



Rajasthan Marudhara Gramin Bank

राजस्थान मरुधरा ग्रामीण बैंक

(स्टेट बैंक ऑफ़ इंडिया द्वारा प्रायोजित)

(Sponsored by SBI)

Request for proposal (RFP)

For

**Empanelment of Corporate Business Correspondents
For Financial Inclusion by providing banking services through
Kiosk**

Rajasthan Marudhara Gramin Bank (RMGB)

Financial Inclusion Department,

Head Office, Tulsi Tower, 9th B Road

Sardarpura, Jodhpur – 342003



Schedule of Events

S.No.	Particulars	Remarks
1	Advertisement Date	20 th December 2023
2	Contact details of issuing department (Name, Designation, Mobile No., Email and office address for sending any kind of correspondence regarding this RFP)	Name-Mr. Shailendra Singh Rajawat Designation-Chief Manager (Financial Inclusion) Financial Inclusion Department Rajasthan Marudhara Gramin Bank Contact No. – 9116176619 Email: fi@rmgb.in Address: Rajasthan Marudhara Gramin Bank, Head Office, Tulsi Tower, 3rd floor, 9 th B Road, Jodhpur (Raj.) – 342003 Website-www.rmgb.in
3	Last Date and Address of Submission of proposals/Application	12 th January 2024 at Rajasthan Marudhara Gramin Bank, Head Office, 3 rd Floor, FI Dept., Tulsi Tower, 9 th B Road, Jodhpur (Raj.) - 342003
4	Date of Presentation/Interview	Successful applicants should be informed separately
5	Application Fee	₹ 5000.00 (Rupees Five Thousand Rupees Only) – (Non Refundable)





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Index

S.No.	Heading
1	Background
2	Disclaimer
3	Definitions
4	Eligible Entities
5	Application Fee
6	Application Preparation and Submission
7	Deadline for Application Submission
8	Modification and Withdrawal of Applications
9	Contacting the Bank
10	Bank's right to accept any application and to reject any or all applications
11	Application Evaluation and Assessment Criteria and Selection of BC's (Annexure - IX)
12	Selection of BCs
13	Application Security/Cancellation of application
14	Authorized Signatory
15	Other Terms and Conditions
16	Compliance with "IS" Security Policy
17	Exemption of Tender fee
18	Security Deposit
19	Contract Between Bank and Shortlisted Applicant
20	Termination of Agreement
21	Governing Law and Disputes (applicable in case of successful Applicants only)



List of Annexures

Annexure No.	Name of Annexure
I	Information Collection Cum Application
II	Certificate from Chartered Accountant
III	Details of existing contracts/engagements as Business Correspondent
IV	Certificate from PSB/RRBs
V	Scope of Activities/Works
VI	Affidavit
VII	Eligibility Criteria
VIII	Agreed Scope of Work
IX	Evaluation and Assessment Matrix
X	Undertaking





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(स्टेट बैंक ऑफ़ इंडिया द्वारा प्रायोजित)

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1. Background

Rajasthan Marudhara Gramin Bank (Herein after referred to as 'RMGB/the Bank'), having its Head Office at Tuls Tower 9th B Road, Sardarpura, Jodhpur, Rajasthan 342003 having various other offices (RBOs/ AMSHs /Branch Offices/PSG etc.) of Rajasthan Marudhara Gramin Bank at various locations invites 'APPLICATIONS/PROPOSALS' for the purpose of engagement of Corporate Business Correspondents/Service Providers (henceforth called BC/SP) to setup Kiosks for extending banking services and remittances facilities in Metro/Urban/Semi-Urban/Rural centres including unbanked areas identified by the Bank across, service area in Rajasthan.

Overview

Rajasthan Marudhara Gramin Bank is the Regional Rural Bank in Rajasthan with a network of over 14 Regional Business Offices, 716 branches spread across Rajasthan. The Bank offers wide range of products and services to Retail Customers. The Bank also has 14 Corporate BCs and CSP outlets around 3643 spread across service area of Rajasthan. Bank provides services to its customers through alternate channels such as Internet Banking, Debit Cards, and Mobile Banking etc. To expand reach further, Bank is also forging ahead with cutting edge technologies and innovative new banking models.

Purpose

- i. This request for proposal document ('RFP document' or RFP) has been prepared solely for the purpose of engaging Business Correspondents/Service Providers (Henceforth called BCs/SPs) to setup Kiosks for extending banking services in Metro/Urban/Semi- Urban/Rural centers identified by the Bank across Rajasthan (Hereinafter shall be referred as services). The number of BCs to be empaneled by the Bank may be increased or decreased as per the Bank's business requirements and solely at its discretion.
- ii. The BC will render services on behalf of the Bank, on contract/agent basis, via its CSP outlets through use of Information and Communication Technology, through kiosk portal of the Bank. The Financial Inclusion (FI) programs have a larger objective of offering a variety of financial services ranging from Savings Bank Deposits, Fixed Deposit, Recurring Deposit, Remittances, Micro Pension, Micro Insurance coverage of customers under Social Security Schemes etc.; or any other product as approved by RBI/ DFS/ Bank.
- iii. The eligibility criteria, the evaluation process and other terms and conditions are set out in this RFP. The Bank will enter into a contract with the selected BC/SP. The Selected BC/SP will act on behalf of the Bank in respect of the specified services and will not be eligible to claim any benefit except for the fee or commission as decided by the bank. The BC shall not use the trade-mark, logo or any Intellectual property/proprietary right of the Bank without its written consent.
- iv. Applications/Proposals as per **Annexure-I** are invited from eligible entities for empanelment as BCs. The details/scope of work are mentioned in **Annexure-V and Annexure VIII** of this RFP.





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- v. Applicant shall mean any entity (i.e. juristic person) which meets the eligibility criteria given in **Annexure-VII** of this RFP and willing to provide the Services as required in this RFP. The interested Applicants who agree to all the terms and conditions contained in this RFP may submit their application with the information desired in this RFP. Consortium application is not permitted under this RFP.
- vi. Address for submission of applications, contact details including email address for sending communications are given in Schedule of Events of this RFP.
- vii. The purpose of RMGB behind this RFP is to seek applications from eligible entities for empanelment as Business Correspondents (BCs) for providing services under financial inclusion initiative of the Bank.
- viii. This RFP document shall not be transferred, reproduced or otherwise used for purpose other than for which it is specifically issued.
- ix. Interested applicants are advised to go through the entire RFP before submission of applications/proposals to avoid any chance of elimination. The criteria and the actual process of evaluation of the applications to this RFP and subsequent selection of the successful applicants will be entirely at Bank's discretion. This RFP seeks applications from eligible entities having the necessary experience, capability & expertise to provide RMGB the proposed services adhering to Bank's requirements outlined in this RFP.

2.Disclaimer

- i. The information contained in this RFP or information provided subsequently to applicant(s) whether verbally or in documentary form/email by or on behalf of RMGB, is subject to the terms and conditions set out in this RFP.
- ii. This RFP is not an offer by Rajasthan Marudhara Gramin Bank, but an invitation to receive responses from the eligible applicants. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by the duly authorized official(s) of Rajasthan Marudhara Gramin Bank with the selected applicants.
- iii. The purpose of this RFP is to provide the applicant(s) with information to assist in preparation of their applications/Proposals. This RFP does not claim to contain all the information each applicant may require. Each applicant should conduct their own investigations and analysis and should check the accuracy, reliability and completeness of the information contained in this RFP and where necessary obtain independent advices/clarifications. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.





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- iv. The Bank, its employees and advisors make no representation or warranty and shall have no liability to any person, including any applicant under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this process.
- v. The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any applicant upon the statements contained in this RFP.
- vi. The applicant is expected to examine all instructions, forms, terms and specifications in this RFP. Failure to furnish all information required under this RFP or to submit an application not substantially responsive to this RFP in all respect will be at the Applicant's risk and may result in rejection of the applications/Proposals.
- vii. The issue of this RFP does not imply that the Bank is bound to select an applicant or to award the contract to the selected applicant and the Bank reserves the right to reject all or any of the applications or applicants without assigning any reason whatsoever before issuance of work order and/or its acceptance thereof by the successful applicant as defined in Award Criteria and Award of Contract in this RFP.
- viii. Applicants shall bear all costs associated with the preparation and submission of their proposals.
- ix. RMGB is not bound to accept any or all proposals/applications and reserves the right to annul the selection process altogether at its sole discretion without assigning any reason(s), at any stage of the RFP process without incurring any liability or obligations on the Bank. RMGB also reserves the right to re-issue the RFP, if the Bank decides so.
- x. RMGB may in its sole discretion, but without being under any obligation to do so, update, amend, clarify or supplement the information in this RFP document. RMGB also reserves the right to not shortlist or appoint any or all BC's/SP's in respect of the services under this RFP without assigning any reasons, whatsoever.

3. Definitions

In this connection, the following terms shall be interpreted as indicated below:

- i. "The Bank" means the Rajasthan Marudhara Gramin Bank.
- ii. "Application/Proposal" means the offer made by the Applicant as written reply or submission in response to this RFP.





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- iii. "NBFC" means a Non-Banking Finance Company registered under the Companies Act, 1956/2013 in India and offers various financial services but do not have a banking license and regulated as per the laws of India.
- iv. "Applicant" means any eligible entity/Company which applies/submits applications/Proposals in response to this RFP and willing/offering to provide services as a Business Correspondent/Service Provider for the Bank pursuant to the terms of this RFP.
- v. "Eligibility Criteria" means the minimum criteria required to be satisfied by the Applicant in order to be eligible for engagement as a Business Correspondent/Service Provider as per guidelines of RBI and more particularly described to in this RFP.
- vi. "RBI" means the Reserve Bank of India.
- vii. "Services" means the services to be provided by the Business Correspondent/ Service Provider pursuant to the terms of the RFP and the Service Level Agreement.
- viii. "Corporate Business Correspondent/Business Correspondent/Service Provider (BC/SP)" is the successful entity (applicant) found eligible as per eligibility criteria set out in this RFP, whose application has been accepted as per the selection criteria set out in the RFP and with whom the Bank enters into an agreement/contract for providing services in the capacity of Business Correspondent for Financial inclusion using Kiosks. It means all services, scope of work and deliverables to be provided by an applicant as described in the RFP and include provision of technical assistance, training, certifications, auditing and other obligation of Service Provider covered under this RFP.
- ix. "UIDAI" means Unique Identification Authority of India.
- x. "NPCI" means National Payment Corporation of India.
- xi. "ITeFI" means IT enabled Financial Inclusion.
- xii. "BSBDA" means Basic Savings Bank Deposit Account.
- xiii. "SLA" means Service Level Agreement
- xiv. "CSP" means Customer Service Point.
- xvi. "IPR" means Intellectual Property Rights.
- xvii. "NFIQ" means NIST Finger-print Image Quality.
- xviii. "NIST" means National Institute for Standards and Technology.
- xix. "IDRBT" means Institute for Development and Research in Banking Technology.
- xx. "STQC" means Standardization Testing and Quality Certification.





- xxi. Service Provider/BC/Selected Applicant/Vendor" is the Applicant found eligible as per eligibility criteria set out in this RFP, whose application/proposal has been accepted and who has been declared as the Successful Applicant(s) as per the selection criteria set out in the RFP and to whom notification of award has been given by Bank.
- xxii. The words used as "Employees of applicant" wherever used in the RFP refers to the employees of the entity responsible for carrying out various administrative/back end tasks in the organisation. Agents of/appointed by the entity/applicant would refer to the CSPs (KOs) who act as agents of the applicant (SP) and would be responsible for providing the services at the Kiosks.
- xxiii. "AePS" means Aadhaar Enabled Payment System
- xxiv. "Kiosk" means fixed service points with a laptop, biometric scanner, camera, printer, debit card reader as per specification for micro ATM as approved by the Bank.
- xxv. "The Contract/Service Level Agreement/Agreement" means the agreement/SLA entered into between the Bank and the Successful Applicant/Service Provider, as signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein. The SP/BC shall not be entitled to seek any modifications or amendments to any of the terms and conditions of the contract/SLA or other documents/standard formats annexed to this RFP
- xxvi. "Services" means all work/services, to be provided by the Applicant as described in the RFP and include provision of technical assistance, training, certifications, auditing and other obligation of Service Provider covered under this RFP.

4. Eligible Entities-

RFP is open to all entities which meets the eligibility criteria as given in Annexure-VII of this document. The applicant has to submit the necessary documents substantiating eligibility criteria as mentioned in this RFP document. The following eligibility criteria for participation in the RFP are proposed to ensure that the applicant is a quality player with a wide support base:

- NGOs/MFIs set up under Indian Societies/Trust Acts and Section 25 of Companies Act.
- Cooperative Societies registered under mutually aided Cooperative Societies/Cooperative Societies Acts of States/Multi State Cooperative Societies Act.
- Post Offices.
- Companies registered under the Indian Companies Act 1956/2013, with large and widespread retail outlets, excluding Non-Banking Financial Companies (NBFCs-Deposit taking).
- NBFCs (Non-Deposit taking), RBI registered NBFC (Non-Deposit taking) entities with asset size of Rs. 50 crore and above.
- Payment Banks.

The memorandum/byelaws/constitution of applicant's entity should permit to undertake the Corporate Business Correspondent/Corporate service provider business.





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5. Application Fee-

Application Fee of Rs. 5,000/- (i.e. Five Thousand only) should be deposited by way of NEFT to Account No. **83073911433 (RMGB Financial Inclusion Dept.)** with RMGB, Jodhpur Main Branch (IFSC – RMGB0000306) separately along with RFP response (UTR No. to be provided). The Bank may at its discretion reject any application where the application money has not been furnished with the RFP response. Concession as per MSMED Act will be extended to eligible MSE applicants.

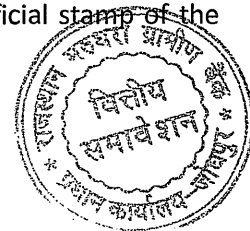
The participating Applicants shall bear all the costs incurred in connection with or relating to their Application including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstration or presentations which may be required by the Bank or any other costs incurred in connection with or relating to their Application. The Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by an applicant regardless of the conduct or outcome of the application process. The application fee will be non-refundable.

6. Application Preparation and Submission-

The applications containing relevant details with a covering Letter shall be submitted in a sealed envelope super scribing Request for proposal (RFP) For Empanelment of Corporate Business Correspondents for Financial Inclusion by providing banking services through Kiosks RFP dated **12th January 2024**. Applications with enclosures to be submitted in hard copy only.

i The below given Annexure should accompany the application:

- Index of all the documents, letters, application forms etc. submitted in response to RFP along with page numbers.
- Annexure-I (Application Form) duly signed by the authorized signatory on Applicant's letter head.
- Application Fee (UTR Details).
- Company profile and performance.
- Profile of Directors.
- Articles of Association and Memorandum of Association, Bye Laws etc.
- Audited Balance Sheet and Profit and Loss Account of the applicant as well as parent/holding Company for last three years.
- Company Secretary/Chartered Accountant /Certificate with regard to details of the Company and manpower employed/engaged by the company as per Annexure-II.
- Net worth of the company.
- A copy of board resolution along with copy of power of attorney (POA wherever applicable) showing that the signatory has been duly authorized to sign the Application document.
- Specific response with supporting documents in respect of Eligibility Criteria as mentioned in Annexure-VII.
- Evaluation and Assessment matrix - Annexure-IX duly signed by the authorized signatory.
- The Application/Proposal shall be complete in accordance with various clauses of the RFP document or any addenda/corrigenda or clarifications issued in connection thereto, duly signed by the authorized representative of the Applicant and stamped with the official stamp of the





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- Applicant. Board resolution authorizing representative to submit the Application and make commitments on behalf of the Applicant is to be attached.
- If deemed necessary, the Bank may seek clarifications on any aspect from the Applicant. However, that would not entitle the Applicant to change or cause any change in the substances of the Application already submitted.
 - The Applicant may also be asked to give presentation for the purpose of clarification of the Application.
 - The Applicant must provide specific and factual replies to the points raised in the RFP.
 - The Application shall be typed or written in indelible ink and shall be signed by the Applicant or a person or persons duly authorized to bind the Applicant to the Contract.
 - All the enclosures/annexures (Application) shall be serially numbered with rubber stamp of the participating Applicant. The person or persons signing the Application shall initial all pages of the Application. RFP is also part of the application, so kindly send the same with seal and sign.
 - Any inter-lineation, erasures or overwriting shall be valid only if these are initialed by the person signing the Application.
 - The Application document/proposal shall be spirally bound.
 - The sealed envelopes shall be addressed to the Bank and delivered at the address given in this RFP and should have name and address of the Applicant on the cover.
- ii Applicant obligation to inform – The Applicant must apply its own care and conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.
- iv Evaluation of offers - Each Applicant acknowledges and accepts that the Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection of applicant, not limited to those selection criteria set out in this RFP document. The issuance of RFP document is merely an invitation to offer and must not be construed as any agreement or contract or arrangement nor it would be construed as any investigation or review carried out by an entity. The entity unconditionally acknowledges by submitting its response to this RFP document that it has not relied on any idea, information, statement, representation, or warranty given in this RFP document.
- v Acceptance of terms - An Applicant will, by responding to the Bank's RFP document, be deemed to have accepted the terms as stated in this RFP document.
- vi RFP Closing Date - RFP Response should be received by the Bank at Rajasthan Marudhara Gramin Bank, FI Dept., Head Office, 2nd Floor, Tulsi Tower, 9th B Road, Sardarpura, Jodhpur-342003 not later than 12.01.2024 at 5 PM.
- vii Registration of RFP Response - Registration of RFP response will be effected by the bank by making an entry in a register. The registration must contain all documents, information, and details required by this RFP. The submission should be in the format outlined in this RFP. If the submission to this RFP does not include all the documents and information required or is incomplete or submission is through E-mail mode, the RFP is liable to be summarily rejected. All



submissions, including any accompanying documents, will become the property of the Bank. Bank's decision on opening and further processing of applications irrespective of minimum number of applications received in the application, will be final and binding.

- viii Notification - Bank will notify the applicants in writing either through mail or post about the outcome of the RFP evaluation process, including whether the entity's RFP response has been accepted or rejected. Bank is not obliged to provide any reasons for any such acceptance or rejection.
- ix Disqualification - Any form of canvassing/lobbying/influence/query regarding short listing, status etc. will result in a disqualification.
- x Timeframe - The following is an indicative time frame for the overall selection process. The Bank reserves the right to vary this time frame at its absolute and sole discretion and without providing any notice/intimation or reasons thereof. Changes to the timeframe will be relayed to the affected Applicants during the process.

RFP Issuance Date-20-12-2023

Last date of submission of RFP-12.01.2024 Up to 05.00 PM

- xi Result would be communicated separately to the applicant within 120 days of last date of submission of application, unless a decision to extend the process is taken by the Bank. Interested parties are expected to adhere to the timelines mentioned above. However, the Bank reserves the right to change the aforementioned timelines as per requirement and exigencies. The RFP document will be available on the Bank's web-site www.rmgb.in till last date of submission. No hard copy of RFP document will be provided.
- xii The bank reserves the right to cancel/scrap the RFP process without assigning any reason and the applicants will not have any right to oppose the scrapping of the RFP process or demand refund of application money.
- xiii The Bank reserves the right to reject applications not conforming to above.

7. Deadline for Application Submission-

Applications must be submitted not later than the specified date and time mentioned in the document. If the specified date of submission of applications being declared a holiday by the bank, the applications will be received up to the specified time in the next working day. The bank may, at its discretion, extend this deadline for submission of applications by amending the application documents, in which case all rights and obligations of the Bank and applicants, previously subject to the deadline, will thereafter be subject to the deadline extended. Any application received after the deadline for submission of applications prescribed, will be rejected and returned unopened to the Applicants.





8. Modification and Withdrawal of Applications-

Applications once submitted will be treated as final and no further correspondence will be entertained on this. No application will be modified after the deadline for submission of applications. No applicant shall be allowed to withdraw the application, if applicant happens to be successful applicant.

9. Contacting the Bank-

Any effort by an applicant to influence the Bank in evaluation of the application, application comparison or contract award decision may result in the rejection of the applicant's application. Banks decision will be final and without prejudice and will be binding on all parties. Applicants are also advised not to indulge in any unnecessary meetings or communications with Bank Officials. Any information necessary for the applicants will be communicated to them through e-mails.

10. Bank's right to accept any application and to reject any or all applications-

The Bank reserves the absolute and unconditional right to reject the response to this RFP if it is not in accordance with its requirements and no correspondence will be entertained by the Bank in the matter. Proposals received from Respondents are liable to be rejected if:

- It is not in conformity with the instructions mentioned in the RFP document.
- It is not accompanied by the requisite Application Fee.
- It is not properly or duly signed.
- It is received through email.
- It is received after expiry of the due date and time.
- It is incomplete including non- furnishing the required documents.
- It is evasive or contains incorrect information.
- There is canvassing of any kind.
- It is submitted anywhere other than the place mentioned in the RFP.
- Any other reason which the Bank in its sole discretion considers fit to reject the application

11. Application Evaluation and Assessment Criteria and Selection of BC's (Annexure - IX)

To assist in the examination, evaluation and comparison of applications the Bank may, at its discretion, ask the applicant for clarification and response shall be submitted in writing, duly signed & stamped by the authorized signatory. The clarification and response received from applicant will be subsequently part of application submitted by that applicant.





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- i Applications received will be evaluated based on parameters laid down in Annexure-IX of this document.
- ii The applicant not complying with any of the eligibility conditions as per Annexure-VII will not be considered for further evaluation and the application will be rejected outright.
- iii Applicants will qualify based on the Bank's internal assessment.
- iv The parameters for evaluation are given in Annexure-IX.

12. Selection of BCs-

An order of Merit/Merit List will be prepared and published by the Bank based on the evaluation parameters/Scoring Matrix after completion of the Evaluation Process. The number of BCs may be increased/decreased as per the Bank's business requirements solely at its discretion.

- i In case, two applicants scores tie, both the applicants will be treated at par.
- ii Bank's discretion will be final relating to number of applicants to be shortlisted/engaged.
- iii Bank will notify successful applicants in writing. The selected applicant has to return the duplicate copy of the same to the Bank within 15 working days, duly accepted, Stamped and Signed by Authorized Signatory in token of acceptance.
- iv In case if any/some of the selected companies/entities fails to enter into the contract or furnish the BG/Security deposit within the stipulated timelines or fails to comply with the requirements/terms and conditions of this RFP it shall constitute sufficient grounds for the annulment of the award. In such situations, the Bank reserves/shall have the absolute right to engage the other applicants and award the work/services to them in the order of merit/as per the order of merit.
- ix Failure of the successful Applicant to comply with the requirements/terms and conditions of this RFP shall constitute sufficient grounds for the annulment of the award.
- x Upon notification of award to the successful Applicant, the Bank will promptly notify the award of contract to the successful Applicant on the Bank's website.

13. Application Security/Cancellation of application-

RMGB reserves the right to accept or reject any or all applications or annul the entire process and reject all applications at any time, without thereby incurring any liability to the affected applicant or applicants or any obligation to inform the affected applicant or applicants of the ground for its action.





14. Authorized Signatory-

The selected Applicant shall indicate the authorized signatories who can discuss and correspond with the Bank, with regard to the obligations under the contract. The selected Applicant shall submit at the time of signing the contract, a certified copy of the resolution of their Board, authenticated by the Company Secretary/Director, authorizing an official or officials of the company or a Power of Attorney to discuss, sign agreements/contracts with the Bank. The service provider shall furnish proof of signature identification for above purposes as required by the Bank.

15. Other Terms and Conditions

- a. The Bank reserves the sole and exclusive right, at its absolute discretion, to amend, modify, delete, make revisions or effect any change in the RFP. The Bank also reserves the right to change any terms and conditions of the RFP and its subsequent addendums, if any, as it deems necessary in its sole discretion. The Bank will inform all Applicants about changes, if any at the earliest.
- b. The Bank may revise any part of the RFP, by providing a written addendum to all the short-listed Applicants at any stage till the award of the final contract. The Bank reserves the right to issue revisions to this RFP at any time before the award date.
- c. The Applicants shall adhere to the terms of this RFP and shall not deviate from the same, The Bank reserves its right not to accept such deviations to the RFP terms, in its sole and absolute discretion, and shall not be obliged to furnish any reason for exercising such right.
- d. The terms and conditions as specified in the RFP and addendums, if any, thereafter will be final and binding on the Applicants. In the event the Applicant is not willing to accept the terms and conditions of the Bank, the Applicant may, in sole discretion of the Bank, be disqualified.
- e. Any additional or different terms and conditions proposed by the Applicants would be rejected unless expressly assented to in writing by the Bank.
- f. All terms and conditions, time frame for implementation, expected service levels as per this RFP will remain unchanged unless explicitly communicated by the Bank in writing to the applicants. The applicant shall at no point be entitled to excuse themselves from any claims by the Bank whatsoever for their deviations in conforming to the terms and conditions, expected service levels, time frame for implementation etc. as mentioned in this RFP.
- g. The Bank would not assume any expenses incurred by the applicant in preparation of the response to this RFP and also would not return the application and its documents to the Applicants.





Rajasthan Marudhara Gramin Bank

राजस्थान मरुधरा ग्रामीण बैंक

(स्टेट बैंक ऑफ़ इंडिया द्वारा प्रायोजित)

(Sponsored by SBI)

- h. The Bank will not bear any costs incurred by the applicant for any discussion, presentation, demonstrations etc. on proposals or proposed contract or for any work performed in connection therewith.
- i. Clarification of Offers - To assist in the scrutiny, evaluation and comparison of offers, the Bank may, at its discretion, ask some or all Applicants for clarification of their offer. The Bank has the right to disqualify the applicant whose clarification is found not suitable to the Project.
- j. Erasures or Alterations - The offers containing erasures or alterations will not be considered. There should be no hand-written material, corrections or alterations in the offer. All details must be completely filled up. Filling up of the information using terms such as "OK", "accepted", "noted", "as given in brochure/ manual" is not acceptable. The Bank may treat the offers not adhering to these guidelines as unacceptable. The proposals should be in the template that is recommended and provided in this RFP.
- k. Applicant presentation - Applicants are requested to be prepared to make presentations, if required. The Bank will communicate a date and time to all qualified applicants any time after the last date for submission of applications.
- l. If the Bank is not satisfied with the specifications in any offer and observes major deviations, the applications of such Applicants will not be short-listed and will not be evaluated. No further discussions shall be entertained with such Applicants in respect of the subject.
- m. The applicant needs to comply with the cyber security norms along with ISO/ISMS policies implemented by the bank. No freeware to be used by the service provider.
- n. Service provider should carry out patch management activities, including Operating System (OS) hardening for the infrastructure deployed as well as changes required in hardware and software for closure of audit reports without any extra cost to bank.

16. Compliance with "IS" security policy

The Service provider shall have to comply with Bank's "IT & IS Security Policy" in key concern areas relevant to the RFP, details of which will be shared with the finally selected Applicant. Some of the key areas are as under:

- a. Responsibilities for data and application privacy and confidentiality.
- b. Responsibilities on system and software access control and administration.
- c. Custodial responsibilities for data, software, hardware and other assets of the Bank.
- d. Physical Security of the facilities.
- e. Physical and logical separation from other customers of the Service provider.
- f. Incident response and reporting procedures.
- g. Password Policy of the Bank.
- h. Data Encryption/Protection requirements of the Bank.





- i. In general confidentiality, integrity and availability must be ensured.

17. Exemption of Tender fee-

Micro & Small Enterprises (MSE) units and Start-ups* are exempted from payment of application fee provided the products and/or services they are offering, are manufactured and/or services rendered by them. Exemption as stated above is not applicable for selling products and/or services, manufactured/ rendered by other companies.

Applicants should submit supporting documents issued by competent Govt. bodies to become eligible for the above exemption.

Applicants may please note:

- i. NSIC certificate/ Udyog Aadhar Memorandum/Udyam Registration Certificate should cover the items tendered to get application fee exemptions. Certificate/ Memorandum should be valid as on due date / extended due date for proposal submission.
- ii. "Start-up" company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), (erstwhile Department of Industrial Policy and Promotion), Ministry of Commerce & Industry, Govt. of India with their application.
- iii. *Start-ups which are not under the category of MSE shall not be eligible for exemption of application fee.

18. Security Deposit

SP agrees to provide security deposit after selection as under:-

BCs (Corporate): Security deposit of Rs.10.00 lacs for every block of 200 CSP outlets to be obtained. Security deposit should be kept in the form of Fixed Deposit or Bank Guarantee for a period of 5 years.

Performance Bank Guarantee/Fixed Deposit of the amount with 5 years validity period is to be submitted by the finally selected Applicant. The Performance Bank Guarantee (PBG) has to be issued by a Scheduled Commercial Bank other than RMGB and needs to be submitted within the specified time of receipt of formal communication from the Bank about their Application finally selected. Work order will be released only after receipt of the Performance Bank Guarantee/Fixed Deposit.

If at any stage, Bank finds that the documents submitted by the SP are found to be false in any way, in other words, if all services as mentioned under Scope of Work, are not being provided by the SP or if at any stage, Bank finds that a SP has submitted any kind of false Certifications or Declarations, Bank has the right to reassign the work to the other applicants and the applicant who has submitted false documents/declarations will be debarred/expelled for executing the work further and Bank has the right to invoke/liquidate its Performance Bank Guarantee/Fixed Deposit.



19 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 15 Days after shortlisted by Bank.

20 Termination of Agreement-

If the performance of selected applicant is not satisfactory or if any of the terms & conditions of the Agreement/MoU/Code of Conduct are found to be violated by an entity or its CSPs, the withdrawal of Bank's approval in respect of that entity or its CSP would be conveyed to the Corporate BC concerned. The entity or the BC will be withdrawn with Notice period of 30 days. However, in case of fraud/forgery/adverse report, the services will be withdrawn with immediate effect.

21. Governing Law and Disputes (applicable in case of successful Applicants only)

The Laws governing the RFP/Contract shall be the Laws of India. All disputes or differences whatsoever arising between the parties out of or in connection with the contract or in discharge of any obligation arising out of the Contract (whether during the progress of work or after completion of such work and whether before or after the termination of this contract, abandonment or breach of this contract), shall be settled amicably between the parties. If however, the parties are not able to solve them amicably, then the parties have to seek appropriate remedy in the Competent Courts located at Jodhpur. The Competent Courts at Jodhpur shall have exclusive jurisdiction in this regard.



Information collection cum application form for BC (Annexure I)
(For Engagement of Corporate BC)

I: GENERAL INFORMATION

Name of the Entity	
Entity Status (Constitution)	
Current Activity	
Name of Key Promoter/Director	
Registered address	Pin Code :
Address for Correspondence	Pin Code :
Telephone Number	
E-mail id	
Website Address	
Contact Person's Name	
Phone Number	
E-mail id	
Name(s) of the Associate(s)/ Subsidiaries, if any	(i) (ii) (iii)
Vision	
Mission	



Objectives
Geographical spread (Villages, District, Blocks, Taluk / Municipalities and States in India where active)

II. SPECIFIC INFORMATION

Details of the Key Promoter(s)/Director(s):

Sr. No.	Name	Designation	Educational Qualification	Period of association	Other affiliations if any
1.					
2.					

III. Key Financial Indicators:

(Rs in Crore)

Indicator	31.03.2021	31.03.2022	31.03.2023
Turnover			
Tangible Net Worth			
Net Profit			

IV. Existing Credit facilities, if any:

S. No	Type of Facility	Type of Arrangement/ Name of the Banker to be mentioned			Sanctioned Amount	Outstanding (31.03.23)	IRAC Status (31.03.23)
		Sole	Multiple Banking	Consortium			
A	Fund Based						
1.	Cash Credit						
2.	Term Loan						
B	Non-Fund Based						



1.	Letters of Credit						
2.	Bank Guarantee						
Total							

(Rs in Crore)

V. External Rating (RBI approved rating agencies)

S r. N o	Name of the Rating agency	Current Rating			Previous Rating		
		Rating	Period considered for Rating	Period of Validity	Rating	Period considered for Rating	Period of Validity
1.							
2.							

VI. Product/Services offered:

Sr. No.	Product / Services offered
1.	
2.	

VII. Details of Clients:

Sr. No.	Name of the client	Product / Services offered	Period of association
1.			
2.			

VIII. Technical know-how/capabilities (Please tick):

	Outsourced ()	in-house capability ()
Technical Capabilities (CRM, MIS, Automation Tools etc.)	<u>Description:</u>	

IX. Periodicity of Staff Training (Please tick):



	Half Yearly ()	Annual ()	Biennial ()	Others ()
Details of training	Description:			

X. Customer grievance handling mechanism (Escalation matrix to be detailed):

XI. OTHERS

1. Do you work with any other Competitor Bank? If so, nature of work undertaken?

2. Are you partially / fully controlled by anyone who is any officer / Director of SBI/RMGB or related to any officer / Director of SBI/RMGB :

3. Any other information :

XII. SWORN STATEMENT BY THE AUTHORISED SIGNATORY

I, the undersigned, being the person responsible, certify that:

- (i) The information given in this application form is true and correct to the best of my knowledge and belief;
- (ii) The entity does not fall under anyone of the undernoted categories:



- a) Is bankrupt or is being wound up, is having its affairs administered by the courts, has entered into an arrangement with creditors, has suspended business activities, is the subject of proceedings concerning those matters, or is in any situation arising from a similar procedure provided for in national legislation or regulations;
- b) Has been convicted of an offence concerning professional conduct by a judgment which has the force of *res judicata* (i.e., against which no appeal is possible);
- c) Is guilty of grave professional misconduct proven by any means which the Award Partners and Jury can justify;
- d) Has not fulfilled obligations relating to the payment of social security contributions or the payment of taxes in accordance with the legal provision of India;
- e) Has been the subject of a judgment which has the force of *res judicata* for fraud, corruption, involvement in a criminal organization or any other illegal activity;
- f) It is further certified that the contents of our Application are factually correct. We also accept that in the event of any information / data / particulars proving to be incorrect, the Bank will have the right to disqualify us from the Application;
- g) We understand that you are not bound to accept any Application you may receive and you may reject all or any Application without assigning any reason or giving any explanation whatsoever;
- h) We undertake that we will not resort to canvassing with any official of the Bank, connected directly or indirectly with the application process to derive any undue advantage. We also understand that any violation in this regard, will result in disqualification of applicant from further application process;
- i) I am fully aware that any false declaration will lead to the exclusion of the entity from the selection process.

Name:	
Designation / Position held:	
Signature:	
Date and Place:	
Seal / Stamp:	



CHECKLIST FOR ENCLOSURES

1. Audited Financial Statements for the year ending of March (last 3 years).
2. Annual Report for the last 3 years (if printed).
3. One copy of photograph (passport size) of Promoter(s)/Director(s).
4. Copies of the certificate of registration authorized by an independent authority.
5. Rating report (if rating has been done).
6. PSBs/RRBs Experience letter



Certificate required from Chartered Accountant

**The General Manager (FI)
Rajasthan Marudhara Gramin Bank
2nd Floor, RMGB Tower
9th B Road Sardarpura
Jodhpur
Rajasthan-342003**

Dear Sir,

In respect of M/s _____, we certify as under:

1. The company is engaged in Retail/Financial sector for the last years, since_____.
2. The company has earned profit for the last three FY 2020-21, 2021-22 and 2022-23 amounting to Rs._____,_____and_____respectively.
3. Tangible Net worth of the company is Rs. crores as on 31.03.2023.
4. The annual turnover of the company is Rs. _____ crores as on 31.03.2023.
5. The Net Profit of the Company is Rs. _____ Crores as on 31.03.2023.
6. The Company has__number of employees on its rolls as on 31.03.2023.
7. The activity required for undertaking Business Correspondent business has been incorporated in the Memorandum & Articles of Association of the company.

M/s.....,

Chartered Accountant



Annexure-III

Details of existing contracts/engagements as Business Correspondent

S. No.	Govt./Institution	Contract details*	No. of CSP Points	Total

Signature of Authorized Signatory with Company Seal



Certificate from Public Sector Bank(s)/RRB(s) in case the entity is working as a Corporate Business Correspondent (On the letter head of bank to be provided by not below the AGM)

The General Manager (FI)
Rajasthan Marudhara Gramin Bank
2nd Floor, Tulsi Tower
9th B Road Sardarpura
Jodhpur
Rajasthan-342003

Reg: FINANCIAL/RETAIL SERVICES

PROVIDED

BY _____ (NAME)

Dear Sir,

1. M/shas been working with our Bank as Corporate BC (Business Correspondent) since.....(Date). They have been allottednumber of BCs (Customer Service Points), out of which number of BCs were found active (as on Oct 23).

2. The performance at CSP points are respectively-

Period	FY 2020-21	FY 2021-22	FY 2022-23 (till Oct 23)
No of Total BCs			
PMJDY			
PMJJBY			
PMSBY			
APY			

3. No of states covered by the Corporate BC (Business Correspondent) are:
(Specify Names of the all the states).

4. The services provided by M/s. _____ are found to be satisfactory in Social Security schemes and in other ways as per roles and responsibilities.

This certificate is issued at the request of M/s. _____ for empanelment as Corporate BC as per RFP floated by Rajasthan Marudhara Gramin Bank.

Name-
Designation-
Bank's Name-
Stamp/Seal with Signature
Email ID

Date-
Place-



Scope of Activities / Work

The scope of activities to be undertaken by the BCs/CSPs will include:

- Opening of deposit accounts (PMJDY/DISA)/RD Accounts/Term Deposit Accounts. KYC, AML norms and due diligence is to be ensured by the BCs/CSPs for strict compliance under the BC model.
- Receipt and payment of small value deposits and withdrawals (not exceeding Rs.40,000/-) using kiosk-based transactions, card-based Micro ATM transactions and AEPS transactions with customer's consent.
- Receipt and delivery of small value remittances to the accounts of beneficiaries viz., Inter-Bank and Intra Bank.
- Aadhaar number seeding and capturing finger prints, on voluntary basis of customers for DBT benefits and AEPS transactions.
- Acceptance of deposit in loan accounts.
- Providing balance enquiry, mini account statements and other account information.
- Distribution of Coins and Bank Notes.
- Promoting, collecting forms and Enrolling customers under Social Security Schemes viz. PMJJBY, PMSBY and APY and 3rd party products.
- Pass Book Printing.
- Utility Bill Payment (Bharat Bill Payment System).
- Mobile seeding.
- IMPS Transactions.
- Record and track customer complaints.
- Apply for Rupay debit Card and Green PIN Generation.
- Cross selling activities viz. authorised micro insurance, pension products and other third party products subject to SEBI and IRDA guidelines.
- Recovery of principal loan amount and interest thereon in respect of NPA accounts, only after complying with RBI instructions. Any CSP/KO engaged as a Recovery Agent, should have undergone relevant mandatory training and certification examination for Debt Recovery Agent conducted by IIBF.
- Any other service on behalf of the Bank duly authorised by the appropriate authority. The activities to be undertaken by the SP would be within the normal course of the Bank's banking business but conducted through and by the entities (agents/CSPs), at places other than the Bank's premises. The CSPs will be linked to an identified base branch which is called 'Link' Branch. The activities of the BCs / CSPs will be scrutinised by the bank as per laid down guidelines issued from time to time.



Affidavit On A Non Judicial Stamp Paper & Duly Notarised

(To be stamped as per the Stamp Act prevalent at the place of execution)

I, _____ sole proprietor/partner/authorized signatory of _____ M/s. _____ public / private limited company, having its registered office at..... (Full Address) do hereby solemnly affirm and declare as under:-

1. That our company is not blacklisted by any Bank/ State Government / Central Government / Financial institution, etc. and have not sublet / subcontracted any work allocated to us.
2. That our company has never been convicted or have any cases pending in the court of Law against any Bank/State Government/Central Government/Financial institution.
3. That our company has never defaulted in execution of any contract/order of Bank/State Government/ Central Government/Financial institution or has no suit for recovery ever filed by any govt. organization against us for violation of terms and conditions.
4. We hereby undertake that our name does not appear in any "Caution" list of RBI/IBA or any other regulatory body for outsourcing activity.
5. We hereby certify that on the date of submission of Application for this RFP, we are not under any debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking/ State or Central Government or their agencies/departments. We also hereby certify that we are not defaulters of any bank/financial institutions against the loans/advances granted to us by them.
6. I/we hereby declare that our Company is having unblemished past record and was not declared ineligible for corrupt & fraudulent practices either indefinitely or for a particular period of time.
7. That our company has never returned any contract/order unexecuted.
8. That no Bank/ customer of our company is dissatisfied with the Services provided by us and our services are found to be satisfactory by all the banks/customer.
9. We have the necessary powers and all statutory approvals required, permissions, licenses and certificates to be appointed as a service provider and the same are still valid and subsisting.

(Signature of the Authorised Signatory/Proprietor/ Managing Partner/Director with Seal)DEPONENT

Verified at on that the contents of Paras 1 to 10 of this affidavit are true and correct and no part of this is false and nothing material has been concealed or falsely stated therein.

(Signature of the Authorised Signatory /Proprietor/ Managing Partner/Director with Seal)

DEPONENT

(Signature & Seal of Notary)



Annexure-VII**Eligibility Criteria**

Applicants meeting the following criteria are eligible to submit their Applications along with supporting documents. If the Application is not accompanied by all the required documents supporting eligibility criteria, the same would be rejected.

Sr. No.	Eligibility Conditions	Supporting document Required	Remarks (Yes/No)
1	The applicant must be: a) NGOS / MFIs set up under Indian Societies/Trust Acts and Section 25 companies. Co-operative Societies registered under mutually aided Cooperative Societies b) Cooperative Societies Acts of States / Multi State Cooperative Societies Act. c) Post Offices d) Companies registered under the Indian Companies Act,2013 with large and widespread retail outlets, excluding Non-Banking Financial Companies (NBFCs- Deposit taking). Preference to be given to companies whose network is largely in rural areas and are willing to cover the unbanked areas. (Annexure III) e) NBFCs (Non-Deposit taking): RBI registered NBFC (Non-depositing taking) entities with asset size of Rs.50 crores and above f) Payment Banks	Copy of the "Letter of Incorporation / registration" or any other documentary proof.	
2	Applicant Should not be a defaulter of any Bank/Financial Institution.	Self-Declaration and certified by CA.	
3	Promoters should not feature in the CIBIL defaulters list.	Declaration by Applicant/Promoter.	
4	Applicant should have experience in the field of Financial/Retail Sector as a business correspondent.	Certificate as per Annexure-IV from Banker(s) to be attached, signed by not below the AGM of the bank.	
5	The memorandum / byelaws / constitution of applicant should permit to undertake the Business Correspondent business.	Certificate as per Annexure-II duly signed by C.A./C.S. as per Annexure	
6	Service Providers should not be under a declaration of ineligibility for corrupt and fraudulent practices issued by the Application Authority.	As per Annexure-VI (Affidavit)	
7	The Service Provider should have GST registration certificate, P.F. and applicable Labour Law registration/Licenses	A copy of PAN/TAN/ VAT/Service Tax/GST Registration No. (whichever applicable) in the name of Applicant Compliance/self-certificate along with Photocopies of valid registration certificates / licenses should be furnished along with the application.	



8	<p>i. Applicant should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking /any regulatory body etc., IBA, RBI, TRAI, DOT, or regulator of any other country/ State or Central Government or their agencies/ departments on the date of submission of Application for this RFP.</p> <p>In case of merger /acquisition / purchase / takeover, this clause would be applicable to both the organisations. i.e., in case any one of the organisations is blacklisted, then the same would be applicable to both organisations.</p> <p>ii. Any instance of non-completion of the work or termination of SLA by any entity due to non-performance of the Applicant for the reasons attributable to the Applicant or their respective partner, during last 3 years prior to the date of RFP, shall be treated as non-performance on the part of the Applicant and its partner and such Applicants shall not be considered eligible for implementation of the project.</p> <p>(Bank has sole right to terminate the agreement with immediate effect if any such case is found).</p>	<p>Declaration by the applicant/confirmation on their letter head in this regard as per Annexure-VI.</p>	
9.	<p>a) Reputation, Market standing.</p> <p>b) Management and Corporate Governance.</p> <p>c) Cash handling ability,</p> <p>d) Well established, significant rural presence, enjoying good reputation and confidence of the local people.</p> <p>e) The company should not be affiliated to any political party.</p> <p>f) The organization / Directors / promoters should not have any criminal record (Police verification must be arranged in respect of each applicant found suitable). The selection may however not be withheld for delay in receipt of the police verification (delay up to 2 weeks).</p> <p>g) Should not be owned or controlled by Director or officer/employee of the Bank or a relative having the same meaning under Section 6 of the Companies Act 1956 or such person(s). "Relative". with reference to any person, means anyone who is related to another, if</p> <ul style="list-style-type: none"> • they are members of a Hindu Undivided Family; • they are husband and wife; or • one person is related to the other in such manner as may be prescribed Vide Rule 4 of the Companies (Specifications of Definitions Details) Rules, 2014 definition of Relative is further expanded as under: - 	<p>1. Self-declaration and brief profile of company regarding point number (a),(b),(c),(d),(e),(g).</p> <p>2. Police verification certificate regarding point number (f).</p>	



	Father (including stepfather) / Mother (including stepmother) / Son (including stepson) / Son's wife /Daughter /Daughter's husband /Brother (including stepbrother) /Sister (including stepsister)		
10.	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.	

Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory. Relevant portions, in the documents submitted in pursuance of eligibility criteria, should be highlighted. False compliances with respect to any of the minimum Eligibility criteria would disqualify the service provider from the RFP process. If an applicant is finally selected and at any stage during the term of the contract, if bank finds the false certification for meeting the minimum eligibility criteria, or applicant is not eligible as per the minimum eligibility and evaluation criteria, Bank may debar/expel and blacklist the applicant and reassign the orders to other service providers and Bank has right to invoke our Bank Guarantee.

Signature of Authorized Signatory with Company Seal



Agreed Scope of work-

S No.	Scope of Work	Acceptance (Yes/No)
1	Applicant will select, engage, train, educate, appoint and monitor Agent in areas allocated to the Bank 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.	
3	Corporate BCs are required to deliver Banking and financial services in our service area as prescribed by RBI vide circular no. RBI/2010-11/217/DBOD.No.BL.BC.43/22.01.009/2010-11 dated 28.09.2010 and/or as per extant guidelines.	
4	Bank Mitras which will be engaged by Corporate BC are further required to deliver financial products & financial services in SSAs/Non SSAs as prescribed by RBI viz. Opening of PMJDY 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 time.	
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 shall be in the ratio of 20:80 which can be variable as per self-technology provided by Corporate BC.	
6	Empanelment will be valid maximum for the one year only after execution of the required agreements including NDA with Bank and will be renewed annually as per the performance in Bank priority area.	
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 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 with Company Seal

Evaluation and Assessment Matrix

Annexure-IX

NAME OF CORPORATE BUSINESS CORRESPONDENT:				
ADDRESS AND CONTACT DETAILS:				
Sr. No.	Parameter	Norms for Awarding Score	Maximum Score	Score
1	Financial Parameters	(i) Generating Profit, +ve Tangible Net Worth, for last three years, ability to raise funds	5	
		(ii) Generating Profit, +ve Tangible Net Worth, for last two years, ability to raise funds	3	
		(iii) Reasons for loss/-ve Tangible Net Worth	2	
2	Experience in Business Correspondent occupation	(i) More than 5 years	10	
		(ii) 3 to 5 years	7	
		(iii) Less than 3 years	5	
3	Company Own Exposure in Banking and Finance (AEPS Application/ Deposit Business/Advances Business)	(i) No	10	
		(ii) Yes	0	
4	Management of Information System (Should be present at the time of PPT)	(i) Stabilized arrangements for monitoring and management information system with agents and maintain customer confidentially.	5	
		(ii) Random monitoring and management information system with agents and maintain customer confidentially.	3	
		(iii) Informal monitoring and management information system with agents and maintain customer confidentially.	2	
5	Banking Knowledge/Awareness	Awareness of Banking Products, process, micro credit		
		(i) Very high	5	
		(ii) Medium	3	
		(iii) Low	2	
6	Providing Passbook Printer Facility in any Bank (Should be present at the time of PPT)	(i) Yes	5	
		(ii) No	0	
7	Technological Capacity Company is having its own- i) CSPs monitoring ii) Roundtrip/bogus analysis, iii) Geotagging, iv) Device hardening tools	(i) All	10	
		(ii) Any three	7	
		(iii) Any two	5	
		(iv) Any one	3	
		(v) None	0	



	(Should be present at the time of PPT)			
8	Working as a Corporate BC in SBI/any SBI Sponsored RRBs /any PSU (As per Annexure-IV)	(i) Yes (ii) No	10 0	
9	Online Support helpdesk (8 AM-8 PM)	(i) Yes (ii) No	5 0	
10	In house application integrated with bank data for fetching real time information to pitch products to eligible customer i.e. micro insurance, life insurance, general insurance and recovery tools for NPA/AUCA management with any bank. (Should be present at the time of PPT)	(i) Yes (ii) No	10 0	
11	Presentation before evaluation committee	Marks will be based on presentation	50	
12	Number of CSPs points, exclusively for banking business as correspondents. (Should be match with Annexure-IV)	(i) Above 500 (ii) Above 250 (iii) Above 100 (iv) Between 100 to 50 (v) Below 50	15 10 7 5 3	
13	District Co-coordinators presence in RMGB Bank service area	(i) Yes (ii) Yes, but partially (iii) No	10 5 0	
Total Marks		(Maximum Marks-150)	(Minimum marks required for shortlisting-90)	



Annexure-X

To

The General Manager,
Rajasthan Marudhara Gramin Bank,
Financial Inclusion Department,
Head Office, Tulsi Tower
9th B Road Sardarpura
Jodhpur-342003

Subject:-Undertaking in respect of Your Advertisement Request for proposal (RFP) for Empanelment of Corporate Business Correspondents For Financial Inclusion by providing banking services through Kiosk

With reference to above subject, we have understood and signed all the instructions and terms and conditions for submission of application for Empanelment of Corporate Business Correspondents for Financial Inclusion by providing banking services through Kiosk in the Bank service area. We are submitting the same and we hereby confirm that-

1. The Bank is not bound to accept the offer and that the Bank has right to reject the offer in full or in part without assigning any reasons whatsoever.
2. If, proposal as per above will be shortlisted, we undertake to enter into and execute at our cost, when called upon by the Bank to do so (through E-Mail or post), 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.
3. Bank 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.

We nominate Mr. _____ (Designation) (Board resolution to be passed) for further participation in RFP, if shortlisted.

Signature of Competent Authority with Company Seal

Name of Competent Authority-

Company / Organization-

Designation-

Date-

Place-

Name of Nominated Person-

Designation-

Signature-

Signature of competent authority for verification of signature of above nominated person

