



**On-Line Tender (e-NIT)
for
Selection / Engagement of Agency for conducting space Audit
at various branches (including onsite ATMS)/Offices of the
bank spread in geographical area across the territory of India.**

**e-NIT Ref. No JKB/E&ED/Selection-Space-Audit/2026-1780
Dated: 01-07-2026**

Issued by:
J&K Bank Ltd.
Estates & Engineering Department,
Corporate Headquarters, Srinagar,
M. A. Road Srinagar, 190 001 J&K Tele: 0194- 2402665
email: engineering.chq@jkbmail.com

e-NIT Reference Number	JKB/E&ED/Selection-Space-Audit/2026-1780 Dated: 01-07-2026
Issuing Department Name	Estates & Engineering Department, Corporate Headquarters, M.A. Road, Srinagar 190 001 J&K
Scope of Work	Engagement of Consultant for Conducting Space Audit of Branches.
e-Tender Details	Engagement of Consultant for Conducting Space Audit of Branches.
BIDs Submission Mode	On-Line through Bank's e-Tendering Service Provider's Portal https://jkbank.abcpocure.com
Tender Type	Open Tender Enquiry (OTE)
Type of Contract	Services
Bidding Type	Indigenous
Base Currency	INR (₹)
Validity of Rates	6 Months
Consortium	Consortium Bids are not allowed.
Contact details of concerned Department (Name, Designation, Mobile No., Email address for sending any kind of correspondence regarding this NIT)	1. Basharat Ahmed Wani Asst. General Manager Basharat.wani@jkbmail.com 2. Mujeeb Manzoor Shah Senior manager, E&ED, CHQ Mujeeb.manzoor@jkbmail.com 3. Haseeb-Un-Nazir Manager, E&ED, CHQ Haseeb.nazir@jkbmail.com 4. Omer Shafeeq Bandy Banking Associate, E&ED, CHQ Omer.bandy@jkbmail.com

Bid Document Availability including changes/amendments, if any to be issued	NIT can be downloaded from and submitted on Bank's e-Tendering Services Provider's Portal https:// jkbank.abcprocure.com from July 03, 2026, 16.00 Hrs. to July 24, 2026 17.00 Hrs.
Pre-bid Queries submission Date and Mode	All Clarifications / Queries shall be raised online only through e-Tendering Portal https:// jkbank.abcprocure.com by or July 13, 2026 17.00 Hrs.
Clarifications to pre-bid queries will be provided by the Bank.	All communications regarding points / queries requiring clarifications shall be given online through prescribed e-Tendering Portal on July 18, 2026
Last date and time for Bid submission	July 24, 2026 17.00 Hrs.
Date and Time for Eligibility/ Technical Bid Opening	To be notified separately
Submission of online Technical Bid	As prescribed in Bank's online e-Tender Portal https://jkbank.abcprocure.com
Tender Processing Fee (Non-Refundable)	₹5,000 (Rupees Five Thousand Only) to be deposited through Transfer / NEFT only to below a/c : Account Name: Tender Fee/ Cost Account 16-digit Account No : 9931530300000001 IFSC Code: JAKA0HRDCHQ (0 denotes zero) Bank: The J&K Bank Ltd Branch: Corporate Headquarters MA Road Srinagar J&K - 190001 UTR Number / Tran No. & Date may be uploaded as proof on e-Tendering Portal
Earnest Money Deposit (EMD) [Refundable]	2% of the Estimated cost. (Rs. 1,20,000.00) to be deposited through Transfer / NEFT only to below A/c: Account Nam Earnest Money Deposit (EMD) 16-digit Account No : 9931070690000001 IFSC Code: JAKA0HRDCHQ (0 denotes zero) Bank: The J&K Bank Ltd Branch: Corporate Headquarters MA Road Srinagar J&K - 190001

	UTR Number & Date / Tran No. & Date may be uploaded on e-Tendering Portal as Proof of the EMD										
Completion time	18 Months from the date of issue of Letter of Award.										
CORRIGENDUM	All the Corrigendum will be uploaded on online tender portal https://jkbank.abcprocure.com only										
For e-Tender related Queries	Service Provider: M/s. E-procurement Technologies Limited (Auction Tiger) , B-705, Wall Street- II, Opp. Orient Club, Ellis Bridge, Near Gujarat College, Ahmedabad- 380006, Gujarat Help Desk: <table> <tr> <th>Sr. No</th><th>Name</th></tr> <tr> <td>1</td><td>Sandhya Vekariya - 6352631968</td></tr> <tr> <td>2</td><td>Suraj Gupta - 6352632310</td></tr> <tr> <td>3</td><td>Ijlalaeahmad Pathan - 6352631902</td></tr> <tr> <td>4</td><td>Imran Sodagar - 9328931942</td></tr> </table>	Sr. No	Name	1	Sandhya Vekariya - 6352631968	2	Suraj Gupta - 6352632310	3	Ijlalaeahmad Pathan - 6352631902	4	Imran Sodagar - 9328931942
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4	Imran Sodagar - 9328931942										

Estimated Cost: ₹60,00,000/- (Rupees Sixty Lakh Only)
Earnest Money Deposit (EMD): 2% of the Estimated Cost (Rs. 1,20,000.00).
Last date of submission of Bids: xx-xx-xxxx (DD/MM/YYYY)
Date of Pre-Bid Meeting: xx-xx-xxxx (DD/MM/YYYY)

SECTION A: INTRODUCTION & BACKGROUND

1. About Jammu & Kashmir Bank Ltd.

Jammu & Kashmir Bank Ltd. (JKB) is a premier scheduled commercial bank headquartered in Srinagar, Jammu & Kashmir. Established in 1938. It is listed on both the National Stock Exchange (NSE) and Bombay Stock Exchange (BSE).

As of March-2026 the Bank operates over 1017 branches across the country, with a significant concentration in the Union Territory of Jammu & Kashmir, Ladakh, and presence in major metropolitan cities including Delhi, Mumbai, Bengaluru, and Kolkata. The Bank serves a diverse customer base spanning urban, semi-urban, rural, and far-flung areas.

2. Geographical & Operational Context

Given the challenging geography of Jammu & Kashmir – including hilly terrain, remote valleys, and seasonal accessibility issues – branch space optimization is critical. Many branches operate within limited premises while handling high footfall, seasonal surges (tourism, crop harvesting), and security-related space requirements. Therefore, a specialized space audit is required to balance operational efficiency, customer service, safety, and compliance.

3. Objective of the Space Audit

The Bank seeks to engage a qualified and experienced consultancy firm to conduct a comprehensive space audit of its select branches. The audit shall:

- Evaluate existing space allocation and utilization.
- Identify inefficiencies, underutilized areas, and bottlenecks.
- Recommend optimized layouts, workflow improvements, and compliance measures.

4. Scope of Work (Detailed).

The Consultant shall perform the following activities:

S.No	Scope	Component Description
1	Space Allocation Analysis Review current distribution of space (customer zones, staff workstations, waiting areas, storage, ATMs, strong rooms).	Suggest optimized layouts for functionality, customer experience, and scalability.
2	Space Utilization Assessment Measure occupancy rates, peak-hour usage, idle spaces.	Recommend repurposing or redesigning underutilized areas.
3	Workflow & Operational Efficiency Map staff movement, customer queues, service counters.	Propose reconfiguration to reduce congestion and improve turnaround time.
4	Compliance & Safety Review Check adherence to accessibility standards, fire safety, building codes, RBI guidelines on bank premises.	Identify non-compliances and suggest remedial actions.
5	Reporting & Presentation	Submit branch-wise audit report, prioritized recommendations, cost-benefit analysis, and a master implementation roadmap.

BID PREPARATION & SUBMISSION

a) BIDDING PROCESS

- The Bidder shall submit the bids electronically, through the e-procurement portal (<http://jkbank.abcprocure.com>). Any document submitted through any other means will not be considered as part of the Bid except for the Originals as asked for in this tender.
- This tender shall follow a two-stage Bidding process. The Bid shall be submitted in two parts, Technical Bid and Price Bid.
- In the first stage, only Technical Bid will be opened online and evaluated.
- The Bid shall be considered responsive provided it meets all the requirements under this Bid document.
- Under the second stage, the Price Bid of only those Bidders, whose Bids are found responsive, will be opened. Date of opening of Price Bid would be notified separately.

b) INSTRUCTIONS FOR ONLINE BIDDING PROCESS

- The bidders are required to submit soft copies of their bids electronically on the Banks e-procurement Portal.
- More information useful for submitting online bids on the Portal may be obtained at: <http://jkbank.abcprocure.com>.

c) PREPARATION OF BIDS

- Bidder should take into account any corrigendum published on the tender document before submitting their bids.
- Please go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid. Any deviations from these may lead to rejection of the bid.
- Bidder, in advance, should get ready the bid documents to be submitted as indicated in the tender document / schedule and generally, they can be in PDF / XLS / RAR / DWF/JPG formats.

d) SUBMISSION OF BIDS

- Bidder should log into the website well in advance for bid submission so that they can upload the bid in time i.e. on or before the bid submission time. Bidder will be solely responsible for any delay due to other issues.

- The bidder has to upload the required bid documents one by one as indicated in the tender document.
- Bidder should prepare the BID SECURITY as per the instructions specified in the tender document. The original Bid Security shall be submitted by the date & time of Bid Opening as specified in the tender document. Otherwise the uploaded bid will be rejected.
- Upon the successful and timely submission of bids (i.e after Clicking “Freeze Bid Submission” in the portal), the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.
- The bid summary has to be printed and kept as an acknowledgement of the submission of the bid.

e) ASSISTANCE TO BIDDERS

- Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the contact persons indicated in the tender.
- Any queries relating to the process of online bid submission or queries relating to e-Portal in general may be directed to the Portal Helpdesk contact persons as indicated in the tender document.

f) BIDDING DOCUMENT

- The Bidder is expected to examine all instructions, forms, terms & conditions and prequalification requirements in the bidding documents. In case of failure to provide the documents/clarification, bid shall be rejected/treated as non-responsive.
- Bank may ask for any document during the process of evaluation of bids which has to be provided by bidder for evaluation with out delay or laxity.

g) BID SECURITY

- The EMD of unsuccessful Bidders shall be returned without any interest upon the successful Bidder's signing the Contract, but, barring any unforeseen circumstances, not later than 30 days of the award of contract.
- EMD and Tender cost is exempted for the agencies registered under NSIC / MSME. Those vendors registered with NSIC/MSME having valid exemption certificate have to upload the MSME certificate clearly indicating the exemption claimed by the vendor. MSME registrations will be considered valid only if the vendor bidding for a particular work has registered for the particular trade.
- The validity of MSME registration should not have been lapsed at the time of submission of tender. If bidder fulfills the above conditions, EMD & tender cost will be exempted. The MSME Vendor in case does not take up the work after becoming L-1, Bank has right to complaint to the Govt. to blacklist the firm and finally debar from participating in further works and also inform IBA about the same.

h) AMENDMENT OF BIDDING DOCUMENTS

- At any time prior to the deadline of submission of the 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 Bidding documents by way of Amendments/Addendum/Corrigendum, if any, shall be notified through e-Portal. Prospective Bidders are advised to visit bank website <http://www.jkbank.com> and bank's e-Portal <https://jkbank.abcpurchase.com> for any corrigendum /addendum/ amendment. In order to provide prospective Bidders reasonable time to take the amendment into account for preparing their bid, the Bank may, at its discretion, extend the date & time of the submission of bids.

I) MODIFICATION OF BIDS BY BIDDERS

- A Bidder may modify its bid on the e-procurement portal till the last date & time of the submission of Bid.
- Modification of the Bid sent through any other means shall not be considered by the Bank.
- The e-Procurement system will not allow any late submission of bids after due date and time as per server system.

5. AWARD OF CONTRACT AND PAYMENT

a) L-1 BIDDER

- In an eventuality of all or two or more than two vendors quoting the same service charge rate, the contract will be awarded to top scorer in Evaluation Matrix (Annexure K). Top scorer will be considered L1.
- In the event of bidders having equal score in the Evaluation Matrix also, lowest bidder (L1) will be decided on the basis of highest Turnover. High turnover (Average turnover for last 3 years) shall be considered L1.
- L1 shall be selected based on 70:30 technical-commercial weightage. Under this methodology, technical evaluation shall carry 70% weightage and financial evaluation shall carry 30% weightage. The bidder securing the highest combined score shall be ranked H-1 and considered for award of the contract. Bank shall reserve the right to negotiate with the bidder considered for award of contract.

b) LETTER OF AWARD (LoA)

- The L-1 bidder will be considered for issuing Letter of Award (LoA).
- The acceptance of the LoA shall be submitted within 7 (Seven) working days from issue of LoA, failing which the Bank reserves the right to cancel the LoA.
- The work has to be commenced immediately after award of the contract in favour of the successful bidder. If the Contractor delays the commencement of the work for more than 15 days after award of the contract or such exceeded time as may be intimated to the successful bidder, the Bank will be at liberty to cancel the award of contract without giving any notice. Failure to commence the contract within the above period will lead to forfeiture of the EMD amount.

c) PERFORMANCE SECURITY

- The successful bidder has to deposit an amount as Security deposit worked @ 5% of allotted value of the contract and same shall be in the form of CDR/Bank Guarantee issued by a scheduled commercial Bank in India other than J&K Bank duly pledged to General Manager, BSD.
- The security deposit shall not bear any interest.
- Performance Security shall remain valid upto 60 days after the expiry of the contract period.

- If the firm fails to provide satisfactory performance, the Bank shall be at liberty to terminate the contract and withhold the Performance Security or the balance payment of the firm, apart from being entitled to take any other action that it deems fit.

d) SIGNING OF CONTRACT

- The successful bidder shall be required to enter into a contract with Bank within Fifteen Days (15) working days from issue of the Letter of Award.
- The successful bidder will be required to execute the contract agreement on a non- judicial stamp paper.
- The agreement shall be executed as per the banks prescribed format within fifteen days from the date he has been advised to do so, failing which his tender will be rejected and EMD will be forfeited. The Contractor shall bear all costs and expenses in respect of all charges, stamp duties etc. of the agreement. All the terms and conditions will also form a part of the agreement. Bank reserves the right to add/delete any other clauses in the agreement.

e) SUB-CONTRACTING

- The Agency/Consultant shall not assign/sub lease, in whole or in part, its obligations to perform under the contract, to other firm.

f) TERMS OF PAYMENT

- No mobilization or any other advance payment shall be made.

Payment Terms Proposed

1. Stage-I: 30% of the allotted amount on completion of space audit of 50% of the Branches alongwith submission of report.
2. Stage-II: 20% of the allotted amount on completion of space audit of 70% of the Branches alongwith submission of report.
3. Stage-III: 10% of the allotted amount on completion of space audit of 90% of the Branches alongwith submission of report.
4. Final payment on submission of final report and completion of works in all respects to the satisfaction of the Department.

SECTION B: ELIGIBILITY & QUALIFICATION CRITERIA.

Only applicants meeting all pre-qualification criteria will be considered.

- Entity registered in India (Company/LLP/Partnership). Certificate of Incorporation / Partnership Deed
- Minimum 5 years of experience (as of 31.03.2026) in similar consultancy Certificate from CS or Managing Partner
- Profitable in last 3 financial years Annexure 5 + Audited Balance Sheets
- Completed 3 similar assignments in the last seven (07) years of ₹25 Lacs each for Govt/PSU/Private Banks Work Orders & Completion Certificates
- Not blacklisted by any Central/State body or Bank Self-declaration (notarized)
- Valid PAN & GST Registration Copies
- ITR filed for last three financial years.
- Minimum average turnover of Rs. 40.00 Lakh in the last three financial years.

SECTION C: COMMERCIAL BID (INVITATION)

Note: The Tender shall be submitted in Two-Bid System (Technical + Commercial) as per industry practice.

C.1 Commercial Bid Format:

Commercial Bid shall not be submitted with the technical bid. Any disclosure of price in technical bid shall lead to rejection of the submitted tender entirely.

Validity of Commercial Offer (180 days from Tender submission).

Commercial bids will be opened only after technical shortlisting. Failure to submit commercial bid as above shall be rejected/treated as Non-responsive.

SECTION D: Tender PROCESSING FEE (NON-REFUNDABLE).

- Amount: ₹5,000 (Rupees Five Thousand Only)
- Method: NEFT/RTGS/Bank Transfer only

Account Details:

Field Details

Account Name TENDER FEE/COST ACCOUNT

16-digit A/c No. 9931530300000001

IFSC Code JAKAOHRDCHQ

Bank J&K Bank Ltd

Branch Corporate Headquarters, MA Road, Srinagar

Proof: UTR number and date must be enclosed with Tender.

SECTION E: SUBMISSION OF Tender.

Bids shall be submitted on Banks e-Portal www.jkbank.abcpocure.com as per the following schedule.

Envelope 1 Technical Bid – Annexures 1 to 6 + all eligibility documents

Envelope 2 Commercial Bid –

Late submissions: Not allowed. Bank may extend timeline at its discretion via website notice.

SECTION F: PROCESS AFTER TENDER SUBMISSION.

1. Technical bid evaluation (pre-qualification)
2. Commercial bids of technically qualified firms opened
3. Selection based on 70:30 technical-commercial weightage

List of Annexures.

- Annexure 1: Applicant's Tender (Letter to DGM)
- Annexure 2: Organization Details (as per original format)
- Annexure 3: Experience in Related Fields (tabular)
- Annexure 4: Financial Strength (3 years)
- Annexure 5: List of Enclosures
- Annexure 6: Declaration (Authenticity & non-blacklisting)
- Annexure 7: Commercial Bid (Separate envelope)

Annexure-7 Commercial Bid:

S.No	Particulars of Item	Unit	Rate (In INR) Inclusive of GST
1	The agency shall carry out the space Audit of J&K Banks Branches as per the following scope and schedule. Space Allocation Analysis Review current distribution of space (customer zones, staff workstations, waiting areas, storage, ATMs, strong rooms). Space Utilization Assessment Measure occupancy rates, peak-hour usage, idle spaces. Workflow & Operational Efficiency Map staff movement, customer queues, service counters. Compliance & Safety Review Check adherence to accessibility (PWD), fire safety, building codes, RBI guidelines on bank premises. Reporting & Presentation Suggest optimized layouts for functionality, customer experience, and scalability. Recommend repurposing or redesigning underutilized areas. Propose reconfiguration to reduce congestion and improve turnaround time. Identify non-compliances and suggest remedial actions. Identify non-compliances and suggest	Lumpsum per Branch	

	remedial actions. Recommend continuation, relocation, or downsizing/upsizing. Submit branch-wise audit report, prioritized recommendations, cost- benefit analysis, and a master implementation roadmap.		
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The rate quoted shall be inclusive of Taxes and all related charges required for completion of the task as per the terms of tender.

7. OTHER TERMS & CONDITIONS

- a) Language of the Bid shall be in English Only.
- b) Bidders shall mention the name of the contact person and complete address of the Bidder in the covering letter.
- c) The Bank at its sole discretion may seek additional information or seek clarification from the bidder at the time of technical evaluation and failure to provide the information/documents by the bidder without reasonable cause shall entitle the Bank to treat the bid as "Non-responsive".
- d) The bidder shall be responsible for compliance of all the applicable laws and obligations arising from the action of providing the requisite services to the Bank.
- e) Any liability arising out of under Municipal, UT or Central Government laws and regulations will be the sole responsibility of the firm and the Bank shall not be responsible for any such liability whatsoever it may be.
- f) The Bank shall be compensated by the firm for any loss, theft or damage to the property due to negligence of the firm.
- g) The successful bidder shall strictly adhere to all prevailing labour laws including of contract labour (Regulation & Abolition Act,1970) and other safety regulations. The successful bidder shall comply with the provision of all labour legislation including the latest requirements of all the laws, directions & guidelines that are applicable for carrying out work.
- h) If the firm fails to render any or all the services, for any period during the period of the contract, the Bank shall be at liberty to get the work done from other agencies and deduct charges incurred on this account from the amount payable to the firm.

- i) Any wilful damage caused by any official/employee of the contracting firm during the contract period, it shall be the sole responsibility of the firm and the loss shall be compensated by the firm.
- j) The Bidder shall bear all the costs associated with the preparation and submission of its bid and the Bank, will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.
- k) The Bank does not bind itself to accept the lowest tender and reserves the right to accept or reject any bid and/or annul the bidding process and /or reject all bids, without assigning any reason thereof, at any time prior to award of contract and without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the ground for the bank's action.
- l) The Court/Courts in Srinagar alone shall have the jurisdiction in respect of any or all matters relating to or connected with the tender.
- n) The successful Bidder shall, by responding to the Bank with a bid/proposal, be deemed to have accepted the terms of this document and the disclaimer in totality without any condition whatsoever and accepts the selection and evaluation process mentioned in this RFP document. The Bidder ceases to have any option to object against any of these processes at any stage subsequent to submission of its responses to this tender document.
- o) All costs and expenses incurred by interested bidders in any way associated with the development, preparation, and submission of responses, including but not limited to the attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by J&K BANK, will be borne entirely and exclusively by the Bidder.
- p) The successful bidder shall not assign or outsource the works undertaken by them under this Tender Document/ assignment awarded by the Bank without the written consent of the Bank.
- q) Bank reserves the right to reject any/ all bids or quash the entire process at any point of time without assigning any reasons whatsoever.

8. TERMINATION OF CONTRACT

- a) The bank shall be at liberty to terminate the contract by issuing one month's notice to the contractor without assigning any reason whatsoever. Bank shall not entertain any claim compensation by Contractor for such termination of Contract.
- b) The Bank, without prejudice to any other remedy for breach of Contract, by giving one month written notice to the Contractor, may terminate this Contract in whole or in part, if the Contractor fails to perform any obligation(s) under the Contract. In this case the Bidder/ Contractor shall be liable to compensate for any loss suffered by the Bank due to such termination.
- c) The Bank may at any time terminate the Contract by giving written notice to the Contractor, if the Contractor becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the Contractor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank.
- d) In case of the Termination of the Contract, the Performance Security submitted by the Contractor shall be encashed by the Bank.
- e) In case of any document found fake/forged/manipulated, the bank shall be at liberty to cancel/terminate the contract during the evaluation or even after allotment of contract without giving any reasons thereof.

9. ARBITRATION/DISPUTE RESOLUTION

It will be the endeavour of the Parties to resolve amicably any disputes or differences that may arise between them from misconstruing the meaning and operation of this document and the breach that may result.

In case of dispute or difference arising between the Parties relating to any matter arising out of or connected with this document, such disputes or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996. The sole Arbitrator shall be chosen by mutual discussion between the Parties. The decision of the arbitrator shall be final.

The successful bidder shall continue work under the Agreement during the arbitration proceedings unless otherwise directed in writing by the Client or unless the matter is such that the work cannot possibly be continued until the decision of the Arbitrator or the Adjudicator, as the case may be, is obtained.

The arbitration proceedings shall be held at Corporate Headquarters Srinagar J&K, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English."

Cost of the Arbitration shall be borne by the parties to the arbitration in equal proportion.

11. Force Majeure

Neither Party shall be liable for any failure or delay in performance to the extent said failures or delays are caused by a force majeure event beyond that Party's reasonable control and occurring without its fault or negligence, including, without limitation, performance failures of Parties outside the control of the contracting Party.

Force Majeure means any event or circumstance, or combination of events or circumstances including but not limited to those stated hereunder, that wholly or partly prevents or unavoidably delays the affected party in performance of its obligations under the agreement, but only if and to the extent that such events or circumstances are not within the reasonable control, directly or indirectly, of the affected party and could not have been avoided even if the affected party had taken reasonable care: (i) any act of God, or (ii) any explosion, accident, breakage of

facilities, plant or equipment, or structural collapse or a chemical contamination caused by a person not being the affected party (or an affiliate, associate, contractor or any other person acting under the direction or control of the affected party) and not being due to inherent defects in the project, or (iii) any epidemic, plague or quarantine, or (iv) an act of war (whether declared or undeclared), invasion, armed conflict or act of foreign enemy, blockade, embargo (including causing unavailability or shortage of fuel or materials), revolution, riot, insurrection, civil commotion, religious strife, communal violence, act of terrorism, extremist action or politically motivated sabotage or abduction, or (v) any act of government instrumentality, or (vi) any event or circumstance of a nature analogous to any of the foregoing.

If force majeure applies, dates by which obligations are scheduled to be met will be extended for a period of time equal to the time lost due to any delay so caused. In the event of the force majeure conditions continuing beyond four weeks, the Parties shall review this Tender and shall be entitled to cancel this Tender, unless the term of this Tender is extended.”

12. Corrupt & Fraudulent Practices.

It is required that bidders observe the highest standard of ethics during the procurement and execution of such contracts and not to indulge in any corrupt and fraudulent practice.

“Corrupt Practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of an official in the procurement process or in contract execution.

“Fraudulent Practice” means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the bank and includes collusive practice among bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the bank of the benefits of free and open competition.

The bank reserves the right to reject a proposal for award, if it determines that the bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

The bank reserves the right to declare a bidder ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it becomes known that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

12. Integrity Pact

Integrity Pact is to be signed by the successful bidder and the Bank in the format enclosed at Annexure J. The Integrity Pact shall commit the persons/officials on both sides, not to resort to any corrupt practices in any aspect/at any stage of the contract.

13. DEFINITIONS

- **BANK/PURCHASER** shall mean “The Jammu & Kashmir Bank Ltd”
- **CONTRACTOR** shall mean the successful tenderer/bidder to whom the work is awarded.

Annexure K
EVALUATION MATRIX
(Relevant documents to be attached)

S No	Evaluation Matrix	Max Marks	Marks Obtained
1	Annual Avg. Turnover	20	
	Above 40 Lakhs to 1 Crore 10 marks		
	Above 1 crores to 5 crores 15 marks		
	Above 5 crores 20 marks		
2	Years of experience in the required field	20	
	7 Years to 10 years 10 marks		
	Above 10 years 20 marks		
3	Space Audit Services provided to	20	
	Private Sector Companies 15 marks		
	Public Sector Undertakings/Government Depts/Banks 20 marks		
5	Constitution	20	
	Sole Proprietorship 5 marks		
	Partnership/Proprietorship 10marks		
	Private Sector Ltd 15 marks		
	Public Sector Ltd. 20 marks		
6	Currently empanelled/associated with no of Banks (Public/Private)	20	
	Upto 2 Banks 10 marks		
	2 to 4 Banks 15 marks		

	Above 4 Banks 20 marks		
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List of Branches.

KASHMIR DIVISION			
Sol Id	Branch Name	Zone	Cluster
0213	T P BARAMULLA	Zonal Office Baramulla	Cluster Baramulla
0014	T P ANANTNAG	Zonal Office Anantnag	Cluster-1 Anantnag
0004	MAHARAJ GUNJ SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0347	T P SOPORE	Zonal Office Baramulla	Cluster Sopore
0002	AMIRA KADAL SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0018	SHOPIAN (MAIN)	Zonal Office Pulwama	Cluster Shopian
0003	HABBA KADAL SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0007	UNIVERSITY CAMPUS HAZRATBAL(NANDPORA)	Zonal Office Srinagar	Cluster-2 Srinagar
0016	PAMPORE	Zonal Office Pulwama	Cluster Pulwama
0010	KULGAM (MAIN)	Zonal Office Anantnag	Cluster Kulgam
0008	CHADURA	Zonal Office Budgam	Cluster-2 Budgam
0012	KUPWARA (MAIN)	Zonal Office Baramulla	Cluster Kupwara
0017	QAZIGUND	Zonal Office Anantnag	Cluster-1 Anantnag
0013	PATTAN	Zonal Office Baramulla	Cluster Sopore
0006	SAFA KADAL SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0036	BEERWAH	Zonal Office Budgam	Cluster-1 Budgam
0037	KHREW	Zonal Office Pulwama	Cluster Pulwama
0038	NOWHATTA SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0039	MATTAN	Zonal Office Anantnag	Cluster-2 Anantnag
0044	DOORU SHAHABAD	Zonal Office Anantnag	Cluster-1 Anantnag
0048	DALGATE SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar

0049	CHRRAR I SHARIEF	Zonal Office Budgam	Cluster-2 Budgam
0054	PULWAMA	Zonal Office Pulwama	Cluster Pulwama
0057	FATEH KADAL SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0060	NAIDYAR	Zonal Office Srinagar	Cluster-2 Srinagar
0061	BANDIPORA	Zonal Office Baramulla	Cluster Bandipora
0065	TRAL	Zonal Office Pulwama	Cluster Pulwama
0067	HARI SINGH HIGH STREET SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0068	MAIN BAZAR SOPORE	Zonal Office Baramulla	Cluster Sopore
0070	KB ADDA BARAMULLA	Zonal Office Baramulla	Cluster Baramulla
0071	KANGAN	Zonal Office Budgam	Cluster Ganderbal
0072	ZAINA KADAL SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0139	TANGMARG	Zonal Office Baramulla	Cluster Baramulla
0161	NEW MARKET ANANTNAG	Zonal Office Anantnag	Cluster-1 Anantnag
0078	BUDGAM	Zonal Office Budgam	Cluster-1 Budgam
0081	GANDERBAL	Zonal Office Budgam	Cluster Ganderbal
0082	LANGATE	Zonal Office Baramulla	Cluster Kupwara
0084	NEW SECTT ROAD SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar
0086	RAJOURI KADAL SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0088	URI (MAIN)	Zonal Office Baramulla	Cluster Baramulla
0089	SUMBAL	Zonal Office Baramulla	Cluster Bandipora
0090	MAGAM BUDGAM	Zonal Office Budgam	Cluster-1 Budgam
0091	BIJBEHARA	Zonal Office Anantnag	Cluster-2 Anantnag
0209	MAGAM HANDWARA	Zonal Office Baramulla	Cluster Kupwara
0100	ALAMGIRI BAZAR SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar

0101	KHANYAR SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0110	MOVING SECRETARIAT	Zonal Office Srinagar	Under Zone Srinagar
0112	DANGIWACHA	Zonal Office Baramulla	Cluster Sopore
0111	KOKERNAG	Zonal Office Anantnag	Cluster-1 Anantnag
0113	ASHAJIPORA ANANTNAG	Zonal Office Anantnag	Cluster-1 Anantnag
0115	SHALIMAR	Zonal Office Srinagar	Cluster-2 Srinagar
0117	KRALAPORA	Zonal Office Baramulla	Cluster Kupwara
0118	NEW COLONY SOPORE	Zonal Office Baramulla	Cluster Sopore
0122	PAHALGAM	Zonal Office Anantnag	Cluster-2 Anantnag
0125	TULMULLAH	Zonal Office Budgam	Cluster Ganderbal
0011	KALAROOS	Zonal Office Baramulla	Cluster Kupwara
0074	TARZUA	Zonal Office Baramulla	Cluster Sopore
0127	ALOOSA	Zonal Office Baramulla	Cluster Bandipora
0128	DAMHAL HANJIPORA	Zonal Office Anantnag	Cluster Kulgam
0129	HAJIN	Zonal Office Baramulla	Cluster Bandipora
0130	ICHGAM	Zonal Office Budgam	Cluster-2 Budgam
0133	LADHOO	Zonal Office Pulwama	Cluster Pulwama
0134	PANTHA CHOWK SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0135	QASBA HYHAMA	Zonal Office Baramulla	Cluster Kupwara
0136	SALLAR	Zonal Office Anantnag	Cluster-2 Anantnag
0137	SHANGUS	Zonal Office Anantnag	Cluster-2 Anantnag
0138	SOGAM	Zonal Office Baramulla	Cluster Kupwara
0140	DELINA	Zonal Office Baramulla	Cluster Baramulla
0132	KREERI	Zonal Office Baramulla	Cluster Baramulla
0148	KARAN NAGAR SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar

0157	NANIL	Zonal Office Anantnag	Cluster-2 Anantnag
0158	SAGAM	Zonal Office Anantnag	Cluster-1 Anantnag
0462	CHATTERGUL	Zonal Office Anantnag	Cluster-2 Anantnag
0160	LARNOO	Zonal Office Anantnag	Cluster-1 Anantnag
0383	AKINGAM	Zonal Office Anantnag	Cluster-1 Anantnag
0162	RATNIPORA	Zonal Office Pulwama	Cluster Pulwama
0168	SHADIMARG	Zonal Office Pulwama	Cluster Shopian
0169	SAFAPORA	Zonal Office Budgam	Cluster Ganderbal
0171	LARKIPORA	Zonal Office Anantnag	Cluster-1 Anantnag
0172	SRIGUPHWARA	Zonal Office Anantnag	Cluster-2 Anantnag
0173	ANCHAR	Zonal Office Srinagar	Cluster-2 Srinagar
0174	NUNNER	Zonal Office Budgam	Cluster Ganderbal
0175	AWOORA	Zonal Office Baramulla	Cluster Kupwara
0436	SEER HAMDAN	Zonal Office Anantnag	Cluster-2 Anantnag
0177	NAID KHAI	Zonal Office Baramulla	Cluster Bandipora
0179	AJAS	Zonal Office Baramulla	Cluster Bandipora
0256	PARIMPORA SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar
0185	UPPER SATHOO SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0200	CHANNAPORA SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0201	PAKHERPORA	Zonal Office Budgam	Cluster-2 Budgam
0202	GANPATYAR SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0159	CHEENI CHOWK ANANTNAG	Zonal Office Anantnag	Cluster-1 Anantnag
0205	SEELO	Zonal Office Baramulla	Cluster Sopore
0198	CHANDANWARI	Zonal Office Baramulla	Cluster Baramulla
0216	BALGARDEN SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar

1222	JK CEMENT KHREW	Zonal Office Pulwama	Cluster Pulwama
0219	WANPOH	Zonal Office Anantnag	Cluster-1 Anantnag
0221	ACHABAL SOPORE	Zonal Office Baramulla	Cluster Sopore
0222	JAMIA QADEEM SOPORE	Zonal Office Baramulla	Cluster Sopore
0226	NEWA	Zonal Office Pulwama	Cluster Pulwama
0227	SINGHPORA PATTAN	Zonal Office Baramulla	Cluster Sopore
0229	BREIN NISHAT	Zonal Office Srinagar	Cluster-2 Srinagar
0231	ZALDAGAR SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0252	AIR CARGO SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0389	MACHIL	Zonal Office Baramulla	Cluster Kupwara
0238	KERAN	Zonal Office Baramulla	Cluster Kupwara
0243	ZABLIPORA	Zonal Office Anantnag	Cluster-2 Anantnag
0244	KHONMOH	Zonal Office Srinagar	Cluster-1 Srinagar
0248	BP BATMALOO	Zonal Office Srinagar	Cluster-3 Srinagar
0181	FRUIT COMPLEX SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar
0257	LASJAN SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0260	SHERABAD	Zonal Office Baramulla	Cluster Baramulla
0267	ZOONIMAR SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0275	KHAN SAHIB	Zonal Office Budgam	Cluster-1 Budgam
0277	NARBAL	Zonal Office Budgam	Cluster-1 Budgam
0278	BARZULLA SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0289	CHUNDUNA	Zonal Office Budgam	Cluster Ganderbal
0296	DANEW KANDIMARG	Zonal Office Anantnag	Cluster Kulgam
0307	WANPORA	Zonal Office Pulwama	Cluster Pulwama
0308	IMMAM SAHIB	Zonal Office Pulwama	Cluster Shopian

0315	B B CANTT SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
1501	LAL BAZAR SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0361	RAWALPORA SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0322	JAWAHAR NAGAR SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0339	URI CIVIL	Zonal Office Baramulla	Cluster Baramulla
0334	AWANTIPORA	Zonal Office Pulwama	Cluster Pulwama
0335	KHAG	Zonal Office Budgam	Cluster-1 Budgam
0204	SOURA SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0392	SOLINA	Zonal Office Srinagar	Cluster-1 Srinagar
0309	AGRO HI TECH SOPORE	Zonal Office Baramulla	Cluster Sopore
0348	KACHDOORA	Zonal Office Pulwama	Cluster Shopian
0349	GOVT MEDICAL COLLEGE SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar
0350	LETHPORA	Zonal Office Pulwama	Cluster Pulwama
0352	RAJPORA	Zonal Office Pulwama	Cluster Shopian
0351	KAKAPORA	Zonal Office Pulwama	Cluster Pulwama
0356	BAGH ALI MARDAN SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0359	PINJOORA	Zonal Office Pulwama	Cluster Shopian
0360	NOWGAM	Zonal Office Srinagar	Cluster-1 Srinagar
0386	HUMHAMA	Zonal Office Budgam	Cluster-1 Budgam
0363	ISLAMIA COLLEGE SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0367	TANKIPORA SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar
0371	BUS ADDA ANANTNAG	Zonal Office Anantnag	Cluster-2 Anantnag
0378	ZAKURA	Zonal Office Srinagar	Cluster-2 Srinagar
0385	HYDERPORA SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar

0391	REC SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0777	SSI LAL CHOWK SRINAGR	Zonal Office Srinagar	Cluster-1 Srinagar
0394	GUND	Zonal Office Budgam	Cluster Ganderbal
0015	T P KULGAM	Zonal Office Anantnag	Cluster Kulgam
0242	SKUAST SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0396	BONE & JOINT HOSPITAL SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0399	ZAINPURA	Zonal Office Pulwama	Cluster Shopian
1112	POLO VIEW SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0379	BUL BUL NOWGAM	Zonal Office Anantnag	Cluster-1 Anantnag
0437	YARIPORA	Zonal Office Anantnag	Cluster Kulgam
0470	LAL CHOWK ANANTNAG	Zonal Office Anantnag	Cluster-1 Anantnag
0472	SADIQABAD	Zonal Office Anantnag	Cluster-2 Anantnag
0480	HIGH COURT COMPLEX SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar
1244	H R SHOPIAN	Zonal Office Pulwama	Cluster Shopian
0483	OMPORA	Zonal Office Budgam	Cluster-1 Budgam
0403	ASHMUQAM	Zonal Office Anantnag	Cluster-2 Anantnag
0422	KHANDA	Zonal Office Budgam	Cluster-2 Budgam
0482	LD HOSPITAL SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0476	MURRAN ADDA	Zonal Office Pulwama	Cluster Pulwama
0481	DRABGAM	Zonal Office Pulwama	Cluster Shopian
0435	KREMSHORE	Zonal Office Budgam	Cluster-2 Budgam
0075	CHANDOSA	Zonal Office Baramulla	Cluster Baramulla
0232	VERINAG	Zonal Office Anantnag	Cluster-1 Anantnag
0484	LAAR	Zonal Office Budgam	Cluster Ganderbal
0440	INTERNATIONAL BANKING DIV	Zonal Office Srinagar	Cluster-1 Srinagar

	SRINAGAR		
0442	DEVSAR	Zonal Office Anantnag	Cluster Kulgam
0486	WAGOORA	Zonal Office Baramulla	Cluster Baramulla
0485	LAJORA	Zonal Office Pulwama	Cluster Pulwama
0346	BOTSHAH MOHALLA SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
1256	ACHABAL ANANTNAG	Zonal Office Anantnag	Cluster-1 Anantnag
0488	TREHGAM	Zonal Office Baramulla	Cluster Kupwara
0487	MARHAMA	Zonal Office Anantnag	Cluster-2 Anantnag
0492	HERMAN	Zonal Office Pulwama	Cluster Shopian
0489	NIHAMA	Zonal Office Anantnag	Cluster Kulgam
0494	KELLER	Zonal Office Pulwama	Cluster Shopian
0461	ARRAH	Zonal Office Anantnag	Cluster Kulgam
0478	JEHANGIR CHOWK (NABERA COMPLEX)	Zonal Office Srinagar	Cluster-3 Srinagar
0523	BAZAR BATMALOO	Zonal Office Srinagar	Cluster-3 Srinagar
0547	BOARD OF SCHOOL EDUCATION SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar
0448	FRUIT MANDI SOPORE	Zonal Office Baramulla	Cluster Sopore
1204	T P BANDIPUR	Zonal Office Baramulla	Cluster Bandipora
0473	SADAR COURT SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar
1206	JVMC SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar
1243	NEW THEED	Zonal Office Srinagar	Cluster-2 Srinagar
0534	BAGH E MEHTAB SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0565	ROHMOO	Zonal Office Pulwama	Cluster Pulwama
0524	NATIPORA SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0525	NOORBAGH SRINAGAR	Zonal Office Srinagar	Cluster-3 Srinagar

0528	KHOJ BAGH	Zonal Office Baramulla	Cluster Baramulla
0529	OLD CHOWK KUPWARA	Zonal Office Baramulla	Cluster Kupwara
0535	KHAYAM CHOWK SRINAGAR	Zonal Office Srinagar	Cluster-2 Srinagar
0548	NASRULLAHPORA	Zonal Office Budgam	Cluster-1 Budgam
0575	KADDER	Zonal Office Anantnag	Cluster Kulgam
0580	KHUDWANI	Zonal Office Anantnag	Cluster Kulgam
0527	HAIDER BEIGH	Zonal Office Baramulla	Cluster Sopore
0545	LITTER	Zonal Office Pulwama	Cluster Shopian
0526	SONWAR SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0574	KHEERIBAL	Zonal Office Anantnag	Cluster-2 Anantnag
0576	RANIPORA	Zonal Office Anantnag	Cluster-2 Anantnag
0579	MOHAMMAD PORA	Zonal Office Anantnag	Cluster Kulgam
0176	DIALGAM	Zonal Office Anantnag	Cluster-1 Anantnag
0551	MIR BAZAR ANANTNAG	Zonal Office Anantnag	Cluster-1 Anantnag
1229	GOUSHBUG	Zonal Office Baramulla	Cluster Sopore
0475	NAMBLABAL PAMPORE	Zonal Office Pulwama	Cluster Pulwama
1224	ZIRIPORA	Zonal Office Anantnag	Cluster-2 Anantnag
1254	BUS STAND TRAL	Zonal Office Pulwama	Cluster Pulwama
0543	BONIYAR	Zonal Office Baramulla	Cluster Baramulla
0546	KUNZER	Zonal Office Baramulla	Cluster Baramulla
0550	HANDWARA (SOUTH)	Zonal Office Baramulla	Cluster Kupwara
0577	BUGAM	Zonal Office Anantnag	Cluster Kulgam
0578	MANZGAM	Zonal Office Anantnag	Cluster Kulgam
0458	WAKURA	Zonal Office Budgam	Cluster Ganderbal
0536	NAGBAL	Zonal Office Budgam	Cluster Ganderbal

1211	CHEST DISEASE HOSPITAL SRINAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
1237	TRC SRINAGR	Zonal Office Srinagar	Cluster-1 Srinagar
1238	SAINIK SCHOOL MANASBAL	Zonal Office Budgam	Cluster Ganderbal
0568	VILGAM	Zonal Office Baramulla	Cluster Kupwara
0567	ROHAMA	Zonal Office Baramulla	Cluster Sopore
0560	DUDERHAMA	Zonal Office Budgam	Cluster Ganderbal
0561	KHUMANI CHOWK	Zonal Office Budgam	Cluster-1 Budgam
0590	HARDU ABOORA	Zonal Office Baramulla	Cluster Baramulla
0597	DRAGMULLAH	Zonal Office Baramulla	Cluster Kupwara
0592	WATERGAM	Zonal Office Baramulla	Cluster Sopore
0591	SHEERI	Zonal Office Baramulla	Cluster Baramulla
0595	LALPORA	Zonal Office Baramulla	Cluster Kupwara
0603	BAGATI KANIPORA	Zonal Office Budgam	Cluster-2 Budgam
0600	TURKWANGAN	Zonal Office Pulwama	Cluster Shopian
0193	ARIZAL	Zonal Office Budgam	Cluster-1 Budgam
0191	DADSAR	Zonal Office Pulwama	Cluster Pulwama
0602	PEHLOO	Zonal Office Anantnag	Cluster Kulgam
0601	NAGAM	Zonal Office Budgam	Cluster-2 Budgam
0594	QALAM CHAKLA	Zonal Office Baramulla	Cluster Kupwara
0596	WAVOORA	Zonal Office Baramulla	Cluster Kupwara
0614	GOWHARPORA	Zonal Office Budgam	Cluster-2 Budgam
0616	ARIHAL	Zonal Office Pulwama	Cluster Shopian
0618	COURT ROAD MAGAM	Zonal Office Budgam	Cluster-1 Budgam
0615	KAPRIN	Zonal Office Pulwama	Cluster Shopian

0625	ASHMUJI	Zonal Office Anantnag	Cluster Kulgam
0632	MANIGAM	Zonal Office Budgam	Cluster Ganderbal
0631	SOIBUGH	Zonal Office Budgam	Cluster-1 Budgam
0642	NOWGAM SHANGUS	Zonal Office Anantnag	Cluster-1 Anantnag
0643	MEHIND	Zonal Office Anantnag	Cluster-2 Anantnag
0644	PINGLIN	Zonal Office Pulwama	Cluster Pulwama
0645	TAHAB	Zonal Office Pulwama	Cluster Pulwama
0646	SANGAM	Zonal Office Anantnag	Cluster-2 Anantnag
0647	VESSU	Zonal Office Anantnag	Cluster-1 Anantnag
0664	SALIA	Zonal Office Anantnag	Cluster-2 Anantnag
0663	MUNAND GUFFAN	Zonal Office Anantnag	Cluster Kulgam
0620	PALHALAN	Zonal Office Baramulla	Cluster Sopore
0622	KRALGUND	Zonal Office Baramulla	Cluster Kupwara
0623	KULANGAM	Zonal Office Baramulla	Cluster Kupwara
0626	CHOWKIBAL	Zonal Office Baramulla	Cluster Kupwara
0627	KHAITANGAN	Zonal Office Baramulla	Cluster Baramulla
0630	CHOORA	Zonal Office Baramulla	Cluster Sopore
0636	SOPORE TOWN	Zonal Office Baramulla	Cluster Sopore
0637	JADEED ROAD	Zonal Office Baramulla	Cluster Baramulla
0665	PAZALPORA	Zonal Office Baramulla	Cluster Bandipora
0629	HARAI	Zonal Office Baramulla	Cluster Kupwara
0639	ARAMPORA	Zonal Office Baramulla	Cluster Kupwara
0648	TUJJAR SHARIEF	Zonal Office Baramulla	Cluster Sopore
0633	PEERPUR CHOWK	Zonal Office Budgam	Cluster Ganderbal
0677	COMMERCIAL TAXES DEPARTMENT	Zonal Office Srinagar	Cluster-3 Srinagar

0634	MEHJOOR NAGAR	Zonal Office Srinagar	Cluster-1 Srinagar
0682	CHATTABAL	Zonal Office Srinagar	Cluster-3 Srinagar
0694	CHARRIPORA	Zonal Office Budgam	Cluster-2 Budgam
0692	VAILOO	Zonal Office Anantnag	Cluster-1 Anantnag
0695	WATERHAL	Zonal Office Budgam	Cluster-1 Budgam
0696	SHOOLIPORA	Zonal Office Budgam	Cluster-1 Budgam
0697	RANGER	Zonal Office Budgam	Cluster-2 Budgam
0698	KANIR	Zonal Office Budgam	Cluster-2 Budgam
0703	VEHIL	Zonal Office Pulwama	Cluster Shopian
0709	RAITHAN	Zonal Office Budgam	Cluster-1 Budgam
0667	ZACHALDARA	Zonal Office Baramulla	Cluster Kupwara
0705	WALIWAR	Zonal Office Budgam	Cluster Ganderbal
0593	BADUGAM TULAIL	Zonal Office Baramulla	Cluster Bandipora
0708	HARD PANZOO	Zonal Office Budgam	Cluster-1 Budgam
0701	ARWANI (Anantnag)	Zonal Office Anantnag	Cluster Kulgam
0699	KANELWAN	Zonal Office Anantnag	Cluster-2 Anantnag
0702	NAGABAL	Zonal Office Pulwama	Cluster Shopian
0700	SIRHAMA	Zonal Office Anantnag	Cluster-2 Anantnag
0693	ISLAMIC UNIVERSITY OF SCIENCE & TECHNOLOGY	Zonal Office Pulwama	Cluster Pulwama
0455	LOWER MUNDA	Zonal Office Anantnag	Cluster-1 Anantnag
0668	CHITRAKOTE	Zonal Office Baramulla	Cluster Kupwara
0457	SSM ENGG. COLLEGE PATTAN	Zonal Office Baramulla	Cluster Sopore
0566	CHINKIPORA SOPORE	Zonal Office Baramulla	Cluster Sopore
1225	DC OFFICE COMPLEX KUPWARA	Zonal Office Baramulla	Cluster Kupwara

1251	LAGAMA URI	Zonal Office Baramulla	Cluster Baramulla
1255	ZEWAN	Zonal Office Srinagar	Cluster-1 Srinagar
1258	PCR BATAMALOO	Zonal Office Srinagar	Cluster-3 Srinagar
1259	NOORPORA (TRAL)	Zonal Office Pulwama	Cluster Pulwama
0714	NOWPORA	Zonal Office Budgam	Cluster-2 Budgam
0715	HAFROO BATPORA	Zonal Office Budgam	Cluster-2 Budgam
0721	DADA OMPORA	Zonal Office Budgam	Cluster-2 Budgam
0722	SURASYAR	Zonal Office Budgam	Cluster-2 Budgam
0724	MALLABAGH	Zonal Office Srinagar	Cluster-2 Srinagar
0723	PANZAN	Zonal Office Budgam	Cluster-2 Budgam
0717	PANZATH	Zonal Office Anantnag	Cluster-1 Anantnag
0719	KEYGAM	Zonal Office Pulwama	Cluster Shopian
0628	MIRGUND	Zonal Office Baramulla	Cluster Sopore
0624	YOUNUS WAHIPORA	Zonal Office Baramulla	Cluster Kupwara
0718	KOIL	Zonal Office Pulwama	Cluster Pulwama
0733	WALTENGO	Zonal Office Anantnag	Cluster Kulgam
0638	USHKARA	Zonal Office Baramulla	Cluster Baramulla
0738	CHATTERGUL	Zonal Office Budgam	Cluster Ganderbal
0735	LOLIPUR	Zonal Office Budgam	Cluster-2 Budgam
0736	MUJIGUND	Zonal Office Srinagar	Cluster-3 Srinagar
0739	WANGAT	Zonal Office Budgam	Cluster Ganderbal
0666	KHUMRIYAL	Zonal Office Baramulla	Cluster Kupwara
0737	GUND HASSI BHAT	Zonal Office Srinagar	Cluster-3 Srinagar
0740	RATNIPORA SHOPIAN	Zonal Office Pulwama	Cluster Shopian
0741	FRUIT MANDI KULGAM	Zonal Office Anantnag	Cluster Kulgam

0621	NEHALPORA	Zonal Office Baramulla	Cluster Baramulla
0745	Poshkar	Zonal Office Budgam	Cluster-1 Budgam
0747	J&K Police Headquarters	Zonal Office Srinagar	Under Zone Srinagar
0751	General Bus Stand Batamaloo	Zonal Office Srinagar	Cluster-3 Srinagar
0755	Chatergam	Zonal Office Budgam	Cluster-2 Budgam
0756	Chawalgam	Zonal Office Anantnag	Cluster Kulgam
0758	Ahlan Gadole	Zonal Office Anantnag	Cluster-1 Anantnag
0759	Wandavelgam	Zonal Office Anantnag	Cluster-1 Anantnag
0760	Fruit Mandi Prichoo	Zonal Office Pulwama	Cluster Pulwama
0762	Trenz	Zonal Office Pulwama	Cluster Shopian
0761	Soimoh Tral	Zonal Office Pulwama	Cluster Pulwama
0757	Katrasoo	Zonal Office Anantnag	Cluster Kulgam
0771	Frisal	Zonal Office Anantnag	Cluster Kulgam
0775	Hospital Road Chadoora	Zonal Office Budgam	Cluster-2 Budgam
0779	Malroo	Zonal Office Srinagar	Cluster-3 Srinagar
0772	Hakura Badagam	Zonal Office Anantnag	Cluster-1 Anantnag
0774	Kanidajan	Zonal Office Budgam	Cluster-2 Budgam
0806	Kenihama	Zonal Office Budgam	Cluster-2 Budgam
0805	Malpora	Zonal Office Budgam	Cluster-2 Budgam
0754	Wathoor	Zonal Office Budgam	Cluster-2 Budgam
0776	Ratsun	Zonal Office Budgam	Cluster-1 Budgam
0778	Kanihama Narbal	Zonal Office Budgam	Cluster-1 Budgam
0782	Teelwani	Zonal Office Anantnag	Cluster-2 Anantnag
0781	Arakhoshipora	Zonal Office Anantnag	Cluster-1 Anantnag
0726	Salamabad Uri	Zonal Office Baramulla	Cluster Baramulla

0748	Regipora	Zonal Office Baramulla	Cluster Kupwara
0728	Main Market Sumbal	Zonal Office Baramulla	Cluster Bandipora
0807	Siligam	Zonal Office Anantnag	Cluster-2 Anantnag
0783	Wachi	Zonal Office Pulwama	Cluster Shopian
0729	Gamud Gadakhud	Zonal Office Baramulla	Cluster Bandipora
0730	Nowpora Kalan	Zonal Office Baramulla	Cluster Sopore
0810	Hygam Sopore	Zonal Office Baramulla	Cluster Sopore
0813	Extension Counter – GMC Baramulla	Zonal Office Baramulla	Cluster Baramulla
0808	Chowgam	Zonal Office Anantnag	Cluster Kulgam
0832	Dorsuma Manigam	Zonal Office Budgam	Cluster Ganderbal
0834	Batwina Ganderbal	Zonal Office Budgam	Cluster Ganderbal
0836	Rawalpora Khansahib	Zonal Office Budgam	Cluster-1 Budgam
0812	Ladoora Rafiabab	Zonal Office Baramulla	Cluster Sopore
0815	Nillow	Zonal Office Anantnag	Cluster Kulgam
0817	Kumdalan Shopian	Zonal Office Pulwama	Cluster Shopian
0820	Kalantra Payeen	Zonal Office Baramulla	Cluster Baramulla
0819	Tarathpora	Zonal Office Baramulla	Cluster Kupwara
0821	Devar	Zonal Office Baramulla	Cluster Kupwara
0822	Halmatpora	Zonal Office Baramulla	Cluster Kupwara
0814	Janglat Mandi Anantnag	Zonal Office Anantnag	Cluster-1 Anantnag
0823	Sonium	Zonal Office Baramulla	Cluster Baramulla
0824	Ahamsharief	Zonal Office Baramulla	Cluster Bandipora
0727	Nishat Park Bandipora	Zonal Office Baramulla	Cluster Bandipora
0816	Chitragam	Zonal Office Pulwama	Cluster Shopian
0752	Saida Kadal	Zonal Office Srinagar	Cluster-2 Srinagar

0835	Sumerbugh	Zonal Office Budgam	Cluster-2 Budgam
0838	Imoh	Zonal Office Anantnag	Cluster-1 Anantnag
0846	Dehwathu	Zonal Office Anantnag	Cluster-2 Anantnag
0847	Achen	Zonal Office Pulwama	Cluster Shopian
0763	Batpora	Zonal Office Pulwama	Cluster Shopian
0854	Shuhama, Alusteng	Zonal Office Budgam	Cluster Ganderbal
0855	Parnewa	Zonal Office Budgam	Cluster-1 Budgam
0858	Ballahama	Zonal Office Srinagar	Cluster-1 Srinagar
0864	Abhama	Zonal Office Pulwama	Cluster Shopian
0865	Parigam	Zonal Office Pulwama	Cluster Pulwama
0870	Pahroo	Zonal Office Budgam	Cluster-2 Budgam
0869	Kralpora	Zonal Office Budgam	Cluster-2 Budgam
0866	Kareemabad	Zonal Office Pulwama	Cluster Pulwama
0868	Shadipora	Zonal Office Baramulla	Cluster Bandipora
0081	Mini Secretariat Ganderbal	Zonal Office Budgam	Cluster Ganderbal
0078	Treasury Premises Budgam	Zonal Office Budgam	Cluster-1 Budgam
0837	Shankerpora	Zonal Office Anantnag	Cluster-1 Anantnag
0877	Kuligam	Zonal Office Baramulla	Cluster Kupwara
0753	Habbak Crossing	Zonal Office Srinagar	Cluster-2 Srinagar
0818	Chersoo	Zonal Office Pulwama	Cluster Pulwama
0764	Court Road Shopian	Zonal Office Pulwama	Cluster Shopian
0885	Khiram	Zonal Office Anantnag	Cluster-2 Anantnag
0848	Checki-Cholan	Zonal Office Pulwama	Cluster Shopian
0886	Otligam	Zonal Office Budgam	Cluster-1 Budgam
0889	Ahmad Nagar	Zonal Office Srinagar	Cluster-2 Srinagar

0894	Nehama Pulwama	Zonal Office Pulwama	Cluster Pulwama
0895	Power House Road, Ganderbal	Zonal Office Budgam	Cluster Ganderbal
0893	Wuyan	Zonal Office Pulwama	Cluster Pulwama
0899	Bona Bazar Qazigund	Zonal Office Anantnag	Cluster-1 Anantnag
0898	Harnag	Zonal Office Anantnag	Cluster-1 Anantnag
0904	Mini Secretariat Bandipora	Zonal Office Baramulla	Cluster Bandipora
0901	Saderkote Bala	Zonal Office Baramulla	Cluster Bandipora
0909	Mirgund Budgam	Zonal Office Budgam	Cluster-1 Budgam
0903	Aripal	Zonal Office Pulwama	Cluster Pulwama
0905	PC Depot Srinagar	Zonal Office Srinagar	Cluster-3 Srinagar
0906	Palpora	Zonal Office Srinagar	Cluster-3 Srinagar
0910	Kanispora	Zonal Office Baramulla	Cluster Baramulla
0914	Dab	Zonal Office Budgam	Cluster Ganderbal
0916	Tarigam	Zonal Office Anantnag	Cluster Kulgam
0917	Veeri	Zonal Office Anantnag	Cluster-2 Anantnag
0923	Killam	Zonal Office Anantnag	Cluster Kulgam
0937	Washbug, Pulwama	Zonal Office Pulwama	Cluster Pulwama
0938	Main Market Awantipora	Zonal Office Pulwama	Cluster Pulwama
0939	DK Pora Shopian	Zonal Office Pulwama	Cluster Shopian
0940	Panzgam Pulwama	Zonal Office Pulwama	Cluster Pulwama
0941	Murran Pulwama	Zonal Office Pulwama	Cluster Pulwama
0942	Migrant Colony Haal	Zonal Office Pulwama	Cluster Shopian
0927	Wadura	Zonal Office Baramulla	Cluster Sopore
0928	Negrimalpora Kupawra	Zonal Office Baramulla	Cluster Kupwara
0929	Nadihal Bandipora	Zonal Office Baramulla	Cluster Bandipora

0930	Ashipora	Zonal Office Baramulla	Cluster Kupwara
0918	Peer Takiya Anantnag	Zonal Office Anantnag	Cluster-1 Anantnag
0947	Hillar Arhama	Zonal Office Anantnag	Cluster-1 Anantnag
0948	Khanabal Anantnag	Zonal Office Anantnag	Cluster-2 Anantnag
0956	JKEDI pampore	Zonal Office Pulwama	Cluster Pulwama
0960	DEETHU	Zonal Office Anantnag	Cluster-2 Anantnag
0965	SAMBORA	Zonal Office Pulwama	Cluster Pulwama
0966	WAHIBUG	Zonal Office Pulwama	Cluster Pulwama
0961	DRUROO	Zonal Office Baramulla	Cluster Baramulla
0962	NOWSHEHRA URI	Zonal Office Baramulla	Cluster Baramulla
0963	SHAHGUND	Zonal Office Baramulla	Cluster Bandipora
1086	EBU Sumlar Shok Baba	Zonal Office Baramulla	Cluster Bandipora
1087	EBU Sadhunara Hasti Khan	Zonal Office Baramulla	Cluster Bandipora
1088	EBU Hardshiva Sopore	Zonal Office Baramulla	Cluster Sopore
0443	DPL Khanabal	Zonal Office Anantnag	Cluster-1 Anantnag
0964	Premium Branch, Jawahar Nagar, Srinagar	Zonal Office Srinagar	Cluster-1 Srinagar
0975	Fruit Mandi Batengoo	Zonal Office Anantnag	Cluster-2 Anantnag
0976	Garoor, Bandipora	Zonal Office Baramulla	Cluster Bandipora
0977	Amargarh, Sopore	Zonal Office Baramulla	Cluster Sopore
1089	EBU Panzgam	Zonal Office Baramulla	Cluster Kupwara
1090	EBU Dard Pora	Zonal Office Baramulla	Cluster Kupwara
1091	EBU Sever Thendi Pora	Zonal Office Baramulla	Cluster Kupwara
1092	EBU Kachi Hama	Zonal Office Baramulla	Cluster Kupwara
1093	EBU MANIGAH	Zonal Office Baramulla	Cluster Kupwara

1094	EBU KANDI KHAS	Zonal Office Baramulla	Cluster Kupwara
0982	Chinigund, Dooru	Zonal Office Anantnag	Cluster-1 Anantnag
0991	Magarmal Bagh Srinagar	Zonal Office Srinagar	Cluster-3 Srinagar
1000	Barsoo Awantipora	Zonal Office Pulwama	Cluster Pulwama
1001	Tumlahal, Pulwama	Zonal Office Pulwama	Cluster Pulwama
1002	Tiken, Batpora	Zonal Office Pulwama	Cluster Shopian
1003	Gulzarpora Tokuna, Pulwama	Zonal Office Pulwama	Cluster Pulwama
1004	Heff, Shopian	Zonal Office Pulwama	Cluster Shopian
1146	EBU Shallabugh	Zonal Office Budgam	Cluster Ganderbal
1147	EBU Chandapora	Zonal Office Budgam	Cluster-1 Budgam
1149	EBU Kawoosa Khalisa	Zonal Office Budgam	Cluster-1 Budgam
1150	EBU Hari Ganiwan	Zonal Office Budgam	Cluster Ganderbal
1151	EBU Youngora	Zonal Office Budgam	Cluster Ganderbal
1007	Gopalpora Kulgam	Zonal Office Anantnag	Cluster Kulgam
1016	MIL, Badami Bagh Cantonment	Zonal Office Srinagar	Cluster-1 Srinagar
1025	Kadlabal, Pampore	Zonal Office Pulwama	Cluster Pulwama
1027	Kaloosa Bandipora	Zonal Office Baramulla	Cluster Bandipora
1028	General Bus Stand Laroo, Kulgam	Zonal Office Anantnag	Cluster Kulgam
1032	Memender	Zonal Office Pulwama	Cluster Shopian
1033	Dhobiwan	Zonal Office Baramulla	Cluster Baramulla
1035	Warpura	Zonal Office Baramulla	Cluster Sopore
1034	Batgund	Zonal Office Pulwama	Cluster Pulwama
1036	Hardushoora	Zonal Office Baramulla	Cluster Baramulla
1159	EBU Chandiloor	Zonal Office Baramulla	Cluster Baramulla
1160	EBU Shirpora Bangil	Zonal Office Baramulla	Cluster Baramulla

1161	EBU Chuker	Zonal Office Baramulla	Cluster Baramulla
1037	New Bus Stand, Budgam	Zonal Office Budgam	Cluster-1 Budgam
1038	Wussan	Zonal Office Budgam	Cluster Ganderbal
1045	Kullan	Zonal Office Budgam	Cluster Ganderbal
1051	Model Town Sopore	Zonal Office Baramulla	Cluster Sopore
1052	Pattan Village	Zonal Office Baramulla	Cluster Sopore
1053	Bakura Ganderbal	Zonal Office Budgam	Cluster Ganderbal
1054	Narkara Budgam	Zonal Office Budgam	Cluster-1 Budgam
1055	Drusoo Pulwama	Zonal Office Pulwama	Cluster Pulwama
1059	Jawalapora	Zonal Office Budgam	Cluster-1 Budgam
1165	EBU Yarihak	Zonal Office Budgam	Cluster-1 Budgam
1166	EBU Gundipora	Zonal Office Budgam	Cluster-1 Budgam
1167	EBU Baba Reshi	Zonal Office Baramulla	Cluster Baramulla
1168	EBU Kapran Verinag	Zonal Office Anantnag	Cluster-1 Anantnag
1056	Digital Banking Unit Srinagar	Zonal Office Srinagar	Cluster-1 Srinagar
1080	Ghoom Ahmadpora	Zonal Office Baramulla	Cluster Baramulla
1082	Wasoor Pulwama	Zonal Office Pulwama	Cluster Pulwama
1169	EBU Forest Block Kangan	Zonal Office Budgam	Cluster Ganderbal
1083	Khimber	Zonal Office Srinagar	Cluster-2 Srinagar
1084	Tengpora Srinagar	Zonal Office Srinagar	Cluster-3 Srinagar
1148	Ari Panthan	Zonal Office Budgam	Cluster-1 Budgam
1196	90-Feet road Soura-Buchpora	Zonal Office Srinagar	Cluster-2 Srinagar
1200	Ramnagri, Shopian	Zonal Office Pulwama	Cluster Shopian
1207	Umerabad-Shalteng	Zonal Office Srinagar	Cluster-3 Srinagar
1208	EBU Tangdhar Main market	Zonal Office Baramulla	Cluster Kupwara

0187	Zonal Impaired Asset Recovery Branch - Srinagar	Zonal Office Srinagar	Under Zone Srinagar
0188	Zonal Impaired Asset Recovery Branch – Baramulla	Zonal Office Baramulla	Under Zone Baramulla
0189	Zonal Impaired Asset Recovery Branch – Pulwama	Zonal Office Pulwama	Under Zone Pulwama
1215	Nanak Bhawan Baramulla	Zonal Office Baramulla	Cluster Baramulla
1220	Bumhama, Kupwara	Zonal Office Baramulla	Cluster Kupwara
1227	Sangrama, Sopore	Zonal Office Baramulla	Cluster Sopore

JAMMU DIVISION			
Sol Id	Branch Name	Zone	Cluster
0021	SHALAMAR ROAD JAMMU	Zonal Office Jammu	Under Zone Jammu
0028	UDHAMPUR (MAIN)	Zonal Office Udhampur	Cluster Udhampur
0026	KATHUA (MAIN)	Zonal Office Kathua	Cluster Kathua
0030	BHADERWAH	Zonal Office Doda	Cluster Doda
0031	KISHTWAR	Zonal Office Doda	Cluster Kishtwar
0027	SAMBA (MAIN)	Zonal Office Kathua	Cluster Samba

0434	NEHRU MARKET JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0020	RAJOURI (MAIN)	Zonal Office Rajouri	Cluster Rajouri
0019	POONCH	Zonal Office Rajouri	Cluster Poonch
0024	AKHNOOR	Zonal Office Jammu	Cluster-3 Jammu
0029	REASI	Zonal Office Udhampur	Cluster Reasi
0025	R S PURA	Zonal Office Jammu	Cluster-2 Jammu
0023	CANAL ROAD JAMMU	Zonal Office Jammu	Cluster-3 Jammu
0034	KALAKOTE	Zonal Office Rajouri	Cluster Rajouri
0033	GAGWAL	Zonal Office Kathua	Cluster Samba
0032	VIJAYPUR	Zonal Office Kathua	Cluster Samba
0040	CHENANI	Zonal Office Udhampur	Cluster Udhampur
0041	PAROLE	Zonal Office Kathua	Cluster Kathua
0043	THANA MANDI	Zonal Office Rajouri	Cluster Rajouri
0042	SURANKOTE	Zonal Office Rajouri	Cluster Poonch
0045	CHANDNAGAR JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0047	BARI BRAHMNA	Zonal Office Kathua	Cluster Samba
0046	SALHER	Zonal Office Jammu	Cluster-2 Jammu
0051	LINK ROAD JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0059	MIRAN SAHIB	Zonal Office Jammu	Cluster-2 Jammu
0058	DODA	Zonal Office Doda	Cluster Doda
0062	CHAN ARRORIAN	Zonal Office Kathua	Cluster Kathua
0400	MARHEEN	Zonal Office Kathua	Cluster Kathua
0064	BASOHLI	Zonal Office Kathua	Cluster Kathua
0066	RAMNAGAR	Zonal Office Udhampur	Cluster Udhampur
0073	UPPER GUMMAT JAMMU	Zonal Office Jammu	Cluster-1 Jammu

0076	RESIDENCY ROAD JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0077	GANDHINAGR JAMMU	Zonal Office Jammu	Under Zone Jammu
0063	MAJALTA	Zonal Office Udhampur	Cluster Udhampur
0079	BATOTE	Zonal Office Doda	Cluster Ramban
0080	BANIHAI	Zonal Office Doda	Cluster Ramban
0085	NOWSHERA	Zonal Office Rajouri	Cluster Rajouri
0087	RAMBAN	Zonal Office Doda	Cluster Ramban
0093	SUNDER BANI	Zonal Office Rajouri	Cluster Rajouri
0094	MENDHER	Zonal Office Rajouri	Cluster Poonch
0095	KOTRANKA BUDHAL	Zonal Office Rajouri	Cluster Rajouri
0097	TOWN HALL JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0099	GANDOH(BALESA)	Zonal Office Doda	Cluster Doda
0102	LAKHDATTA BAZAR JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0104	NAI BASTI JAMMU	Zonal Office Jammu	Cluster-2 Jammu
0105	MAHORE	Zonal Office Udhampur	Cluster Reasi
0107	BILLAWAR	Zonal Office Kathua	Cluster Kathua
0108	HIRA NAGAR	Zonal Office Kathua	Cluster Kathua
0116	GANGYAL	Zonal Office Jammu	Cluster-2 Jammu
0119	DODA PULL	Zonal Office Doda	Cluster Doda
0124	BANI	Zonal Office Kathua	Cluster Kathua
0141	BARNOTI	Zonal Office Kathua	Cluster Kathua
0142	GOOL	Zonal Office Doda	Cluster Ramban
0143	PANCHAL UKHRAL	Zonal Office Doda	Cluster Ramban
0144	GOVINDSAR	Zonal Office Kathua	Cluster Kathua
0145	CHIDWAL	Zonal Office Kathua	Cluster Kathua

0149	BAKSHI NAGAR JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0153	MARWAH	Zonal Office Doda	Cluster Kishtwar
0154	PADDAR	Zonal Office Doda	Cluster Kishtwar
0155	GALHUTA	Zonal Office Rajouri	Cluster Poonch
0156	GURSAHI	Zonal Office Rajouri	Cluster Poonch
0163	DRABA GUNDHI	Zonal Office Rajouri	Cluster Poonch
0165	MANDI	Zonal Office Rajouri	Cluster Poonch
0166	KOOTAH	Zonal Office Kathua	Cluster Kathua
0167	ARNAS	Zonal Office Udhampur	Cluster Reasi
0170	TIKRI	Zonal Office Udhampur	Cluster Udhampur
0178	DESA	Zonal Office Doda	Cluster Doda
0180	JAWAHAR NAGAR RAJOURI	Zonal Office Rajouri	Cluster Rajouri
0207	SUDH MAHADEV	Zonal Office Udhampur	Cluster Udhampur
0208	SERI	Zonal Office Rajouri	Cluster Rajouri
0210	KISHENPUR	Zonal Office Kathua	Cluster Kathua
0211	CHOWK CHABUTRA JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0212	NANAK NAGAR JAMMU	Zonal Office Jammu	Cluster-2 Jammu
0214	MOGHILA (JENGRAL)	Zonal Office Rajouri	Cluster Rajouri
0215	BISHNA	Zonal Office Jammu	Cluster-2 Jammu
0218	LAKHANPUR	Zonal Office Kathua	Cluster Kathua
0220	LATTI	Zonal Office Udhampur	Cluster Udhampur
0223	CHATROO	Zonal Office Doda	Cluster Kishtwar
0224	BHALLA	Zonal Office Doda	Cluster Doda
0225	SARTINGAL	Zonal Office Doda	Cluster Doda
0228	REHAMBAL	Zonal Office Udhampur	Cluster Udhampur

0230	IC BARI BRAHAMNA	Zonal Office Kathua	Cluster Samba
0235	KATRA	Zonal Office Udhampur	Cluster Reasi
0240	CHANDERKOT	Zonal Office Doda	Cluster Ramban
0245	DUDU BASANTGARH	Zonal Office Udhampur	Cluster Udhampur
0246	PATEL NAGAR JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0250	KHERRI (RAMSOO)	Zonal Office Doda	Cluster Ramban
0251	POGAL PARISTAN(NEEL)	Zonal Office Doda	Cluster Ramban
0388	DULHASTI	Zonal Office Doda	Cluster Kishtwar
0254	JYOTIPURAM	Zonal Office Udhampur	Cluster Reasi
0261	KHOON	Zonal Office Udhampur	Cluster Udhampur
0263	JAGANOO	Zonal Office Udhampur	Cluster Udhampur
0259	GUJJAR MARKET RAJOURI	Zonal Office Rajouri	Cluster Rajouri
0264	BHAGWA	Zonal Office Doda	Cluster Doda
0279	REHARI JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0280	THATRI	Zonal Office Doda	Cluster Doda
0281	DHARMARI	Zonal Office Udhampur	Cluster Reasi
0282	LANDHER PANCHARI	Zonal Office Udhampur	Cluster Udhampur
0283	BHADOO	Zonal Office Kathua	Cluster Kathua
0288	VAISHNO DEVI	Zonal Office Udhampur	Cluster Reasi
0297	SOHAL	Zonal Office Jammu	Cluster-3 Jammu
0333	KHARA MAIDANA	Zonal Office Kathua	Cluster Samba
0300	TOTAN DI KHUI JAMMU	Zonal Office Jammu	Cluster-2 Jammu
0302	HARIA CHAK	Zonal Office Kathua	Cluster Kathua
0303	HIRA NAGAR MORH	Zonal Office Kathua	Cluster Kathua
0304	DALHORI	Zonal Office Rajouri	Cluster Rajouri

0557	RAKIBAN	Zonal Office Rajouri	Cluster Rajouri
0306	MACHHEDI	Zonal Office Kathua	Cluster Kathua
0053	CHANDIMARH	Zonal Office Rajouri	Cluster Poonch
0310	KASTIGARH	Zonal Office Doda	Cluster Doda
0311	SANGALDAN	Zonal Office Doda	Cluster Ramban
0312	DRABSHALLA	Zonal Office Doda	Cluster Kishtwar
0313	LASSANA	Zonal Office Rajouri	Cluster Poonch
0314	DACHAN	Zonal Office Doda	Cluster Kishtwar
0318	CHAKMALAL	Zonal Office Jammu	Cluster-3 Jammu
0321	TALAB TILLO JAMMU	Zonal Office Jammu	Cluster-3 Jammu
0331	SHAKTI NAGAR UDHAMPUR	Zonal Office Udhampur	Cluster Udhampur
0374	PANTHAL	Zonal Office Udhampur	Cluster Reasi
0345	NEW UNIVERSITY CAMPUS JAMMU	Zonal Office Jammu	Under Zone Jammu
0375	TRIKUTA NAGAR JAMMU	Zonal Office Jammu	Cluster-2 Jammu
0373	GOVERNMENT MEDICAL COLLEGE JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0382	PATEL NAGAR KATHUA	Zonal Office Kathua	Cluster Kathua
0395	GUJJAR NAGAR JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0402	KACHI CHAWNI JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0406	HIGH COURT COMPLEX JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0343	CHANNI HIMMAT JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0433	OLD JANIPUR TALIMOR JAMMU	Zonal Office Jammu	Cluster-1 Jammu
0320	SIDHRA JAMMU	Zonal Office Jammu	Cluster-2 Jammu
0544	POUNIE	Zonal Office Udhampur	Cluster Reasi
0316	BANTALAB JAMMU	Zonal Office Jammu	Cluster-3 Jammu

0556	DARHAL	Zonal Office Rajouri	Cluster Rajouri
0493	AMPHALLA JAMMU	Zonal Office Jammu	Cluster-1 Jammu
1203	SMGS HOSPITAL JAMMU	Zonal Office Jammu	Cluster-1 Jammu
1230	OLD BUS STAND PARLIWAND	Zonal Office Kathua	Cluster Kathua
1242	J&K BOSE REHARI	Zonal Office Jammu	Cluster-1 Jammu
1262	NSM PATTI BOHRI JAMMU	Zonal Office Jammu	Cluster-3 Jammu
0541	GUJROO	Zonal Office Kathua	Cluster Kathua
0553	RAMKOT	Zonal Office Kathua	Cluster Kathua
1209	ARNIA	Zonal Office Jammu	Cluster-2 Jammu
1210	OLD SECRETARIAT JAMMU	Zonal Office Jammu	Cluster-1 Jammu
1213	BATRA HOSPITAL JAMMU	Zonal Office Jammu	Cluster-1 Jammu
1214	TP SHASTRI NAGAR JAMMU	Zonal Office Jammu	Cluster-2 Jammu
1236	KAMBAL DANGA	Zonal Office Udhampur	Cluster Udhampur
1241	CAMA HOUSING COLONY	Zonal Office Udhampur	Cluster Udhampur
0022	RAIL HEAD COMPLEX JAMMU	Zonal Office Jammu	Cluster-2 Jammu
0542	PHINTER	Zonal Office Kathua	Cluster Kathua
0552	MAHANPUR	Zonal Office Kathua	Cluster Kathua
1205	NARSINGH DEVJI MANDIR BIRPUR	Zonal Office Kathua	Cluster Samba
1217	PATLI MORH SAMBA	Zonal Office Kathua	Cluster Samba
1246	TIRATH NAGAR JAMMU	Zonal Office Jammu	Cluster-3 Jammu
0558	RAJPURA	Zonal Office Kathua	Cluster Samba
1212	GUJJAR CHARITABLE TRUST JAMMU	Zonal Office Jammu	Cluster-1 Jammu
1252	RAMGARH	Zonal Office Kathua	Cluster Samba
0537	NEW PLOT JAMMU	Zonal Office Jammu	Cluster-1 Jammu

0538	PALOURA JAMMU	Zonal Office Jammu	Cluster-3 Jammu
0539	GREATER KAILASH JAMMU	Zonal Office Jammu	Cluster-1 Jammu
1247	NAGROTA (TOLL POST)	Zonal Office Jammu	Cluster-1 Jammu
0586	BABA GHULAM SHAH UNIVERSITY RAJOURI	Zonal Office Rajouri	Cluster Rajouri
0573	CHANGA	Zonal Office Doda	Cluster Doda
0477	MATA VAISHNO DEVI UNIVERSITY KAKRIYAL	Zonal Office Udhampur	Cluster Reasi
0564	BHALRA	Zonal Office Doda	Cluster Doda
0563	SHIV NAGAR UDHAMPUR	Zonal Office Udhampur	Cluster Udhampur
0559	KARAN BAGH JAMMU	Zonal Office Jammu	Cluster-2 Jammu
0569	TOP SHERKHANIAN JAMMU	Zonal Office Jammu	Cluster-3 Jammu
0583	BHAGWATI NAGAR JAMMU	Zonal Office Jammu	Cluster-3 Jammu
0452	MANWAL	Zonal Office Udhampur	Cluster Udhampur
0581	Impaired Asset Recovery Branch – Jammu	Zonal Office Jammu	
0587	INDUSTRIAL FINANCE BRANCH SAMBA	Zonal Office Kathua	Cluster Samba
0589	WADWAN(INSHAN)	Zonal Office Doda	Cluster Kishtwar
0598	SHASTRI NAGAR JAMMU	Zonal Office Jammu	Cluster-2 Jammu
0605	PREM NAGAR	Zonal Office Doda	Cluster Doda
0606	ASSAR	Zonal Office Doda	Cluster Doda
0607	JAKYAS	Zonal Office Doda	Cluster Doda
0609	KAHARA	Zonal Office Doda	Cluster Doda
0608	NAGSENI	Zonal Office Doda	Cluster Kishtwar
0611	CHASANA	Zonal Office Udhampur	Cluster Reasi

0610	BEHROTE	Zonal Office Rajouri	Cluster Rajouri
0612	BHAGGA	Zonal Office Udhampur	Cluster Reasi
0619	MISHRIWALA	Zonal Office Jammu	Cluster-3 Jammu
0640	NANDANI HILLS SAMBA	Zonal Office Kathua	Cluster Samba
0649	KULLIAN	Zonal Office Jammu	Cluster-2 Jammu
0650	JAKH	Zonal Office Kathua	Cluster Samba
0669	JAGTI TOWNSHIP	Zonal Office Jammu	Cluster-2 Jammu
0651	GHAT	Zonal Office Doda	Cluster Doda
0653	HIDYAL	Zonal Office Doda	Cluster Kishtwar
0654	MUGHAL MAIDAN	Zonal Office Doda	Cluster Kishtwar
0656	TETHAR	Zonal Office Doda	Cluster Ramban
0613	MANJAKOTE	Zonal Office Rajouri	Cluster Rajouri
0661	AJOTE	Zonal Office Rajouri	Cluster Poonch
0655	GOHA MARMAT	Zonal Office Doda	Cluster Doda
0657	BHAMBLA	Zonal Office Udhampur	Cluster Reasi
0658	RANSOO	Zonal Office Udhampur	Cluster Reasi
0652	KULEED	Zonal Office Doda	Cluster Kishtwar
0662	SHERI-KASHMIR BRIDGE	Zonal Office Rajouri	Cluster Poonch
0671	JOURIAN	Zonal Office Jammu	Cluster-3 Jammu
0672	AMB GROTA	Zonal Office Jammu	Cluster-3 Jammu
0673	NOWABAD(SUNJAWAN)	Zonal Office Jammu	Cluster-1 Jammu
0670	MARH	Zonal Office Jammu	Cluster-3 Jammu
0674	SURARA	Zonal Office Kathua	Cluster Samba
0675	RAJBAGH	Zonal Office Kathua	Cluster Kathua
0676	DAYALACHAK	Zonal Office Kathua	Cluster Kathua

0659	BUDHAL	Zonal Office Rajouri	Cluster Rajouri
0678	MANSAR	Zonal Office Kathua	Cluster Samba
0679	CAMP GOLE GUJRAL	Zonal Office Jammu	Cluster-3 Jammu
0680	DABLEHAR	Zonal Office Jammu	Cluster-2 Jammu
0685	UDHEYWALA	Zonal Office Jammu	Cluster-3 Jammu
0687	BHELLA	Zonal Office Doda	Cluster Doda
0688	UDRANA	Zonal Office Doda	Cluster Doda
0689	LANDER	Zonal Office Udhampur	Cluster Udhampur
0691	SARTHAL(AGRAL)	Zonal Office Doda	Cluster Kishtwar
0707	DERA BABA BANDA BAHADUR	Zonal Office Udhampur	Cluster Reasi
0704	BATHINDI	Zonal Office Jammu	Cluster-1 Jammu
0706	DOMANA	Zonal Office Jammu	Cluster-3 Jammu
0711	SARWAL	Zonal Office Jammu	Cluster-1 Jammu
0690	BOUNJWAH(BINOON)	Zonal Office Doda	Cluster Kishtwar
0491	MAITRA	Zonal Office Doda	Cluster Ramban
0684	KALIBARI	Zonal Office Kathua	Cluster Kathua
0712	B. C. ROAD	Zonal Office Jammu	Cluster-1 Jammu
1235	SKUAST CHATTA	Zonal Office Jammu	Cluster-2 Jammu
0716	FRIENDS COLONY PALOURA	Zonal Office Jammu	Cluster-3 Jammu
1223	NHPC KISHTWAR	Zonal Office Doda	Cluster Kishtwar
0660	KHAWAS	Zonal Office Rajouri	Cluster Rajouri
0725	DANSAL	Zonal Office Jammu	Cluster-1 Jammu
0731	LORAN	Zonal Office Rajouri	Cluster Poonch
0732	CHANDAK	Zonal Office Rajouri	Cluster Poonch
0750	Kaskoot	Zonal Office Doda	Cluster Ramban

0749	Nagri	Zonal Office Doda	Cluster Doda
0770	Faslabad	Zonal Office Rajouri	Cluster Poonch
0769	Peeri	Zonal Office Rajouri	Cluster Rajouri
0766	Seri Doda	Zonal Office Doda	Cluster Doda
0765	Palmar	Zonal Office Doda	Cluster Kishtwar
0792	Gurha Singhu	Zonal Office Jammu	Cluster-3 Jammu
0786	Baletar(Sumb)	Zonal Office Kathua	Cluster Samba
0768	Ghordi	Zonal Office Udampur	Cluster Udampur
0795	Khour Salarian	Zonal Office Kathua	Cluster Samba
0787	Muthi Goan	Zonal Office Jammu	Cluster-3 Jammu
0797	Pathwal	Zonal Office Kathua	Cluster Kathua
0789	Gurha Kalyal	Zonal Office Kathua	Cluster Kathua
0555	Kathua City	Zonal Office Kathua	Cluster Kathua
0562	Gole Market Udampur	Zonal Office Udampur	Cluster Udampur
0449	TP Doda	Zonal Office Doda	Cluster Doda
0570	TP Kishtwar	Zonal Office Doda	Cluster Kishtwar
0585	Poonch City	Zonal Office Rajouri	Cluster Poonch
0641	Niharika	Zonal Office Udampur	Cluster Reasi
0604	Arli Katra	Zonal Office Udampur	Cluster Reasi
0790	Makhanpur	Zonal Office Jammu	Cluster-2 Jammu
0788	Gurha salathia	Zonal Office Kathua	Cluster Samba
0802	Bus Stand Rajouri	Zonal Office Rajouri	Cluster Rajouri
0804	Kheora	Zonal Office Rajouri	Cluster Rajouri
0793	Parladhpur	Zonal Office Jammu	Cluster-3 Jammu
0791	Sajwal	Zonal Office Jammu	Cluster-3 Jammu

0767	Moungri	Zonal Office Udampur	Cluster Udampur
0801	SAJ Rajouri	Zonal Office Rajouri	Cluster Rajouri
0799	SMM Ramnagar	Zonal Office Udampur	Cluster Udampur
0798	Keerian	Zonal Office Kathua	Cluster Kathua
0800	Jaganoo More	Zonal Office Udampur	Cluster Udampur
0803	Marhote	Zonal Office Rajouri	Cluster Poonch
0794	Vijaypur Kothey	Zonal Office Kathua	Cluster Samba
0796	Janu	Zonal Office Kathua	Cluster Kathua
0833	Gajansoo	Zonal Office Jammu	Cluster-3 Jammu
0839	Rani Talab	Zonal Office Jammu	Cluster-2 Jammu
0844	Agharjitto	Zonal Office Udampur	Cluster Reasi
0845	DC Office Reasi	Zonal Office Udampur	Cluster Reasi
0843	Phaliana	Zonal Office Rajouri	Cluster Rajouri
0840	Khour	Zonal Office Jammu	Cluster-3 Jammu
0850	Lamberi	Zonal Office Rajouri	Cluster Rajouri
0849	Keri Teryath	Zonal Office Rajouri	Cluster Rajouri
0841	Balakote	Zonal Office Rajouri	Cluster Poonch
0826	Dudwar	Zonal Office Doda	Cluster Doda
0827	Kud	Zonal Office Udampur	Cluster Udampur
0830	Mand(w)	Zonal Office Udampur	Cluster Udampur
0831	Dalsar	Zonal Office Udampur	Cluster Udampur
0825	Bebrota	Zonal Office Doda	Cluster Ramban
0828	Chingam	Zonal Office Doda	Cluster Kishtwar
0842	Sakhimaidan	Zonal Office Rajouri	Cluster Poonch
0852	Balshama	Zonal Office Rajouri	Cluster Rajouri

0829	Khari	Zonal Office Doda	Cluster Ramban
0856	Roop Nagar	Zonal Office Jammu	Cluster-3 Jammu
0857	Sainik Colony Jammu	Zonal Office Jammu	Cluster-2 Jammu
0859	Marble Market	Zonal Office Jammu	Cluster-2 Jammu
0860	Chowki Handan	Zonal Office Rajouri	Cluster Rajouri
0861	Dhangri	Zonal Office Rajouri	Cluster Rajouri
0862	Bhata Dhuria	Zonal Office Rajouri	Cluster Poonch
0863	Kallar	Zonal Office Rajouri	Cluster Rajouri
0867	Bhargi	Zonal Office Doda	Cluster Doda
0871	Mantalai	Zonal Office Udhampur	Cluster Udhampur
0872	Ghou Manhasan	Zonal Office Jammu	Cluster-3 Jammu
0873	Sathra	Zonal Office Rajouri	Cluster Poonch
0876	Palli Morh	Zonal Office Jammu	Cluster-2 Jammu
0878	Raipur Satwari	Zonal Office Jammu	Cluster-2 Jammu
0883	Rehal Dhamalian	Zonal Office Jammu	Cluster-2 Jammu
0884	Jandrah	Zonal Office Jammu	Cluster-1 Jammu
0887	Allah, Bishnah	Zonal Office Jammu	Cluster-2 Jammu
0890	Nardani Raipur	Zonal Office Jammu	Cluster-3 Jammu
0891	Palma	Zonal Office Rajouri	Cluster Rajouri
0892	Sangla Chowk	Zonal Office Rajouri	Cluster Poonch
0896	Tandwal	Zonal Office Rajouri	Cluster Rajouri
0897	Samote	Zonal Office Rajouri	Cluster Poonch
0902	Rahya	Zonal Office Kathua	Cluster Samba
0907	Pranoo	Zonal Office Doda	Cluster Doda
0908	Chinta	Zonal Office Doda	Cluster Doda

0919	Chak Kana	Zonal Office Jammu	Cluster-3 Jammu
1226	Kootah Morh	Zonal Office Kathua	Cluster Kathua
0922	Jatwal	Zonal Office Kathua	Cluster Samba
0952	Gajoth	Zonal Office Doda	Cluster Doda
0953	Gai Dessa	Zonal Office Doda	Cluster Doda
0943	Durga Nagar	Zonal Office Jammu	Cluster-3 Jammu
0944	Chakroi	Zonal Office Jammu	Cluster-2 Jammu
0945	Chowki Chaura	Zonal Office Jammu	Cluster-3 Jammu
0934	Muradpur Rajouri	Zonal Office Rajouri	Cluster Rajouri
0935	Bus Stand Poonch	Zonal Office Rajouri	Cluster Poonch
0924	Dudu	Zonal Office Udhampur	Cluster Udhampur
0925	Kulwanta	Zonal Office Udhampur	Cluster Udhampur
0926	Johnu	Zonal Office Udhampur	Cluster Udhampur
0936	Marta Nagrota	Zonal Office Kathua	Cluster Kathua
0087	EXTENSION COUNTER RAMBAN	Zonal Office Doda	Cluster Ramban
0959	Majua Uttami.	Zonal Office Jammu	Cluster-2 Jammu
0958	Chamalwas, Ramban	Zonal Office Doda	Cluster Ramban
0559	Civil Airport Jammu	Zonal Office Jammu	Cluster-2 Jammu
0971	Shahdra Sharief	Zonal Office Rajouri	Cluster Rajouri
0972	Loharakote, Sunderbani	Zonal Office Rajouri	Cluster Rajouri
0973	Bus Stand Mendher	Zonal Office Rajouri	Cluster Poonch
0968	G.G.M.Science College (Cluster University) Jammu	Zonal Office Jammu	Cluster-3 Jammu
0970	Industrial Estate Sicop Complex Udhampur	Zonal Office Udhampur	Cluster Udhampur
0978	Mini Sectt.Kishtwar	Zonal Office Doda	Cluster Kishtwar

1095	EBU KATLI	Zonal Office Kathua	Cluster Samba
1096	EBU Nunial	Zonal Office Rajouri	Cluster Rajouri
1097	EBU Chokian	Zonal Office Rajouri	Cluster Rajouri
1098	EBU Tareru	Zonal Office Rajouri	Cluster Rajouri
1099	EBU Ari	Zonal Office Rajouri	Cluster Poonch
1137	EBU Mathwar	Zonal Office Jammu	Cluster-3 Jammu
0992	Dinga Amb, Kathua	Zonal Office Kathua	Cluster Kathua
0994	Dandal, Doda	Zonal Office Doda	Cluster Doda
0995	Gundana, Doda	Zonal Office Doda	Cluster Doda
0997	Tiyari Kishtwar	Zonal Office Doda	Cluster Kishtwar
1005	Bufliaz, Poonch	Zonal Office Rajouri	Cluster Poonch
1006	Khanetar Kanuyian, Poonch	Zonal Office Rajouri	Cluster Poonch
1138	EBU Parmandal	Zonal Office Kathua	Cluster Samba
1139	EBU Utterbehni	Zonal Office Kathua	Cluster Samba
1140	EBU Palli	Zonal Office Kathua	Cluster Kathua
1141	EBU Barian	Zonal Office Kathua	Cluster Samba
1142	EBU Malik Market	Zonal Office Doda	Cluster Kishtwar
1143	EBU Dadpeth	Zonal Office Doda	Cluster Kishtwar
1144	EBU Hatta Pochall	Zonal Office Doda	Cluster Kishtwar
1145	EBU Chirayi Muttal	Zonal Office Udhampur	Cluster Udhampur
1152	EBU Saddal Panjar	Zonal Office Udhampur	Cluster Udhampur
1010	Shiv Nagar, Dharbadan	Zonal Office Doda	Cluster Kishtwar
1012	Channi Rama	Zonal Office Jammu	Cluster-1 Jammu
1013	Sigdi, Kishtwar	Zonal Office Doda	Cluster Kishtwar
1017	Talli Morh, Jammu	Zonal Office Jammu	Cluster-2 Jammu

1018	Pouni Chak Jammu	Zonal Office Jammu	Cluster-3 Jammu
1019	Maira Mandrian, Jammu	Zonal Office Jammu	Cluster-3 Jammu
1020	Nud, Samba	Zonal Office Kathua	Cluster Samba
1153	EBU Zero Morth, Talwara	Zonal Office Udhampur	Cluster Reasi
1154	EBU Jhakhar	Zonal Office Udhampur	Cluster Udhampur
1155	EBU Kuchal	Zonal Office Doda	Cluster Kishtwar
1022	Baggan, Kathua	Zonal Office Kathua	Cluster Kathua
1023	Kohag, Kathua	Zonal Office Kathua	Cluster Kathua
1024	City Chowk, Rajouri	Zonal Office Rajouri	Cluster Rajouri
1026	SMVD,NARAYANA HOSPITAL,KAKRYAL	Zonal Office Udhampur	Cluster Reasi
1156	EBU Parnalla	Zonal Office Kathua	Cluster Kathua
1157	EBU Seri Muni	Zonal Office Kathua	Cluster Kathua
1158	EBU Sarna	Zonal Office Kathua	Cluster Samba
1029	Sawjian, Poonch	Zonal Office Rajouri	Cluster Poonch
1031	Samote, Budhal - Rajouri	Zonal Office Rajouri	Cluster Rajouri
1039	Kanthi	Zonal Office Doda	Cluster Ramban
1040	Gandhri	Zonal Office Doda	Cluster Ramban
1041	Halla	Zonal Office Doda	Cluster Ramban
1162	EBU Rajgarh	Zonal Office Doda	Cluster Ramban
1163	EBU Mohalla, Doda	Zonal Office Doda	Cluster Doda
1043	Agore	Zonal Office Jammu	Cluster-3 Jammu
1044	Arai, Poonch	Zonal Office Rajouri	Cluster Poonch
1046	Bhagha, Reasi	Zonal Office Udhampur	Cluster Reasi
1047	Salal	Zonal Office Udhampur	Cluster Reasi

1048	Budhan	Zonal Office Udampur	Cluster Reasi
1049	Ati, Rajouri	Zonal Office Rajouri	Cluster Rajouri
1164	EBU Ghambir Mughlan	Zonal Office Rajouri	Cluster Rajouri
1050	Rajal Road Nowshera, Rajouri	Zonal Office Rajouri	Cluster Rajouri
1058	Swankha Morh	Zonal Office Kathua	Cluster Samba
1057	Digital Banking Unit Jammu	Zonal Office Jammu	Cluster-2 Jammu
1079	Kaghote	Zonal Office Udampur	Cluster Udampur
1085	Dharat	Zonal Office Rajouri	Cluster Rajouri
1170	EBU Patnazi	Zonal Office Doda	Cluster Kishtwar
1171	EBU Machail	Zonal Office Doda	Cluster Kishtwar
1172	EBU Lopara	Zonal Office Doda	Cluster Kishtwar
1173	EBU Kharah bali	Zonal Office Jammu	Cluster-3 Jammu
1174	EBU Dhanu	Zonal Office Jammu	Cluster-3 Jammu
1175	EBU Garkhal Akhnoor	Zonal Office Jammu	Cluster-3 Jammu
1176	EBU Jamola Lower	Zonal Office Rajouri	Cluster Rajouri
1177	EBU Surinsar	Zonal Office Jammu	Cluster-2 Jammu
1178	EBU Shiendra	Zonal Office Rajouri	Cluster Poonch
0032	AIIMS Jammu Vijaypur	Zonal Office Kathua	Cluster Samba
1179	EBU Dharam	Zonal Office Doda	Cluster Ramban
1180	EBU Chilly Payen	Zonal Office Doda	Cluster Doda
1181	EBU Dali Udhyampur	Zonal Office Doda	Cluster Doda
1182	EBU Seri Khawaja	Zonal Office Rajouri	Cluster Poonch
1186	EBU Pattangarh	Zonal Office Udampur	Cluster Udampur
1189	Bhoond	Zonal Office Kathua	Cluster Kathua
1191	EBU Chachwa	Zonal Office Doda	Cluster Ramban

1198	Rahain	Zonal Office Kathua	Cluster Samba
1199	Raika Morh	Zonal Office Kathua	Cluster Samba
1202	Industrial Estate Ghatti	Zonal Office Kathua	Cluster Kathua
0192	Zonal Impaired Asset Recovery Branch – Jammu	Zonal Office Jammu	Under Zone Jammu
0453	KC PUBLIC SCHOOL JAMMU	Zonal Office Jammu	Cluster-3 Jammu
1201	T P AKHNOOR	Zonal Office Jammu	Cluster-3 Jammu
1232	DISTT POLICE LINES JAMMU	Zonal Office Jammu	Under Zone Jammu
0619	GCET, CHAK BHALWAL, JAMMU	Zonal Office Jammu	Cluster-3 Jammu
1216	BARJANI MEEN CHARKAN, MAHEEN	Zonal Office Kathua	Cluster Samba
1239	MAIN BAZAR SAMBA	Zonal Office Kathua	Cluster Samba
0902	Central University of Jammu	Zonal Office Kathua	Cluster Samba
1221	E/C Adh KUWARI	Zonal Office Udhampur	Cluster Reasi
0028	Sheri-Kashmir Police Academy Udhampur	Zonal Office Udhampur	Cluster Udhampur
0253	PATHANKOTE	Zonal Office Kathua	Cluster Mohali
0056	SHASTRI MARKET AMRITSAR	Zonal Office Kathua	Cluster Mohali
0098	MAJITH MANDI AMRITSAR	Zonal Office Kathua	Cluster Mohali
0109	JALLANDAR	Zonal Office Kathua	Cluster Mohali
0106	CHAURA BAZAR LUDHIANA	Zonal Office Kathua	Cluster Mohali
0120	SHIMLA	Zonal Office Kathua	Cluster Mohali
0184	CHANDIGARH	Zonal Office Kathua	Cluster Mohali
0164	KULLU	Zonal Office Kathua	Cluster Mohali
0292	AMBALLA CANTT	Zonal Office Kathua	Cluster Mohali
0286	BATALA	Zonal Office Kathua	Cluster Mohali

0327	MANDI GOBINDGARH	Zonal Office Kathua	Cluster Mohali
0336	FEROZPUR	Zonal Office Kathua	Cluster Mohali
0338	BHATINDA	Zonal Office Kathua	Cluster Mohali
0340	PHAGWARA	Zonal Office Kathua	Cluster Mohali
0353	MANSA	Zonal Office Kathua	Cluster Mohali
0354	DHARAMSHALA	Zonal Office Kathua	Cluster Mohali
0362	MOGA	Zonal Office Kathua	Cluster Mohali
0376	KHANNA	Zonal Office Kathua	Cluster Mohali
0370	MOHALI	Zonal Office Kathua	Cluster Mohali
0531	PANCHKULA	Zonal Office Kathua	Cluster Mohali
0533	INDUSTRIAL AREA LUDHIANA	Zonal Office Kathua	Cluster Mohali
0532	MANALI	Zonal Office Kathua	Cluster Mohali
0875	Yamuna Nagar	Zonal Office Kathua	Cluster Mohali
0888	Hoshiarpur	Zonal Office Kathua	Cluster Mohali
0921	Zirakpur	Zonal Office Kathua	Cluster Mohali
0949	SOLAN	Zonal Office Kathua	Cluster Mohali
0950	Patiala	Zonal Office Kathua	Cluster Mohali
0370	Chandigarh University, Gharaun	Zonal Office Kathua	Cluster Mohali
1193	Gurdaspur	Zonal Office Kathua	Cluster Mohali
1228	Kharar, Punjab	Zonal Office Kathua	Cluster Mohali

Branches in Rest Of India Region under the administrative control of Zonal Offices Mumbai, Delhi and Bangalore respectively

0050	CHANDNI CHOWK DELHI	Zonal Office Delhi	Delhi Cluster -2
0055	CANNAUGHT PLACE DELHI	Zonal Office Delhi	Under Zone Delhi
0103	SADDAR BAZAR DELHI	Zonal Office Delhi	Delhi Cluster -2
0123	KAROL BAGH DELHI	Zonal Office Delhi	Delhi Cluster -2
0126	KOLKATA MAIN	Zonal Office Delhi	Cluster Lucknow
0146	FORT MUMBAI	Zonal Office Mumbai	Under Zone Mumbai

0147	C G ROAD AHMADABAD	Zonal Office Mumbai	Cluster Mumbai
0121	ROHTAK	Zonal Office Delhi	Delhi Cluster -2
0183	INFANTRY ROAD BANGALORE	Zonal Office Mumbai	Cluster Bengaluru
0182	MOUNT ROAD CHENNAI	Zonal Office Mumbai	Cluster Bengaluru
0206	RAJINDRA PLACE DELHI	Zonal Office Delhi	Delhi Cluster -2
0317	J N ROAD HYDERABAD	Zonal Office Mumbai	Cluster Bengaluru
0255	NARAINA DELHI	Zonal Office Delhi	Delhi Cluster -2
0262	KANPUR	Zonal Office Delhi	Cluster Lucknow
0083	PANIPAT	Zonal Office Delhi	Delhi Cluster -2
0272	KARNAL	Zonal Office Delhi	Delhi Cluster -2
0274	CHAWRI BAZAR DELHI	Zonal Office Delhi	Delhi Cluster -2
0273	AGRA	Zonal Office Delhi	Cluster Lucknow
0285	ANDHERI MUMBAI	Zonal Office Mumbai	Cluster Mumbai
0287	NAVIN SHADRA DELHI	Zonal Office Delhi	Delhi Cluster -2
0293	PUNE	Zonal Office Mumbai	Cluster Mumbai
0294	SURAT	Zonal Office Mumbai	Cluster Mumbai
0295	INDORE	Zonal Office Mumbai	Cluster Mumbai
0298	NAGPUR	Zonal Office Mumbai	Cluster Mumbai
0299	JAIPUR	Zonal Office Delhi	Delhi Cluster -1
0301	MEERUT	Zonal Office Delhi	Cluster Lucknow
0035	PATHERGHATI HYDERABAD	Zonal Office Mumbai	Cluster Bengaluru
0323	LAJPAT NAGAR DELHI	Zonal Office Delhi	Under Zone Delhi
0324	PATNA	Zonal Office Delhi	Cluster Lucknow
0325	MALIK BAZAR KOLKATTA	Zonal Office Delhi	Cluster Lucknow
0326	MYSORE	Zonal Office Mumbai	Cluster Bengaluru
0328	LUCKNOW	Zonal Office Delhi	Cluster Lucknow
0329	BARODA	Zonal Office Mumbai	Cluster Mumbai
0330	BHOPAL	Zonal Office Mumbai	Cluster Mumbai
0332	ALLAHBAD	Zonal Office Delhi	Cluster Lucknow
0337	HISSAR	Zonal Office Delhi	Delhi Cluster -2
0341	BHADOHI	Zonal Office Delhi	Cluster Lucknow
0471	GURGAON MAIN	Zonal Office Delhi	Delhi Cluster -1
0344	PANAJI GOA	Zonal Office Mumbai	Cluster Mumbai
0358	AURANGABAD	Zonal Office Mumbai	Cluster Mumbai
0364	MIRA ROAD MUMBAI	Zonal Office Mumbai	Cluster Mumbai
0368	MOHD ALI ROAD MUMBAI	Zonal Office Mumbai	Cluster Mumbai
0237	VARANASI	Zonal Office Delhi	Cluster Lucknow
0369	VASANT VIHAR DELHI	Zonal Office Delhi	Delhi Cluster -1

0377	VASHI MUMBAI	Zonal Office Mumbai	Cluster Mumbai
0268	ALIGARH	Zonal Office Delhi	Cluster Lucknow
0380	GREATER NOIDA	Zonal Office Delhi	Delhi Cluster -1
0381	MURADABAD	Zonal Office Delhi	Cluster Lucknow
0384	OTC BANGALORE	Zonal Office Mumbai	Cluster Bengaluru
0387	OKHLA DELHI	Zonal Office Delhi	Delhi Cluster -1
2222	PARRYS CHENNAI	Zonal Office Mumbai	Cluster Bengaluru
0426	SARITA VIHAR DELHI	Zonal Office Delhi	Delhi Cluster -1
0393	ROHINI DELHI	Zonal Office Delhi	Delhi Cluster -2
3333	KOCHI	Zonal Office Mumbai	Cluster Bengaluru
4444	THIRUVANANTHAPURAM	Zonal Office Mumbai	Cluster Bengaluru
0445	VERSOVA MUMBAI	Zonal Office Mumbai	Cluster Mumbai
0446	BANDRA MUMBAI	Zonal Office Mumbai	Cluster Mumbai
0450	FARIDABAD	Zonal Office Delhi	Delhi Cluster -1
0459	GREATER KAILASH DELHI	Zonal Office Delhi	Delhi Cluster -1
0460	T NAGAR CHENNAI	Zonal Office Mumbai	Cluster Bengaluru
0463	MAYUR VIHAR DELHI	Zonal Office Delhi	Delhi Cluster -1
0464	VIKAS MARG DELHI	Zonal Office Delhi	Delhi Cluster -1
0465	RAIPUR	Zonal Office Mumbai	Cluster Mumbai
0466	DEHRADUN	Zonal Office Delhi	Cluster Lucknow
0479	AMINABAD LUCKNOW	Zonal Office Delhi	Cluster Lucknow
0469	COIMBATORE	Zonal Office Mumbai	Cluster Bengaluru
0468	MANGALORE	Zonal Office Mumbai	Cluster Bengaluru
0467	PITAMPURA DELHI	Zonal Office Delhi	Delhi Cluster -1
0497	SAHARANPUR	Zonal Office Delhi	Cluster Lucknow
0447	SATELLITE AHMEDABAD	Zonal Office Mumbai	Cluster Mumbai
0518	NASIK	Zonal Office Mumbai	Cluster Mumbai
0519	GHAZIABAD	Zonal Office Delhi	Delhi Cluster -2
0520	RANCHI	Zonal Office Delhi	Cluster Lucknow
0521	DWARKA DELHI	Zonal Office Delhi	Delhi Cluster -2
0522	SHALIMAR BAGH DELHI	Zonal Office Delhi	Delhi Cluster -2
0530	MAHIM MUMBAI	Zonal Office Mumbai	Cluster Mumbai
0540	INDRA NAGAR BANGALORE	Zonal Office Mumbai	Cluster Bengaluru
0409	BHOGAL DELHI	Zonal Office Delhi	Delhi Cluster -1
0582	Impaired Asset Recovery Branch – Delhi	Zonal Office Delhi	
0720	GURGOAN SECTOR 44	Zonal Office Delhi	Delhi Cluster -1
0746	Frazer Town	Zonal Office Mumbai	Cluster Bengaluru

0743	Zakir Nagar	Zonal Office Delhi	Delhi Cluster -2
0742	Janak Puri	Zonal Office Delhi	Delhi Cluster -2
0744	Malviya Nagar	Zonal Office Delhi	Delhi Cluster -1
1218	Prithviraj Road (Upgraded EC)	Zonal Office Delhi	Delhi Cluster -2
0913	Haridwar	Zonal Office Delhi	Cluster Lucknow
0911	Kammanhalli	Zonal Office Mumbai	Cluster Bengaluru
0912	RT Nagar	Zonal Office Mumbai	Cluster Bengaluru
0920	ROORKEE	Zonal Office Delhi	Cluster Lucknow
0931	Shalimar Garden Ghaziabad	Zonal Office Delhi	Delhi Cluster -2
0954	Impaired Asset Recovery Branch – Mumbai	Zonal Office Mumbai	
0955	Impaired Asset Recovery Branch – Bengaluru	Zonal Office Mumbai	
0957	SANJAY PALACE	Zonal Office Delhi	Cluster Lucknow
1009	Ajmer Rajasthan	Zonal Office Delhi	Delhi Cluster -1
1008	Kharak New Delhi	Zonal Office Delhi	Delhi Cluster -2
1011	Shirdi, Maharashtra	Zonal Office Mumbai	Cluster Mumbai
0915	Jamia Hamdard University	Zonal Office Delhi	Delhi Cluster -1
1183	Saket	Zonal Office Delhi	Delhi Cluster -1
1184	Whitefield Bengaluru	Zonal Office Mumbai	Cluster Bengaluru
1187	Jayanagar	Zonal Office Mumbai	Cluster Bengaluru
1188	Malad	Zonal Office Mumbai	Cluster Mumbai
1190	Gomti Nagar	Zonal Office Delhi	Cluster Lucknow
1192	Kurla	Zonal Office Mumbai	Cluster Mumbai
1194	Bhayander	Zonal Office Mumbai	Cluster Mumbai
1195	Koramangala	Zonal Office Mumbai	Cluster Bengaluru
1197	Wakad, Pune	Zonal Office Mumbai	Cluster Mumbai
0194	Worli Mumbai	Zonal Office Mumbai	Under Zone Mumbai

Ladakh region		
S.No	NAME OF BRANCH	ADDRESS
1	LEH	Leh Main Market
2	KARGIL (MAIN)	Kargil Main Market
3	NYOMA	Nyoma Changthang
4	PADAM ZANASKAR	PADUM, ZANGSKAR, KARGIL
5	DISKIT NOBRA	DISKIT NOBRA LEH
6	SANKOO	Main Bazaar Sankoo
7	DURBUK	Durbuk Leh
8	THIKSEY	THIKSAY LEH-LADAKH
9	SKURBACHAN	Skurbachan
10	DRASS	qatelgah, main Bazar Drass
11	TAI-SURU	Tai Suru
12	HIMYA	HIMYA (KAIRY),LEH
13	KHALTSI	KHALSI LEH LADAKH
14	SAMoor	SUMoor NOBRA LEH
15	SKALZANGLING	Airport Road Skalzanging
16	KAROO	KAROO
17	CHIKTAN	THE JAMMU AND KASHMIR BANK LTD,Block Shakar Chiktan
18	ZAMPA	ZAMPAA LEH
19	NIMMOO	NIMMOO LEH LADAKH
20	TRESPONE	TRESPONE KARGIL
21	LAL CHOWK KARGIL	LAL Chowk Kargil
22	MULBEK	Mulbek Main Market
23	BOGDANG	Diskit
24	TP BAROO	Baroo Kargil
25	BATALIK	Batalik

26	SNM Hospital Leh	Near SNM HOSPITAL LEH
27	Temisgam	Temisgam Main , Block Khaltsi
28	Turtuk	Turtuk, Tehsil Udampur
29	Shey	Shey Main , Tehsil Leh
30	Akchamal	Rakina, Akchamal, Block / Tehsil & District-Kargil, J&K PIN-194103
31	Puskyum	Farool Puskyum, Near PHC(Primary Health Centre), Puskyum, Kargil, J&K-
32	Moti Market Leh	LBA Complex, Moti Market, Near Old Bus Stand, Leh – Ladakh.
33	UPSHI LEH	Main Market, Upshi Pin: 194201
34	Panamik	Panamik, Block Panamik Nubra, Leh (J&K) PIN - 194401
35	Sanjak, Kargil	Village Sanjak, Tehsil & Block Chiktan.
36	Chuchot Shamma	Khomieni Chowk, Chuchot Shamma , Post Office :BPO Chuchot Shamma , Tehsil & District: Leh, PIN: 194101
37	Saliskote Kargil	Saliskote, Kargil, Post Office Saliskote, Tehsil Sankoo, District Kargil, Pincode 194105 Landmark: Near High School Saliskote