



# उत्तराखण्ड ग्रामीण बैंक

(प्रायोजक: भारतीय स्टेट बैंक)

**Uttarakhand Gramin Bank**

(Sponsored by State Bank of India)

प्रधान कार्यालय: 18 न्यू रोड, देहरादून, 248001

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## NOTICE

### EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS

Uttarakhand Gramin Bank having its Head Office at 18, New Road Dehradun and 286 branches and 4 Regional Offices located in all 13 districts of Uttarakhand State, invites applications from the interested Corporate BCs to be empaneled for engagement of BC in SSA/ non SSA. Interested entities may submit their applications in the given format up-to 28.07.2020 by 05:00 p.m. on the following address.

#### **General Manager**

**Uttarakhand Gramin Bank**

**Head Office 18 New Road**

**Dehradun, Uttarakhand-248001**

Any proposal received thereafter will not be entertained. The offer should be submitted in sealed covers duly super-scribed as "Proposal for Empanelment of Corporate BC". Details are as under;

#### **1. Eligible Entities :**

#### **Corporate Business Correspondent**

- NGOs/ MFIs set up under Societies/ Trust Acts and Section 25 Companies;
- Cooperative Societies registered under Mutually Aided Cooperative Societies Acts/Cooperative Societies Acts of States/Multi State Cooperative Societies Act;
- Companies registered under the Indian Companies Act, 1956 with large and widespread retail outlets, other than Non Banking Financial Companies (NBFCs).
- Non-deposit taking NBFCs (NBFCs-ND) subject to the following conditions:
  - It should be ensured that there is no commingling of bank funds and those of the NBFCND appointed as BC.
  - There should be a specific contractual arrangement between the bank and the NBFC-ND to ensure that all possible conflicts of interest are avoided.
  - Banks should ensure that the NBFC-ND does not adopt any restrictive practice such as offering savings or remittance functions only to its own customers and forced bundling of services offered by the NBFC-ND and the bank does not take place.
- Bank can appoint SHG federations or Self Help Promoting Institutions (SHPIs) as Corporate BCs. The SHG federation/SHPI will appoint and manage the selected members as Bank Sakhis (Bank Mitr) as per NABARD guidelines.





## **2. Eligibility criteria:**

Entity should be in operation for at least 3 years prior to date of application.
The applicant should not have been blacklisted by any Govt./Govt. Agency/ Bank(s)/ Financial Institutions in India in the past. Applicant has to submit an undertaking to this effect on their Company's Letter Head.
The Applicant should have proper support organization structure for each cluster of 10-15 SSAs/non SSAs/ Urban centers to carry out the BC activity successfully.
Applicant shall have experience of successful implementation of Bank Mitra based financial inclusion project for at least one public sector bank/RRB in India.
The memorandum/ bye-law/ constitution of all the above eligible entities including section 25 companies (Non-Profit Organizations) should permit to undertake the activity.
Positive Net worth in each of the last 3 financial years along with minimum net worth as per latest Audited Balance Sheet should be Rs 50 lakhs. In case of a wholly owned subsidiary, the net worth of Parent/ holding Company will be taken into consideration. Same clause shall be applicable for NBFC as well.
Annual turnover should not be less than Rs 20 lakhs in any two of the three previous financial years as per audited financial statement.
Entity must score at least 15 points for empanelment as corporate BC.
Entity who empaneled earlier by the Bank as corporate BC will not be eligible for empanelment.

## **3. Scope of Work:**

Primary responsibility of Corporate BCs is to deploy and manage BC Agents in field as per requirement of Bank along with Cash management at BC Point. BC Agents are further required to deliver financial services in their service area as prescribed by RBI viz. Opening of BSBD Accounts, Receipts from and payment to the customers of our bank and other banks. Remittance, Recovery in loan accounts, Recovery in NPA accounts, Formation of SHG/ JLG & Credit Linkage, enrolling for micro Insurance/ micro Pension products, Financial Literacy, Value added services like Aadhaar Seeding in Saving account of Bank's Customer, activation to PMJDY Customers etc. Bank also, at its discretion, may add any other services, which may be considered by Bank/RBI/ any regulatory body. BC agents must have passed Business Correspondents / Facilitators certification examination conducted by IIBF and also requisite certification of recovery as the case may be.

## **4. Infrastructure:**

Corporate BC has to ensure availability of co-branded brick and mortar infrastructure, bank specific terminals /Micro ATM, furniture and fixtures, cash box, with bank specific branding along with proper power supply at all the locations without any cost to the Bank.

## **5. Payment Structure:**

The commission sharing between Corporate BC and their BC Agents shall be in ratio of 20:80 with applicable taxes based on the invoice raised by the corporate BC. For any additional value added services, commission structure as decided by the Bank will be applicable. Fixed incentive amount based on the performance of BCAs deployed in SSA Clusters may be given to corporate BC.





## 6.Evaluation Process :

Empanelment of corporate BC will be processed by the committee formed at Head office level. Bank will evaluate all the received applications based on the below appended point table, bank may ask for a presentation of the working model (if required so) before selection. Weighted will be given to applicant on experience, track record, area of operation in case of more than one applicant score same marks, Bank at it's own discretion may accept or reject any application without assigning any reason thereof.

In first phase 2 corporate BC will be empaneled for Regional office Pithoragarh (District Pithoragarh and Champawat) and Regional office Pauri (District –Pauri, Chamoli, Rudraprayag). Services will be extended to entire service area of the bank after successful implementation of pilot project in above mention districts.

Initially agreement for the BC services will be execute for six months which will be extend for the period decided mutually by both the parties, if services provided by the corporate BC not found satisfactory, the agreement will be terminated and other entity secured next place in the merit will be empaneled for further next six months.

Interpretation of any point other than the above mentioned points will be taken reference to the Policy Guidelines for Engagement of Business Correspondents issued and amended from time to time by Financial Inclusion & Micro Finance, Corporate center, SBI.

Sr. Number	Particulars	Points
1	Corporate BC empaneled As National/ Circle level BC by SBI (empaneled at least one year back and still working)	15
2	Services are being provided in any other RRB sponsored by State Bank of India	05
5	A- 5 years or more work experience as Corporate BC	10
	B- Less than 5 years or more than 3 years work experience as Corporate BC	05
3	A-Services are being provided to SBI in Uttarakhand or	10
	B-Services are being provided to any Bank in Uttarakhand	05
4	A- 5 years or more work experience in hilly state	05
	B- Less than 5 years or more than 2 years work experience in hilly state	02
5	Number of Business Correspondent Agents deployed in Uttarakhand : More than 100	05
	More than 30 and less than 100	02
	Total	50





### **7. Agreement including other terms & Condition:**

A copy of BC agreement will be shared with the selected entities separately for their information and reference for onward execution with the BC agents engaged by them. The empaneled entities will also have to execute a Master Service Agreement with the Bank before commencement of business.

### **8. Preliminary Scrutiny :**

Bank will scrutinize the offers to determine 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 all the necessary information supported by documentary evidences are submitted as per prescribed method. Offers not meeting the prescribed guidelines and or with incorrect information or not supported by documentary evidence, wherever called for, would summarily be rejected. However, Bank, at its sole discretion, may waive any minor non-conformity or any minor irregularity in an offer. Uttarakhand Gramin Bank reserves the right for such waivers and this shall be binding on all vendors.

Corporate BC will be solely responsible for the EPF, ESCI and labor laws, if applicable.

### **9. Security Deposit (S.D):**

The selected entity will have to deposit Rs. 10,00,000/- (Rs. Ten Lakh only) in form of TDR as security Deposit in favour of "General Manager, Uttarakhand Gramin Bank Head Office Dehradun".

### **10. Earnest Money Deposit (EMD):**

Applicant shall furnish, as part of its Proposal, Non-Interest bearing EMD of Rs. 5000 (Rs five thousand Only). The EMD is required to protect the Bank against the risk of applicant's conduct, which would warrant the EMD's forfeiture.

The EMD shall be denominated in Indian Rupees and shall be in the form of a Pay order/Demand draft issued by a Scheduled Commercial Bank in India other than Uttarakhand Gramin Bank, drawn in favour of General Manager, Uttarakhand Gramin Bank payable at Dehradun. Any proposal not secured, as above, will be rejected by the Bank, as non- responsive. The EMD of the unsuccessful applicant shall be returned within 2 weeks from the date of bid finalization.

The two successful applicant's EMD will be discharged upon the Bidder signing the Contract and furnishing the security deposit of Rs 10,00,000 /- (Ten Lakh only) for the period of agreement.

### **11. The EMD may be forfeited:**

- if a Applicant withdraws his proposal during the process of selection; or
- if a Applicant makes any statement or encloses any form which turns out to be false / incorrect at any time prior to signing of Contract; or
- in the case of a selected Applicant fails to sign the Contract or to furnish security deposit.

The Bank at its own or on request of any applicant may modify any of the term & condition at its sole





discretion. The amendment/ corrigendum, if any, will be displayed on Bank's website. The Bank shall not be liable for any communication gap. In order to provide reasonable time to take the amendment into account for preparation of their proposal, the Bank at its discretion may extend the last date for application submission.

**12.Applicable Law :**

The Contract shall be interpreted in accordance with the laws of the Union of India and shall be subject to the exclusive jurisdiction of courts at Dehradun.

Bank reserves the right to cancel the process partly or fully at its sole discretion at any stage without assigning any reason to any applicant. In case of cancellation, the EMD deposited by the applicants will be refunded forthwith.

For Uttarakhand Gramin Bank

*1-7594*

General Manager

Place- Dehradun

Date -06.07.2020





**APPLICATION FORM FOR CORPORATE BC**

1.	Full Name of the applicant/ organization/NGO/Trust/ Society/Company etc.	
2.	Constitution (attach a copy of the valid document like regd.Trust/society deed, byelaws of the trust/society, memorandum and article of association along with certificate of incorporation)	
3.	Date of establishment	
4.	Registration No (with date of registration)	
	Authorities with whom registered	
5.	Address of the organization	
	Regd. Office	
	Admin. Office	
	Corporate Office	
	Branch Office	
	Website / email address	
6.	Telephone No.	
7.	Chief Contact Person/s with Tel/Mobile No. And his/her designation	
8.	Working Experience as Corporate BC (Please enclose Supportive Documents )	No of Years
9.	Name of the Bank (s) where Services are being provided (Please enclose Supportive Documents )	
10.	National/Circle BC for SBI (Please enclose Supportive Documents )	Y/N
11.	Services are being provided in any other RRB sponsored by State Bank of India (Please enclose Supportive Documents )	Y/N
12.	Services are being provided to SBI in Uttarakhand (Please enclose Supportive Documents )	Y/N
	or	
	Services are being provided to any Bank in Uttarakhand (Please enclose Supportive Documents )	Y/N
13.	Experience of Services in any other Hilly State (Please enclose Supportive Documents )	Name of The State- Name of The Bank- Duration - 5 Yrs Less than 5Yrs and more than 2 Yrs
14.	Number of Business Corropondent Agents deployed in Uttarakhand (Absolute figure) (Please enclose Supportive Documents )	





We hereby undertake / declare that:

- i) Aforesaid information furnished by us is correct and true to the best of our knowledge and belief and in case found at any stage that the information provided by us is not correct, our engagement as Corporate BC will be cancelled.
- ii) Our organization /NGO/ Trust/ Society/ company, etc. have never been blacklisted/delisted by any Government/Other Authorities in the past record.
- iii) Our organization/NGO/Company is a non-political one and not affiliated to any religious organizations, political parties, etc.
- iv) Our organization/ NGO/ trust/ society/ company, etc., persons managing the organization/trust/society/company, or the principal office-bearers etc. are NOT defaulter with any Banks/Societies/Financial Institutions, etc. and also do not have any criminal record registered with any police stations/Govt. authorities etc. or in any court of law.
- v) We have read the details of the scheme for engagement as Corporate BC in the Uttarakhand Gramin Bank, eligibility criteria, terms & conditions, scope of the activity and payment of service charges etc.
- vi) In case our organization will selected appointment as Corporate BC, we will/shall sign the Agreement-cum-indemnity with Uttarakhand Gramin Bank and will deposit the security deposit.
- iv) We fully agree that submission of this application to the Bank shall not be construed as a right for selection and Bank reserves its right to select/ reject the case on merit.

Yours faithfully,

\_\_\_\_\_  
Signature of the Authorized personnel of the  
Organization/NGO/trust/society/Company, etc.

(Full Name of the signing-authority) : \_\_\_\_\_

With designation & Seal of the entity

Place : \_\_\_\_\_

Dated : \_\_\_\_\_





## Check List

S.No.	Name of The Document/ Annexure	Submitted/ Not Submitted	Page No
1	Duly filled application with seal and sign		
2	Document related to Point Number-2,8,9,10,11,12,13 and 14 of annexure-A		
3	Financial statements i.e. Audited Balance sheet and Profit & Loss accounts for last three financial years (2017-18, 2018-19 and 2019-20)		
4	Undertaking on Company's Letter Head regarding applicant not have been blacklisted by any Govt./Govt. Agency/ Bank(s)/ Financial Institutions in India in the past.		
5	The memorandum/ bye-law/ constitution of eligible entities		
6	Other		

Date.....

Place.....

Signature of the authorized representative of the  
applicant with name, designation

