems should be available to support uninterrupted services to the customers duly meeting the contractual obligations of the Bank towards third-parties and customers.

I. TAB/TABLET SPECIFICATIONS

- The technology should be compatible with latest OS Standards for inter-bank interoperability through NPCI switch.
- Should conform to ISO 14443/ ISO7816 and ISO 18092 standards for read and write operations.
- Should have built-in PKI support
- Multilingual support
- Should be capable of transactions through EMV standard cards.
- Should have online connectivity possible, and also have ability to transfer data using methods.
- All communications with the TAB/TABLET devices should be by secured modes.
- Should be battery operated with several days in standby, and at least 8 hours of continuous operations
- Capability of TAB/TABLET device; the device should be capable of undertaking the following functions :-
 - Reading fingerprint of customer;
 - Validation of cards with respect to authorized hand held device
 - Authentication of the customer;
 - Secure storage of transactions;
 - Facility for online connectivity;
 - Voice guidance for transactions
 - Printing of receipt in local language
- Secure communication between TAB/TABLET device and all other devices/systems
- In case of any communication failure, it should ensure that no data is lost during transmission
- Necessary hardware to be provided by the bidder for Pass Book printing and the pass book printer should support the application provided by the Bank. Pass book printer should be of latest make and model.
- Locking the device from further usage whenever the business reached the permissible limit of transactions

APPENDIX III (Amended)

SCOPE OF BASIC BANKING PRODUCTS & SERVICES TO BE OFFERED

The Service Provider would be required to provide the services, facilities, infrastructure, technology, etc. The Service Provider shall provide the services through the HYBRID Model involving both KIOSK and Mobile BC models using Android based Tab/Tablet. The Bank will prescribe the number of locations wherein the solution is to be deployed as per the requirement of the Bank as and when required. The successful bidder shall deploy the solution for the first lot locations within 90 days and for all the subsequent lot locations within 45 days from the date of purchase order or the date of intimation.

HYBRID MODEL:

- 1.1. The Solution will be provided by Bank and the bidders shall access the solution in both KIOSKs (fixed point BC) and Mobile BC through TAB/Tablet supported device. The Service Provider shall ensure minimum working hours of 4 hours at the KIOSK everyday apart from visiting the field for Mobile BC activity. The SP shall provide infrastructures such as a minimum building space of 100 Sq ft in a prominent place accessible to customers and acceptable to the Bank. Also, hardware, software, personnel, technical services, connectivity, maintenance, provide training and operational support for the end-to-end infrastructure supporting the BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE including the Tab/Tablet supported hand held device, enrollment system, digital fingerprint scanners, digital cameras, printers, intermediate switching, etc. The KIOSK should have a good ambience with proper infrastructure like seating arrangements/office furniture etc.

The Bank will have the option of increasing/decreasing the number of KIOSKs up to 25%. List of additional locations where KIOSKs are to be established will be advised to the selected bidder/s by the bank separately. The bank would further have the option of relocating or discontinuing the KIOSKs in areas where a bank branch gets opened during the period of the contract. In areas where relocation of KIOSKs is suggested due to opening of bank branch, the KIOSK may be allowed to continue if the bank and the SP mutually agree that the KIOSK will still be viable. It is essential that the KIOSK has the required resources to provide the service mentioned in this RFP. New services may be added from time to time as per the instructions of the Bank and with mutual consent. This RFP covers locations mentioned in Annexure I. Bank reserves the right to add up to 100% locations where BCOs/BCAs are to be set up on the same commercials.

1. **Business Correspondent (BC) activities:**
 - a. **Provide transaction facility (within limits fixed) like:**
 - Customer account opening
 - Cash Deposit
 - Cash Withdrawal
 - Fund transfer within bank
 - Mini statement

- Account balance inquiry
- Aadhaar Enabled Payment System (AEPS - ON US and Off US)
- E-KYC facility for account opening
- IMPS (Immediate Mobile Payment System)
- Enrolment of Social Security Schemes: PMJJBY, PMSBY, APY
- Third party financial products
- Opening of small value RD/FD.
- Aadhaar Seeding & authentication, using biometric authentication from BC locations.
- Account opening and transaction handling supporting fingerprint authentication of all the authorized members for Self Help Group.
- Pension payments

b. Other activities:

1. Identification of borrowers and classification of activities as per bank's requirements.
 2. Collection and prima facie scrutiny of loan applications including verification of primary data.
 3. Creating awareness about savings and other channels/digital products offered by the Bank and education or advice on managing money & debt counseling.
 4. Preliminary scrutiny of data and submission of applications to the Bank for its review.
 5. Promotion, nurturing, monitoring and handholding of Self Help Groups and/or Joint Liability Groups and/or Micro Credit Groups and others.
 6. Facilitating the repayment of dues owed to the Bank by its customers/guarantors.
2. **The above services are in respect of the following** to be offered at the BCO (BC activity):

(a) Sourced for the branch (as permitted by RBI in guidelines) Some of the products are:

1. Loans against TDR/NSC/ KVP etc.
2. General purpose Credit card (GCC)
3. Kisan Credit Card (KCC)
4. Current Account
5. Savings Bank account (other than No Frills Account)
6. Term Deposits
7. Recurring Deposits
8. Mutual funds on a referral basis
9. Insurance (Life and Non-Life), Pension and any other third party financial product
10. Rupay card issuance/activation

(b) Subject to meeting the eligibility criteria mandated by RBI, the BC/BCA shall be engaged as Recovery Agent and separate agreement(s) will be signed by the bank with SP/BCA.

3. Cash Management:

The Service provider will be solely responsible for the cash management. Suitable insurance for Cash held at BCO/KIOSKs and cash in transit to be obtained and the policy/proof is to be submitted to the Bank.

APPENDIX IV (Amended)

Entities eligible to be appointed as BCAs and general guidelines to be followed by Service provider while appointing Business Correspondent Agents (BCAs)

The Service Provider would be required to appoint from among the following as the BCA. This list would be revised from time to time based on Reserve Bank of India directives.

1. NGOs/MFIs set up under Societies/ Trust Acts
2. Cooperative Societies registered under Mutually Aided Cooperative Societies Acts or the Cooperative Acts of States/ Multi State Cooperative Societies Act.
3. Section 25 companies.
4. Post Offices.
5. Retired Bank employees
6. Ex-Service men.
7. Retired Govt. Employees.
8. Individual owners of kirana/ medical/fair price shop owners.
9. Individual Public Call Office (PCO) operators.
10. Agents of small savings schemes of Government of India/ Insurance Companies
11. Individual who own petrol pumps.
12. Retired teachers.
13. Authorized functionaries of well-run Self Help Groups (SHGs) linked to banks.
14. Individual members of Farmer's Clubs.
15. Individual operators of Rural Multipurpose kiosks/ Village Knowledge Centers
16. Individuals/ proprietors/ owners who manage Agri Clinics/ Agri Business Centers.
17. Retired Post Masters.
18. Individuals such as auto dealers, tractor dealers and FMCG stockists.
19. Insurance agents including of private insurance companies (IRDA certified) and postal agents.
20. Individuals operating Common Services Centers (CSCs) established by Service Centre Agencies (SCAs) under the National e-Governance Plan (NeGP).
21. Any other individual considered suitable by the bank.
22. Companies registered under the Indian Companies Act 1956 with large and wide spread retail outlets, excluding Non-Banking Financial Companies (NBFCs).
23. Identified BCs and BCAs should not have been defaulters to any financial institution.
24. Identified BCs should not have been blacklisted by any bank in the last two years for deficiency of service.
25. The identified BCs should be certified by IIBF or similar agencies approved by IBA/Bank.

While appointing Business Correspondent Agents (BCAs), following general guidelines should be followed by BC:

- It is better to appoint an existing entrepreneur as BCA so that it is an additional income to him/her. This will improve the viability of BCA.
- While approving location of BCO, the place should be such that it is easily accessible and be preferably the place of weekly local 'Haats'.
- The selection of BCA must be done by the SP with the consent of the concerned Branch Manager in whose service area the BCO is located. Preference should be given to such persons who are already doing some activity in the village.
- The device to be given to BCA should be interoperable through the gateway of NPCI so that the customer can access to any bank by using the device. The device must have biometric facility plus card or PIN/password plus card. The BCA must have on-line connectivity.
- The BCA must be responsible to receive and pay money, to transfer money from one to another. Each BCA will be assigned with business facilitator activity also. BCAs may also be used for deposit mobilization and as recovery agents as per the terms and conditions laid down by RBI for this purpose. Where a BCA has to work as a recovery agent, a separate agreement for this purpose shall be entered into by the Bank.
- The BCA will also source micro insurance, animal insurance, crop insurance and micro pension. The banks will ensure coordination with the agencies, viz., LIC, Canara HSBC Oriental Bank of India Insurance Company Limited, United India Insurance Co. and other agencies dealing with these products.
- The BCA must be responsible for routing all transactions of the villagers in the assigned villages so that effective marketing and follow up can take place.
- It is necessary to ensure that there is a continuous improvement in the quality of services through the BCAs. There should be regular training and capacity development programmes for the BCAs, organized by the BC.

APPENDIX-VI (Amended)

Fixed Charges to be paid to the Business Correspondent

A. For the activities mentioned in Column 1 below, Business Correspondent will be paid Fixed remuneration at the following rates.

Activity	Remuneration
<u>Fixed Fees</u>	
For 100 to 200 transaction in a month	Rs 2500/- Per month
For more than 200 transactions in a month	Rs 5000/- Per month
Savings Bank Account opening along with issuance of RuPay card	Through e-KYC Rs. 20 per account
	Through Non e-KYC Rs 15/-per account
Issuance of RuPay card to the existing SB accounts	Rs. 5 per card
Recurring Deposit account opening	Rs. 5 per account
Fixed Deposit*	Rs. 5 per account
Aadhaar seeding/mobile seeding	Rs. 5 per successful transaction
Fund transfer/Credit for non base branch accounts	0.5% maximum Rs 5 per transaction
Balance Enquiry/Mini statement	NIL
PMSBY	Re 1/- per policy.
PMJJBY	Rs 30/- per policy
APY	Rs 50/- per policy, payable on receipt of applicable incentive from the Government
BHIM Aadhaar Pay - Identification of the Merchant and distribution of the Finger Print scanner	Rs. 20/- per successful enrolment
ME identification and Delivery of POS machine	Rs. 50/- on every successful activation

SHG and JLG	
For formation and promotion including credit linkage	Not exceeding Rs.500/- per SHG/ JLG formed and credit linked with the Bank in stages as under.
For stationary and overhead expenses after saving linkage of SHG	Rs. 100/-
4 months after saving linkage of SHG	Rs. 200/-
Immediately after credit linkage of SHG	Rs. 200/-

* No charges will be paid if the fixed deposit amount is divided and separate accounts are maintained for the sake of remuneration.

Note:

- 1) The above rates are inclusive of all taxes & charges other than GST.
- 2) The fixed charges to be share between BCA and BC at 80:20 ratio.
- 3) The cash handling/variable charges to be shared between BCA and BC at 40:60 ratio.
- 4) The fixed charges will be paid to the BCA/BC, wherein the BCA should be active as under
 - a. Kiosk should work minimum 4 hours on all working days
 - b. Non functioning on working days shall attract pro-rate reduction in fixed charges to be calculated as follows;
No. of days active/No. of working days X fixed charges.
 - c. The BCA shall work for a minimum of 10 days to be eligible for payment of fixed charges.
- 5) The following transactions will be IN-ELIGIBLE for calculation of fixed and Variable charges;
 - a. Transactions with amount less than RS.50/-
 - b. More than 2 transactions in a particular account per day.
 - c. More than Rs.5000/- (including debit and credit) in a particular account per day.
 - d. More than 10 transactions in a particular account per month.
 - e. Transactions in the accounts of BCAs.
- 6) For cash transactions both receipt and payments the maximum cap of Rs 25 per transaction is only Payable by the Bank.
- 7) The gross amount less TDS will be credited to the BC Account maintained in our Bank.
- 8) Other services and products not included above will be added from time to time with mutual consent as per Bank/RBI/Government guidelines.
- 9) Bank has the right to delete/modify any stipulations mentioned above and also stipulate such other conditions with due notice to BC.
- 10) Bank has the right to delete/modify any activity that can be extended through the BC, with due notice to the BC.

Cap on Business/Commission: Reserve Bank has expressly prohibited sourcing of Bulk deposits, NRE/NRO FCNRB deposits, and deposits from Public Sector Companies/Government Departments by this channel.

A. Technical Evaluation/Compliance

SI No.	Technical Device	Technical Specifications	Bidders Response YES/NO	Make & Model of the Device
1	Whether it is embedded device ?			
	A. Bio-metric FP scanner	Whether Bio metric scanner embedded with the device ?		
	B. Thermal printer	Whether Thermal Printer embedded with the device ?		
	C. Card reader	Whether Card Reader embedded with the device ?		
	D. Pin Pad	Whether Pin Pad embedded with the device ?		
2	Tab/Tablet	As mentioned in Annexure II - under Tab/Tablet Based Solution		
3	Thermal Printer	As mentioned in Annexure II - under Tab/Tablet Based Solution		
4	Biometric finger print scanner	As mentioned in Annexure II - under Tab/Tablet Based Solution		
5	Magnetic/Smart Card reader with Pin pad	As mentioned in Annexure II - under Tab/Tablet Based Solution		
6	Passbook Printer	As mentioned in Annexure II - under Tab/Tablet Based Solution		

B. Questionnaire

1. List of Hardware Proposed to be used by the Bidder (Please, cover all the equipments, scanners, etc) location-wise :

S. No.	Type of Hardware (eg.Tab/Tablet etc.)	Make and Model	Quantity	Proposed Use
1				
2				
3				

8. Any Other Equipment Proposed by the Bidder and not Covered Above (to make the solution fully functional):

	Feature	Requirement	Bidder's Response
1			
2			
3			
4			
5			

Annexure XII(Amended)
COMMERCIAL BID -Bill of Material

Sr. No.	Particulars	(Rupees upto 2 decimal places)
1	Cost of Operations	
	<p>Consolidated Cost* for services like hardware, cash management, remuneration to BCAs, etc., i.e., extending end-to-end banking & financial services including technology services covering all connected activities narrated in the RFP.</p> <p>The services include hardware and other infrastructure, Tab/Tablet based device together with scanner, printer ,Pass book printer, rent for Kiosks and all expenses incidental to the operation at the Kiosk/BCO Points, connectivity charges, centralized terminal management services, facility management, cash handling, transportation & insurance, facilitating enrollment for new schemes, transactions including EBT payments, balance enquiry, mini statement, cost of consumables (printer paper, ribbons, cells) etc.</p>	<p>Rs._____ per Rs 100/- (Rupees one Hundred)** of amount transacted in cash.</p>
	Grand Total	

1. The fixed charges to be share between BCA and BC at 80:20 ratio.
2. The cash handling/variable charges to be shared between BCA and BC at 40:60 ratio.
3. For cash transactions both receipt and payments the maximum cap of Rs 25 per transaction is only Payable by the Bank.
4. The prices will be inclusive of all taxes, duties, levies, insurance, installation charges, etc applicable all over India. GST wherever applicable will be paid extra.
5. TDS will be deductible as per rules prevailing on the date of payment of applicable items.
6. The Unit Price mentioned in the bid would remain valid for a period of three years irrespective of the quantity actually deployed.
7. Further, we declare that all the terms & conditions as per the RFP were read by us and we are agreeable for all the terms & conditions.
8. The bill of material/Quote is being submitted separately for each Cluster.

Date:

Signature with Official seal

Annexure-XIX

Business Rules and Terms & Conditions of Reverse Auction

Reverse Auction event will be carried out among the Technically Qualified Bidders, for providing opportunity to the Bidders to quote the price dynamically for the procurement for which RFP is floated

A) Definitions :

- 1) "Bank" means Canara Bank
- 2) "Service Provider" means the third party agency / company who has been selected by the Bank for conducting Reverse Auction. [M/s e-Procurement Technologies Ltd.]
- 3) "L1" means the Bidder who has quoted lowest price in the Reverse Auction process.
- 4) "L2" means the Bidder who has quoted second lowest price in the Reverse Auction process.

B) Eligibility of Bidders to participate in Reverse Auction :

- 1) Bidders who are technically qualified in terms of the relative Terms & Conditions of the RFP and accept the Business Rules, Terms & conditions of Reverse Auction and submit the undertakings as per **Appendix-G(1)** , can only participate in Reverse Auction related to the procurement for which RFP is floated. Bidders not submitting the above undertaking or submitting with deviations / amendments there to, will be disqualified from further evaluation / participation in the process of relevant procurement.
- 2) Bidders should ensure that they have valid digital certificate well in advance to participate in the Reverse Auction. Bank and / or Service Provider will not be responsible in case Bidder could not participate in Reverse Auction due to non-availability of valid digital certificate.
- 3) The Indicative price quoted should be reasonable and realistic. Bank reserves the right to disqualify such bidders, whose indicative prices is more than of 3 times of the successful bid price, in participating in future RFPs of the Bank.

C) Training :

- 1) Selected vendors shall coordinate with our Bank/Our Service Provider [M/s e-Procurement Technologies Ltd.] for getting necessary details and reverse auction demos before commencement of live reverse auction process. Else, bidder not getting the required clarification / demos will do so at his own risk. The service provider for Reverse Auction and their contact details shall be shared with the selected bidders.

D) Reverse Auction Schedule:

1) The date & time of start of Reverse Auction and its duration of time will be informed to the eligible Bidders well in advance before the Reverse Auction date.

2) Bank reserves the right to postpone / change / cancel the Reverse Auction event even after its communication to Bidders without assigning any reasons therefor.

E) Bidding Currency:

Bidding will be conducted in Indian Rupees (INR).

F) Start Price (CAP Price):

Bank will determine the Start Price (CAP Price) for Reverse Auction -

1) on its own and / or

2) evaluating the price band information called for separately from each eligible Bidder at appropriate time and / or

3) based on the price bids received and if opened, Bank may determine the start price (CAP Price) on the basis of the lower quote received.

G) Decremental Bid Value :

1) The bid decrement value will be specified by Bank before the start of Reverse Auction event. It can be a fixed amount or percentage of Start Price (CAP Price) or both.

2) Bidder is required to quote his bid price only at a decremental value.

3) Bidder need not quote bid price at immediate next available lower level, but it can be even at 2/3/4 level of next available lower level .

H) Conduct of Reverse Auction event :

1) Reverse Auction will be conducted on a specific web portal meant for this purpose with the help of the Service Provider identified by the Bank. [M/s e-Procurement Technologies Ltd.]

2) Service Provider will make all necessary arrangement for fair and transparent conduct of Reverse Auction like hosting the web portal, imparting training/demo to eligible Bidders etc., and finally conduct of Reverse Auction.

3) Bidders will be participating in Reverse Auction event from their own office / place of their choice. Internet connectivity and other paraphernalia requirements shall have to be ensured by Bidder themselves.

4) Bank and / or Service Provider will not have any liability to Bidders for any interruption or delay in access to site of Reverse Auction irrespective of the cause.

5) For making the process of Reverse Auction and its result legally binding on the participating Bidders, Service Provider will enter into an agreement with each eligible Bidder, before the start of Reverse Auction event. Without this Bidder will not be eligible to participate in the event. The format of the agreement is as per the **ANNEXURE-XIX(3)**.

6) Bidders name will be masked in the Reverse Auction process and will be given random dummy names by the Service Provider.

7) Bidder / his authorized representatives will be given unique Login ID & Password by Service Provider. Bidder/his authorized representative will change the Password after the receipt of initial Password from Service Provider to ensure confidentiality. All bids made from the Login ID given to the Bidders will be deemed to have been made by the concerned Bidder/his company.

8) Reverse auction will be conducted as per English Reverse Auction with no tie where more than one Bidder cannot have identical bid price.

9) Any bid once made by the Bidder through registered Login ID & Password, the same can not be cancelled. The Bidder is bound to supplies as per the RFP at the bid price of Reverse Auction.

11) Reverse Auction will normally, be for a period of ½ hour (i.e. 30 Minutes). If a Bidder places a bid price in last 10 minutes of closing of the Reverse auction, the auction period shall get extended automatically for another 10 minutes. No. of extension will be unlimited. In case there is no bid price in the last 10 minutes of closing of Reverse Auction, the auction shall get closed automatically without any extension.

(The time period of Reverse Auction & Maximum number of its extensions & time are subject to change and will be advised to eligible Bidders before the start of the Reverse Auction event.)

12) Bidder will be able to view the following on their screen along with the necessary fields in Reverse Auction:

i) Opening Price

ii) Leading / Lowest Bid Price in Auction (only total price)

iii) Last Bid Price placed by the respective Bidder.

13) During Reverse Auction, if no bid price is received within the specified time, Bank, at its discretion, may decide to revise Start Price (CAP Price) / Decremental Value / scrap the reverse auction process / proceed with conventional mode of tendering.

I) Reverse Auction Process:

1) At the end of Reverse Auction event Service Provider will provide the Bank all necessary details of the bid prices and reports of Reverse Auction.

2) Upon receipt of above information from Service Provider, Bank will evaluate the same and will decide upon the winner i.e. Successful Bidder.

3) Successful Bidder has to fax the duly signed filled-in prescribed format **Annexure-XIX (2)** as provided on case-to-case basis to Bank within 4 hours of Reverse Auction without fail. The Original signed **Annexure-XIX (2)** should be couriered so as to reach us within 48 hours of Reverse Auction without fail.

4) Any variation between the on-line Reverse Auction bid price and signed document will be considered as sabotaging the tender process and will invite disqualification of Bidder/vender to conduct business with Bank as per prevailing procedure.

5) Successful Bidder has to give break-up of his last/lowest bid price as per Bill of Material at the end of Reverse auction event within 3 working days without fail.

6) Successful Bidder is bound to supply at their final bid price of Reverse Auction. In case of back out or not supply as per the rates quoted, Bank will take appropriate action against such Bidder and / or forfeit the Bid Security amount, debar him from participating in future

7) In case Bank decides not to go for Reverse Auction related to the procurement for which RFP is floated and price bids if any already submitted and available with Bank shall be opened as per Bank's standard practice.

J) Bidder's Obligation:

1) Bidder will not involve himself or any of his representatives in Price manipulation of any kind directly or indirectly with other suppliers / Bidders

2) Bidder will not divulge either his Bid details or any other details of Bank to any other party without written permission from the Bank.

K) Change in Business Rules, Terms & Conditions of Reverse Auction:

1) Bank reserves the right to modify / withdraw any of the Business rules, Terms & conditions of Reverse Auction at any point of time.

2) Modifications of Business rules, Terms & conditions of Reverse Auction will be made available on website immediately.

3) Modifications made during the running of Reverse Auction event will be advised to participating Bidders immediately.

Annexure-XIX(1)

(To be submitted on company letter head by all Bidders participating in Reverse Auction)

To,

Canara Bank , DIT Wing, Head Office, Bangalore

Date : -----

Acceptance of Reverse Auction Business Rules and Terms & conditions in respect of Tender / RFP Ref. No. _____ Dated _____ For procurement of

=====

We refer to the captioned subject and confirm that -

- 1) The undersigned is our authorized representative.
- 2) We have accepted and abide by all Terms of captioned Tender documents and Business Rules and Terms & conditions of Reverse Auction for the procurement for which RFP is floated.
- 3) Bank and Service Provider shall not be liable & responsible in any manner whatsoever for my / our failure to access & bid in Reverse Auction due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event.
- 4) We understand that in the event we are not able to access the auction site, we may authorize Service Provider to bid on our behalf by sending a fax containing our offer price before the auction close time and no claim can be made by us on either Bank or Service Provider regarding any loss etc. suffered by us due to acting upon our authenticated fax instructions.
- 5) I / We do understand that Service Provider may bid on behalf of other Bidders as well in case of above mentioned exigencies.
- 6) We also confirm that we have a valid digital certificate issued by a valid Certifying Authority.
- 7) We will participate in Reverse Auction conducted by _____ (name of Service Provider) and agree to enter into an agreement with him (Service Provider) for making the process of Reverse Auction and its result legally binding on us.
- 8) We will fax duly signed filled-in prescribed format (**Annexure-XIX(2)**) as provided on case-to-case basis, to Bank within 24 hours of end of Reverse Auction without fail.
- 9) We will give break-up of our last / lowest bid price as per Bill of Material at the end of Reverse Auction event within 48 hours without fail.
- 10) We undertake to supply at our final lowest bid price of Reverse Auction. In case of back out or not supply as per the rates quoted by us , Bank is free to take appropriate action against us and / or forfeit the Bid Security amount, debar us from participating in future tenders.

11) We nominate our official Shri _____ Designation _____ of our company to participate in Reverse Auction. We authorize Bank to issue USER ID & PASSWORD to him. His official e-mail & contact number are as under -
Email : Mobile:

- Signature with company seal :

Name of Authorized Representative :

Designation:

Email :

Mobile :

Tel. No:

Fax No.:

Annexure-XIX(2)(To be submitted / faxed by Successful Bidder of Reverse Auction within 24 hours from the end of Reverse Auction event)

To, Canara Bank , DIT Wing, HO, Bangalore
Date :

Sir,

Final / Lowest Bid Price quoted in Reverse held on _____ in respect of Tender / RFP Ref. No. _____ Dated _____ For procurement of _____

=====

We confirm that the final total bid price quoted by us in the captioned Reverse Auction event for captioned tender is as under - Rs. (in figure) : _____

Rs. (in words) : _____ (We confirm that - 1) [] We enclose herewith the detailed break-up of above price as per Bill of Material OR [] We undertake to give detailed break-up of above bid price as per Bill of Material within 48 hours from the end-of Reverse Auction event.

2) Any variation between the on-line Reverse Auction bid price quoted by us and this document will be considered as sabotaging the tender process and will invite disqualification of Bidder/vender to conduct business with Bank as per prevailing procedure. In such case Bank is free to take appropriate action and / or forfeit the Bid Security amount and / or debar him from participating in future

3) We are bound to supply at the above final bid price of Reverse Auction.

4) We note that in case of back out or not supply as per the above rates quoted by us, Bank will take appropriate action against us and / or forfeit our Bid Security amount and / or debar him from participating in future

Signature with company seal :

Name of Authorized Representative :

Designation :

Email :

Mobile :

Tel. No :

Fax No :

Annexure-XIX(3) : Process Compliance Form

(The Bidders are required to print this on their company's letter head and sign, stamp before faxing to Service Provider)

To

(Name & Address of Service Provider)

Sub: Agreement to the Process related Terms and Conditions for the Reverse Auction

Dear Sir,

This has reference to the Terms & Conditions for the Reverse Auction mentioned in the Tender document for procurement of Hardware against the RFP/Tender No. _____

This letter is to confirm that:

- 1) The undersigned is authorized representative of the company.
- 2) We have studied the Commercial Terms and the Business rules governing the Reverse Auction and the RFP as mentioned in your letter and confirm our agreement to them.
- 3) We also confirm that we have taken the training on the auction tool and have understood the functionality of the same thoroughly.
- 4) We confirm that _____(Bank) and _____(Service Provider) shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-auction platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event.
- 5) We understand that in the event we are not able to access the auction site, we may authorize _____(Service Provider) to bid on our behalf by sending a fax containing our offer price before the auction close time and no claim can be made by us on either _____(Bank) or _____(Service Provider) regarding any loss etc. suffered by us due to acting upon our authenticated fax instructions.
- 6) I/we do understand that _____(Service Provider) may bid on behalf of other Bidders as well in case of above mentioned exigencies.
- 7) We also confirm that we have a valid digital certificate issued by a valid Certifying Authority.
- 8) We also confirm that we will fax the price confirmation & break up of our quoted price as per **Annexure-XIX (2)** as requested by _____(Bank) / _____(Service Provider) within the stipulated time.

We, hereby confirm that we will honour the Bids placed by us during the auction process.

With regards

Signature with company seal Name – Company / Organization –
Designation within Company / Organization –
Address of Company / Organization –

Annexure XX

STATUS OF PRESENTLY AVAILABLE BANK MITRAS - STATE / DISTRICT WISE - CLUSTER A	
KARNATAKA	460
BAGALKOT	1
BANGALORE	4
BANGALORE RURAL	26
BELGAUM	12
BELLARY	9
BIDAR	10
BIJAPUR	9
CHAMARAJANAGAR	3
CHIKKABALLAPURA	30
CHIKMAGALUR	22
CHITRADURGA	22
DAKSHINA KANNADA	10
DAVANAGERE	29
GADAG	11
GULBARGA	13
HASSAN	36
HAVERI	15
KODAGU	10
KOLAR	31
KOPPAL	2
MANDYA	8
MYSORE	20
RAMANAGARA	15
SHIMOGA	46
TUMKUR	30
UDUPI	5
UTTARA KANNADA	19
YADGIR	12
GOA	0
North Goa	0
South Goa	0

TOTAL FOR CLUSTER A	460
STATUS OF PRESENTLY AVAILABLE BANK MITRAS - STATE / DISTRICT WISE - CLUSTER B	
KERALA	99
ALAPPUZHA	9
ERNAKULAM	10
KANNUR	10
KOLLAM	6
KOTTAYAM	6
KOZHIKODE	12
PALAKKAD	18
THIRUVANANTHAPURAM	9
THRISSUR	10
WAYANAD	9
TAMIL NADU	683
ARIYALUR	20
CHENNAI	8
COIMBATORE	32
CUDDALORE	45
DHARMAPURI	4
DINDIGUL	42
ERODE	35
KANCHEEPURAM	35
KANNIYAKUMARI	9
KARUR	4
KRISHNAGIRI	4
MADURAI	55
NAGAPATTINAM	30
NAMAKKAL	23
PERAMBALUR	12
PUDUKKOTTAI	19
RAMANATHAPURAM	6
SALEM	26
SIVAGANGA	10
THANJAVUR	18
THE NILGIRIS	17
THENI	18
THIRUVALLUR	22
THIRUVARUR	6

THOOTHUKKUDI	23
TIRUCHIRAPPALLI	18
TIRUNELVELI	25
TIRUPPUR	49
TIRUVANNAMALAI	19
VELLORE	26
VILUPPURAM	7
VIRUDHUNAGAR	16
PUDUCHERRY	3
Karaikal	3
TOTAL FOR CLUSTER B	785

**STATUS OF PRESENTLY AVAILABLE BANK MITRAS -
STATE / DISTRICT WISE - CLUSTER C**

ANDHRA PRADESH	95
ANANTAPUR	20
CHITTOOR	5
EAST GODAVARI	11
GUNTUR	10
KRISHNA	9
KURNOOL	12
PRAKASAM	1
SRIKAKULAM	4
VISAKHAPATNAM	7
VIZIANAGARAM	7
WEST GODAVARI	9
TELANGANA	62
ADILABAD	3
KHAMMAM	2
MAHBUBNAGAR	12
MEDAK	2
NALGONDA	23
RANGAREDDY	3
WARANGAL	17
ODISHA	75
ANUGUL	3
BALESHWAR	9
BHADRAK	1
CUTTACK	9
DHENKANAL	4
GAJAPATI	2
GANJAM	8
JAGATSINGHAPUR	9
JAJAPUR	9
JHARSUGUDA	1
KANDHAMAL	1
KENDUJHAR	2
KHORDHA	1
MAYURBHANJ	9

NAYAGARH	1
PURI	4
SUNDARGARH	2
MAHARASHTRA	57
AHMADNAGAR	5
AKOLA	1
AURANGABAD	3
BHANDARA	5
BID	2
DHULE	1
JALNA	1
KOLHAPUR	4
LATUR	2
NANDED	1
OSMANABAD	4
PALGHAR	2
PARBHANI	1
PUNE	6
RAIGARH	1
SATARA	6
SINDHUDURG	1
SOLAPUR	1
THANE	7
WARDHA	2
WASHIM	1
DAMAN & DIU	0
Daman	0
DADRA & NAGAR HAVELI	1
DADRA & NAGAR HAVELI	1
TOTAL CLUSTER FOR C	290

**STATUS OF PRESENTLY AVAILABLE BANK MITRAS -
STATE / DISTRICT WISE - CLUSTER D**

JHARKHAND	45
BOKARO	3
DEOGHAR	2
DHANBAD	6
DUMKA	1
HAZARIBAGH	3
KHUNTI	3
LOHARDAGA	2
PASHCHIMI SINGHBHUM	10
RAMGARH	2
RANCHI	4
SARAIKELA-KHARSAWAN	7
SIMDEGA	2
BIHAR	202
ARARIA	1
ARWAL	1
AURANGABAD	3
BANKA	5
BHAGALPUR	3
BHOJPUR	7
BUXAR	7
GAYA	1
GOPALGANJ	9
JAMUI	20
JEHANABAD	1
KAIMUR BHABUA)	7
KISHANGANJ	2
LAKHISARAI	1
MUZAFFARPUR	20
NALANDA	6
NAWADA	1
PATNA	12
PURBA CHAMPARAN	2
PURNIA	6
ROHTAS	13
SAHARSA	1
SAMASTIPUR	7

SARAN	8
SHEIKHPURA	13
SHEOHAR	2
SIWAN	21
VAISHALI	22
CHHATTISGARH	35
BALODA BAZAR	3
BASTAR	2
BILASPUR	3
DURG	2
JANJGIR - CHAMPA	2
KABEERDHAM	2
KONDAGAON	2
KORBA	4
MAHASAMUND	5
MUNGELI	2
RAIPUR	3
SURAJPUR	2
SURGUJA	2
UTTAR BASTAR KANKER	1
ARUNACHAL PRADESH	2
PAPUM PARE	2
ASSAM	24
BARPETA	3
CACHAR	7
DIBRUGARH	6
JORHAT	1
KARIMGANJ	2
MORIGAON	1
SIVASAGAR	1
TINSUKIA	3
MEGHALAYA	2
EAST KHASI HILLS	1
RIBHOI	1
MIZORAM	1
AIZAWL	1
NAGALAND	2

DIMAPUR	1
MOKOKCHUNG	1
SIKKIM	1
EAST DISTRICT	1
TRIPURA	1
GOMATI	1
WEST BENGAL	86
BARDDHAMAN	9
BIRBHUM	8
DAKSHIN DINAJPUR	4
DARJILING	2
KOCH BIHAR	7
MURSHIDABAD	11
NADIA	10
NORTH TWENTY FOUR PARGANAS	7
PASCHIM MEDINIPUR	9
PURBA MEDINIPUR	7
PURULIYA	4
SOUTH TWENTY FOUR PARGANAS	8
TOTAL FOR CLUSTER D	401

**STATUS OF PRESENTLY AVAILABLE BANK MITRAS -
STATE / DISTRICT WISE - CLUSTER E**

GUJARAT	13
AHMADABAD	2
AMRELI	2
BHARUCH	2
DOHAD	1
GANDHINAGAR	2
NARMADA	2
NAVSARI	1
SURENDRANAGAR	1
RAJASTHAN	22
AJMER	2
ALWAR	2
CHITTAURGARH	1
DUNGARPUR	1
JAIPUR	3
JHUNJHUNUN	1
JODHPUR	1
NAGAUR	1
PALI	2
RAJSAMAND	2
SAWAI MADHOPUR	1
SIKAR	1
UDAIPUR	4
PUNJAB	39
AMRITSAR	4
FARIDKOT	1
FATEHGARH SAHIB	4
FAZILKA	6
FIROZPUR	1
GURDASPUR	4
HOSHIARPUR	1
JALANDHAR	7
KAPURTHALA	1
MOGA	2
PATIALA	1
RUPNAGAR	1

SANGRUR	1
SHAHID BHAGAT SINGH NAGAR	3
TARN TARAN	2
HARYANA	65
BHIWANI	2
FARIDABAD	1
FATEHABAD	1
GURGAON	3
JHAJJAR	2
JIND	2
KAITHAL	1
KARNAL	11
KURUKSHETRA	8
MAHENDRAGARH	3
MEWAT	3
PALWAL	4
PANCHKULA	3
PANIPAT	6
REWARI	7
SIRSA	1
SONIPAT	2
YAMUNANAGAR	5
HIMACHAL PRADESH	21
BILASPUR	3
HAMIRPUR	3
KANGRA	3
KINNAUR	3
KULLU	3
MANDI	3
SIRMAUR	3
TOTAL FOR CLUSTER E	160

**STATUS OF PRESENTLY AVAILABLE BANK MITRAS -
STATE / DISTRICT WISE - CLUSTER F**

MADHYA PRADESH	58
AGAR-MALWA	2
ANUPPUR	1
BARWANI	3
BHOPAL	4
CHHATARPUR	3
CHHINDWARA	1
GUNA	2
HARDA	3
HOSHANGABAD	4
INDORE	3
JHABUA	1
KATNI	2
MANDSAUR	1
MORENA	2
NEEMUCH	1
RAISEN	5
RAJGARH	2
SAGAR	2
SATNA	1
SEHORE	1
SEONI	1
SHAHDOL	2
SHAJAPUR	1
SHEOPUR	4
SIDHI	2
TIKAMGARH	4
UTTAR PRADESH	275
Agra	52
Aligarh	37
Amethi	3
Baghpat	4
Bahraich	2
Bara Banki	6
Bareilly	1
Bijnor	13
Bulandshahr	6

Deoria	9
Etah	37
Firozabad	9
Gautam Buddha Nagar	4
Ghaziabad	1
Jyotiba Phule Nagar	2
Kanshiram Nagar	31
Lucknow	2
Mainpuri	1
Meerut	2
Moradabad	1
Muzaffarnagar	2
Pilibhit	2
Pratapgarh	1
Rae Bareli	1
Rampur	7
Saharanpur	11
Sambhal	15
Sant Kabir Nagar	3
Sultanpur	10
UTTARAKHAND	30
Bageshwar	3
Dehradun	3
Garhwal	6
Hardwar	6
Tehri Garhwal	4
Udham Singh Nagar	4
Uttarkashi	4
TOTAL CLUSTER F	363