



बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक
Baroda Rajasthan Kshetriya Gramin Bank
(बैंक ऑफ बड़ौदा द्वारा प्रायोजित) (Sponsored by Bank of Baroda)

Application Invited

For

**Empanelment of Corporate Business Correspondents
(Corporate Service Providers) Entities for Bank**

**Financial Inclusion Department,
Head Office, Plot No. 2343, 2nd Floor, Anasagar Circular Road,
Vaishali Nagar, Ajmer - 305 004**



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Baroda Rajasthan Kshetriya Gramin Bank

(बैंक ऑफ बड़ौदा द्वारा प्रायोजित)

(Sponsored by Bank of Baroda)

[A] Important Dates

#	Particulars	Timeline
1	Advertisement Issuance Date	06 th December 2022
2	Coordinator Name, Contact details (Bank)	1. Mr. Sunil Parashar, Manager (FI) 2. Contact No. – 8003490017 3. Email: fi.ho@barodarajasthanrrb.co.in 3. Postal Address: General Manager, BARODA RAJASTHAN KSHETRIYA GRAMIN BANK, Head Office, 2343, 2nd floor, Vaishali Nagar, Ajmer (Raj.) Rajasthan - 305004
3	Last Date of Submission of Response (Closing Date)	3.30 PM on 17 th December 2022 at BARODA RAJASTHAN KSHETRIYA GRAMIN BANK, Head Office, 2343, 2nd floor, Vaishali Nagar, Ajmer (Raj.) Rajasthan - 305004
4	Date of Presentation about CSP workout	Successful applicants should be informed separately
5	Application Money (Including CIBIL and Document Verification Charges)	₹ 2,000.00 (Rupees Two Thousand Only) – Non Refundable

Abbreviation

BRKGB: Baroda Rajasthan Kshetriya Gramin Bank

BC: Business Correspondents also known as VLE

CSP: Corporate Service Provides also known as CBC

SSA: Sub-Service Area

FI: Financial Inclusion

Confidentiality:

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1. INTRODUCTION

1.1 Baroda Rajasthan Kshetriya Gramin Bank, a Regional Rural Bank (hereinafter referred to as Bank), has its Head Office at Ajmer. The Bank is having 876 branches and 13 administrative offices spread in the Rajasthan. Presently, it has covered more than 4500 SSAs served through Corporate Service Providers (CSPs) or Corporate Business Correspondents (CBCs).

2. OBJECTIVES OF THE Advertisement

- a. Twin objective of ensuring greater financial inclusion and business growth by increasing the outreach of the Bank combined with the need to substantially increase our market share in the rural, semi-urban areas and among the urban poor.
- b. To provide banking services in the under banked/ unbanked Sub Service Areas (SSAs) and ensure compliance of guidelines of Ministry of Finance/ RBI / NABARD.
- c. To leverage on the strengths of intermediaries in accelerating the process of financial inclusion, for business growth and operational efficiency of the Bank through innovative solutions utilising the latest technology.
- d. To improve process efficiencies and reduce transaction costs by providing linkages between the existing network of our branches and the informal and formal agencies engaged with the poor, by adopting technology based solutions.
- e. To provide comprehensive financial services to the underprivileged encompassing savings, term deposits, credit, remittance, insurance, pension, DBTs, utilities and payment products including recovery of loan in a cost effective manner, particularly in untapped / unbanked areas.

3. ELIGIBILITY CRITERIA

3.1 The applicant must be:

- 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;
- Post Offices; and
- Companies registered under the Indian Companies Act, 1956/2013 with large and widespread retail outlets, other than Non-Banking Financial Companies (NBFCs).
- Non-deposit taking NBFCs (NBFCs-ND) as permitted in terms of RBI circular DBOD.NO.BPAD.BC.122/22.01.009/2013-14 dated 24.06.2014
- SHG federations or Self Help group Promoting Institutions (SHPIs) as Corporate BCs. The SHG federation/SHPI will appoint and manage the selected members as Bank Sakhi's (Business Correspondent) as per NABARD guidelines.

3.2 Applicant in this category shall have experience of successful implementation of Business Correspondent based financial inclusion project for at least one public sector Bank in India (Preferably from Bank of Baroda). Applicant must submit the certificate

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issued by any Public sector Bank of satisfactorily working.

3.3 *"The memorandum/byelaws/constitution of applicant's entity should permit to undertake the Corporate Business Correspondent business. Following are some of the main object of the company to be pursued that shall broadly deem to constitute the corporate Business Correspondent business:*

1. *Providing Business Correspondent to Banks for providing Banking services to rural, semi urban, urban or metro locations or any other area.*
2. *Providing banking services with technology support.*
3. *Performing BC Activities as authorized by the Bank.*
4. *The activities to be undertaken by the BCs would be within the normal course of the bank's banking business, but conducted through the BCs at places other than the bank premises/ATMs*
5. *The scope of activities may include*
 - a. *creating awareness about savings and other products and education and advice on managing money and debt counselling;*
 - b. *follow-up for recovery,*
 - c. *recovery of principal / collection of interest*
 - d. *sale of micro insurance/ social security products*
 - e. *Receipt and delivery of small value remittances.*
 - f. *Or any other services under the scope of Financial Inclusion and or Business correspondents advised by RBI/Government or bank.*

In case, the particular clause as above is not present in the memorandum/byelaws/constitution of applicant's entity, then the applicant must submit an undertaking in this regard in his offer to incorporate the same in memorandum/byelaws/constitution of applicant's entity within a reasonable period of six months from the date of last date of proposal submission and in any case before the issue of a mandate by the bank.

3.4 The applicant should not have been black listed by any of Government Authority or Public Sector Undertaking (PSUs). In case, in the past, the name of their Company was black listed by any of the Govt. Authority or PSUs, the name of the company or organization must have been removed from the black list as on date of submission of the application, otherwise the application will not be considered. Applicant must submit an undertaking of this effect.

3.5 The services of applicant should not have been discontinued by any Bank on account of non-performance/ poor performance.

Bank has adopted the CORPORATE SERVICE PROVIDER /CBC MODEL for appointing BCs.

Corporate Service Provider Model:

1. Selection Criteria:

Bank will select the Corporate Service Provider as per the following criteria:

a) Operational:

- The entity should be mandatorily incorporated with Sponsor Bank (Bank of Baroda) since 1 year.
- The entity should have minimum 3 years' experience as Corporate Service Provider (CSP) in which at least 2 Years' experience should be in Rajasthan.
- The entity should possess relevant technology and operational strength for engaging,

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handholding, training, supporting and monitoring of BC/ VLE

- Discreet market opinion about the entity shall be obtained and satisfied upon
- The entity should have significant rural / semi-urban presence

b) Financial:

- The net worth of the entity should be assessed, verified and satisfied upon. The net worth of the entity must not be below Rs. 2 crores.
- Off balance sheet exposure of the entity should also be considered while assessing the financial strength of the entity
- The entity should not be loss making for last two years
- CIBIL reports of the entity, its proprietor, partners, directors, trustees, etc., should be generated, verified and satisfied upon.
- The entity should have a satisfactory track record and should be able to generate the funds required for this service.

c) Others:

- The organization / office bearers / members should not have any criminal record.
- The office bearers, directors, etc., of the entity should not be a Director or officer/employee of the Bank or a relative having the same meaning under Section 6 of the Companies Act 1956, and in the case of entities, be owned or controlled by such person(s), wherever felt necessary suitable affidavit may be obtained
- There must not be any cases pending against the entity like income tax attachment order, notices under NCLT or any other revenue or other Government or quasi-government authorities, etc.
- The entity should not have been black listed by the Bank or the industry and should not be non-performing/causing concern etc. An undertaking to that effect may be obtained from the entity. Enquiry with other Banks/Institution may be made to ascertain suitability & conduct.
- **The entity should obtain minimum 60% scoring as per scoring matrix (non-individuals) which is annexed to the policy - Annexure - A.**

4. Selection Procedure for Corporate BC:

- a. The entity shall submit application for engagement as Corporate BC in the prescribed format along with supporting documents, evidences and other annexures.
- b. Preliminary selected CSPs (Information should be provided separately) should give their presentation on past performance (Especially for our service area) and future planning.
- c. The selection of Corporate Business Correspondents engaged by the Bank will be done by "Committee on Financial Inclusion".

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- d. Financial Inclusion Department, Head Office may also arrange for conduct of field survey of the entities to assess the availability of infrastructure equipment / man power and conduct due diligence of the entities.
- e. The selection committee shall take into consideration business expansion plan of the Bank, selection criteria for corporate BCs, their business potential and organizational strengths and other performance parameters as per BC scoring matrix (non-individuals), which is annexed to the policy - Annexure - A. The Corporate BC must score minimum 60% as per scoring matrix (non- individuals).
- f. The selection committee shall have power to waive any of the selection criteria for engagement of Corporate BC after thoroughly examining the criteria and providing proper justification for each waiver.
- g. During the selection process, it would be made clear to the selected entities that their BCs will render services to the Bank on contract basis with remuneration depending on work / performance and that there will be no employer-employee relationship between the Bank and the BC. The relevant agreements with the Business Correspondents will include clauses to this effect.
- h. When a Corporate BC is appointed, it will furnish a list of field level coordinators to be engaged by them for regions & districts with details of their bio-data containing photograph, address, area of operation and past experience, if any, related to banking & insurance any change in coordinators will be informed to Bank by CSP.
- i. The number of entities selected shall depend on business expansion plan, guidelines of DFS / RBI / NABARD, and their eligibility / potential for business. The Corporate BC may be selected to operate in entire bank or specific to certain regions or areas depending upon the requirements of the Bank or suitability of the entity.
- j. Upon selection, the agreements, on behalf of the Bank, with the Corporate Service Provider, for a period of 3 years, will be signed by Chairman or General Manager or by the alternate executive functioning in the absence of General Manager, as per the advice of BC selection committee.

5. **Appointment of joint / associate BC through Corporate Business Correspondents**

Bank cannot consider appointing joint / associate BC as a substitute to the main BC in any case

6. **Fidelity / Secrecy Undertaking**

CSP is aware that all information disclosed to the CSP by the Bank and all records, accounts, documents maintained by CSP are confidential in nature and having regard to the sensitive nature of the information and records, specifically agrees to maintain secrecy and confidentiality of all the information and records, accounts in respect of the outsourced



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services in the same manner & degree of care as CSP would ensure for its own confidential & sensitive information. CSP shall ensure that appropriate and suitable undertaking / agreements are obtained and maintained from its employees, agents and representatives as the case may be to ensure compliance with confidentiality obligations of CSP.

7. **Review / Renewal of MoU / Agreement**

Initial Agreement shall be signed for a period of three years with yearly review of the performance of the entities. The review shall be carried out by the Committee on Financial Inclusion, Head Office Ajmer. The process of review should start -6- months in advance. In case of any delay, committee may go for short review for a period of 6 months. If the CBC services are not satisfactory, Bank may at its discretion not renew the agreement.

8. **Code of Conduct:**

Apart from the agreement, an engagement letter is also to be exchanged with the Corporate SP / BC along with code of conduct containing contractual obligations/ quality of service etc. (The Code of Conduct will form part of the Agreement signed between the CSP & the Bank). The code of conduct includes among other things the following:

- a) Corporate Service Provider and their BCs will handle their responsibilities with care, diligence and sensitivity.
- b) Corporate Service Provider will ensure that their BCs (customer service provider) conduct all financial transactions online.
- c) During recovery procedures, BC will adhere to the Bank's Fair Practices Code for Lenders. The BC will refrain from any action that could damage the integrity and reputation of the Bank and observe strict customer confidentiality. The BC must provide services on behalf of the Bank in a manner befitting the status of BARODA RAJASTHAN KSHETRIYA GRAMIN BANK as the most trustworthy and customer oriented Bank in the state. The BC will not resort to intimidation or harassment of any kind, either verbal or physical, against any person in their recovery efforts.
- d) The BCs will not engage in obtaining biometric of the customer for any other purposes other than the customers intended transactions. They should not store or distribute any biometrics or other personal data of the customers.
- e) The Corporate BC (CSP) , BC must not indulge in any act prejudicial to the interest of the bank or the customers. They must not discuss or reveal the processes followed by the Bank to any outsiders, social media etc.
- f) The CSPs will be solely responsible for the acts of their BCs who conduct financial/non-financial transactions.
- g) The BCs will not charge any fee from the customer directly for services rendered by them on



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behalf of the Bank.

- h) The BCs should adhere to the Code of Conduct in letter & spirit failing which penal provisions including termination of arrangement would be attracted.
- i) A complaint book will be maintained by the BC at their outlet to enable customers to record their complaints if any.
- j) On resignation/deactivation of the BC, following steps need to be taken by them:
 - Close the settlement account maintained with the Link Branch

Return the ID card, signage board, do's & don't board, devices supplied and other banking related materials provided to the BC by CSP.

9. Distance Criterion:

Vide Circular No. RBI/ 2013-14/ 653 DBOD. No. BAPD. BC. 122/ 22.01.009/ 2013-14 dated 24th June 2014, RBI removed the stipulation regarding distance criteria between the base branch and place of business of a retail outlet with a view to providing operational flexibility to banks and in view of the technological developments in the banking sector. However, while engaging BCs, the objectives of adequate control of the BCs as well as provision of services to customers shall be kept in mind by the Bank. **No BCs should be deployed within the bank's/ATM premises.**

10. TERMS OF EXECUTION OF WORK

- Bank is having its own technology solution for Micro ATMs/Kiosk/mobile etc. for Agents through CBCs. Selected Bank Mitra will be required to function using Bank's application only. In future, Bank may upgrade the technology as per requirement for Mobile or other devices which CBCs will be required to adopt as and when implemented without any cost to Bank.
- Cash Management will be the responsibility of the applicant for the Banking operation.
- Bank at its discretion may allot the mandates to successful CSPs empanelled through this advertisement for engaging its agents at locations provided by Bank. Empanelment doesn't give a right to empanelled CSP to claim the mandates.
- CSP will fully be responsible for the act of its agents.
- CSP must ensure that their agents are fully aware about the financial inclusion and provide them required training from time to time for products and technology exists or to be introduced.
- CSP must follow all the rules & guidelines of Banks/RBI and other regulatory agencies issued from time to time and without any additional cost to Bank.
- Applicant must Display the Board at the BC location mentioning Bank's Name, Logo, its agent's name and location along with link Branch Name and contact details etc. as As per extant guidelines.
- Applicant /CBC should also Display the charges to be levied to the customers for the services offered to Customers.

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- Selected applicant/ CBC will bear the cost of network/connectivity including charges for network/internet of all Agent.
- Applicant may also be required to provide basic Banking services in Rural, Semi Urban, Urban and Metro locations other than allotted SSAs.
- Bank will not provide any hardware such as Laptop/ Desktop/Mobile Device/ MicroATM, printer, in areas other than SSAs. Selected applicant/CBC has to bear the cost of all required hardware, devices, connectivity etc in SSA/Non-SSA locations.
- Bank will not pay any rentals, establishment costs etc. towards setting up of Kiosks etc. Only the commission approved by Bank for different Banking and Financial services will be paid.
- Bank will not provide any license for Operating System or any other application other than common FI application for Laptop/Desktop /Mobile Devices. Any cost towards Operating System or any other application required for running the Laptop/Desktop/Mobile device will be by and at the cost of the selected applicant.
- Applicant will use licensed software and Operating System only and shall ensure that no unauthorized software is installed in the Laptop/Desktop/Mobile device.
- All payments are subject to applicable taxes, including TDS, GST etc.
- Corporate BC will make necessary arrangement at its own cost for creating and providing infrastructure like connectivity, office space, furniture and fixtures, power and lighting and stationary as required to function.
- Applicant must provide the required MIS on regular basis as per the requirement of Bank. Bank will require daily activity reports along with weekly, monthly and quarterly performance for review.

11. LOCATION TO BE COVERED

Applicants should appoint BC at our Branches. Bank is presently having 12 regions in the state of Rajasthan as mentioned in annexure.

12. OTHER TERMS AND CONDITIONS:

- The documentary proof in support of each of the eligibility criteria has to be provided.
- The applicant needs to comply with all the eligibility criteria mentioned above. Non-compliance to any of these criteria would result in outright rejection of the applicant's proposal.
- Any assumptions made by the applicant in response to this advertisement will be at their own risk and cost. The Bank will not be liable for any such assumptions / representations made by the applicant. The Bank's assumptions and decision will be final.
- A certified copy of all documents should be submitted along with the proposal.
- Hard copy of the credential letters from clients neatly bound and labelled.
- The credentials to be submitted by the applicant for eligibility evaluation should be as prescribed in Eligibility Criteria above.
- The Bank reserves the right to disqualify applicants who do not submit sufficient proof of credentials in order to meet the specified eligibility criteria.
- The first stage of evaluation will be validation of the eligibility criteria. Only those applicants that meet the eligibility criteria will be considered for further stages of evaluation viz. the functional / presentation stage.

13. GOVERNING LAWS AND DISPUTES:

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- All disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of these Documents or breach thereof shall be settled amicably. If however the parties are not able to solve them amicably, the same shall be settled by arbitration in accordance with the provisions of Arbitration and Conciliation Act 1996 or any statutory modifications or re-enactments thereof and the rules made there under and for the time being in force, shall apply to the arbitration proceedings. The arbitrator shall be appointed with the mutual consent of both the parties. Any appeal will be subject to the exclusive jurisdiction of the courts in AJMER.
- During the arbitration proceedings the Applicant shall continue to work under the Contract unless otherwise directed in writing by the bank or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or the umpire, as the case may be, is obtained. The venue of the arbitration shall be AJMER.

14. CONTRACT BETWEEN BANK AND SHORTLISTED APPLICANT

The shortlist applicant shall be required to execute Agreement cum SLA (Service Level Agreement) and NDA (Non-Disclosure Agreement) with the Bank within 10 Days after shortlisted by Bank.

15. Termination of Advertisement

Bank has full right to invoke the advertisement/request any time without any prior information.

16. SUBMISSION OF APPLICATION

The applicant shall duly seal the each envelope. The application should be addressed to the bank at the following address:-

The General Manager,
Baroda Rajasthan Kshetriya Gramin Bank,
Financial Inclusion Department,
Plot No. 2343, 2nd Floor, Anasagar Circular Road,
Vaishali Nagar, Ajmer - 305004

It is suggested to submit the application personally to avoid delay due to logistics or any other reason in submission of application at the specified place as mentioned above.

ANNEXURE- I: PRE-QUALIFICATION CRITERIA



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Sl. No.	Pre-Qualification	Compliance (Yes/N)	Supporting document Required
1	The applicant must be: 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; Post Offices; and Companies registered under the Indian Companies Act, 1956/2013 with large and widespread retail outlets, other than Non-Banking Financial Companies (NBFCs). Non-deposit taking NBFCs (NBFCs-ND) as permitted in terms of RBI circular SHG federations or Self Help group Promoting Institutions (SHPIs) as Corporate BCs. The SHG federation/SHPI will appoint and manage the selected members as Bank Sakhis (Business Correspondent) as per NABARD guidelines.		Copy of the “Letter of Incorporation/ registration” or any other documentary proof.
2	The entity should have minimum 3 years’ experience as Corporate Service Provider (CSP) in which atleast 2 Years’ experience should be in Rajasthan		Copy of the “Letter of Incorporation /registration” or any other documentary proof.
3	The entity should be mandatorily incorporated with Sponsor Bank since 1 year.		Copy of Satisfactory letter from sponsor bank
4	The net worth of the entity should be assessed, verified and satisfied upon. The net worth of the entity must not be below Rs. 2 crores.		Annual audited Balance sheet and P/L statements for last three financial years.
5	The entity should not be loss making for last two years		Annual audited Balance sheet and P/L statements for last three financial years.
6	The organization / office bearers / members should not have any criminal record.		Self-declaration to be submitted
7	The office bearers, directors, etc., of the entity should not be a Director or officer/employee of the Bank or a relative having the same meaning under Section 6 of the Companies Act 1956, and in the case of entities, be owned or controlled by such person(s), wherever felt necessary suitable affidavit may be obtained		Self-declaration to be submitted

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8	There must not be any cases pending against the entity like income tax attachment order, notices under NCLT or any other revenue or other Government or quasi-government authorities, etc.		Undertaking on Company's letterhead in this regard to be Submitted by the applicant.
9	The entity should not have been black listed by the Bank or the industry and should not be non-performing/causing concern etc. An undertaking to that effect may be obtained from the entity. Enquiry with other Banks/Institution may be made to ascertain suitability & conduct.		Undertaking on Company's letterhead in this regard to be Submitted by the applicant.
10	The entity should obtain minimum 60% scoring as per scoring matrix (non-individuals) which is annexed to the policy - Annexure - A.		As per Annexure – A

Signature of Authorized Signatory

Seal of company

ANNEXURE -II: ACCEPTANCE OF SCOPE OF WORK

S No.	Scope of Work	Compliance (Yes/No)
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1	Applicant will select, engage, train, educate, appoint and monitor Agent in areas allocated to the Bank under PMJDY and in Rural, Urban, Semi Urban and Metro locations for providing basic banking services through MicroATM/Kiosk Banking/Mobile devices as per the empanelment of applicant and requirement of the Bank.	
2	Primary responsibility of Corporate BCs is to deploy and manage their Agent in field as per requirement of Bank along with Cash Management at BC Point. Corporate BC has to submit security deposit and/or Bank guarantee equivalent to the cost of Micro-ATMs or any other hardware device to be provided by the Bank.	
3	Bank Mitras are required to deliver Banking and financial services in their service area as prescribed by RBI vide circular no. RBI/2010-11/217/DBOD.No.BL.BC.43/22.01.009/2010-11 dated 0 and/or as per extant guidelines.	
4	Bank Mitrs are further required to deliver financial products & financial services in SSAs as prescribed by RBI viz. Opening of BSBD Accounts, Receipts from and payment to the customers of our bank and other banks, Remittance, Disbursement of Small Value Credit, Recovery in Standard loan accounts, Recovery in NPA accounts, Formation of SHG/ JLG & Credit Linkage, Providing Insurance/ Pension, Financial Literacy etc., as per extant guidelines of Bank or likely to be introduced by Govt. Of India/ RBI or any other regulatory authorities from time to	
5	The Bank has approved uniform rates and commission payable to all CBCs. The rates of commission payable to the BC will be advised after the completion of selection process. However, commission sharing between Corporate BC and their Agents in the ratio of 20:80	
6	Empanelment will be valid maximum for the three years only after execution of the required agreements including NDA with Bank.	
7	Applicant should also deploy and manage agents in field as per requirement of the Bank.	
8	No sub-contracting is permitted. Applicant should have direct contract with their agents not through sub-contractor. Applicant can use contractors for other services but not for Bank, applicant will be the only contact point for all the services and issues Related to this document. Bank will not discuss or attend any issue of/ or through/ with subcontractor.	

Signature of Authorized Signatory

Seal of company

ANNEXURE- III ACCEPTANCE OF TERMS AND CONDITIONS
(LETTER TO THE BANK ON THE VENDOR'S LETTERHEAD)

To

Head Office: Plot No. 2343, 2nd Floor, Anasagar Circular Road, Vaishali Nagar, Ajmer - 305 004
फ़ोन /Phone : 0145-2642621, 2642580, 2641893 फ़ैक्स/Fax:0145-2642603
ई-मेल/e-mail: ho@barodarajasthanrrb.co.in



बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक

Baroda Rajasthan Kshetriya Gramin Bank

(बैंक ऑफ बड़ौदा द्वारा प्रायोजित)

(Sponsored by Bank of Baroda)

The General Manager,
Baroda Rajasthan Kshetriya Gramin Bank,
Financial Inclusion Department,
Plot No. 2343, 2nd Floor, Anasagar Circular Road,
Vaishali Nagar, Ajmer - 305004

Sirs,

Sub: Your Advertisement for Empanelment of Corporate Business Correspondents Entities for Branches. With reference to the above Advertisement, having examined and understood the instructions, terms and conditions forming part of the document, we hereby enclose our offer for Empanelment of Corporate Business Correspondents Entities for Regions/ Zones / PAN India as detailed in your above referred document.

We further confirm that the offer is in conformity with the terms and conditions as mentioned in the document and all required information as per Annexure.

We also confirm that the offer shall remain valid for 180 days from the date of the offer.

We understand that the Bank is not bound to accept the offer either in part or in full and that the Bank has right to reject the offer in full or in part without assigning any reasons whatsoever.

Dated at _____ this _____ day of _____ 20__

Yours faithfully,

Signatory

Authorised Signatory

Seal of company

ANNEXURE -IV: UNDERTAKING

(LETTER OF UNDERTAKING ON COMPANY LETTER HEAD)

To

Head Office: Plot No. 2343, 2nd Floor, Anasagar Circular Road, Vaishali Nagar, Ajmer - 305 004

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(Sponsored by Bank of Baroda)

The General Manager,
Baroda Rajasthan Kshetriya Gramin Bank,
Financial Inclusion Department,
Plot No. 2343, 2nd Floor, Anasagar Circular Road,
Vaishali Nagar, Ajmer - 305004

Sir,

Sub: Your Advertisement for Empanelment of Corporate Business Correspondents Entities for Branches

We submit our request Document herewith.

We understand that

- You are not bound to accept any proposal received by you, and you may reject all or any proposal.
- If our proposal for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the Bank to do so, a contract in the prescribed format. Until a formal contract is prepared and executed, this proposal together with your written acceptance thereof shall constitute a binding contract between us.
- You may accept or entrust the entire work to one vendor or divide the work to more than one vendor without assigning any reason or giving any explanation whatsoever.
- If our proposal is accepted, we are to be jointly and severally responsible for the due performance of the contract.
- Vendor means the applicant who is decided and declared so after evaluation by Bank's evaluation committee.

Dated at _____ this _____ day of _____ 20.

Yours faithfully,

Name:

Signature:

Seal of company:

ANNEXURE- V: APPLICANTS INFORMATION

Name of the Entity	
--------------------	--

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Constitution		
Complete Address		
Correspondence address		
Names of the Head of the entity		
Designation		
Email Id		
Contact details i.e. Mobile etc.		
Contact Person(s)		
Telephone, Fax, e-mail id of Contact person		
Name of Bank with whom working as Corporate Business Correspondent		
No of Agents engaged	2021-22	2020-21
GST No		
IGST No		
LIST OF REGIONS/ZONES APPLIED	Region Name Zone Name Pan India	

Please give brief financial particulars of your firm for the last 2 years along with the volume of business handled.

Year	Financial year 2021-22	Financial year 2020-21	Financial year 2019-20
Net Worth			
Total Turnover			
Profit			

Signature:

Name:

Date : Seal of Company

ANNEXURE- VI: LIST OF REGIONS/ZONES



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Region	District	No of Branches
Alwar	Alwar	85
Banswara	Banswara	29
Banswara	Dungarpur	27
Banswara	Pratapgarh	13
Baran	Baran	34
Baran	Jhalawar	31
Bharatpur	Bharatpur	41
Bharatpur	Dholpur	15
Bharatpur	Karauli	23
Bhilwara	Ajmer	36
Bhilwara	Bhilwara	54
Chittorgarh	Bundi	25
Chittorgarh	Chittorgarh	41
Churu	Bikaner	12
Churu	Churu	73
Jhunjhunun	Jhunjhunu	75
Kota	Bundi	9
Kota	Kota	52
Neemkathana	Jhunjhunu	21
Neemkathana	Sikar	44
Sawaimadhopur	Dausa	3
Sawaimadhopur	Sawaimadhopur	27
Sawaimadhopur	Tonk	42
Sikar	Sikar	64

ANNEXURE -VIII : LETTER OF AUTHORITY FOR PARTICIPATION

To

The General Manager,
Baroda Rajasthan Kshetriya Gramin Bank,

Head Office: Plot No. 2343, 2nd Floor, Anasagar Circular Road, Vaishali Nagar, Ajmer - 305 004

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(बैंक ऑफ बड़ौदा द्वारा प्रायोजित)

(Sponsored by Bank of Baroda)

Financial Inclusion Department,
Plot No. 2343, 2nd Floor, Anasagar Circular Road,
Vaishali Nagar, Ajmer - 305004

1. We _____ (name of the company) have submitted our proposal for participating in Bank's Advertisement dated _____ for Empanelment of Corporate Business Correspondents Entities for Branches
2. We also confirm having read and understood the terms of Document.
3. As per the terms of Document and Business rules, we nominate Mr. _____, designated as of our company to participate in the proposal.

Signature of Competent Authority with company seal

Name of Competent Authority

Company / Organization

Designation within Company / Organization

Date

Name of Authorised Representative

Designation of Authorized Representative

Signature of Authorised Representative

Verified above signature

Date

Signature of Competent Authority

ANNEXURE XVI: ADHERENCE OF CYBER SECURITY POLICY

Applicants are liable for not meeting the security standards or desired security aspects of all the ICT resources as per Bank's IT / Cyber Security Policy. The IT / Cyber Security Policy will

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be shared with successful applicant.

Applicants should ensure Data Security and protection of facilities/application managed by them.

The deputed persons should aware about Bank's IT/IS/Cyber security policy and have to maintain the utmost secrecy & confidentiality of the bank's data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised/disclosed/misused/misappropriated then bank would take suitable action as deemed fit and selected vendor would be required to compensate the bank to the fullest extent of loss incurred by the bank.

Applicant has to agree and provide undertaking not to disclose any Bank information and will maintain confidentiality of Bank information as per policy of the Bank and will sign "Non Disclosure Agreement" document provided by Bank.

The legal and regularity requirements, including data protection, intellectual property rights, copy right, all the relevant regulations for sub-contracting, including the controls that need to be implemented shall be included in the applicant agreement.

The applicant/OEM (Original Equipment Manufacturer) has to certify the supplied Software/Application/Utility is malware free, no zero day threats and no rootkits.

All information resources (online/in-person) of the vendors and its partners shall be made accessible to reserve Bank of India as and when sought.

Credentials of vendor/third party personnel accessing and managing the bank's critical assets shall be maintained and shall be accordance with Bank's policy.

The Bank shall evaluate, assess, approve, review, control and monitor the risks and materiality of vendor/outsourcing activities and applicant shall ensure to support baseline system security configuration standards. The Bank shall also conduct effective due diligence, oversight and management of third party vendors/service providers & partners.

Vendor criticality assessment shall be conducted for all partners & vendors. Appropriate management and assurance on security risks in outsources and partner arrangements shall be ensured.

Background verification requirements for the employee of the applicant shall be included and be mandated as a requirement in the applicant contract.

ANNEXURE XVIII - Technical Evaluation Criteria



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Note: - Applicant must submit the proof confirming the claim for the points mentioned above.

	Parameter	Norms for Awarding Score Eligible Marks = 25	Maximum Marks	Score as per applicant
1	Number of Bank Mitra Deployed as on 30.11.2022	One Mark for each 100 Bank Mitrs (For example 500 Bank Mitrs 5 Marks)	25	
2	Number of Banks in which Banking agents deployed as on 30.11.2022	One Mark for each Bank (For example 2 Banks 2 marks)	5	
3	Past experience/ performance and Presentation before evaluation committee	Based on the evaluation committee recommendations	20	
	Total Score	Maximum Score=50		

Minimum 25 marks required for the recommendations of the evaluation committee

(Signature with date and seal)
(In the capacity of)

Duly authorized to sign the application with seal for and on behalf of (Name and address of the Applicant)

ANNEXURE XX: FORMAT OF LETTER FROM PUBLIC SECTOR BANK

To be provided by the Bank officials where applicant is providing services as Corporate Business Correspondent

Head Office: Plot No. 2343, 2nd Floor, Anasagar Circular Road, Vaishali Nagar, Ajmer - 305 004
फ़ोन /Phone : 0145-2642621, 2642580, 2641893 फ़ैक्स/Fax:0145-2642603
ई-मेल/e-mail: ho@barodarajasthanrrb.co.in



बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक

Baroda Rajasthan Kshetriya Gramin Bank

(बैंक ऑफ बड़ौदा द्वारा प्रायोजित)

(Sponsored by Bank of Baroda)

To,
The General Manager,
Baroda Rajasthan Kshetriya Gramin Bank
Plot No. 2343, 2nd Floor,
Anasagar Circular Road,
Vaishali Nagar, Ajmer - 305004

Sub:- Services of M/s _____ as Corporate Business Correspondent

Dear Sir,

M/s _____ is engaged by our Bank for providing services as Corporate Business Correspondent since, _____. They have rendered BC services for _____ no. of SSAs and _____ no. of non SSAs areas till date and services provided are satisfactory.

Mr. /Ms. _____ is the Contact person / Project Leader /Main executor of the Project since _____ (Date) and his/her performance is satisfactory.

Thanking you

Name

Designation (To be signed by not below the rank of Assistant General Manager)
Bank's Name

Stamp

/Seal

Email id:

Date

Place

ANNEXURE A: Business Correspondent Scoring Matrix for engaging Corporate BC:

Head Office: Plot No. 2343, 2nd Floor, Anasagar Circular Road, Vaishali Nagar, Ajmer - 305 004

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NAME OF CORPORATE BUSINESS CORRESPONDANT
ADDRESS:
CONTACT DETAILS:

Sr. No.	Parameter	Criteria	Marks	Max Marks	Marks Scored
1	Minimum Experience as CBC	Above 3 years	5	5	
		Above 2 year less than 3 years	3		
		Less than 2 year/ No experience	0		
2	Function as CBC of Banks	> 3 Banks	5	5	
		1-3 Banks	3		
		Nil	0		
3	Net Worth	2 Crs and above	5	5	
		Below 2 Crs	0		
4	Profitability	Since more than last 3 years	5	5	
		Since last 3 years	4		
		Since last 2 years	2		
		In Loss/NA	0		
5	CIBIL Reports of Directors/ Partners	Satisfactory	5	5	
		Unsatisfactory	0		
6	CIBIL Reports of Company/ Firm	Satisfactory	5	5	
		Unsatisfactory	0		
7	Litigation / Criminal case against Directors/ Partners/ Organisation	No	5	5	
		Yes	0		
8	Relationship criteria (Arm's Length Rule)	No	5	5	
		Yes	0		
9	Political Affiliation	No	5	5	
		Yes	0		
10	BC Management Tool	Yes	5	5	

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		No	0		
11	Online Agent Monitoring Tool/App	Yes	5	5	
		No	0		
12	Online Helpdesk Support	Yes	5	5	
		No	0		
13	Grievance Redressal Mechanism	Yes	5	5	
		No	0		
14	Availability of Training Mechanism	Yes	5	5	
		No	0		
15	Presence in Rajasthan	3 Years and Above	5	5	
		2 Years (less than 3 years)	3		
		Less than 2 year/ No experience	0		
16	Incorporated with Bank of Baroda	2 Year and Above	5	5	
		1 Years (less than 2 years)	3		
		Less than 1 year/ No experience	0		
17	No of BCs per coordinator	< 25(one for every 25 BCs)	5	5	
		26-50	3		
		Above 50	1		
18	Presence across	All Areas(Urban, Metro, Semi urban & Rural)	5	5	
		Only Rural/ Semi Urban	4		
		Only Urban/ Metro	1		
19	Market Report/ Opinion	Satisfactory	5	5	
		Unsatisfactory/ Not Available	0		
20	Black Listing Status/ Loan Default	No	5	5	
		Yes	0		
Total				100	
To be eligible minimum score required is 60%					

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Comments :

Date:

(Signature)

Place:

Please submit self-certified necessary document proof with sheet