

2018



**KERALA STATE CO-OPERATIVE AGRICULTURAL AND RURAL DEVELOPMENT
BANK LTD**
P.B.NO.56, THIRUVANANTHAPURAM
www.keralalandbank.org
Phone – 0471- 2460595 – Ext – 207 or 317

Reference no :- G2/Diary/2018

E-TENDER FOR PRINTING OF DIARY – 2018

**OPEN E-TENDER and REVERSE AUCTION DOCUMENT FOR
PRINTING AND SUPPLY OF DIARY FOR KERALA STATE CO-
OPERATIVE AGRICULTURAL AND RURAL DEVELOPMENT
BANK LTD FOR THE YEAR 2018**

E-Tender for printing of Diaries – 2018**Contents**

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(A) SCOPE OF WORK-

Printing and supply of standard and executive diary for Kerala state Cooperative Agricultural and rural Development Bank Ltd., Trivandrum, Kerala-695001

Invitation for Bids [IFB]

- 1. Kerala State Co-operative Agricultural and Rural Development Bank have always been in the forefront of committed activities aimed at bettering the Social scenario of the village community. As the Apex body of the Primary Co-operative Agricultural and Rural Development Banks in the State, it has spear headed such programs and streamlined them, right from its inception. The KSCARD Bank has, in fact, come a long way since the formative years when it focused primarily on the redemption of prior debts of rural farmer. The accent has switched over to the production oriented financing policy, which involves long term loans for development needs. The Bank has also diversified its activities and formulated various innovative loan schemes so as to achieve the prime objective of rural development.**
- 2. In order to welcome New Year and greet our customers, stake holders and staffs of KSCARD BANK they are gifted with a diary of ensuing year. We are to entrust the task to competent companies having expertise in this field. So KSCARD Bank invites bids from eligible bidders for printing and supply of standard and executive diary for the year 2018.**
- 3. Tender methodology proposed to be adopted by the Bank will be “TWO Bid systems” i.e. Technical Bid and Commercial Bid “.The Bank will enter into**

contract with the bidder who qualifies the technical bid and whose commercial bid is found to be **Lowest Commercial Bid [L-1] after online reverse auction.**

4. Minimum Eligibility Criteria / Pre-qualification Criteria for The Bidder:

- a) The Printer should have an annual turnover of Rs.50 lakhs and above during last 3 years, which is to be supported by Audited/Published Balance Sheets. This must be the individual Company's turnover relating to printing work and not that of any group of Companies.
- b) The Printer Company should have made profits in the last 3 financial years.
- c) The Printer should have own printing press/facilities/necessary set up ANY WHERE IN INDIA.
- d) The Printer should have excellent track record/experience and should have printed Diaries of minimum the same quantity as specified in this E-TENDER for some reputed companies/Banks/Financial Institution in last 2 years.
- e) The Printer should not have been blacklisted by any Government or Private Organization.
- f) The Job will not be awarded to any Printer for just being L-1, but the capacity to complete the job within the given time frame and with desired quality will also be considered.

(B) Last date for submission, Application Fee, EMD, Security Deposit etc.

1. Last Date for submission of the Technical and Commercial Bids is 26th December, 2017

2. Time and Date of Opening of tender offers: 09.12.2017 at 11 am.

Technical Bids : **27.12.2017 at 3.00 p.m.**

Commercial Bids : **27.12.2017 at 3.30 p.m.**

Reverse Auction : **28.12.2017 at 3.00 p.m.**

3. Place of opening tender offers: Online at <http://eauction.auctiontiger.net>

4. Tender document fee

The Printer is required to pay a non-refundable Application Fee of Rs.4000/- (Rupees Four thousand only) + GST (to be transferred to KSCARD Bank to its Federal Bank account No -10305500054037, IFSC code FDRL 0001030, Statue Branch -Trivandrum, Kerala)

The details should be incorporated while uploading the bid details and the same to be informed to the bank via e-mail edp@keralalandbank.org/edp.kscardb@gmail.com/kscardb.estt@gmail.com

5. EMD details

The Printer is required to make earnest money deposit (EMD) of Rs.25,000/- (Rupees Twenty Five Thousand only) (to be transferred to KSCARD Bank to its

Federal Bankaccount No-10305500054037,IFSC code FDRL 0001030, Statue Branch -Trivandrum)

The details should be incorporated while uploading the bid details and the same to be informed to the bank via e-mail edp@keralalandbank.org/edp.kscardb@gmail.com and details should be uploaded in the envelop mentioned in the e- auction portal.Offers made without EMD will be rejected. Bank will not pay any interest on the EMD.

- 6. The EMD will be refundable only on the non-acceptance of the offer by the Bank or on the satisfactory completion of work, if the work is assigned to the Printer. The EMD will be forfeited for all other reasons including the non-acceptance on the part of Printer to execute the job or non-compliance of Terms and Conditions of the E-TENDER.**

7. Security Deposit

If the contract is awarded, a refundable security deposit @ 10% of the total cost of contract is to be deposited within 4 days of awarding of contract, in the form of Demand Draft or Pay Order of any Nationalised Bank favoring Kerala State Co Operative Agricultural and Rural Development Bank – Trivandrum, payable at Trivandrum or can be transferred to KSCARD Bank to its Federal Bank account No -10305500054037,IFSC code FDRL 0001030, Statue Branch-Trivandrum, Kerala which will be retained by the Bank till the satisfactory completion of the work. No interest will be paid on this amount. The Security Deposit may be forfeited on account of unsatisfactory work done by the Printer.

(C) Description, Specifications and Scope of Work(Annexure-1)

- 1. The specifications mentioned are approximate and may vary at the time of placing the order.**
- 2. Bank reserves the right to amend, modify, add or delete, accept or reject in part or full or any conditions or specifications or quantity or the offers without assigning any reason thereof. The decision of the Bank will be Final.**

(D) Submission of Tenders

The printers shall submit their offer over online on <http://eauction.auctiontiger.net>, the e-bidding facility provided by M/S e-procurement Technologies Ltd. (ETL) Ahmedabad on behalf of Kerala State Co Operative Agricultural and Rural Development Bank. Trivandrum.

For assistants in E—Tender and Reverse auction

Contact Details of by M/S e- procurement Technologies Ltd. (ETL) Ahmedabad is as follows – Mr. SamjadKhanPathan&PoonamRathore, Phone +91-7940230816/822/820 e-mail :samjad@auctiontiger.net

(E) ENVELOPE 1: TECHNICAL BID

- 1. It is mandatory to provide the technical details in the exact format of**

specifications. The offer may not be evaluated by Bank in case of non-adherence to the format or non-submission/partial submission of technical details as per the format given in the tenderportal. Bank will not allow/permit changes in the technical specifications once it is submitted. Failure to submit this information along with the offer could result in disqualification.

- 2. Printer Information as per the format given in Annexure2.**
- 3. Summary details with the covering letter as per enclosed format (Annexure 3).**
- 4. Audited Balance Sheet/CA certificate in support of Annual Turnover of the company for the last 3 years.**
- 5. Assurance to complete the job (including delivery) within the period of 15 days after the final approval of proof from our side. Tentative Schedule to be enclosed from the date of Final Approval.**
- 6. Pictures of the Diaries printed in the past similar to our specifications.**
- 7. Certificate for the Printer not blacklisted by any Government or Private Organization.**
- 8. Proof of Address**
- 9. Proof of Identity**
- 10. Article of Association (in case of Company)**
- 11. Certificate of Commencement of Business (In case of Company)**
- 12. Technical Bid shall not mention about the rates/costs for the work.**

ENVELOPE 2: COMMERCIAL BID

- 1. The Commercial bid must not contradict with the Technical bid in any way.**
- 2. The amount of offer must be made in Indian Rupees only, including all GST transportation charges, loading /unloading charges etc.**
- 3. The offer should hold good for a period of 60 days from the date of the opening of Commercial bid.**

(F) Execution of work

- 1. Completion of the entire job (including delivery) within 15 days after approval of printing material by the Bank.**
- 2. Sub tendering/ contracting of the printing job or any part thereof will not be permissible.**
- 3. Copy of all the printing material should be presented well in advance for approval prior to final printing of the Diaries.**
- 4. The delivery will be made at the 14 locations as mentioned in Annexure 6. The number of Diaries to be delivered will be informed at the time of giving final approval for printing.**
- 5. In the event of any delay in adhering to the time schedule for Printing & Delivery by the specific date/s, the printer shall be liable for a penalty of 1% of the Tender Cost per day for the delayed period (maximum 10%) as liquidated**

damages to the Bank as well as forfeiture of the EMD and/or Security Deposit.

6. If the work is not found to be of good quality and there is a variation from the specifications given, then Bank will have the right to make suitable deductions from the payable amount, including forfeiture of the EMD and/or Security Deposit.

(G) Payment procedure

1. No advance payment will be made for executing the work order.
2. 75% of the payment of cost of Diary will be made for the accepted goods on submission of the bill in triplicate in the Head Office of the Bank along with goods received notes (issued from delivery points) in proof of acknowledgement of the stock and balance will be released within 45 days of receipt after being fully satisfied regarding the quality and quantity of the consignment.
3. Payment would be made after the delivery of the Diaries at specified locations and on production of supporting evidence of delivery and on satisfactory completion of the work and on presentation and verification of the Bill. Income Tax etc. will be deducted at source (TDS) from the bills as required under I.T. Act. Remaining 25% will be given within 45 days.
4. No interest charges or any other charges shall be payable except the rate quoted for the required number of copies.
5. No escalation in the rates will be accepted/ entertained.

(H) Other Terms & Conditions

1. Tender offers received within the prescribed closing date and time will be opened
2. The Bidder/s can participate for the opening of Commercial Bid only when they qualify in the Technical Bid.
3. Bank's logo should be debossed in the cover page of the diary and the cover should be dark color.
4. The bidder should upload a sample pictures of standard diary and executive diary to the portal and should be mailed to edp.kscardb@gmail.com and kscardb.estt@gmail.com
5. The rates quoted should be inclusive of Printing Diary pages ,additional pages, cost of paper to be used for printing diary, Block making, film making, negative etc and also all kind of taxes, duties, octori, handling charges, packing, freight loading and unloading charges and whatsoever applicable up to the places where delivery are to be made. The places of delivery are Head office Thiruvananthapuram and 13 Regional Offices at Kollam, Alappuzha, Pathanamthitta, Kottayam, Ernakulam, Idukki, Trissur, Malappuram, Palakkad, Wyanad, Kozhikode, Kannur & Kasargod district of Kerala.
6. Separate rates should be quoted for each samples of diary.

- 7. Diary should be delivered on or before 15th January 2018. The consignment will remain at the risk of the supplier up to the delivery of the same at our Head Office, Thiruvanthapuram and 13 Regional Office of KSCARD Bank Office .**
- 8. The representative of the Bank will inspect the consignment on delivery at the destination. If the quality doesn't confirm to the specification stipulated and the sample accepted by the bank for printing, Bank reserve the right to reject the full consignment.**
- 9. In case the supplier fails to supply the ordered quantity within the stipulated time or extended time, the bank reserve the right to purchase from any source at the risk and cost of defaulted supplier and recover the damages and excess expense caused thereby from the defaulted supplier.**
- 10. Payment will be made through RTGS after deducting TDS as per rules at the cost of supplier.**
- 11. The successful person/firm will have to execute an agreement in stamp paper worth Rs.200/-.**

Further details if any can be had from the Head Office of the Bank during Office hours.

(I) The process of Scrutiny of tender.

Bank will first scrutinize the technical eligibility to determine the technical bid of the bidder. Thereafter the Commercial bid will be opened of those bidders who are found technically eligible online, Bank will scrutinize whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule etc. after that reverse auction will be conducted to the qualified bidders on the scheduled date 28/12/2017 and the successful bidder will be crystalized.

To assist in the scrutiny, evaluation and comparison of offers, Bank may at its discretion, ask some or all vendors for clarification of their offer. The request for such clarifications and the response will necessarily be through e-mail and shall not amount to acceptance of the bid/tender.

- 1. Bank reserves the right, at its discretion, to waive any minor non-conformity or any minor irregularity in an offer. This shall be binding on all bidders.**
- 2. No Commitment to Accept Lowest or Any Tender: Bank shall be under no obligation to accept the lowest or any of the offer received in response to this tender notice and shall be entitled to reject any or all offers including incomplete offers, without assigning any reason whatsoever. Bank reserves the right to make any changes in the terms and conditions of the tender. Bank will not be obliged to meet and have discussions with any Bidder, and or to consider any representations.**
- 3. Reverse Auction: It is essential for the printers to quote the lowest price at the time of making the offer in their own interest. Bank will entertain any price**

negotiations by way of reverse auction.

4. Right to alter quantities: Bank reserves the right to alter/modify the proposed job plan/ items specified in the tender. Bank also reserves the right to delete one or more items from the list of items specified in tender.

5. Order Cancellation

a) Bank reserves its right to cancel the order or charge penalty @1% of the tender cost per day (maximum 10%) in the event of non-delivery of material (Diaries) within the specified time limit. Further, Bank shall not be liable to pay any amount and the supplier shall not be entitled to recover from the Bank any amount by way of damages, loss or otherwise for such cancellation of the order but at the same time the Bank shall be entitled to recover the loss which the Bank may incur on account of non - delivery or late delivery or on account of placing orders with other suppliers and recover from the printer/supplier the difference between the price at which it has been agreed to supply and the price at which the Bank is forced to place fresh orders.

b) The work order can be cancelled for any serious discrepancy in the Diaries printed. Bank's decision on seriousness of the discrepancy will be final

In addition to the cancellation of release order, Bank reserves the right to appropriate the damages from the earnest money deposit (EMD)/Security Deposit given by the printer.

6. Printers are advised to study the e-Tender carefully. Submission of bid shall be deemed to have been done after careful study and examination of the e-Tender document with full understanding of its implications.

7. The clarifications/interpretations given by the Bank shall be final.

8. Any dispute arising will be subject to the Jurisdiction of the Courts at Kochi, Kerala.

9. Resolution of Disputes:

Bank and the printer shall make every effort to resolve, amicably, by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the contract. If after thirty days from the commencement of such informal negotiations, Bank and the Printer are unable to resolve amicably, either party may require that the dispute be referred for resolution by formal arbitration.

10. The bank reserves the right to amend, modify, add or delete, accept or reject in part or full or any terms and conditions of e-tender without assigning any reason thereof. The decision of the bank will be final

Description, Scope and Specifications of Work**General:**

1. Paper should be procured by the printer.
2. Responsibility of the accuracy for printing the Diaries as per the design given by the Bank will be that of printer only.
3. The job would cover all the works relating to printing and delivery of Diaries.
4. Job specifications:

Description	Quantity (Nos.)
<p><u>Standard Diary</u></p> <p>Size :22 cm (length) x 14.5 cm (width) Paper : 60 gsm High bright superior quality paper Calendar pages : 314 pages, one day in a page, Sunday and Saturday clubbed Bank information pages : 26 pages Note Pages : 12 pages at the end of the Diary Printing : Single (Blue) colour printing Cover : Imported PCP material with printing in Gold letters <u>Logo of the bank should be debossed in the middle of the cover page in appropriate size</u> Binding : Perfect binding</p>	25000
<p><u>Executive Diary</u></p> <p>Hard Bound foam cover with imported PCP material printing in Gold Letters with stitching and corner clip size 25 ½ CM (length) x 18 ½ CM (width) Paper : 60 gsm High bright superior quality paper Calendar pages : 314 pages, one day in a page, Sunday and Saturday clubbed Bank information pages : 26 pages Note Pages : 12 pages at the end of the Diary Printing : Single (Blue or dark) colour printing</p>	5000

[Signature of the Authorized person]

Full name of the Proprietor/Partner/Director Seal of the firm & date

Annexure 2

Printer Information

Details filled in this form must be accompanied by sufficient documentary evidence, in order to verify the correctness of the information.

Sl.No.	Item	Details
1	Name of the Company	
2	Postal address with e-mail	
3	Office address	
4	Telephone/Mobile and Fax numbers	
5	Details of contact person: Name, designation, Email ID, Telephone Nos	
6	Constitution Individual/Partnership/Company	
7	Name and designation of the person authorized to make commitments to the Bank	
8	Year of commencement of Business	
9	Turnover of the company (Audited) (not of group) F.Y. 2013-14	
	F.Y. 2014-15	
	F.Y. 2015-16	
10	Profit of the company (Audited) (not of group) F.Y. 2013-14	
	F.Y. 2014-15	
	F.Y. 2015-16	
11	GST Number	
12	Income Tax Number (PAN)	
13	Infrastructure: Location , Description of machinery, facilities for production, inspection, testing and quality assurance (Details be enclosed) I) Qualified Personnel II) Other Staff	
14	Names and addresses of the principal bankers with whom major credit facilities (fund / non- fund) are being enjoyed (Also mention names of the banks in consortium, names of the contact officials of the bank, phone & fax numbers etc.)	
15	Name of Companies /Banks for which similar jobwork has been done in previous year along with specimen copy of Diaries	

[Signature of the Authorized person]
Full name of the Proprietor/Partner/Director Seal of the firm & date

Check List for Technical Bid

Enclosures	Remarks
Audited Balance Sheet/CA certificate in support of Annual Turnover of the company for the last 3 years.	
Certificate from the respective clients for the similar jobs executed in last two years with respective values of the contract and completion details,	
Assurance to complete the job within the period of 20 days	
Details of the Printing Unit	
Specimen copies of similar jobs (Diaries) done	
Details of Tender document Fee of Rs.4000/- (Rupees.Four thousand only) with GST	
Earnest Money Deposit (EMD) of Rs.2,5000/- (Rs. Twenty five thousand only)	
Latest clearance certificate of Sales Tax, Income Tax and Work contract	
Proof of Address	
Proof of Identity	
Article of Association (in case of company)	
Certificate of Commencement of Business (In case of company).	

[Signature of the Authorized person]

Full name of the Proprietor/Partner/Director Seal of the firm & date

Covering Letter for Technical Bid (To be submitted on Printer's letter head)

**Managing Director
Kerala State Cooperative Agricultural and Rural Development Bank Ltd
Trivandrum.**

Dear Sir,

Reg.: TENDER FOR PRINTING OF DIARIES 2018

We hereby submit the details as specified in the Ref G2/Diary /2017 dated 28.11.2018. We unconditionally agree to abide by the Terms & Conditions specified therein.

TECHNICAL BID FOR PRINTING OF DIARIES

- 1. Annual Turnover of the company for the last 3 financial years.**

Annual Turnover of the company for the Financial year 2013-14 (Audited)	Annual Turnover of the company for the Financial year 2014-15 (Audited)	Annual Turnover of the company for the Financial year 2015-16 (Audited)
Rs. in lakh	Rs. in lakh	Rs. in lakh

Audited/Provisional Balance Sheet/CA certificate in support of Annual Turnover is enclosed.

- 2. Similar jobs executed during the last two years with respective values of the contract and completion details,**

Diaries printed in the year	Name of the Company	Description	Quantity
2014-15			
2015-16			

- 3. A certificate from the respective clients for the various jobs executed is enclosed.**
- 4. Specimen copies of the similar jobs (Diaries) done are enclosed.**
- 5. We hereby give our assurance to complete the job within the period of 20 days after the approval of proof from your side.**
- 6. Details of the EMD/ Tender Documents.**
- 7. We have enclosed latest clearance certificate of Sales Tax, Income Tax and Work contract Tax. (Whichever is applicable).**
- 8. We declare that our firm/Company has not been blacklisted by any Government or Private Organizations.**

We hereby declare that the statements made in this Bid are true, complete and correct to the best of my/our knowledge and belief. I/We understand that in the event of any information being false or incorrect and not satisfying the eligibility

criteria according to the requirements of the bank our bid is liable to be rejected at any stage.

We agree to deposit 10% of the contract value as Security Deposit if any work is awarded to us. We also agree that the Security deposit amount along with the Earnest Money Deposit (EMD) will be retained by the Bank till the satisfactory completion of the Job and the final settlement of the bills. We also agree that the Bank reserves the right to forfeit the Security deposit amount and the Earnest Money Deposit (EMD) if we fail to fulfil the terms of contract. This will be in addition to any other penalty imposed by the Bank.

Yours faithfully,

[Signature of the Authorized person]

**Full name of
the Proprietor/Partner/Director
Seal of the firm & date**

Annexure – 5

Commercial Bid (To be submitted on Printer's letter head)

Ref: G2/Diary/2017

date: 28/11/2017

Dear Sir,

Managing Director
Kerala State Co Operative Agricultural and Rural Development Bank Ltd.
Trivandrum
Kerala .

Reg: TENDER FOR PRINTING OF DIARIES 2018

We hereby offer to execute the subject work as specified in the Ref: G2/Diary/2017 dated 28.11.2017, and agree to abide by the Terms & Conditions specified therein. We undertake the subject work at the Rates Quoted below by us and to commence / complete the said work within the prescribed time schedule.

Description	Quantity (Nos.)
<u>Standard Diary</u> Size :22 cm (length) x 14.5 cm (width) Paper : 60 gsm High bright superior quality paper Calendar pages : 314 pages, one day in a page, Sunday and Saturday clubbed Bank information pages : 26 pages Note Pages : 12 pages at the end of the Diary Printing : Single (Blue) colour printing Cover : Imported PCP material with printing in Gold letters Logo of the bank should be debossed in the middle of the cover page Binding : Perfect binding	25000
Rateperdiary(all inclusive)	
Total Amount(all inclusive)	
<u>Executive Diary</u> Hard Bound foam cover with imported PCP material printing in Gold Letters with stitching and corner clip size 25 ½ CM (length) x 18 ½ CM (width) Paper : 60 gsm High bright superior quality paper Calendar pages : 314 pages, one day in a page, Sunday and Saturday clubbed Bank information pages : 26 pages Note Pages : 12 pages at the end of the Diary Printing : Single (Blue or dark) colour printing	5000
Rateperdiary(all inclusive)	
Total Amount(all inclusive)	

Total Cost of Ownership

	Standard Diary	Executive Diary
	A	B
Rate per diary (all inclusive) Rs.		
Total Cost Rs		
Grand Total (A+B) (TCO)(all inclusive) Rs		

The rates quoted are inclusive of all GST, etc. The specimen/design/artwork of proposed Diaries shall be provided by us on confirming the assignment. Bank shall have sole rights to accept or suggest changes or reject the artwork.

We understand that the Bank reserves the right to reject any or all the quotations received without assigning any reasons.

We further undertake/declare as follows:

- 1) We agree and accept to abide by this tender offer till 60 days from the date of opening of the commercial bid and our offer shall remain binding upon us and may be accepted by the Bank any time before the expiration of that period.
- 2) Until a formal contract is prepared and executed, this tender offer, together with the Bank's written acceptance thereof and the Bank's notification of award, shall constitute a binding contract between us.
- 3) We understand that the Bank is not bound to accept the lowest or any of the offers the Bank may receive.
- 4) We assure /undertake to complete the job within the period of 15 days from the date of approval of printing material.
- 5) We hereby declare that that the documents, statements and declarations made herein are true, complete and correct to the best of our knowledge and belief. We understand that in the event of any information being false or incorrect and not satisfying the eligibility criteria according to the requirements of the Bank our bid is liable to be rejected at any stage.
- 6) We are agreeable to the Payment schedule given in the tender terms.

Yours faithfully,

[Signature of the Authorized person]

Full name of the

Proprietor/Partner/Director

Seal of the firm & date

Annexure 6

LIST OF LOCATIONS (OFFICES) FOR DELIVERY OF DIARY

1	THE MANAGING DIRECTOR, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, LAND BANK Building, Thiruvananthapuram. Ph no.0471-2460595	8	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, Koppam Road, P.B.No.62, Palakkad 678001 Ph no.0491-2544656
2	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, "KSCARDB Bank Building" Near JawaharBalabhavan, Sastri Nagar, P.B.No.102, P.B.No,102, KOLLAM-691001 Ph no.0474-2748014	9	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, Uphill, P.B.No,18, MALAPPURAM 676505 Ph no.0483-2734938
3	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, Nagampadam.S.H.Mount P.O., kottayam Ph no.0481-2564357	10	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, P.B.No,210, 17/23. KAMAL BANK ROAD, KOZHIKODE – 673001. Ph no.0495-2722075
4	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, P.B.No.4206, House No.XIV/582, South T.d. High School, Place Road, Iron Bridge P.B., ALAPPUZHA Ph no.0477-2251887	11	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, P.B.No.17, Kalpetta – 673121, Wayanad. Ph no.0493-6202537
5	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, Kannanethu Estate, P.B.No.77 PATHANAMTHITTA -1, Pin - 689645. Ph no.0468-2223398	12	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, P.B.No.435, Civil Station P.O., KANNUR Pin - 670002. Ph no.0497-2700837
6	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, P.B.No. – 5, Idukky Colony P.O., 685602. Ph no.0486-2235331	13	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, P.B.No. – 32, KANHANGAD – 671365, KASARAGOD Dist. Ph no.0467-2204697
7	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, P.B.No.2031, House No.XXXIV/12834-A Gandhi Nagar North Ware Housing Centre – Kochi – 682020. Ph no.0484-2206083	14	THE REGIONAL MANAGER, Kerala State Co-op. Agrl. & Rural Development Bank Limited, Regional Office, KARTHILA Marar Lane, THRISSUR – 680001. Ph no.0487-2424733

Charges for unloading to be borne by Vendor only. Diary should reach to our offices within 15 days.

Sd/-
Managing Director