

महाराष्ट्र ग्रामीण बँक

शासकीय मालकीची शेड्यूलड बँक



MAHARASHTRA GRAMIN BANK

Scheduled Bank Owned by Government



Head Office: Plot NO.42, Gut No.33 (Part), Village Golwadi, Growth Centre in Waluj Mahanagar IV of CIDCO, Chh. Sambhajinagar, Maharashtra - 431 010



(0240) 6650215 to 230



mgbho@mahagramin.co.in



www.mahagramin.in

Request for Proposal For Empanelment of Corporate Business Correspondents

**Maharashtra Gramin Bank-Head Office,
Planning & Financial Inclusion Department,
Plot No 42,33(Part), Village Golwadi, Growth Centre, Waluj, Mahanagar 4,
CIDCO, Chhatrapati Sambhajinagar -431010**



BID DETAILS IN BRIEF

Sl. No.	Description	Details								
1.	RFP/Tender No.	BC:RFP:02:2025 dated 02/08/2025								
2.	Brief Description of the RFP	Request for proposal for BUSINESS CORRESPONDENT SERVICES - (Hybrid Opex Model -with Android Based POS Machines/Tablet/Laptop)								
3.	Bank's Address for Communication	Maharashtra Gramin Bank Planning & Financial Inclusion Department, Plot No. 42, Gut No. 33 (Part), Village Golwadi, Growth centre, Waluj Mahanagar IV of CIDCO, Ch. Sambhaji Nagar Email: crm@mahagramin.co.in								
4.	Date of Issue	02/08/2025								
5.	Last Date of Submission of Queries for Pre Bid Meeting	07/08/2025 1.30 PM								
6.	Date of Pre Bid Meeting	07/08/2025 4.30 PM (VC)								
7.	Last Date for receipt of Bids	25/08/2025 11.30 AM								
8.	Date and time of Opening of Technical Bid.	25/08/2025 4.00 PM								
9.	Price of Tender Copy	₹25,000/- (Twenty-Five Thousand Only) (This Amount is including GST) In the form of pay order or Demand Draft in favour of Maharashtra Gramin Bank payable at Ch. Sambhajinagar or NEFT/RTGS/IMPS (with receipt of transaction) on below account details. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Name of Beneficiary Bank</td> <td>Maharashtra Gramin Bank</td> </tr> <tr> <td>Account No.</td> <td>80032726336</td> </tr> <tr> <td>IFSC Code</td> <td>MAHG0004000</td> </tr> <tr> <td>GST No.</td> <td>27AAYAM3317P1ZP</td> </tr> </table> Non Refundable	Name of Beneficiary Bank	Maharashtra Gramin Bank	Account No.	80032726336	IFSC Code	MAHG0004000	GST No.	27AAYAM3317P1ZP
Name of Beneficiary Bank	Maharashtra Gramin Bank									
Account No.	80032726336									
IFSC Code	MAHG0004000									
GST No.	27AAYAM3317P1ZP									
10.	Earnest Money Deposit	₹25,00,000/- (Twenty-Five Lakhs Only) In the form of Pay Order or Demand Draft in favor of Maharashtra Gramin Bank, payable at Ch. Sambhajinagar. EMD should be enclosed with Technical Bid. EMD can also be paid in the form of Bank Guarantee (BG) of a scheduled commercial Bank other than Maharashtra Gramin Bank and valid for 1 year.								



DISCLAIMER

The information contained in this Request for Proposal (“RFP”) document or information provided subsequently to bidders or applicants whether verbally or in documentary form by or on behalf of Maharashtra Gramin Bank (or Bank), is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided. This RFP document is not an agreement and is not an offer or invitation by Maharashtra Gramin Bank to any parties other than the applicants who are qualified to submit the bids (hereinafter individually and collectively referred to as “Bidder” or “Bidders” respectively). The purpose of this RFP is to provide the Bidders with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder requires. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this RFP. Maharashtra Gramin Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. The information contained in the RFP document is selective and is subject to updating, expansion, revision and amendment. It does not purport to contain all the information that a Bidder requires. Maharashtra Gramin Bank does not undertake to provide any Bidder with access to any additional information or to update the information in the RFP document or to correct any inaccuracies therein, which may become apparent.

Maharashtra Gramin Bank reserves the right of discretion to change, modify, add to or alter any or all the provisions of this RFP and/or the bidding process, without assigning any reasons whatsoever.

Maharashtra Gramin Bank in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Maharashtra Gramin Bank reserves the right to reject any or all the Request for Proposals received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of Maharashtra Gramin Bank shall be final, conclusive and binding on all the parties.



CONTENTS

Sl. No	SUBJECT	Page No
1	ABOUT THE RFP	08
2	DEFINITIONS	08
3	PRE-QUALIFICATION/ELIGIBILITY CRITERIA FOR BIDDERS	09
4	ENGAGEMENT OF MULTIPLE BIDDERS	13
5	TENDER COPY & EARNEST MONEY DEPOSIT	14
6	REQUIREMENT DETAILS	14
7	RESPONSIBILITIES OF THE BIDDER	15
8	COMPLIANCE REQUIREMENT	16
9	TECHNICAL DELIVERABLES	17
10	SCOPE OF BASIC BANKING PRODUCTS AND SERVICES TO BE OFFERED	21
11	FUNCTIONAL REQUIREMENTS	24
12	ELIGIBLE ENTITIES AND GENERAL GUIDELINES	24
13	STANDARD OPERATING PROCEDURES FOR BC	25
14	HUMAN RESOURCE REQUIREMENT	27
15	PAYMENT TERMS	29
16	REVIEW AND MONITORING MECHANISM	31
17	PURCHASE PREFERENCE	32
18	BID PROCESS	32
19	PRE BID MEETING	33
20	AMENDMENT TO BIDDING DOCUMENT	33
21	BID SYSTEM OFFER	33
22	PREPARATION OF BIDS	34
23	ORGANIZATION OF BIDS	34
24	SUBMISSION OF BID THROUGH E-TENDERING PORTAL	35
25	DOCUMENTATION	35
26	ERASURES OR ALTERATIONS	35
27	ASSUMPTIONS/PRESUMPTIONS/MODIFICATIONS	35
28	AMENDMENT TO BIDDING DOCUMENT	35
29	BID OPENING	35
30	PRELIMINARY SCRUTINY	37
31	CLARIFICATION OF OFFERS	37
32	EVALUATION OF TECHNICAL BIDS	37
33	BIDDERS PRESENTATION / SITE VISIT/ PRODUCT DEMO/POC	38
34	TECHNICAL EVALUATION CRITERIA	38
35	VALIDITY OF BIDS	41
36	NORMALIZATION OF BIDS	41
37	SELECTION OF BC	41



Sl. No	SUBJECT	Page No
38	AWARD OF CONTRACT	42
39	INTIMATION TO QUALIFIED / SUCCESSFUL BIDDER	42
40	BANKS RIGHT TO ACCEPT ANY BID AND TO REJECT ANY OR ALL BIDS	42
41	REVIEW OF SERVICES	43
42	COMPLIANCE WITH LAWS	43
43	COMPLIANCE WITH STATUTORY AND REGULATORY PROVISIONS	44
44	SOCIAL MEDIA POLICY	44
45	TAXES AND DUTIES	44
46	INTELLECTUAL PROPERTY RIGHTS	45
47	INDEMNITY	46
48	LEGAL DISPUTES AND JURISDICTION OF THE COURT	46
49	SERVICE AGREEMENT AND PENALTIES	47
50	REPRESENTATION AND WARRANTIES	48
51	PERIOD OF CONTRACT	49
52	PERFORMANCE GUARANTEE	49
53	CANCELLATION OF THE ORDER AND TERMINATION OF CONTRACT	50
54	FORCE MAJEURE	51
55	CONFIDENTIALITY AND NON DISCLOSURE	52
56	CORRUPT AND FRAUDULENT PRACTICES	55
57	ADOPTION OF INTEGRITY PACT	56
58	MODIFICATION/ CANCELLATION OF RFP	56
59	TERMS AND CONDITIONS FOR THE PROPOSAL	57
60	CERTIFICATE BY THE BIDDER	57
61	LIABILITIES OF THE BANK	58
62	PROPOSAL FORMAT	58
63	OWNERSHIP	58



ANNEXURES

Sl. No	Particulars	Page NO
I	NUMBER OF LOCATIONS CLUSTER WISE TO BE COVERED BY SUCCESSFUL BIDDER	59
II	BIDDERS PROFILE	60
III	PARTICULAR OF REGIONAL /BRANCH OFFICES	61
IV	REFERENCE LETTER	62
V	FINANCIAL POSITION OF THE BIDDER	63
VI	STATEMENT OF TIE UP/AGREEMENTS ENTERED FOR THE PROJECT	64
VII	BIDDER'S UNDERTAKING LETTER	65
VIII	TENDER FOR SELECTION OF CORPORATE BUSINESSCORRESPONDENT	67
XI	FORMAT OF CERTIFICATE FROM PUBLIC SECTOR BANKS / REGIONAL RURAL BANKS	68
X	COMPLIANCE STATEMENT	69
XI	PRE CONTRACT INTEGRITY PACT	70
XII	NON-DISCLOSURE AGREEMENT	76
XIII	PROFORMA FOR THE BANK GUARANTEE FOR EARNEST MONEY	79
XIV	Non-Black listing Declaration	81
XV	Declaration regarding Non. Default and adverse reporting	82
XVI	FORMAT FOR SENDING PRE-BID QUERIES	83
XVII	AUTHORIZATION LETTER FORMAT	84
XVIII	CERTIFICATE REQUIRED FROM CHARTERED ACCOUNTANT	85



ABBREVIATIONS USED IN THE DOCUMENTS

BIDDER*	BIDDER- SERVICE PROVIDER(SP) VENDOR- CORPORATE BC- BC
BC	BUSINESS CORRESPONDENT
BCA	BUSINESS CORRESPONDENT AGENT
BCO	BUSINESS CORRESPONDENT OUTLET /ALLOTTED LOCATION- HYBRID (BOTH KIOSK AND TABLET)
BG	BANK GUARANTEE
BSBD	BASIC SAVING BANK DEPOSIT
CBS	CORE BANKING SYSTEM
CSP	CUSTOMER SERVICE PROVIDER
DBT	DIRECT BENEFIT TRANSFER
DC	DATA CENTER
DES	DATA ENCRYPTION STANDARD
DFS	DEPARTMENT OF FINANCIAL SERVICES
DRC	DATA RECOVERY CENTER
EBT	ELECTRONIC BENEFIT TRANSFER
ECS	ELECTRONIC CLEARING SYSTEM
EMD	EARNEST MONEY DEPOSIT
FI	FINANCIAL INCLUSION
GCC	GENERAL PURPOSE CREDIT CARD
GOI	GOVERNMENT OF INDIA
IBA	INDIAN BANKS' ASSOCIATION
ICT	INFORMATION AND COMMUNICATION TECHNOLOGY
IDRBT	INSTITUTE FOR DEVELOPMENT AND RESEARCH IN BANKING TECHNOLOGY
ITIL	INFORMATION TECHNOLOGY INFRASTRUCTURE LIBRARY
KCC	KISAN CREDIT CARD
KYC	KNOW YOUR CUSTOMER
MIS	MANAGEMENT INFORMATION SYSTEM
MTTR	MEAN TIME TO RESTORE
NABARD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT
NBFC	NON-BANKING FINANCIAL COMPANY
NEFT	NATIONAL ELECTRONIC FUND TRANSFER
NGO	NON-GOVERNMENT ORGANISATION
NPA	NON PERFORMING ASSETS
NPCI	NATIONAL PAYMENT CORPORATION OF INDIA
NREGP	NATIONAL RURAL EMPLOYMENT GENERATION PROGRAMME
NSC	NATIONAL SAVINGS CERTIFICATE
OEM	ORIGINAL EQUIPMENT MANUFACTURER
OPEX	OPERATIONAL EXPENDITURE
PIN	POSTAL INDEX NUMBER
POT	POINT OF TRANSACTION
PKI	PUBLIC KEY INFRASTRUCTURE
RBI	RESERVE BANK OF INDIA
RD	REGISTERED DEVICE
RFP	REQUEST FOR PROPOSAL
RTGS	REAL TIME GROSS SETTLEMENT
SHG	SELF HELP GROUP
TAB	TABLET TO BE USED IN KIOSK/MOBILE BC
UID	UNIQUE IDENTITY
UIDAI	UNIQUE IDENTIFICATION AUTHORITY OF INDIA
STQC	STANDARDISATION TESTING AND QUALITY CERTIFICATION

*BIDDER/ SERVICE PROVIDER/VENDOR/CORPORATE BC/BC MENTIONED IN THE DOCUMENTS ARE ALL ONE AND THE SA



About Maharashtra Gramin Bank:

Central government in exercise of the powers conferred by sub-section (1) of section 23A of the Regional Rural Banks Act, 1976 (21 of 1976) issued the notification **CG-DL-E-07042025 -262329** dated **07 April 2025** for the amalgamation of Maharashtra Gramin Bank and Vidarbha Konkan Gramin Bank into a single Regional Rural Bank named “**Maharashtra Gramin Bank**” with effect from the 1st day of May, 2025. Maharashtra Gramin Bank has a three-tier organizational set up consisting of Branches, Regional Offices and Head Office. The Bank has 746 branches across 34 districts of Maharashtra.

The products and services offered by the Bank include demand deposits, time deposits, working capital finance, term lending, retail loans, government business, Banc assurance business, Lockers and merchant banking etc. All the branches and offices of the Bank are computerized and Core Banking solution has been implemented in all the branches. Core Banking solution has been provided by M/s C Edge.

Currently, our service provides software for the below mentioned Micro ATM Models and Tablets.

S no	Device Make	Model
1	Evolute	Leopard
2	Lenovo	Lenovo Tab
3	Visiontek	VA 21 POS
4	MobiOcean	TPS 900 ONLY ONUS
5	Mosambee	MF919

1. About the RFP:

In the context of Financial Inclusion, MAHARASHTRA GRAMIN BANK envisages extension of Banking & Financial Services to under-banked & un-banked areas through ICT based banking model, where integrated Micro ATM devices/Laptop/Tablet would be used by Business Correspondents and/or their authorized agents to deliver financial and banking services.

The technology architecture supporting this strategy involves a combination of various technologies like kiosk model, Micro ATM/Laptop/Tablet etc. These technologies will support online transactions and operations.

The proposed RFP has been floated with the objective of increasing the reach of banking services to the underprivileged, particularly in unbanked and under-banked areas as well as to provide banking and financial services using innovative channels on Micro ATM/Laptop/Tablet model.

The eligibility criteria, the evaluation process and other terms and conditions are set out in this RFP. Bank will enter into contract with the selected Service Provider on such terms and conditions as contained in this RFP. The selected Service Provider will act on behalf of the Bank in respect of the specified services and will not be eligible to claim any benefits except for the fee or commission as may be agreed. The Service Provider shall not use the trade mark, logo or any proprietary right of the Bank.

2. Definitions:

Words/phrases used in this Request for Proposal shall have the meanings assigned to them as hereunder unless used in a context totally contrary:



- 2.1. "Bank" means MAHARASHTRA GRAMIN BANK.
- 2.2. "Bidder" means any company/entity who bids for offering services as a Business Correspondent (BC)/Corporate Business Correspondent (CBC)/Service Provide (SP) for the Bank pursuant to the terms of this RFP.
- 2.3. "Bid" means the offer made by the Bidder in response to this RFP.
- 2.4. "Corporate Business Correspondent" (CBC) or "Service Provider (SP)" means any entity which is eligible to act as Corporate BC for the banks under the terms here of for providing services described in the RFP.
- 2.5. "Business Correspondent Outlet" means the outlet of the Service Provider which will be providing Banking and Financial services at ALLOTED LOCATION.
- 2.6. "BCA/CSP" is Business Correspondent Agent / Customer Service Point (CSP) person engaged by CBC for operating the ALLOTED LOCATION.
- 2.7. "HYBRID MODEL/HYBRID OPEX MODEL" is a BC service integrating both KIOSK and MOBILE models wherein BCA/CSP is located at a fixed point working for at least 4-5 hours a day, there after offer services in the geographical area allotted to him under Laptop/tablet/Micro ATM model.
- 2.8. "Business Correspondent Agreement" means the agreement to be executed between the Bank and the Service Provider containing the terms and conditions on which the Services will be provided.
- 2.9. "Eligibility Criteria" means the criteria required to be satisfied by the Bidder in order to bid so as to be engaged as a Service Provider, which is in line with the guidelines of RBI, more particularly described in this RFP.
- 2.10. "Area of operation" means geographic area allocated to each BCA/CSP like villages, wards in the towns or cities, etc. It is expected that each BCA will cater about 1500-2000 households.
- 2.11. "RFP" means this Request for Proposal issued by the Bank.
- 2.12. "Services" means the services to be provided by the BC/SP pursuant to the terms of the RFP/Service Agreement.
- 2.13. "Back-end System" means Banks Core Banking Solution.
- 2.14. "Front end System" means Micro ATM system/Tablet/Laptop installed/working at ALLOTED LOCATION by BCA/CSP.
- 2.15. Hybrid Opex Model means the combination of both KIOSK at Fixed point & Mobile BC using Micro ATM/Laptop/Tablet.
- 2.16. "Solution" means the various hardware & peripherals used by the BCA/CSP for implementation of the BUSINESS CORRESPONDENT SERVICES- Hybrid OPEX Model (Kiosk & Mobile)

3. PRE-QUALIFICATION/ELIGIBILITY CRITERIA FOR BIDDERS:

- 3.1. A vendor submitting the proposal in response to this RFP shall herein after be referred to as 'Bidder' and the solution for implementation of BUSINESS CORRESPONDENT SERVICES - Android based Micro ATM/Laptop/Tablet MODEL in Maharashtra Gramin Bank shall herein after be referred as "Solution".
- 3.2. Interested Bidders, who will provide the Android based Micro ATM/Laptop/Tablet - Fixed Model business correspondent services for the Bank and meeting the Eligibility Criteria as below may respond



No.	Criteria	Documents to be submitted
1.	<p>Bidder should be-</p> <p>a) A registered company in India under Companies Act 1956 or 2013 excluding Non-Banking Financial Companies(NBFCs) OR</p> <p>b) NGOs/MFIs setup under Societies/Trust acts and/or Section 25 companies OR</p> <p>c) Co-operative Societies registered under mutually aided Cooperative Societies Act/Cooperative Societies Act of States/Multi State Cooperative Societies Act</p> <p>d) Consortium of Members Shall not be allowed to Participate.</p> <p>e) Only one bidder in a group Company having common Director/Trustee is allowed to participate.</p>	<p>➤ Copy of Certificate of Incorporation and Certificate of Commencement of Business in case of Public Limited Company</p> <p>OR</p> <p>➤ Certificate of Incorporation in case of Private Limited Company, issued by the Registrar of Companies</p> <p>OR</p> <p>➤ Trust/Society deed, Registration Certificate, Bye Law</p> <p>AND/OR</p> <p>➤ Any other document which is deemed fit to make bidder organization a legitimate entity</p>
2.	<p>The bidder should have been a CBC for providing FI solution (such as EBT, DBT, Aadhaar based Payment etc.) for Public Sector Bank/Regional Rural Bank/ Pvt. Bank in India in the last three years. The Bidder should have at least 1500 locations in PSB/RRB/Pvt. Bank in India as on RFP date.</p>	<p>In case of newly amalgamated Public Sector Bank/ Regional Rural Bank/ Pvt. Bank, Purchase Order/Copy of service contracts of pre-amalgamated entity to be submitted.</p> <p>AND</p> <p>Letter from the concerned organization (from amalgamated entity, in case of newly amalgamated Public Sector Bank / Regional Rural Bank) as per Annexure IX</p> <p>The bank reserves the right to inspect such installations while evaluating.</p>



3.	The Bidder during the last three financial years should have an annual turnover per each year of not be less than Rs.25 Cr (Rs. Twenty-Five Crores only) , i.e. FY2022-23, FY 2023-24 & FY 2024-25.	Bidder has to submit copies of Balance Sheets for last 3 Years [i.e.2022-23 (audited) 2023-24 (audited) and 2024-25 (audited)]. AND Bidder must produce a Certificate from the Company's Chartered Accountant to this effect. The documents certified by Chartered Accountants should mandatorily contain Unique Document Identification Number .
4.	The Bidder should have Rs. 2 Crores Net Worth as on 31/03/2025.	Bidder must produce a Certificate from the Company's Chartered Accountant to this effect. The documents certified by Chartered Accountants should mandatorily contain Unique Document Identification Number .
5.	Bidder should not have been blacklisted by any PSU Bank/ IBA/RBI/NPCI/UIDAI/ IDRBT/NABARD in India.	Bidder has to submit Notarized Affidavit to this effect as per Annexure XIV
6.	Bidder should have GST registration Certificate ESIC, EPFO and applicable Labour Law registration /Licenses.	A copy of PAN/TAN/GST Registration No. in the name of Applicant Compliance/self-certificate along with Photocopies of valid registration certificates / licenses should be furnished along with the application.
7.	Neither the bidder nor its promoters and Directors should be defaulters to any financial institution in India. The bidder should not have been reported against by any Public Sector Bank to Indian Banks' Association for any malpractice, fraud, poor service, etc.	Bidder must produce a Certificate from the Company's Chartered Accountant to this effect. The documents certified by Chartered Accountants should mandatorily contain Unique Document Identification Number .
8.	The memorandum / bye laws / constitution of applicant should permit to undertake the Business Correspondent business .	Certificate duly signed by C.A. /C.S. as per Annexure-XVIII .



9.	The Bidder should not be from a country which shares a land border with India unless the bidder is registered with the Competent Authority (as detailed in Office Memorandum-F.No.6/18/2019-PPD of Dept. of Expenditure, Ministry of Finance).	A declaration stating " We have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India; We certify that we are not from such a country or; if from such a country, have been registered with the Competent Authority (copy attached). We hereby certify that we fulfill all requirements in this regard and are eligible to be considered." to be submitted in Company's letter head. & Bidder should also submit Annexure X in relation to declaration
Only those bidders who meet the eligibility criteria specified above will be eligible to respond to this RFP. The bidder's proposal shall contain the relevant information and supporting documents (as specified) to substantiate the eligibility of the bidder vis-à-vis the technical criteria.		

3.3 Net Worth of the Bidder

A) Bidders not claiming benefits under Startup:

(i) The Net Worth of the Bidder should be 2 Crores for the previous financial year, as per Audited Financial Statements for the FY 2024-25.

Bank shall compute Net Worth of the entity as per prevalent practice. The computation of net worth methodology is entirely at the discretion of Bank and Bank's decision in this regard shall be binding to all Bidders

B) Bidders claiming benefits under Startup:

(i) The Net Worth of the Bidder should be 1 Crore for the previous financial year, as per Audited Financial Statements for the FY 2024-25.

Bank shall compute Net Worth of the entity as per prevalent practice. The computation of net worth methodology is entirely at the discretion of Bank and Bank's decision in this regard shall be binding to all Bidders.

3.4 Average Annual Business Turnover

A) Bidders not claiming benefits under Startup:

(i) The Bidder should have an Average Annual Business Turnover of Rs.25.00 crore or more, during the previous three Financial Years. Bidders shall submit the Audited Balance Sheets for the previous three financial years, i.e. FY 2022-23, FY 2023-24 and FY 2024-25.

For arriving at the Average Annual Business Turnover during the previous three Financial Years, latest three FYs' Audited Balance Sheets shall be considered.

B) Bidders claiming benefits under Startup:

(i) The Bidder should have an Average Annual Business Turnover of Rs.8.00 crore or more, during the previous three Financial Years. Bidders shall submit the Audited Balance Sheets for the previous three financial years, i.e. FY 2022-23, FY 2023-24 and FY 2024-25.

For arriving at the Average Annual Business Turnover during the previous three Financial Years, latest three FYs' Audited Balance Sheets shall be considered.



3.5 Experience of the Bidder:

Bidder should have at least 3 years of experience as on the date of publication of this RFP. In case of Bidders belonging to Startups (as defined by Department of Industrial Policy and Promotion (DIPP), recognized by Department of Industry & Internal Trade (DPIIT), subject to their fulfilling its terms and conditions), minimum experience shall be treated as 2 years as on the date of publication of this RFP.

Bidder shall have experience of successful implementation of BC Management for financial inclusion project in at least two Public Sector Bank / RRB in India, which has minimum 1500 outlets OR Bidders claiming benefits under Startups should have experience of successful implementation of BC Management for financial inclusion project in at least two Public Sector Bank / RRB in India, which has minimum 300 outlets.

4. ENGAGEMENT OF MULTIPLE BIDDERS:

- 4.1. Bank reserves the right to award contract to more than one bidder to cover the existing or extended scope of the work, if the bank so desires.
- 4.2. The Bank requires an end-to-end solution in an operating expenditure (Micro ATM model) from an outsourced agency involving Supply, Customization, Installation, Operations, and Maintenance of required Devices, Hardware, and Facility Management in addition to BC/BCA to deliver and support Banking and Financial Services.
- 4.3. The human resources and infrastructure (support services, facility, and hardware and connectivity) required for end-to-end solution would belong to be maintained, managed and operated by the Bidder.
- 4.4. Selection of BCA/CSP at the ALLOTED LOCATION shall conform to Bank, RBI, IDRBT, IBA, NABARD, GOI, State Govt guidelines and other regulatory guidelines.
- 4.5. The Hardware solution provided under this project shall have provision to interface with bank's CBS through intermediate server and Banks Gateway as per requirement.
- 4.6. The allotment of centers will be done by the Bank and it would be final & conclusive and binding upon the successful bidders.
- 4.7. 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 and around 06 companies/entities scoring the highest marks in the evaluation/scoring Matrix will be engaged as BC's. However, the number of CBCs may be increased/decreased as per the Bank's business requirements solely at its discretion.
- 4.8. In case, two applicants score tie, both the applicants will be treated at par.
- 4.9. Bank's discretion will be final relating to number of applicants to be shortlisted/engaged.
- 4.10. 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, failing which Bank may take appropriate action including rejection of the Application and awarding the work to other applicants, as well as debarring the said applicant from participating in further RFP's/Tenders of the Bank.
- 4.11. 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 and forfeiture of the EMD and/or BG as well debarment of the applicants. In such situations, the Bank



- The Bank reserves the right to amend the terms and conditions of the Contract as well as stipulate, at the time of finalization of the Contract, any other document(s) to be enclosed as a part of the final Contract.
- 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 and forfeiture of the EMD and/or BG as well debarment of the applicant.
- 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. The EMD of each unsuccessful Applicant will be returned.

4.12. The ranking of Ranking 1, Ranking 2, Ranking 3 etc., will be based on the Technical Evaluation bid.

5. Tender Copy & Earnest Money Deposit (EMD)/Bank Guarantee In Lieu of EMD:

5.1 Soft Copy of Tender document

The soft copy of the RFP document will be made available on request by bidder. However, Maharashtra Gramin Bank shall not be held responsible in any way, for any errors/omissions/mistakes in the soft/downloaded copy. The bidder is advised to check the contents of the soft / downloaded copy for correctness against the printed copy of the tender document. The printed copy of the tender document shall be treated as correct and final, in case of any errors in soft copy.

The bidders will have to pay the non-refundable fee of ₹25,000/- for copy of Tender document by way of a demand draft / bankers' Cheque in favor of Maharashtra Gramin Bank payable at Ch. Sambhajinagar or NEFT/RTGS/IMPS to the account number mentioned below (with receipt of transaction) towards cost of RFP before submitting the bid.

Name of Beneficiary Bank	Maharashtra Gramin Bank
Account No.	80032726336
IFSC Code	MAHG0004000
GST No.	27AAYAM3317P1ZP

5.2 Earnest Money Deposit

Bidders are required to submit along with the offer a Demand Draft/BG (DD valid for three months & Bank Guarantee for 1 year from the date of RFP) drawn in favor of Maharashtra Gramin Bank and payable at Ch. Sambhajinagar for an amount of ₹25.00 lakh (Rupees Twenty-Five Lakh only) towards Earnest Money Deposit (EMD) along with their offer. Offers made without E.M.D. will be rejected. Maharashtra Gramin Bank will not pay any interest on the E.M.D. The Bank may accept Bank Guarantee (Valid for 365 days) in lieu of EMD for an equivalent amount issued by any Public Sector Bank other than Maharashtra Gramin Bank or any scheduled commercial bank acceptable to Maharashtra Gramin Bank. The BG should be valid for 1 year from the date of submission of the offer. The format of BG is enclosed in Annexure XIII.

6. Requirement details:

- 6.1. Bank has provided and planning to continue ICT-BC based outlets in around 2600 locations (tentative) in 34 districts of Maharashtra Gramin Bank's service area. The locations are grouped into Thirteen regions and 746 Branches.
- 6.2. The scope of the current project, being one of the ICT-BC based banking channels, may extend to all or some of the envisaged villages depending on the performance. Bank may extend services to other areas as well under this project. The aforesaid figures are only



indicative and the actual numbers may vary.

- 6.3. The geographic locations that fall within the scope of this project can span over rural, semi-urban, urban and metropolitan areas. The tentative Number of Locations region wise is provided under Annexure I.
- 6.4. Software Application will be provided by the M/s C-Edge, FI technical service provider of the Bank. There will be no separate solution for Kiosk and TAB service at field, it will be a common application (for both KIOSK & Service at field) and the same devices to be used in both the places. Currently, Bank's application will support only select Micro ATM devices. If the vendor decides to provide service in Laptop/Tablet, necessary front end application should be developed by the Bidder along with necessary security developments required by the bank.
- 6.5. The bidder has to provide Laptop /Tablet/Micro ATM to the BCAs which should have access to the Bank's solution for putting through the transactions at Kiosk (fixed point) and mobile services at the field (while covering the village/area allotted to the BCA).

7. RESPONSIBILITIES OF THE BIDDER:

- 7.1. The Successful Bidder/s shall be responsible for front-end hardware solution in providing financial services to bank customers and to resolve all issues that may arise covering the entire scope of this RFP.
- 7.2. The Successful Bidder/s will be single point of contact to provide the solution to the Bank. Under no circumstance, the bidder should sub- contract the work entrusted to them.
- 7.3. The bidders should be willing to extend the services anywhere in the service area of the Bank for which bid is placed.
- 7.4. The Bidders shall be responsible to ensure that the BCA/KIOSK works exclusively for the Bank. Business transactions involving the Bank alone should be done at the KIOSK.
- 7.5. The successful bidder/s shall be required to use the software solution provided by the bank and provides front end hardware solution which includes services like deliver financial services to the targeted customers, supporting bank growth and training and monitoring of BCA activities.
- 7.6. The successful bidder/s shall also be required to manage all the incidental activities related to the scope of the RFP.
- 7.7. The successful bidder/s shall provide all the required details of the BCAs along with their recent photograph with KYC details.
- 7.8. Bank will enter into a detailed agreement with the Successful Bidders clearly defining the roles and responsibilities and the terms of engagement for the infrastructural support and services extended to the bank as per the format prescribed by the Bank.
- 7.9. The Bidders shall exercise due diligence and only engage person's having established identity, integrity, requisite qualifications & skills and deployment experience for all critical activities.
- 7.10. Bidders shall be required to provide well trained personnel and extend necessary mentoring and operational support to the intermediary network of agents, etc.
- 7.11. Before engagement of New BCAs, the successful bidder/s should submit Reference from two respectable persons of that area known to the bank.
- 7.12. The Successful Bidder/s shall manage the activities of its personnel or others engaged in the project and will be accountable for all the personnel deployed/engaged in the



project.

- 7.12.1. If the performance of any of the BCAs engaged in the project is not Satisfactory (Not performing **at-least 200 Financial Transaction in a month** or is in the opinion of the Bank, acting in any manner detrimental to the interests of the Bank, the Bidder shall be required to replace the said person within 15 days of such intimation given by the Bank or any such time limits as stipulated by the Bank, failing which, Bank shall have the right to impose **Liquidated Damages of Rs.10000/- per month** for each such instances.
- 7.13. **No right to employment in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, sub-contractors, etc of the successful bidder/s for any assignment under this project.**
- 7.14. The successful bidder/s shall involve designated officials of the Bank, preferably Base branch in-charge, in selection process of BC agents.
- 7.15. Cash Management shall be the sole responsibility of the successful bidder.

8. COMPLIANCE REQUIREMENTS:

- 8.1. The entire activity under this solution would be guided by and adhere to policies & guidelines of the Bank, GOI, RBI, NABARD, NPCI, UIDAI, IDRBT, IBA, State Govt/s and other regulatory guidelines of EPFO, Income Tax dept GOI etc.
- 8.2. Bidder will have to qualify and render banking and financial services as entrusted by the Bank under BC model at designated locations to all customers of Maharashtra Gramin Bank, duly complying with Bank, RBI, IDRBT, IBA, NPCI, UIDAI, NABARD, IT, EPFO, GOI, State Govt. guidelines and other regulatory guidelines.
- 8.3. Information Security standards for front end solution would conform to CERT-In guidelines, IT Act 2000, RBI, GOI, IBA, IDRBT and Bank's policies. Software (FI Kiosk & TAB Solution) will be provided by the bank. Information Security w.r.t software will be taken care by the bank. Bidder should ensure the device hardening and Hardware devices should be complied with guidelines issued by CERT-IN, UIDAI, and NPCI & IBA etc.
- 8.4. The business practices, processes adopted for rendering services, maintenance of records, accounting norms & procedures etc for Banking and Financial services shall conform to the extant Regulatory and legal framework in this regard as well as the policies and guidelines issued by the Bank.
- 8.5. Customers enrolled under the project shall comply with "Know Your Customer" norms as stipulated by the Bank.
- 8.6. Accounts, transactions, services, controls, etc related to banking and financial services should integrate with Bank's Core-Banking solution.
- 8.7. The solution should conform to and integrate with UIDAI/NPCI's directions on Financial Inclusion /Direct Benefit Transfer.
- 8.8. The successful bidder shall ensure that in addition to security features stipulated by the Bank from time to time- deployed in the technology, controls and operational procedures should ensure protection of the bank from loss, disclosure or fraud.
- 8.9. **The successful bidder shall indemnify the Bank from transaction risk (from hardware error, human error, negligence and mismanagement) and fraud risk (loss to earnings or capital due to intentional deception by employees, customers, agents, external entities, etc).**
- 8.10. The successful bidder shall indemnify the Bank and hold the bank harmless against loss or liability, claims actions or proceedings if any, that may arise through the action of its employees, agents, contractors, etc.
- 8.11. The successful bidder shall assist the Bank in identifying potential risks in the solution,



remedy any of the identified risks, develop strategies to measure, monitor and mitigate those risks and implement new controls.

- 8.12. The successful bidder shall maintain adequate documentation, records, audit trails, etc and cooperate with the RBI/Bank's internal audit teams, regulatory authorities and third-party external auditors for conducting periodical audit and arrange for necessary access to relevant information/assets under the control of the bidder and other members.
- 8.13. Financial Exposures & Performance risks from third-party service providers under the project would be regulated and mitigated through Financial Guarantees, Collateral Securities, and Monthly Bill Payment etc based on risk perception of the Bank.
- 8.14. Fees charged by the UIDAI or any other Agency for accessing their services shall be abide by the bidder.

9. TECHNICAL DELIVERABLES:

- 9.1. The Bidders shall be required to ensure that the KIOSK is located within the Geographical area allotted to the concerned BCA and is in a prominent place, acceptable to the Bank and with requisite furniture & fixtures for BCA and customers. The BCA / KIOSK should be housed in a building with a minimum floor space of 100 Square feet and to house hardware, peripherals, fixture & furniture, connectivity, maintenance etc. The model KIOSK layout shall be shared to the successful bidder.
- 9.2. The Bidders shall be required to provide training and operational support for the end-to-end infrastructure supporting the business correspondent services - Hybrid opex model (Kiosk & M-ATM/Tablet Mobile), including the enrollment system, Digital fingerprint & Scanners, Digital cameras, Face authentication, FIR enabled finger biometric scanner, EMV card Reader, Debit card reader with PIN/Aadhaar base (As per specification for micro ATM version by UIDAI), Passbook printers, Registered Device Services etc.
- 9.3. All devices/equipment's so deployed should be "L1" UIDAI specification compliant and compliant with UIDAI registered devices (RD) services and any violation of the RD services guidelines and penalty so charged to the Bank for such violation shall be recoverable from the successful bidder/vendor. Bank may at its discretion block transactions originating from non-registered devices. However, the prime responsibility that all devices are registered as per UIDAI norms will be that of the Successful bidder/vendor.
- 9.4. KIOSK/TAB shall also support biometric-based (fingerprint & Iris) authentication, backup power sources for continuous operation, mobile and easy to carry, voice guidance in the local language, ability to support multiple products and services, receipt printing, etc.
- 9.5. The proposed solution may be rolled out to cover various other products & services to other customers as well, in any part of our service area, as may be identified by the Bank.
- 9.6. Bidders shall own and operate entire infrastructure including the front-end systems and all hardware applications, software solution (if required), network connectivity, consumables, Stationery etc. at the ALLOTTED LOCATION would be to the cost of the Bidder.
- 9.7. Bidders shall supply infrastructure at their own cost and operate the solution on behalf of the Bank. Bank may at its discretion close or shift any location based on the needs.
- 9.8. Bidders shall provide devices required at the BC locations for enrollment, registration, point-of-transaction such as Tab/Tablet device, finger-print & Iris scanner, camera, back-up power/batteries, spares, technical training, user training, technical documentation, training materials etc.
- 9.9. Bidders will have to deploy the solution at the designated locations within the time period specified for the purpose.
- 9.10. Bidders shall ensure that faulty front-end equipment is repaired or replaced within a maximum period 72 hours of reporting. **A penalty of Rs. 1000/- per day for the period beyond the permitted timeline will be levied.**



- 9.11. Adequate number of spare machines / batteries, etc. should be maintained by Bidder for immediate replacement.
- 9.12. **Network security between Bank's FI gateway and BCA terminal will be at the sole responsibility of the bidder.** Bidder to ensure that data is securely transmitted from Bank's FI gateway to BCA terminal and vice versa.
- 9.13. Bidder shall adapt and implementing all additional services to be offered through BC channel including any revision in system and hardware thereof.

9.14. TECHNOLOGY REQUIREMENTS/SPECIFICATION

- 9.15. The Technology will include providing and maintaining devices like Laptop/Tablet/Micro ATM devices, internet connection etc. by the vendor.
- 9.16. The device deployed should have STQC certification.
- 9.17. **Bank will only provide the Android Micro ATM/Tablet based software solution. Bidder need to make use of the solution for performing FI transactions. If the bidder chooses other than M-ATM/Tablet, the necessary front end solution along with the required Security features to be deployed by the bidder. The deployed security features shall comply Bank's internal cyber security policy and the security guidelines issued by the competent authority such as NPCI, UIDAI etc. from time to time.**
- 9.18. Devices should have capability to connect directly to Bank's solution and process through Bank's gateway in the banking mandated standard ISO format.
- 9.19. For customer enrolment, including biometric capturing, devices must be compliant with the requirements of RD Services of UIDAI and support ISO templates generation & verifications as per standards mentioned at technical specification.
- 9.20. Devices must have capability for making transactions, using UIDAI's biometric authentication/any other central authentication system, through switch of National Payment Corporation of India (NPCI) or any other agency approved by the Bank/Regulators.
- 9.21. All security features as per the guidelines of UIDAI/CERT-IN/IBA and other regulatory authorities to be adhered to by the Vendors.
- 9.22. The successful bidder/s has to adhere to the guidelines being issued by the bank from time to time.
- 9.23. The successful bidder/s shall maintain sufficient inventory of Consumables at all the district headquarters in the respective clusters allotted to them.
- 9.24. **The successful bidder/s shall be required to supply hard-wares relating to any new services to be enabled at BCA locations/any other new process (E.g. Face Authentication) mandated in future by regulators like NPCI, UIDAI, RBI and IBA etc.**

TECHNICAL CAPABILITIES: LAPTOP/TABLET/Micro ATM BASED SOLUTION PRE REQUISITES

- 9.25. LAPTOP/TABLET /Micro ATM Machine BASED BC OPERATIONS SPECIFICATIONS
- 9.26. FI transactions to be done using embedded TAB/ Laptop/ Android based Micro ATM devices along with Thermal Printer, Finger print scanner etc. It is recommended to use android updated latest version and above by considering the end of support for Android version 12 and any ANDROID version comes to end of support, corporate BC shall be required to replace the device with latest ANDROID VERSION for Android based devices.
- 9.27. The technology should be compatible with latest OS Standards for inter-bank inter-operability through NPCI switch.
- 9.28. Should have built-in PKI support.
- 9.29. Should have multilingual support.
- 9.30. Should be capable of transactions through EMV chip cards.
- 9.31. Should have online connectivity possible, and also have ability to transfer data using methods.



- 9.32. All communications with the Laptop/TABLET or Micro ATM devices should be by secured modes.
- 9.33. Should be battery operated with at least 8 hours of continuous operations
- 9.34. Capability of Laptop/TABLET or Micro ATM device; the device should be capable of undertaking the following functions: -
- 1) Reading fingerprint of customer as per UIDAI Guidelines;
 - 2) Validation of Rupay EMV cards with respect to authorized TAB device;
 - 3) Authentication of the customer;
 - 4) Secure storage of transactions;
 - 5) Facility for online connectivity;
 - 6) Voice guidance for transactions;
 - 7) Printing of receipt in local language.
- 9.35. Secure communication between Laptop/TABLET /Micro ATM device and all other devices/systems
- 9.36. Device to have GPS LAT Long tracking facility.
- 9.37. Device to have the option to enable video KYC in future.
- 9.38. In case of any communication failure, it should ensure that no data is lost during transmission.
- 9.39. Following are the H/W specifications of the devices
1. Laptop/Tablet/Micro ATM
 2. Thermal printer
 3. FIR enabled finger Biometric scanner with RD services as per UIDAI Guideline
 4. EMV card reader with pin-pad.
- 9.41 Whenever in Future, The Govt. and controlling Authorities issued any guideline to change, amend or alter the device specifications or hardware it will be mandatory for the Corporate BC to make necessary change. The expenses toward such change will be borne by the Corporate BC.

Laptop/Tablet Specification:

The Laptop/Tablet device shall have adhered to the latest NPCI/UIDAI/ Government guidelines and shall support all the Financial and Non-Financial Transactions as like AePS Micro ATM Machines.

The OS of the Laptop/ Tablet shall be the latest and periodic Updation of OS and Patch Management, Anti-virus shall be ensured.

The selected bidder shall ensure that the hardware to be deployed viz., Android based Micro ATM device/Tablet/Laptop, the necessary security controls such as device/endpoint management- MDM, config/compliance, patch management, hardening and these controls must be implemented, controlled & managed centrally. The bidder shall technically ensure that the Laptop/Tablet/Micro ATM deployed shall be specifically used for Maharashtra Gramin Bank's BC services only.

Thermal Printer Specification:

- a) Model should have minimum 2 Inch direct thermal dot printer
- b) Should support
 - i. Multilingual printing
 - ii. Image printing
 - iii. Diagnostics check like paper out, lido pen, low battery etc.



- c) Supply/availability of printer paper rolls to be ensured
- d) Should have rechargeable battery
- e) Support connectivity to tablet, preferably via Bluetooth

Biometric finger print scanner Specification:

- a. As per UIDAI guideline Have optical/capacitive technology sensor
- b. Support ISO SC37 19794-2/4 or ANSI/INCITS 378 template formats, 500 dpi resolution
- c. STQC certified device
- d. Support for WSQ format, NFIQ Calculation, one to one/one to many verifications
- e. Should have rechargeable battery
- f. Support connectivity to tablet, preferably via Bluetooth
- g. Shall adhered to latest UIDAI guidelines if any.

EMV card reader with Pin pad Specification:

- a. EMV L1 & L2certified
- b. Security - AES-256-GCM, RSA 2048+
- c. Certification-PCIPTS3.XEMVL1&L2
- d. Capable to read RuPay, Master and Visa Card

Pin Pad:

- a. Compact MPOS pin pad device which connects to a wide range of smart phones and tablet via Bluetooth
- b. Should have recharge battery
- c. Should have a minimum display of 1inch
- d. Support connectivity to Tablet, Preferably via Bluetooth

Micro ATM Standard/Specification:

- a) Micro ATM shall have latest Android OS preferably 12 or above and shall support Financial Transactions.
- b) Shall ensure minimum technical standards guided by NPCI and or Other agencies such as UIDAI from time to time.
- c) Shall have integrated Card reader, printer and Bio metric scanner.
- d) Shall have dual sim connectivity.
- e) It shall support our Bank's dedicated Android application.

The selected Vendor shall ensure all the security related technical developments guided by the bank in case if the vendor prefers Laptop/Tablet based services. The vendor shall develop a centralized MDM/software solution to securely manage and control all terminals, in strict adherence to the security controls and guidelines prescribed by regulatory authorities and banks.

9.40. Security Features:

- 9.40.1. All Devices should conform to the specifications/Guidelines of the UIDAI/STQC/CERT-IN/IBA and other regulatory agencies.
- 9.40.2. The Successful Bidder shall update/upgrade the devices at his cost as per the guidelines



of the Bank/ regulatory authorities as and when required without loss of time.

9.40.3. **BC agent should not use LAPTOP/TABLET/Micro ATM for other than BC activities.**

9.40.4. Device should be compatible for implementation of Mobile Device Management (MDM)/ Suitable software for centralized control of Laptop/Tablets/Micro ATMs.

9.40.5. Biometric Device should be certified by STQC/UIDAI and RD services compliant. Charges towards RD services with the concerned RD service.

9.40.6. Vendor shall be responsible for promptly adhering to all security advisories, alerts, or directives issued by regulatory bodies such as RBI, NABARD, NPCI, UIDAI, or any other competent authority or government agency. The vendor must ensure full compliance and submit the necessary compliance reports or confirmation within the timeline specified in the advisory or as directed by the Bank.

9.41. **INCIDENT MANAGEMENT**

9.41.1. The Successful Bidder shall provide a help desk with adequate numbers (**minimum 2 support person per region of the Bank**) of phone lines for incident management. On finding an equipment to be not functioning, the BCA would advise on the pre- designated number of help desk regarding the same. The Help Desk representative would then issue a ticket number to the BCA which he will quote in all subsequent communications till resolution of the issue. The defective part of the equipment would be replaced by a representative of the Successful Bidder under a sign off from the equipment operator.

9.41.2. As a part of facility management the Successful Bidder shall provide minimum one technically competent resource for each Regional Office of the Bank or such other places stipulated by the Bank at the vendor's cost, who shall be available as per Bank's working hours for attending any troubleshooting/updates/modifications in concurrence with the bank.

9.42. **MAINTENANCE AND SUPPORT**

At the time of operationalizing the solution & introduction of new product/utility, training is to be provided to the BCAs clearly delineating the Do's and Don'ts and Best Practices for maintaining the equipment. It would be the responsibility of the Successful Bidder to ensure that the equipment is handled carefully. However, Successful Bidder would provide active Help Desk facilities for reporting of all such field incidents.

9.43. **TECHNOLOGY CONTROLS**

Security audit should be carried out for the technology, process and people through a Cert-In empanelled Auditor. Bidder shall provide hardware which is highly reliable to support encryption on the Tablet, transmission software, intermediary devices and servers and support secure communications between various devices/components.

Systems should be available to support uninterrupted services to the customers duly meeting the contractual obligations of the Bank towards third-parties and customers

9.43.1. The technology and devices should be compatible with latest Standards as per requirement of the bank.

10. SCOPE OF BASIC BANKING PRODUCTS & SERVICES TO BE OFFERED:

10.1. **ENROLLMENT OF CUSTOMERS:**

10.1.1. The Successful Bidder shall enroll customers to various products using the same solution.

10.1.2. Every customer in the target group will have at least a savings bank account. Other



schemes & banking products would also be offered to customers of target-group based on the policy of the bank.

10.1.3. Due care and security should be accorded to all the related physical documents.

10.1.4. The equipment provided for the above stated front-end activity should be robust, reliable & easy-to-use, and customized to Indian rural/ urban conditions.

10.1.5. The Successful Bidder shall also ensure that the Business Correspondent Agents are frequently **trained** and kept updated with bank's new schemes, policies, etc as may be required to discharge their roles and serve the target- customers.

10.1.6. The Successful Bidder may be required to enroll the customer on production of documentary evidence/support that RBI or the Bank may prescribe duly complying with customer due-diligence (including Know-Your-Customer requirements).

10.1.7. **The physical documents and application form will be delivered at the designated location of the Bank Branch on same day of maximum on next working Day.**

10.2. ACCOUNT OPENING/PRODUCT REGISTRATION AND ACTIVATION:

General:

10.2.1. Every customer Account shall be opened in the banking system after all the mandatory information about the applicant/customer has been captured.

10.2.2. Hardware System should be capable of handling all registrations and deregistration (subsequent to initial enrolment, card- personalization and delivery) for additional schemes/products & services at the ALLOTTED LOCATION or at branch level as decided by the bank for each of the schemes/products & services.

10.2.3. However, the account/scheme/product/service will be activated only after fulfilling the stipulations given by the Bank.

10.2.4. The scheme/product or service may require authorization by Bank's official before it becomes operational.

10.2.5. The front-end systems along with the personnel handling the process should be capable of enforcing all the controls required by the Bank.

10.3. Customer Operations:

10.3.1. The customers will carry out all the banking transactions through the BCA in the ALLOTTED LOCATION.

10.3.2. Mode of transactions is online.

10.3.3. The solution shall have parameterized control to set online at each card-level /account-level/ transaction-type level/ transaction value-level or a combination thereof.

10.3.4. A customer may have multiple accounts/services linked to the same.

10.3.5. The services availed by the customers may vary.

10.3.6. Currently different **services** are offered by the Bank at BCA/CSP point. Bank may extend additional Products/services in future to be rolled out in BC channel.

10.3.7. The Successful Bidder would obtain application/enrollment forms for other permitted schemes and product/services introduced by the Bank from time to time, as & when they are offered by the Bank/subscribed by the customers.

10.4 Customer Account Operations:

10.4.1. Customers who wish to receive Banking & Financial services shall approach the authorized representative of the Bidder, the BCA. Customer will carry out AEPS, RuPay card based financial & Non- Financial transactions both onus and offus.

10.4.2. The identity of the customers has to be ensured by the BCA.

10.4.3. Customer is permitted to transact in online mode only through the Laptop/Tablet at BC locations.

10.4.4. The requested transaction is put through only if the conditions stipulated by the bank are met.



- 10.4.5 The successful cash transaction is concluded by payment of cash or receipt of cash by BCA depending on whether the transaction is a withdrawal or a receipt.
- 10.4.6 Further, each customer will be permitted only certain number of transactions and within a maximum limit as prescribed by the Bank for each category for a given period.
- 10.4.7 These stipulations will be parameterized at front end system level and such details will be furnished to the successful bidder by the Bank.
- 10.4.8 Receipts will be printed for each transaction. One will be handed over to the customer and the other will be held with the Bidder for records. The second receipt is optional. The system should have provision for generating/printing receipt at a later date for submission as proof in case of disputed transactions.
- 10.4.9 Each transaction will have a unique reference number for the Bank and the same would also be printed on every receipt with other details.
- 10.4.10 All transactions are to be duly noted in a register and it has to be preserved securely for future reference for time-periods stipulated by the Bank.
- 10.4.11 The account holder may request for statement of account and the BCA at the village will provide a printout of last 5 transactions together with the outstanding balance in the desired account(s) using the front-end equipment.
- 10.4.12 The receipts and statements should be in English/vernacular language as may be stipulated by the Bank.
- 10.4.13 Printing of Pass Book (will be developed in the future)

10.5 Operations at BC Outlet (ALLOTTED LOCATION)-Kiosks:

- 10.5.1 The Successful Bidder will be responsible for physical custody and up keep of the systems/devices provided for front-end operations.
- 10.5.2 The Successful Bidder would also be responsible for cash and accounting of transactions, maintenance of record relating to receipt/issuance/lost cards, requests for issue of new cards, receipts of transactions, details of exceptional transactions, etc.
- 10.5.3 Cash replenishment & cash usage transactions should be recorded in the front-end terminal through which the transactions are to be effected.
- 10.5.4 The Successful Bidder should take a printout of the Opening Balance of Cash, Closing Balance of Cash and the list of all transactions in-between.
- 10.5.5 As all the transactions are online, it should be enabled to obtain the required audit trails, reports, etc. through the MIS and from backend. However, bidder should be able to present the log in case of dispute/requirement.

10.5.6 Business Correspondent (BC) activities:

Provide transaction facility (within limits fixed) like:

- I. E-KYC Customer account opening.
- II. Cash Deposit-AEPS & ATM card
- III. Cash Withdrawal- AEPS & ATM card
- IV. Fund transfer within bank
- V. Mini statement
- VI. Account balance enquiry
- VII. Enrolment of Social Security Schemes: PMJJBY, PMSBY, APY.
- VIII. Printing of Pass Book (If Introduced in the future)
- IX. Any other facility introduced by the bank in the future.

10.5.7 Other activities:

- a. Identification of borrowers and classification of activities as per bank's requirements.
- b. Creating awareness about savings and other channels/digital products offered by the



- c. Bank and education or advice on managing money & debt counseling.
- d. Preliminary scrutiny of data and submission of applications to the Bank for its review.
- e. Promotion, nurturing, monitoring and handholding of Self Help Groups and/or Joint Liability Groups and/or Micro Credit Groups and others.
- f. Facilitating the repayment of dues owed to the Bank by its customers/guarantors.
- g. REMITTANCE SERVICES: Customer should be able to remit funds and receive funds using the front-end system with the agent.
- h. OTHERPRODUCTS AND SERVICES: Bank would share the product brochures for other products and services that would be extended through this channel to the successful bidder.
- i. The responsibility of training & dissemination of product information to BCA Lies with the bidder. In future, if any new products/services are introduced the Bank would share the operational guidelines separately.

10.5.8 Cash Management:

The Successful Bidder will be solely responsible for the cash management. Suitable insurance for Cash held at ALLOTTED LOCATION/KIOSKS and cash in transit to be obtained and the policy/proof is to be submitted to the Bank.

11 FUNCTIONAL REQUIREMENTS:

- 11.1 The authentication of transactions would be through matching the biometrics/fresh sample of fingerprint with UIDAI server or remote authentication server/OTP and authentication using the CARD based system (PIN)
- 11.2 The customers should be able to perform selected banking transactions through authorized representatives of the successful bidder. Enabled with interconnectivity, these representatives of the successful bidder will extend banking & financial services on behalf of the Bank to its customers at their (customers') respective locations/ villages/habitats during the time window and at the frequency stipulated by the Bank.
- 11.3 Persons/entities deployed by the successful bidder or as BCAs for extending banking and financial services on behalf of the bank shall conform to Bank/RBI/UIDAI/IDRBT/NABARD/GOI/state Govt. guidelines.
- 11.4 The successful bidder shall ensure that the project has sufficient human resources which shall be able to support deposit taking, lending, account management, financial literacy & advice, remittances, electronic benefit payments/transfer, etc.
- 11.5 **MANAGEMENT INFORMATION SYSTEM (MIS):**
 - 11.5.1 The bidder shall put in place an effective communication mechanism to its BCAs.
 - 11.5.2 The successful bidder shall assist the bank in defining exceptional transactions and monitor all such exceptional transactions from a central location in the Bank.
 - 11.5.3 It should also be possible to centrally monitor and obtain reports on cash movement, cash balances, cash payments, etc at each of the front-end functionaries.

12 ELIGIBLE ENTITIES AND GENERAL GUIDELINES:

The successful bidder would be required to appoint from among the following as BCA. This list would be revised from time to time based on Reserve Bank of India directives



1. Post Offices.
2. Retired Bank employees.
3. Ex-Servicemen.
4. Retired Govt. Employees.
5. Individual owners of kirana/ medical/fair price shop owners.
6. Individual Public Call Office (PCO) operators.
7. Agents of small savings schemes of Government of India/ Insurance Companies
8. Individual who own petrol pumps.
9. Retired teachers.
10. Authorized functionaries of well-run Self Help Groups (SHGs) linked to banks.
11. Individual members of Farmer's Clubs.
12. Individual operators of Rural Multipurpose kiosks/ Village Knowledge Centers
13. Individuals/ proprietors/ owners who manage Agri Clinics/ Agri Business Centers.
14. Retired Postmasters.
15. Individuals such as auto dealers, tractor dealers and FMCG stockiest.
16. Insurance agents including agents of private insurance companies (IRDA certified) and postal agents.
17. Individuals operating Common Services Centers (CSCs).
18. Any other individual considered suitable by the bank.
19. Identified BCs and BCAs should not have been defaulters to any financial institution.
20. Identified BCs should not have been blacklisted by any bank, NPCI, IBA etc in the last two years for deficiency of service.
21. The identified BCAs should be certified by IIBF or similar agencies approved by IBA/Bank.

While appointing Business Correspondent Agents (BCAs), following general guidelines should be followed by BC:

- a. It is better to appoint an existing entrepreneur & local person having existing livelihood as BCA so that it is an additional income to him/her. This will improve the viability of BC Business Model.
- b. While approving BCA at ALLOTTED LOCATION, the place should be such that it should be servicing point for nearby habitants.
- c. The BCA business point should be minimum 500 Metre away from the Branch premises of the Bank.

13 STANDARD OPERATING PROCEDURE (SOP) FOR BC:

- 13.1 Logistics at the BC /Business correspondent outlets/KIOSKs
 - 13.1.1 Display of signage as approved by the Bank.
 - 13.1.2 Display of Phone numbers of Help line, Bank officials (linked Branch/Zonal Office)
 - 13.1.3 Display of BC certificate as an authorized Bank's BC.
 - 13.1.4 The BCA shall also be issued identity card along with Photograph with Unique personal identification Number (Preferably Terminal ID allotted to the BCA by Bank) and name & address printed on it by the CBC.
 - 13.1.5 The identity card shall be required at the time of transaction /remittance.
 - 13.1.6 Ensure availability of required Stationery - Account opening forms, loan application forms, checklists, publicity materials / pamphlets / job cards for banking products.



13.2 Maintenance of Registrars as Advised by the Bank as under: -

(Registers to be maintained by BCs) BC should ensure the following Registers are maintained at BCA location and to be preserved, with data security, for a period of at least 8 Years.

- 13.2.1 Records of customers enrolled;
 - 13.2.2 Account opening forms sent to link branch;
 - 13.2.3 Account opening forms pending to be sent;
 - 13.2.4 Customer contact register;
 - 13.2.5 Financial Transaction Register along with customer signature;
 - 13.2.6 Applications movement register;
 - 13.2.7 Visitors/Bank officials visit register.
 - 13.2.8 Name of grievance redressal official and contact No. to be displayed;
 - 13.2.9 Ensure provision like Cash box, Almira for safe upkeep of fingerprint scanner / device etc and other stationery registers;
 - 13.2.10 List of Do's and Don'ts for customers to be displayed;
 - 13.2.11 Registers for Hardware/Software;
 - 13.2.12 Register for AMC details;
 - 13.2.13 Complaints register.
- 13.3 **Image building and trust:**
- 13.3.1 BCs to create awareness about the channel and any other products of the Bank among the public in the area of operation.
 - 13.3.2 BCs to market the banking products and ensure a pull for the customers in the area of operation.
 - 13.3.3 BCs to do due diligence for BCA selection.
 - 13.3.4 Arrange for training of BCAs.
 - 13.3.5 Arrange for inspection of BCAs.
- 13.4 **Technical Requirement:**
- 13.4.1 Safe upkeep of front-end device viz. Hardware device, Pin-pad device, Biometric scanner, thermal printer, Passbook printer etc.
 - 13.4.2 Maintaining helpline number of technology/device provider.
 - 13.4.3 Downloading the updated versions of the front-end applications.
 - 13.4.4 Keeping the PIN / BCA cards secret to obviate any possibility of unauthorized use of the technology device.
- 13.5 **Operational Requirement**
- 13.5.1 Approval from the Bank for establishing a ALLOTTED LOCATION at any centre.
 - 13.5.2 Account opening form filling up and obtaining required KYC documents /photograph of the customer.
 - 13.5.3 Enrollment of the customer as per the process approved by bank.
 - 13.5.4 Co-coordinating with link branches to expedite verification and upload of customer data in CBS for account creation.
 - 13.5.5 Maintaining secrecy about customer account information.



- 13.5.6 Maintenance of sufficient balance in the BC settlement account to support customer transactions and fund settlement with the bank.
- 13.5.7 Regulate of BCA electronic threshold limits to ensure continuity in customer services as per bank's requirement.
- 13.5.8 Arrange for availability of sufficient cash at ALLOTTED LOCATION.
- 13.5.9 **CBC will ensure regular payment of remunerations to the BCAs ensuring IT TDS, EPF and other Regulatory compliances. (Documentary proof of the same should be submitted to the Bank as and when required by the Bank).**
- 13.5.10 BC will ensure availability of consumables like printing paper, ribbon etc at the ALLOTTED LOCATION.
- 13.5.11 BC to ensure issuance of front end system generated receipt to the customers on successful transaction.
- 13.5.12 To define dispute resolution mechanism.
- 13.5.13 Forwarding any feedback / complaint received from the customers to the bank.
- 13.5.14 Risk mitigation process in operations.
- 13.5.15 **Arranging insurance for cash and devices of the BCA/CSP.**
- 13.5.16 In case of temporary / permanent termination of BCA at any outlet, BC to make alternate arrangement to ensure continuity of banking services to the customers within 15 days. A penalty of Rs. 1000/- per day for the period beyond the permitted time line will be levied.
- 13.5.17 **BCA shall function for minimum 4 hours at Kiosks apart from visiting the field for Mobile BC activity failing which it will be treated as the BCA is absent for the day.**

13.6 Legal Requirement

- 13.6.1 **Persons /entities / BCAs engaged by BC are not the employees of the bank and the bank shall not be responsible in any manner for payment of wage remuneration nor payment for PF, EPF due to such persons.**
- 13.6.2 Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts & records including Hardware provided to the Bank under this RFP and the vendor shall extend all cooperation in this regard.
- 13.6.3 The vendors shall not assign to any one, in whole or in part, its obligations to perform under the RFP/contract, except with the Bank's prior written consent.
- 13.6.4 Any publicity by the bidder in which the name or logo of the Bank is to be used, will be done only with the explicit prior written permission of the Bank.
- 13.6.5 **The Hardware/furniture/fittings/cash on hand and cash in transit are to be insured by the bidder against all risks of loss or damages.**

14 Human Resource Requirement:

The Bidder by executing the agreement shall be deemed to have unconditionally agreed as under:



- 14.1 The successful bidder shall exercise due diligence and only engage persons having established identity, integrity, requisite qualifications & skills and deployment experience for all critical activities.
- 14.2 The Bidder shall provide a contingent of well trained personnel and extend necessary mentoring & operational support to the intermediary network of agents, etc. as part of the solution/service.
- 14.3 Bidder shall confirm that every person identified either directly by them or branch on the project CBC have to submit Police verification certificate/Police verification acknowledgement copy prior to their engagement. Wherever police verification acknowledgement copy is taken, the police verification certificate should be submitted within 60 days from the date of Acknowledgement slip. Bank shall have the right to remove such deployed person where Police verification certificate is not submitted within stipulated time.
- 14.4 The successful bidder shall deploy one supervisor referred to as District Coordinator (DC) / BC Supervisor (BCS) for every 50 BCAs within 30 days from the issue of work order. Non-compliance shall be treated as breach of Service Level Agreement.
- 14.5 In case the performance of the Bidder/their CSP/agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the Bidder shall have to replace the said person within the time limit stipulated by the Bank. Where the Bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/employees on its own.
- 14.6 No right to employment in the Bank shall accrue or arise to the employees or agents of the Bidder, by virtue of engagement of employees, agents, etc. of the Bidder for any assignment under this project. It is further clarified that the arrangement herein with the Bidder is a contract for service.
- 14.7 The Bidder shall extend all of the outsourced banking & financial services by deploying such personal who has high integrity and meet the qualifications & other criteria stipulated by the Reserve Bank of India, Government or the Bank from time to time and agrees and undertake that during the subsistence of this agreement they will not employ any personnel/individual below the Minimum Wages fixed by appropriate Government on this behalf from time to time, as per the provisions of Minimum Wages Act 1948.
- 14.8 Further in case of any penalty or punitive action by RBI, NPCI or any other statutory authority in the matter will be the responsibility of the CBC/SP and any claim by the Bank in this regard will have to be compensated by the SP within 1 month. For delay in compensation interest @ 1% per month or part thereof will be payable.
- 14.9 The Business Correspondent should not collect non-refundable deposits from BCAs.
- 14.10 All infrastructure item including kiosks, TAB, Passbook printer, RD Service Compliant Biometric devices, Pin pad devices, EMV Chip card reader etc. will be owned by the bidder.
- 14.11 The Business Correspondent should not, in any way, convey to the BCAs that they can claim jobs with the bank on account of becoming BCA. In this regard, a suitable clause should be included in the agreement



entered between BC & BCA.

- 14.12 **CBC will enter into a comprehensive agreement with BCA/CSP.** Any suggestion given by the bank should be incorporated in the BCA agreement.
- 14.13 If the BCA is engaged as a recovery agent /Business facilitator/any other by the bank, bank will enter into separate agreement with the bidder.
- 14.14 **Each agent must perform minimum 200 eligible financial transactions per month. If non-performance continues for 2 months, Bank may ask to change the agent without any cost to Bank.**
- 14.15 In the case of failure on the part of the SP to open KIOSK /Mobile TAB at any allotted centers a **penalty of Rs. 1000/- per day** for the period beyond the permitted time line will be levied.
- 14.16 **Bank also reserves its right to offer the centre/s to other bidders/service provider solely at its discretion.**
- 14.17 Without prejudice to the bank's right to terminate the agreement, for any defective service or inability to provide the service for any reason or for non-functioning of the ALLOTTED LOCATION for any reason, **beyond 10 (Ten) working days continuously, a penalty @ Rs. 1000/- per day (from the 11th day onwards)** may be levied for each of the Business correspondent outlet.
- 14.18 The Bidder shall confirm that, every person engaged by them should not undertake TAB based transactions within the Branch vicinity (Within the radius of 2 KMs) or within Branch Premises, If any such incident of BCA working is found, commission will not be paid for that said month. In case of repeated incidences reported the BCAs services may terminate by the Bank.

15 PAYMENT TERMS:

- 15.1 Payment will be made by the Bank on monthly basis in arrears on aggregated basis within 30 days on submission of original invoices by the Corporate Business Correspondent duly countersigned by authorized signatory after deducting applicable penalties and TDS, if any. Payment will be made for the enrollments completed in all respects i.e. demographic data, photo and biometrics with CBS account number. Payment for transactions will be done for all the transactions excluding accommodative transaction. No payment will be done for balance enquiry.
- 15.2 **CBC will ensure regular payment of remunerations to the BCAs ensuring Income Tax TDS, EPFO and other Regulatory compliances. (Documentary proof of the same should be submitted to the Bank as and when required by the Bank).**
- 15.3 **The BC is eligible for variable charges for various schemes stipulated as under: (Applied for BCA/CSP/Fixed Point BCA)**



Sl. No.	BC Activity	Commission Payable
1	Financial transactions: o Cash Deposit, Withdrawal (both on us & off us) & o Cash Deposit Withdrawal though RuPay ATM Card	0.35 % of Amount (Limit to Maximum Rs.25)
2	Fund Transfer	Rs.10 per Transaction
3	Balance enquiry(On us)	NIL
4	Balance enquiry(other bank-AEPS)	NIL
5	Mini Statement(On-U's)	NIL
6	Enrollment of (PMSBY)	₹1 per policy
7	Enrollment of (PMJJBY)	₹30/- per PMJJBY (Pro rata basis from ₹7.50 to 30 per policy)
8	Enrollment (APY) (Active APY Account for at least 6 months)	₹60/- per APY
9	Account opening (e-KYC)	Rs.10 per customer for a/c opening + Rs. 10 per customer for issuance of ATM Card (subject to funded account status)
10	Request for SMS alert (Not Live Yet)	₹5 /-
11	Request for E-mail statement (Not Live Yet)	₹2/-
12	Request new Cheque book (Not Live Yet)	₹5/-
13	Stop payment of Cheque (Not Live Yet)	₹5/-
14	Cheque status enquiry (Not Live Yet)	₹2/-
21	Pass Book Printing charges (Not Live Yet)	Rs. 5/- per page
	Cap/Limit on Customers Financial Transactions	1.For any single customer, maximum 3 transactions in a day 2. Per Customer, maximum up to 15 Financial Transactions in a month will be eligible for commission. Total – 15 Transactions per month per customer out of which; Withdrawal- 5 Transactions (max/month) Deposit/Fund Transfer- First 10 Transactions Deposit Limit- Rs. 49,999/- per customer per day Withdrawal Limit- Rs. 20,000/- per customer per day Fund Transfer Limit- Rs. 25,000/- per customer per day

Note:

- 1) The above rates are inclusive of all taxes & charges other than GST.
- 2) The Commission of cash handling & other variable charges to be shared between BCA and CBC at minimum **80:20** ratio.
- 3) The BCA/CSP should be active as under: -
 - a. BCA should work minimum 4 hours on all working days.
 - b. The BCA shall work for a minimum of 20 days in a month.



- c. BCA should have carried out at least 200 financial transactions through M ATM/TAB/KIOSK during a month.
- d. Minimum Monthly Target Per Month Per BCA/CSP: -

Account opening (e-KYC)	10 Per Month Per BCA
Enrollment (APY)	5 Per Month Per BCA
Enrollment of (PMJJBY)	10 Per Month Per BCA
Enrollment of (PMSBY)	20 Per Month Per BCA

- e. **Non achievement of consolidate monthly target in proportionate to totally Allotted locations may attract 10% penalty of the amount of total invoice submitted by BC.**
- 4) The following transactions will be **IN-ELIGIBLE** for calculation of commission and commission is not paid for these transactions:
- All Transactions amount less than ₹100/-
 - Morethan1 (One) transactions in a particular account per day.
 - More than 15 (Fifteen) transactions in a particular account per month.
 - To construe BCA as active, BCA should have carried out at least 200 Financial Transactions through KIOSK/TAB during a month.
- 5) For cash transactions both receipt and payments, the maximum cap of ₹25/- (Rupees Twenty-Five) per transaction is only payable by the Bank.
- 6) The gross amount less applicable TDS will be credited to the CBC Account maintained in our Bank after submission of monthly invoice of BC.
- 7) **Other services and products not included above will be added / deleted from time to time as per Bank/RBI/DFS-Government/IBA guidelines.**
- 8) Bank has the right to delete/modify any stipulations mentioned above in RFP and also stipulate such other conditions with due notice to CBC.
- 9) **Bank has the right to delete/modify any activity that can be extended through the BC, with due notice to the CBC.**

CBC shall be solely liable & responsible for compliance of applicable Labour Laws in respect of its employees, agents & representatives and in particular Laws relating to terminal benefits such as minimum wages, Pension, Gratuity, Provident Fund, Bonus or other benefits to which they may be entitled and the Bank shall have no liability in this regard.

16 REVIEW AND MONITORING MECHANISM:

- 16.1 Bank will evaluate the Bidder on an ongoing basis.
- 16.2 The project shall conform to Bank's policies and would be subject to Internal and External audits. The Bidder is required to extend all necessary co-operations to facilitate audit process.
- 16.3 Frequency of Audit is yearly and Bidder will bear the expenses of such audit.
- 16.4 Bidder shall have adequate audit controls and track normal and exceptional transactions.
- 16.5 Bank will utilize the services of internal or external auditors for ensuring proper operations by Bidders.
- 16.6 Bank may also arrange for a random verification of enrollment/ payments, card-personalization, etc for better control.



17 PURCHASE PREFERENCE

Purchase Preference waiver may be applicable for Start -ups Subject to meeting of the quality and technical specifications, technical evaluation, past performance specified in tender document.

Applicable for Indian Bidders only as defined in gazette notification of Ministry of Commerce and Industry and as amended from time to time. Start-up” company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), Department of Industrial Policy and Promotion, Ministry of Commerce & Industry, Govt. of India with the application.

Applicant who solely on its own, fulfils each eligibility criteria condition as per the RFP terms and conditions and who are having relevant status, can claim exemption for eligibility criteria.

If all these conditions are not fulfilled or supporting documents are not submitted with the application, then all those applications will be summarily rejected, and no queries will be entertained.

The existing CBCs may participate in this RFP process if they are eligible. Bank is decided to extend the BCA services through this RFP only. The previous/existing CBCs services/ agreement may terminate on the implementation of new services through this RFP. The required Notice of termination of agreement will be served.

The Bank reserves the right for such waivers. The decision of Bank in this regard shall be final and in this regard, no correspondence shall be entertained.

18 BID PROCESS

Clarification to RFP and Pre-Bid Queries:

- 18.1 The bidder should carefully examine and understand the specifications, terms & conditions of the RFP and may seek clarifications, if required. The bidders in all such cases should seek clarification in writing in the same serial order as that of the RFP by mentioning the relevant page number and clause number of the RFP as per format provided under Annexure XVI
- 18.2 All communications regarding points requiring clarifications and any doubts shall be addressed to crm@mahagramin.co.in, by the intending bidders before 01:30 PM on 07/08/2025.
- 18.3 No queries will be entertained from the bidders after the above date and time.
- 18.4 The Bank will consolidate all the written queries and any further queries during the pre-bid meeting and the replies for the queries shall be made available in the Bank's website (<https://www.mahagramin.in>) and no individual correspondence shall be made. The clarification of the Bank in response to the queries raised by the bidder/s, and any other clarification/amendments/ corrigendum furnished thereof will become part and parcel of the RFP and it will be binding on the bidders.
- 18.5 No oral or individual consultation will be entertained.
- 18.6 This bid is non-transferable.



19 Pre-Bid meeting:

- 19.1 A pre-bid meeting of the intending bidders will be held as scheduled below to clarify any point/doubt raised by them in respect of this RFP.

Date	Day	Time	Venue
07/08/2025	Thursday	4.30 PM	Through Video Conference

No separate communication will be sent for this meeting. If the meeting date is declared as a holiday under NI Act by the Government subsequent to issuance of RFP, the next working day will be deemed to be the pre-bid meeting day. Authorized representatives of interested bidders shall be present during the scheduled time. In this connection, Bank will allow **only ONE representative** from each Bidder to participate in the pre-bid meeting. **Only 2 questions per bidder will be allowed in the Pre-Bid meeting.**

Interested bidders shall share the scanned copy of authorization letter as per **Annexure XVII** and valid ID proof of the Representative by email to crm@mahagramin.co.in latest by **05/08/2025 5.30 PM**

- Upon perusal of the same, the link/meeting ID will be shared to the participant via reply mail for interested bidder to participate in the Pre-bid query meeting.
- 19.2 Bank has the discretion to consider any other queries raised by the bidder's representative during the pre-bid meeting.
- 19.3 Bank will have liberty to invite its technical consultant or any outside agency, wherever necessary, to be present in the pre-bid meeting to reply to the technical queries of the Bidders in the meeting.
- 19.4 Non reply to any of the queries raised by the vendors during pre-bid Meeting shall not be considered as acceptance of the query/issue by the Bank.

20 Amendment to Bidding Document:

- 20.1 At any time prior to deadline for submission of Bids, the Bank, for any reason, whether, at its own initiative or in response to a clarification requested by prospective bidder, may modify the bidding document, by amendment.
- 20.2 Notification of amendments will be made available on the Bank's website only (<https://www.mahagramin.in>) and will be binding on all bidders and no separate communication will be issued in this regard.
- 20.3 In order to allow prospective bidders to take the amendment into account in preparing their bids, the Bank at its discretion, may extend the deadline for a reasonable period as decided by the Bank for submission of Bids.

21 Bid System Offer:

The offer will be Technical only for empanelment of CBCs and the bid system has following 2 (Two) parts:

- 21.1 Part A-Technical Proposal (Eligibility): Indicating the response to the technical specification for implementation of BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK/M-POS/TAB) in Maharashtra Gramin Bank. (Annexure II to XV).



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

22 Preparation of Bids:

22.1 The Bid shall be typed or written in English language in **Times New Roman font style with font size of 11** in indelible ink and shall be Authorized Signatory by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract.

22.2 All the pages of Bid including Brochures should be made in an organized, structured, and neat manner. Brochures / leaflets etc. should not be submitted in loose form. All the pages of the submitted bids should be paginated with Name, Seal and Signature of the Authorized Signatory. Bids with erasing /overwriting/ cutting without authentication may be liable for rejection.

22.3 Authorization letter/ Board Resolution for signing the Bid documents duly signed by Company's Authorized signatory should be submitted.

22.4 Part A-Technical Proposal:

22.4.1 Technical Proposal should be submitted as per the format as per **Annexure II to XVIII**. Relevant technical details and documentation should be provided along with Technical Proposal.

22.4.2 The offer may not be evaluated and may be rejected by the Bank without any further reference in case of non-adherence to the format or partial submission of technical information as per the format given in the offer.

22.4.3 In case of any contravention of technical specification detected at any stage which is not explained to the satisfaction of the Bank, the technical specifications elaborated in RFP shall prevail and the bidder shall be considered as disqualified ab initio. The Bank shall not allow/permit changes in the technical specifications once it is submitted.

22.4.4 The Technical Proposal should be complete in all respects and contain all information sought for, as per **Annexure II to XVIII**. The Technical Proposal should be complete and should cover all products and services.

23 Organization of bids:

The technical bid should be submitted in respective specified containing the following:

- ✓ Table of contents
- ✓ Covering letter duly signed by the authorized signatory
- ✓ Executive Summary
- ✓ Duly filled up & Signed **Annexure II to XVIII**
- ✓ Letter/ Board Resolution/Power of Attorney with details of authorized signatories who can represent the bidders.
- ✓ All Documents/declaration as mentioned under pre-qualification/ Eligibility Criteria



24 Submission of Bids:

- ✓ In addition to these documents, Bidder should also submit the following in a sealed cover to the address notified in the Bid Schedule on or before the due date mentioned in Bid Schedule.
- ✓ Pre-Contract Integrity Pact as per Annexure- XI. (Hard copy).
- ✓ In case the above documents are not submitted on or before the due date mentioned in Bid Schedule, the bid will be rejected.

25 Documentation:

Technical information in the form of Brochures/ Manuals/ CD/PDs etc. of the most current and updated version available in English must be submitted in support of the Technical Offer made without any additional charges to the bank. The Bank is at liberty to reproduce all the documents and printed materials furnished by the Bidder in relation to the RFP for its own use.

26 Erasures or Alterations:

The Offers containing erasures or alterations or overwriting may not be considered. There should be no hand-written material, corrections or alterations in the offer. Technical details must be completely filled in. Correct technical information of the product being offered must be filled in. Filling up of the information using terms such as "OK", "accepted", "noted", "as given in brochure/manual" is not acceptable. The Bank may treat such Offers as not adhering to the tender guidelines and as unacceptable.

27 Assumptions/Presumptions/Modifications:

The Bank would like to expressly state that any assumption presumptions, modifications, terms, conditions, deviation etc., which the bidder includes in any part of the Bidder's response to this RFP, will not be taken into account either for the purpose of evaluation or at a later stage, unless such assumptions, presumptions, modifications, terms, conditions deviations etc., have been accepted by the Bank and communicated to the bidder in writing. The bidder at a later date cannot make any plea of having specified any assumption, terms, conditions, deviation etc. in the bidder's response to this RFP Document. No offer can be modified or withdrawn by a bidder after submission of Bids.

28 Amendment to Bidding Document:

At any time prior to the deadline for submission of Bids, the Bank, for any reason, whether, at its own initiative or in response to a clarification requested by a prospective Bidder, May Modify the Bidding Document, by amendment. Notification of amendments will be put up On the Bank's Website and will be binding on All Bidders. To allow prospective Bidders reasonable time in which to take the amendment into account in preparing their Bids, the Bank, at its discretion, may extend the deadline for a Reasonable Period as decided by the Bank for the submission of Bids.

29 Bid Opening:

- 1.1. The Technical Proposal shall be opened in physical presence of the Bidder's representative/s as scheduled in the RFP and/or its amendment to this RFP.
- 1.2. Bid Opening will be held offline and participant's/ Bidder's representative/s are to attend the meeting at MGB, Head Office, Chhatrapati Sambhajinagar (Aurangabad).
- 1.3. Bidder should carry authorization letter and valid ID card of the participant.
- 1.4. Attendance of all the representatives of the bidders who are present at bid opening will be taken in a register against Name, Name of the Company and



with full signature.

- 1.5. The Bidders may note that no further notice will be given in this regard. Further, in case the bank does not function on the aforesaid date due to unforeseen circumstances or declared as holiday then the bid will be accepted up to 4.30 PM on the next working day and bids will be opened at 5:30 PM at the same venue on the same day.
- 1.6. The following details will be announced at the time of bid opening.
 - 1.6.1. Name of the Bidders.
 - 1.6.2. Presence or absence of cost of the Bidding document and Bid security.
 - 1.6.3. Such other details as the Bank at its discretion may consider appropriate.
- 1.7. If any of the bidders or all bidders who has submitted the tender are not present during the specified date & time of opening, it will be deemed that such bidder is not interested to participate in the opening of the Bid/s and the bank at its discretion will proceed further with opening of Technical Bid in their absence.



SELECTION OF BIDDER

30 Preliminary Scrutiny:

The Bank will scrutinize the Bid/s received to determine whether they are complete in all respects as per the requirement of RFP, whether the documents have been properly signed, items are offered as per RFP requirements and technical documentation as required to evaluate the offer has been submitted.

Prior to detailed evaluation, the Bank will determine the substantial responsiveness of each Bid to the bidding document. Substantial responsiveness means that the bid conforms to all terms & conditions, scope of work, technical specifications and bidding document is submitted without any deviations.

31 Clarification of Offers:

During the process of scrutiny, evaluation and comparison, the Bank may, at its discretion, seek clarifications from all the bidders/any of the bidders on the Bid submitted by them. The bidder has to respond to the bank and submit the relevant proof /supporting documents required against clarifications, if applicable. The request for such clarifications and the Bidders response will necessarily be in writing and it should be submitted within the time frame stipulated by the Bank.

The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the offer. Bank's decision with regard to 'minor non-conformity' is final. The waiver shall be binding on all the bidders and the Bank reserves the right for such waivers.

32 Evaluation of Technical bids:

31.1. The Bank will evaluate the bid submitted by the bidders under this RFP. The Technical Proposal submitted by the bidder will be evaluated based on Technical Evaluation Criteria defined in this RFP.

31.2. The Bid will be evaluated by a Committee of officers of the Bank. If warranted, the Bank may engage the services of external consultants for evaluation of the bid. It is Bank's discretion to decide at the relevant point of time.

32.3. Those Bidders satisfying the eligibility criteria and the technical requirements as determined by the Bank and accepting the terms and conditions of this document shall be shortlisted.

32.4. Bank will prepare a list of Bidders based on evaluation by a Committee of the Bank. The short-listing will be based on various parameters such as compliance with pre-qualification criteria as per terms of the tender documents, functional fit of the solution to the requirements of the Bank, responses, past experience, site-visits (if deemed necessary), referrals, presentations, technology, etc. in addition to technical compliance of the solution offered by the bidder vis-à-vis the technical specifications given in the technical bid forms.

32.5. Prior to detailed evaluation Bank will determine the substantial responsiveness of each Bid to the Bidding Document. Substantial responsiveness means that bid conforms to all terms and conditions of the Pre-Qualification Criteria and Bidding Document without any material deviations.

32.6. The Bank may call for any clarifications/ additional particulars required, if any, on the technical bids submitted by the bidder. The bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The bidder's offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time.



32.7. Bank reserves right to call for a presentation on the features etc., from the short listed Bidders based on the technical bids submitted to make an evaluation.

32.8. Bank reserves the right to evaluate the bids on technical and functional parameters including possible visit to inspect live sites of the Bidder and witness demos of the system and verify functionalities, response times, etc.

32.9. Technical evaluation will take into consideration, the capability of the bidder to implement the proposed solution.

32.10. The bank may use the services of external consultants for bid evaluation, if required.

32.11. Evaluation criteria, evaluation of the responses to the RFP and subsequent selection of the successful bidder will be entirely at Bank's discretion. Its decision shall be final and no correspondence about the decision shall be entertained.

32.12. Bank reserves the right to cancel the bidding process for any or some or all the RO/ Zone/ Districts for which the RFP is floated at the sole discretion of the Bank.

33 Bidders Presentation /Site Visits / Product Demonstration /POC

Bidders are required to prepare for making necessary presentations as a part of the final evaluation in accordance with the responses given for the identified requirements any time after the last date for submission of bids.

Setting of evaluation criteria for product demonstrations shall be entirely at the discretion of Bank. The decision of Bank in this regard shall be final and in this regard, no correspondence shall be entertained.

Bidders should arrange for visits to the reference sites wherein the product is successfully implemented by them. The bidder shall take necessary permission from the site owner and demonstrate the features & performance to Bank at their own cost.

34 Technical Evaluation Criteria:

The Bank's evaluation of the technical bids will take into account the following factors and based on such evaluation a list of technically qualified bidders will be short-listed:

Compliance of terms and conditions stipulated in Clauses & its sub clause of RFP duly supported by documentary evidence called for therein.

Submission of duly signed **Annexure-II to XVIII** along with documentary evidence of the RFP. Status of Compliance of terms and conditions as per **Annexure X** of this RFP.

Review of written reply, if any, submitted in response to the clarification sought by the Bank, if any. Technical scores shall be granted based on the criteria mentioned in the RFP.

S.No	Parameter	Documents required	Maximum Marks	Bidder Score
1	Entity Status (Constitution) <ul style="list-style-type: none">▪ Private Limited (05 Marks)▪ NGO/Societies (03 Marks)▪ Others (02 Marks)	Legal Document	05	
2	Average Annual Turnover/Revenue for last three years. <ul style="list-style-type: none">i. ≥ 50.01 Cr and above (16 Marks)ii. ≥ 25Cr to < 50 Cr (12 Marks)	Audited Balance Sheet along with Auditor	16	



		Certificate with UIDN		
3	Net-worth as on 31.03.2025 <ul style="list-style-type: none"> ▪ Above 5.01Cr (12Marks) ▪ 4.01 Cr to 5.00 Cr (10marks) ▪ 3.01 Cr to 4.00 Cr (08Marks) ▪ 2.00 Cr to 3.00 Cr (05Marks) 	Audited Balance Sheet along with Auditor Certificate with UDIN	12	
4	<ul style="list-style-type: none"> ▪ As a Corporate BC Service are being provided in Sponsored by Bank Of Maharashtra or As a corporate BC service are being provide in the eMGB or in eVKGB (5 Marks) ▪ Self-Help Groups Promoting Institutions (SHPIs) or MSRLM Appointed as a TSA (Technical Service Agency) for BC Sakhis project and BC Sakhi project under NABARD (5 Marks) 	Bank Letter/Work Order	10	
5	ISO 9001 /27001/20001/CMMI 3/CMMI 5 <ul style="list-style-type: none"> ▪ ISO 9001+ ISO 27001+ ISO 20001 + CMMI 3+ CMMI 5 (12 Marks) ▪ ISO 9001 + ISO 27001 + ISO 20001 (09Marks) ▪ ISO 9001+ ISO 27001 (06Marks) ▪ ISO 9001 (03Marks) 	Valid ISO Certificate	12	
6	Experience in Business Correspondent Agents/ICT Based Financial Retail Sector engaged in PSB/RRB/Pvt Bank in India in last 3 Years <ul style="list-style-type: none"> ▪ Above 2501 (15Marks) ▪ 2001 to 2500 (12Marks) ▪ 1501 to 2000 (09Marks) ▪ 1001 to 1500 (06Marks) ▪ Less than1000 (03Marks) 	Bank Letter from PSB/RRB /PVT BANKS	15	
7	Tie up with number of PSBs/RRBs/Pvt Bank in Business Correspondent Agents/ICT Based Financial Retail Sector engaged in PSB/RRB in India in last 3 Years <ul style="list-style-type: none"> ▪ 8 & Above (10marks) ▪ 6 to 7 (08marks) ▪ 4 to 5 (4marks) ▪ 2 to 3 (02 marks) ▪ Less than 2 (0 Marks) 	Bank Letter from PSB/RRB/ PVT BANKS	10	



8	Geographical Spread/Coverage Business Correspondent Agents/ICT Based Financial Retail Sector engaged in PSB/RRB Bank in India in last 3 Years (Operations in no. of States) I. ≥ 8 States to (7 Marks) II. ≥ 6 States to < 8 States (5 Marks) III. ≥ 4 States to < 6 States (3 Marks) IV. < 3 States (1 Mark) (Minimum 100 BCAs a state will be deemed as presence in a state)	List of offices with address to be shared	7	
9	Number of Active BCAs at Maharashtra <ul style="list-style-type: none"> • >800 (13 Marks) • 600-800 (9 Marks) • 400-600 (6 Marks) • 200-400 (4 Marks) • <200 (3 Marks) 	Bank Letter from PSB/RRB / Pvt BANKS	13	
	Minimum Marks to be obtained to be qualified in Technical Bid - 60 Marks	Total marks	100	

Note:

1. Bidders to submit relevant documents in support from their respective Banks of their position under all the above parameters.
2. If any bidder has not submitted any of the above documentary proof for evaluation of score, such parameter will be treated as "0"
3. Bidders should **score Maximum marks out of 100 marks** as per scoring Technical Evaluation to become eligible for successful Bidder. Bidders getting marks below 60 will be treated as disqualified.
4. Bidders shall submit proof of document for criteria detailed above. It shall be the responsibility of the bidders to submit relevant proof of document. Scoring shall be done based on the documents submitted along with the technical bid and no further correspondence shall be sent in this regard. The total marks scored in the technical evaluation shall be informed to the participating bidders. Decision of the Bank on evaluation of technical bids shall be final and binding on all bidders and Bank won't accept/consider any kind of claims whatsoever from the bidders. It shall be the responsibility of the bidder to submit required Documentary proofs which are necessarily unambiguous and shall be capable to establish beyond any doubts that bidder is satisfying the particular criteria/ clause for which the document is submitted.
5. Eligibility criteria mentioned at Sr No 2,3 & 6 in table above are relaxed for Startups subject to their meeting of quality and technical specifications. Applicant to note the following:
 - i. 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 the application.
 - ii. Applicant who solely on its own, fulfils each eligibility criteria condition as per the RFP terms and



conditions and who are having Start-up company status, can claim exemption for eligibility criteria mentioned at Sr No 2,3 & 6 in table above.

iii. If all these conditions are not fulfilled or supporting documents are not submitted with the application, then all those applications will be summarily rejected, and no queries will be entertained.

6. Bidders to submit relevant documents in support from their respective Banks of their position under all the above parameters. Bidders shall submit proof of document for criteria detailed above. It shall be the responsibility of the bidders to submit relevant proof of document. Scoring shall be done based on the documents submitted along with the technical bid and no further correspondence shall be sent in this regard. The total marks scored in the technical evaluation shall be informed to the participating bidders. Decision of the Bank on evaluation of technical bids shall be final and binding on all bidders and Bank won't accept/consider any kind of claims whatsoever from the bidders. It shall be the responsibility of the bidder to submit required Documentary proofs which are necessarily unambiguous and shall be capable to establish beyond any doubts that bidder is satisfying the particular criteria/clause for which the document is submitted.

35 Validity of bids:

Technical Bids shall remain valid for 365 days from the date of opening of Technical Bid. In exceptional circumstances, the Bank may seek the Bidders' consent for extension of the period of validity. The request and the responses thereto shall be made in writing.

36 Normalization of Bids:

The Bank may go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that, shortlisted bidders are more or less on the same technical ground. The shortlisted bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process.

37 Selection of BCs:

TECHNICAL BID will be opened and evaluated. Those bidders satisfying the eligibility criteria and the technical requirements as determined by the Bank and accepting the terms and conditions of this document shall be short-listed.

- 1.1. In case, two (or) more applicants scores tie, both the applicants will be treated at par.
- 1.2. Bank's discretion will be final relating to number of applicants to be shortlisted/engaged.
- 1.3. Shortlisted bidders will be called for the **presentation before the Committee formed by Bank for the purpose**. Committee will also inquire about the capabilities of delivering the services in the selected area and examine strength of the bidder. If satisfied, the proposal will be recommended to the competent Authority for the selection.
- 1.4. Selected bidders will be informed through letter/e-mail and successful bidder must execute the required agreements attached to the bid document and additional if required.



38 Awarding of Contract:

- 38.1 Bank will follow the internal procedure for necessary approvals and thereafter proceed with notification of award of contract.
- 38.2 The contract shall be awarded and the order shall be placed on selected Bidder. Bank releases the order either in Full or in part or place more than one order towards the contract based on banks requirements.
- 38.3 While awarding contract, bank at its sole discretion shall allot centers among the successful bidders and it would be final & conclusive and binding upon the selected bidders.
- 38.4 The selected bidder shall submit the acceptance of the order within **Fifteen days** from the date of receipt of the order. No conditional or qualified acceptance shall be permitted. The effective date for start of provisional contract with the Selected Bidder shall be the date of acceptance of the order by the bidder.
- 38.5 Bank reserves its right to consider at its sole discretion the late acceptance of the order by selected bidder.
- 38.6 In case if any/some of the selected Bidders fails to enter the contract or furnish the BG/Security deposit with in 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 and forfeiture of the EMD and/or BG as well debarment of the applicants. 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.
- 38.7 Within 15 days from the date of acceptance of the order by the selected bidder, the bidder shall sign a stamped "Contract agreement" referred to as Contract in this RFP, with Bank, at the time, place and in the format prescribed by Bank. All stamp duty charges applicable on the agreement shall be borne by the selected bidder.

39 Intimation to Qualified/ Successful Bidders:

The Bank will prepare a list of qualified bidders at each stage on the basis of evaluation of Part A- Technical Proposal and Part B- Technical Evaluation Bid. The names of qualified bidders at each stage would be announced on the Bank's website (www.mahagramin.in). Bids of only technical qualified bidders shall be opened. Final list of the bidders will be announced as indicated above. No separate intimation will be sent to successful Bidder.

40 Bank's right to accept any Bid and to reject any or all Bids:

The Bank reserves the right to accept or reject any Bid /offer received in part or in full, and to cancel the Bidding process and reject all Bids at any time prior to contract of award, without thereby incurring any liability to the affected or Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Bank's action. The Bank reserves the right to reject any Bid on security and/or other considerations without assigning any reason. The Bank reserves the right to cancel the entire Bidding/procurement process at any stage without assigning any reason whatsoever.



41 REVIEW OF SERVICES:

The performance of the Business Correspondent will be reviewed, BCA wise, by the bank every month initially, and thereafter at such intervals as the bank may decide.

The bank reserves the right to terminate the contract at any point of time if:

- The services are found to be unsatisfactory;
- There is a consistent failure to maintain the customer satisfaction;
- Desired levels of output by the Business Correspondent are not met;
- There is a discrepancy found in the accounts maintained by the Business Correspondent and the records of the Bank;
- The customers serviced by the Business Correspondent complain to the Bank that the Business Correspondent is inefficient;
- There is fraud in the accounts handled by the Business Correspondent/BCA; or
- If the NPAs in the loans sourced by BCA are abnormally high, that is, the percentage of NPAs in the loans sourced by the BCA in comparison to the other NPA of the branch.
- Any other reason which in the opinion of the bank is not conducive to the continuation of the Services of the Business Correspondent.

However, before terminating the contract, the bank will give a written notice specifying the defects in services to Business Correspondent and seek rectification of the defects within a period of 30 days. In case the defects are not rectified, the contract will be terminated.

It is expected that BCAs are engaged & are activated in the locations mentioned in Annexure I of this RFP within 30 days of award of contract/ work order/Intimation. Shortfall of more than 30% in achieving the above targets will result in the services being treated as 'unsatisfactory'.

The Bank shall not be liable for the acts of omission and/ or commission of the BCA/CSP engaged by the Business Correspondent. The Business Correspondent/Service provider is responsible for compliance of all applicable laws & regulations in relation to the BCA engaged by them and the BCA engaged by the SP shall not be eligible to claim any benefit or fee or charge from the Bank.

The Business Correspondent is responsible for all performance or obligations under the agreement and the Bank shall have no obligation towards the BCA engaged by the Business Correspondent.

42 COMPLIANCE WITH LAWS:

The Bidder shall undertake to observe, adhere to, abide by, comply with and notify Bank about all laws in force or as are made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this tender and shall indemnify, keep indemnified, hold harmless, defend and protect Bank and its employees/ officers/ staff/ personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.

The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses etc, as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate Bank and its employees/ officers/ staff/ personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above & all other statutory obligations arising there from and



Bank shall give notice of any such claim or demand of liability within reasonable time to the Bidder. The Bidder agrees that the Bidder shall not be entitled to assign/ sub lease any or all of its rights and/or obligations under this tender and subsequent Agreement to any entity including Bidder's affiliate without the prior written consent of Bank.

43 COMPLIANCE WITH STATUTORY AND REGULATORY PROVISIONS:

It shall be the sole responsibility of the Business Correspondent to comply with all statutory and regulatory provisions while delivering the services mentioned in this RFP.

44 SOCIAL MEDIA POLICY:

No person of the Contractors and third parties shall violate the social media policy of the bank.

The following acts on the part of personnel of the Contractor and third parties shall be construed as violation of Social Media Policy:

Non adherence to the standards/guidelines in relation to social media policy issued by the bank from time to time.

Any omission or commission which exposes the Bank to actual or potential monetary loss or otherwise, reputation loss on account of non-adherence of social media related systems and procedures.

45 Taxes and Duties:

The Business Correspondent shall be entirely responsible for all applicable taxes, duties, levies, charges, license fees, road permits, etc.

Providing clarifications/ particulars/ documents etc. to the appropriate tax authorities for assessment of tax, compliance with Labour and other laws, etc will be the responsibility of the Business Correspondent at his cost.

Tax deduction at Source - Wherever the laws and regulations require deduction of such taxes at the source of payment, the Bank shall effect such deductions from the payment due to the Business Correspondent. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by the Bank as per the laws and regulations in force. Nothing in the Contract shall relieve the Business Correspondent from his responsibility to pay any tax that may be levied in India on income and profits made by the Business Correspondent in respect of this contract.

The BC/Service provider shall deduct such applicable taxes out of the payments made to the BCAs and remit to the concerned authorities within the stipulated time line. The Bank shall not be responsible for the same what so ever.

Goods and Service Taxes (GST) and its compliance:

Goods and Service Tax law in India is a comprehensive, multi- stage, and destination based tax that will be levied on every value addition. Service provider shall have to follow GST law as per time being enforced along with certain mandatory feature mentioned here under-



TDS (Tax Deducted on Source) is required to be deducted as per applicable under GST law on the payment made or credited to the Service Provider of taxable goods and Services. It would enhance the tax base and would be compliance and self-maintaining tax law based on processes. The statutory compliances contained in the statues include obtaining registration under the GST law by the existing assesses as well as new assesses, periodic payments of taxes and furnishing various statement return by all the registered taxable person.

It is mandatory to pass on the benefit due to reduction in rate of tax or from Input Tax Credit (ITC) to the Bank by way of commensurate reduction in the prices under the GST law.

If Service Provider as the case may be, is blacklisted in the GST (Goods and Services Tax) portal or rating of a Service Provider falls below a mandatory level, as decided time to time may be relevant ground of cancellation of contract.

Bank shall deduct tax at source, if any, as per the applicable law of the land time being enforced. The Service provider shall pay any other taxes separately or along with GST if any attributed by the Government Authorities including Municipal and local bodies or any other authority authorized in this regard.

46 Intellectual Property Rights:

Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. The bidder should ensure that the Hardware and Software supplied to the Bank shall not infringe the third party intellectual property rights, if any. The bidder has to ensure that third party rights are not infringed even in case of equipment/software supplied on behalf of consortium as bidder.

In the event that the Deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; [b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed solution.

The indemnification obligation stated in this clause apply only in the event that the indemnified party provides the indemnifying party prompt written notice of such claims, grants the indemnifying party sole authority to defend, manage, negotiate or settle such claims and makes available all reasonable assistance in defending the claims [at the expenses of the indemnifying party]. Notwithstanding the foregoing, neither party is authorized to agree to any settlement or compromise or the like which would require that the indemnified party make any payment or bear any other substantive obligation without the prior written consent of the indemnified party. The indemnification obligation stated in this clause



reflects the entire liability of the parties for the matters addressed thereby.

The bidder acknowledges that business logics, work flows, delegation and decision making processes of Bank are of business sensitive nature and shall not be disclosed/referred to other clients, agents or distributors of Hardware/Software.

47 Indemnity:

Bidder shall indemnify, protect and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly for:

- i. an act or omission of Bidder, its employees, its agents, in the performance of the services provided by this contract;
- ii. breach of any of the terms of this agreement document or breach of any representation or warranty by Bidder;
- iii. Bidder shall indemnify and undertake to keep the Bank fully saved and indemnified against any loss, action or claim arising out of or in respect to error, misconduct, fraud, misbehavior or violations of any laws committed by Receiving party or its employees/ agents/ persons employed by third parties;
- iv. This indemnification is only a remedy for the Bank. Bidder is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities.

48 Legal Disputes and Jurisdiction of the court:

The Bank Clarifies that the Bank shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain bidder/prospective bidder from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts & related costs and a right for damages.

“Resolution of Disputes”

“ All disputes and differences of any kind whatsoever arising out of or in connection shall be settled amicably by direct informal negotiation between both the parties. However, in case of non-settlement of such dispute, the matter shall be referred to higher authorities. Even after the interference of higher authorities, the dispute persists, such dispute will be referred for Arbitration to Sole Arbitrator. However, in case of non-consensus on sole arbitrator within 15 days, each party will appoint one Arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator who will act as the chairman of the proceedings. The Award of the Arbitrator shall be Final and binding on the parties. The Arbitration and Conciliation Act 1996 or any statutory modification thereof shall apply to the arbitration proceedings. The venue of the arbitration shall be at Chhatrapati Sambhajanagar. The expenses will be borne by the parties in equal proportion. Language of the Arbitration shall be in English.”



49 SERVICE AGREEMENT AND PENALTIES:

Upon completion of the selection process, the bank shall enter into agreement with the successful bidder who shall agree to the terms and conditions stipulated by the Bank which among other conditions will also include the following:

The Successful bidder should agree to the performance standards stipulated by the Bank and comply with all the Standard Operating Procedures (SOPs) prescribed by the bank.

The successful bidder should maintain all records & registers as per the instructions of the Bank and ensure safe custody of all records and documents.

The Bank shall be entitled to inspect & audit the records maintained by the successful bidder through its officers or auditors / representatives and the successful bidder shall provide access to the officers and representatives of the Bank or other regulatory authorities.

The successful bidder should allow access to RBI or persons authorized by RBI to inspect and access documents / records and obtain copies of records.

It will be the sole responsibility of the successful bidder to provide uninterrupted service to the customer through the technology platform provided by them barring unusual situations or calamities like flood, earth quake, etc.

It will be the sole responsibility of the successful bidder to protect the data transmitted from Bank's FI gateway to BCA Terminal and vice versa.

The successful bidder and its representatives should maintain secrecy & confidentiality of all records and information in respect of the outsourced service.

The successful bidder should indemnify the Bank for breach of confidentiality & obligations by the successful bidder, its representatives and agents at the first demand by the Bank.

The successful bidder shall indemnify, protect & save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of all hardware and software used by them.

The successful bidder shall ensure all technology compliances and maintenance requirements as may be prescribed by the Bank. The successful bidder will also have to meet the prescribed requirements that may be stipulated by the bank to be maintained at the ALLOTTED LOCATIONS (Service Level Agreement is furnished as part of BC Agreement). A well-defined disaster recovery and business continuity plan, both from technology as well as from business angle, should be in place as per the satisfaction of the Bank.

If the Service Provider enters into a separate agreement with any Technology Service Provider (TSP), the agreement must be got examined and approved by Bank and that agreement must have a clause enabling Bank and/or RBI to verify/ audit all the papers/documents, data base, reports, files, etc. relating to the transactions/accounts, maintained either manually or through any computer system or in any other medium.

The Successful Bidder should provide indemnity to the Bank against all claims, costs & actions for all commissions and omissions by the service provider and its representatives.



The Banks shall have the right to terminate the agreement by issue of notice without assigning reason and also in the case of breach of contractual obligations by the service provider separately. **ABC agreement format will be as per Bank/IBA draft only and it should be acceptable to SP/CBC.**

The successful bidder/s have to implement the solutions in the regions in all identified locations within 30 days of issuance of work order/intimation, including integration with Banks gateway. A penalty of Rs.500/- per day for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs. 10,000/- per month till the BCA location is functional.

All activities such as engaging BCs, customer's transaction etc. and installations of Hardware/Software etc. for BCs, should be as per the requirements of RFP.

A detailed Schedule will be drawn up by the Bank and shared with selected bidder/s at the time of placing order.

All terms, conditions, Annexures of this RFP and its subsequent amendment forms part and parcel of service agreement.

50 REPRESENTATIONS AND WARRANTIES:

The Bidder warrants that they have obtained all necessary corporate approvals to enter into an Agreement and that no consent, approval, or withholding of objection is required from any governmental authority with respect to the entering into or the performance of this project. The bidder further warrants that they are under no obligation or restriction, nor shall they assume any such obligation or restriction, that would in any way interfere or conflict with, or that would present a conflict of interest concerning, any obligations under this project.

Bidder warrants that it shall perform the Services in a professional & workman like manner and materially in accordance with the applicable specifications in the RFP.

The Bidder represents that it is duly incorporated, validly existing and in good standing under as per the laws of the state in which such Party is incorporated.

The Bidder represents that it has the corporate power & authority to enter into Agreements and perform its obligations there under. The execution, delivery and performance of terms and conditions under agreements by such Party and the performance of its obligations there under are duly authorized and approved by all necessary action and no other action on the part of such Party is necessary to authorize the execution, delivery and performance under an Agreement.

The Bidder represents that the submission of responses to the RFP execution, delivery and performance under an Agreement entered in case the Bidder is selected:

Will not violate or contravene any provision of its documents of incorporation;

Will not violate or contravene any law, statute, rule, regulation, licensing requirement, order, writ, injunction or decree of any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority by which it is bound or by which any of its properties or assets are bound;



Except to the extent that the same have been duly and properly completed or obtained, will not require any filing with, or permit, consent or approval of or license from, or the giving of any notice to, any court, governmental instrumentality or other regulatory, governmental or public body, agency or authority, joint venture party, or any other entity or person whatsoever;

To the best of its knowledge, after reasonable investigation, no representation or warranty by such Party in this Agreement and no document furnished or to be furnished to the other Party to this Agreement, or in connection herewith or with the transactions contemplated hereby, contains or will contain any untrue or misleading statement or omits or will omit any fact necessary to make the statements contained herein or therein, in light of the circumstances under which made, not misleading. There have been no events or transactions or facts or information which has come to, or upon reasonable diligence, should have come to the attention of such Party and which have not been disclosed herein or in a schedule hereto, having a direct impact on the transactions contemplated hereunder.

51 Period of contract:

The period of contract shall initially be for a **period of 3 (three) years** from date of acceptance. Bank also reserves its right to extend the contract for 1 year after 3 years on the same terms and conditions at mutually agreed revised/revisited commercials between the Bank and the successful bidder. In case of shifting of the services to a new Service Provider, due to deficiency in the services extended by successful bidder during the period of the contract or due to policy changes, which warrants switching over to new solution, the existing successful bidder shall extend all required support for smooth switch over and bidder is not liable to claim any damages/ losses from the Bank.

52 Performance Guarantee:

The successful bidder shall provide irrevocable and unconditional Performance Bank guarantee in the form and manner prescribed by the Bank equivalent to **Rs. 10,000/-** (Rupees Ten thousand only) per allotted Locations.

The successful bidder should submit a Security Deposit/ Performance Guarantee within 30 days from the date of work order as below:

The performance Guarantee should be for 4 years (Three years plus a claim period of 1 year).

The successful bidder should submit Security Deposit by way of DD favoring Maharashtra Gramin Bank / Performance Bank Guarantee issued by a Scheduled Commercial Bank (other than Maharashtra Gramin Bank) in India

Security deposit if submitted in the form of Performance Bank Guarantee, the guarantee period should be valid for 48 months from the date of placing the order.

The security deposit / bank guarantee will be discharged by the bank and returned to the bidder one year after the successful completion of implementation of BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (M-ATM/KIOSK/ MOBILE).

The successful bidder shall be responsible for extending the validity date of the bank guarantees as and when it is due to coincide, on account of delay in completion of the project



The Bank shall invoke the Bank guarantee before the expiry of validity, if work is not completed and the guarantee is not extended or fails to execute the contract Agreement or if the successful bidder fails to complete his obligations under the contract. The proceeds of the guarantee shall be payable to the bank as compensation for any loss from the successful bidder's failure to complete his obligations under the contract.

53 CANCELLATION OF THE ORDER:

Bank reserves its right to cancel the order and terminate the contract in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to Bank alone:

Delay in customization/ implementation/ installation beyond the specified period that is agreed in the contract that shall be signed with the successful Bidder; and
Serious discrepancy in the quality of service/ hardware/ software expected during the implementation, rollout and subsequent maintenance process.

Notwithstanding anything contained in this RFP, Bank shall terminate this RFP if it is found that the project envisaged under this RFP could not be taken place on account of change in policy /guidelines of the Bank/Government/RBI or any other regulatory/authority.

Failure to observe the time schedule as mentioned in this the RFP for implementation, appointment and rollout.

Violation of integrity pact or social media policy is detected at any stage.

Bank shall also have the right to cancel the order and terminate the contract with CBC by issuing a 30 Days' notice to the successful bidders.

However, before terminating the contract, the bank will give a written notice specifying the defects in services to Business Correspondent and seek rectification of the defects within a period of 30 days. In case the defects are not rectified, the contract will be terminated

Termination Clause

The Bank shall be entitled to terminate the agreement with the bidder at any time by giving Thirty (30) days prior written notice to the bidder without assigning any reason.

The Bank shall be entitled to terminate the agreement at any time by giving notice if:

- a. The bidder breaches its obligations under the tender document or the subsequent agreement and if the breach is not cured within 15 days from the date of notice.
- b. The bidder-
 - (i) has a winding up order made against it; or
 - (ii) has a receiver appointed over all or substantial assets; or
 - (iii) is or becomes unable to pay its debts as they become due; or
 - (iv) enters into any arrangement or composition with or for the benefit of its creditors; or
 - (v) passes a resolution for its voluntary winding up or dissolution or if it is dissolved. The bidder shall have right to terminate only in the event of winding up of the Bank. The Bank reserves the right for terminate the contract in case of serious discrepancies observed in the services as mentioned in the RFP.



c. The bank reserves the right to terminate the contract at any point of time if:

- (i) The services are found to be unsatisfactory;
- (ii) There is a consistent failure to maintain the customer satisfaction;
- (iii) Desired levels of output by the Business Correspondent are not met;
- (iv) There is a discrepancy found in the accounts maintained by the Business Correspondent and the records of the Bank.
- (v) The customers serviced by the Business Correspondent complain to the Bank that the Business Correspondent is inefficient.
- (vi) There is fraud in the accounts handled by the Business Correspondent/BCA; or
- (vii) If the NPAs in the loans sourced by BCA are abnormally high, that is, the percentage of NPAs in the loans sourced by the BCA in comparison to the other NPA of the branch.
- (viii) Any other reason which in the opinion of the bank is not conducive to the continuation of the Services of the Business Correspondent.

Effect of Termination

- i. The bidder agrees that after completion of the Term or upon earlier termination of the assignment the bidder shall, if required by the Bank, continue to provide facility to the Bank at no less favorable terms than those contained in this tender document. Unless mutually agreed, the rates shall remain firm.
- ii. The Bank shall make such prorated payment for services rendered by the bidder and accepted by the Bank at the sole discretion of the Bank in the event of termination, provided that the bidder is in compliance with its obligations till such date. However, no payment for "costs incurred, or irrevocably committed to, up to the effective date of such termination" will be admissible. There shall be no termination compensation payable to the bidder.
- iii. Termination shall not absolve the liability of the Bank to make payments of undisputed amounts to the bidder for services rendered till the effective date of termination. Termination shall be without prejudice to any other rights or remedies a party may be entitled to hereunder or at law and shall not affect any accrued rights or liabilities or either party nor the coming into force or continuation in force of any provision hereof which is expressly intended to come into force or continue in force on or after such termination.
- iv. The bidder agrees that it shall not be relieved of its obligations under the reverse transition mechanism notwithstanding the termination of the assignment.
- v. Same terms (including payment terms) which were applicable during the term of the contract should be applicable for reverse transition services.

54 FORCE MAJEURE:

The Business Correspondent or the Bank shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by any reason or circumstances or occurrences beyond the control of the Business Correspondent or the bank, i.e. Force Majeure. For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the parties, due to or as a result of or caused by act of God, floods, epidemics, act of Govt. of India, events not foreseeable but does not include any fault or negligence or carelessness on the part of the parties, resulting in such a situation. In the event of any such intervening Force Majeure, either party shall notify the other in writing of such circumstances or the cause thereof immediately within five calendar days. Unless otherwise directed by the Bank, the Business Correspondent shall continue to perform/render/discharge other obligations as far as they can reasonably be attended/fulfilled and shall seek all reasonable



alternative means for performance affected by the Event of Force Majeure.

In such a case, the time for performance shall be extended by a period (ε) not less than the duration of such delay. If the duration of delay continues beyond a period of 180 days, the Bank and the Business Correspondent/Bidder shall hold consultations with each other in an endeavor to find a solution to the problem. Notwithstanding above, the decision of the Bank shall be final and binding on the Business Correspondent.

55 Confidentiality Clause

Confidential information (the “Confidential Information”) refers to any data or information relating to the business of the Bank which would reasonably be considered to be proprietary to the Bank including, but not limited to, accounting records, business processes, and client records and that is not generally known in the industry of the Bank and where the release of that Confidential Information could reasonably be expected to cause harm to the Bank

The Bidder agrees that they will not disclose, divulge, reveal, report or use, for any purpose, any Confidential Information which the Bidder has obtained, except as authorized by the Bank. This obligation will survive indefinitely upon termination of this Agreement.

All written and oral information and material disclosed or provided by the Bank to the Bidder under this RFP is Confidential Information regardless of whether it was provided before or after the date of this RFP or how it was provided to the Bidder.

For purposes of this RFP, “Confidential Information” excludes any such information which (i) is known to the public; (ii) is lawfully acquired by the receiving Party; (iii) was known to the receiving Party without breach hereof; (iv) was or is independently developed by the receiving Party; or (v) is required to be disclosed by Governmental or Judicial order, in which case the Party so required shall give the other Party prompt written notice, where possible, and use reasonable efforts to ensure that such disclosure is accorded confidential treatment and also to enable the other Party seek a protective order or other appropriate remedy.

Non-Disclosure

Bidder shall hold all information about this tender and / or information gathered about the Bank through this process in strict confidence with the same degree of care with which Bidder protects its own confidential and proprietary information. Bidder shall restrict disclosure of the Information solely to its employees, agents and Sub-contractors on a need to know basis and advise those persons of their obligations hereunder with respect to such Information.

- i. To use the Information only as needed for the purpose solely related to the Project;
- ii. Except for the purpose of execution of this Project, not disclose or otherwise provide such information or knowingly allow anyone else to disclose or otherwise provide such Information.
- iii. Bidder shall not disclose any information to parties not involved in supply of the products and services forming part of this order and disclosure of information to parties not involved in supply of the products and services forming part of this order will be treated as breach of trust and invite legal action. This will also mean termination of the contract and disqualification of the Contractor in any future tendering process of the Bank.



- iv. Any information considered sensitive must be protected by the Bidder from unauthorized disclosure or access.

Protection of Reputation:

“It is agreed between the parties that Bank, being in service industry, its reputation, goodwill and positive brand image is of prime importance. Bank has a right to iMicro ATMe penalty for the reputational loss on account of business disruption if Bidder fails to perform its obligations in the best possible manner and/ or fails to maintain quality of service. The amount of penalty will be assessed by the Bank in the manner as it deems fit and the said amount can be deducted from the amount payable to the company against its services. Bidder undertakes and agrees to indemnify the Bank against such losses suffered. Reoccurrence of such incidence may lead to termination of contract by the Bank without any further notice.”

Liquidated Damages:

For any delay in implementation of the project beyond 4 weeks from the date of acceptance of purchase order issued by the Bank, the Bank reserves the right to charge Liquidate Damage at the rate of 0.5% of the EMD value for the per week delay in implementation, subject to a maximum of 10% of the total EMD value and the amount will be recovered from any other amount due to the Bidder or by invoking the Performance Security.

Limitation of Liability

Bidder's aggregate liability in connection with obligations undertaken as a part of the RFP regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Order Value.

Bidder's liability in case of claims against the Bank resulting from Misconduct or Negligence of bidder, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.

1. "Misconduct" means any act or omission of a party which is willfully intended to harm the interests of the other party, provided however, that willful misconduct does not include ordinary negligence, an error of judgement or mistake of a person.

2. "Negligence" means an indifference to, and a blatant violation of a legal duty with respect to the rights of the others, being a conscious and voluntary disregard of the need to use reasonable care, which is likely to cause foreseeable grave injury or harm to persons, property, or both. Gross negligence involves conduct that is extreme, when compared with ordinary negligence. A mere failure to exercise reasonable care shall not be a Gross negligence.

Bank shall not be held liable for and is absolved of any responsibility or claim / litigation arising out of the use of any third party software or modules supplied by bidder as part of procurement under the RFP.

Under no circumstances Bank shall be liable to the selected bidder for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Agreement, even if Bank has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or lost business.

It is expressly agreed between the Parties that for any event giving rise to a claim, Bank shall have the right to make a claim (including claims for indemnification under the procurement in this RFP) against bidder.



Severability

- I. If any of the provisions of this RFP may be constructed in more than one way, one of which would render the provision illegal or otherwise voidable or enforceable, such provision shall have the meaning that renders it valid and enforceable.
- II. In the event any court or other government authority shall determine any provisions in this RFP is so amended so that it is enforceable to the fullest extent permissible under the laws and public policies of the jurisdiction in which enforcement is sought and affords the parties the same basic rights and obligations and has the same economic effect as prior to amendment.
- III. In the event that any of the provisions of this RFP shall be found to be void, but would be valid if some part thereof was deleted or the scope ,period or area of application were reduced, then such provision shall apply with the deletion of such words or such reduction of scope ,period or area of application as may be required to make such provisions valid and effective ,provided however, that on the revocation, removal or diminution of the law or provisions, as the case may be ,by virtue of which such provisions contained in this RFP were limited as provided hereinabove, the original provisions would stand renewed and be effective to their original extent, as if they had not been limited by the law or provisions revoked. Notwithstanding the limitation of this provision by nay law for the time being in force, the Parties undertake to, at all times observe and be bound by the spirit of this RFP.

Relationship between parties:

This RFP is on a Principal to Principal basis and does not create any employer employee relationship. Bidder shall provide Services as an independent service provider, on a non-exclusive basis. Nothing contained in this Agreement or otherwise shall be deemed to create any partnership, joint venture, employment or relationship of principal and agent, or master and servant between the parties hereto or any of their respective employees, affiliates, subsidiaries, related business entitles, agents contractors or subcontractors or to provide either party with any right, power or authority, whether express or implied, to create any duty or obligation on behalf of the other party.

Notice Clause:

All notices given under this Agreement must be in writing. A notice is effective upon receipt and shall be sent via one of the following methods: delivery in person, courier service, registered email, postage or any other mode approved by the court of law addressed to the party to be notified at the below address as such party may designate upon reasonable notice to the other party:

Disclosing Party	Receiving Party
Representative name:	Representative name:
Address:	Address:
Email:	Email:
Phone number:	Phone number:

Waiver clause

“The failure to exercise any right provided in this Agreement shall not be a waiver of prior, concurrent or subsequent rights unless made in writing and signed by the authorized representative



of both Parties. This agreement and each party's obligation shall be binding on the representatives, assigns and successors of such Party."

Non- Solicitation of the Employees:

Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this Agreement during the period of the Agreement and one year thereafter, except as the parties may agree on a case-by-case basis. The parties agree that for the period of this Agreement and one year thereafter, neither party will cause or permit any of its directors or employees who have knowledge of the agreement to directly or indirectly solicit for employment the key personnel working on the project contemplated in this proposal except with the written consent of the other party.

The above restriction would not apply to either party for hiring such key personnel who (i) initiate discussions regarding such employment without any direct or indirect solicitation by the other party (ii) respond to any public advertisement placed by either party or its affiliates in a publication of general circulation or (iii) has been terminated by a party prior to the commencement of employment discussions with the other party.

56 Corrupt and Fraudulent Practices

As per Central Vigilance Commission (CVC) directives, it is required that Bidders /Suppliers / Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:

"Corrupt Practice" means the offering, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution AND

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

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

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

The decision of Bank in determining the above aspects will be final and binding on the all the Bidders. No Bidder shall contact through any means of communication the Bank or any of its employees on any matter relating to its Bid, from the time of Bid opening to the time the contract is awarded. If the bidder wishes to bring additional information to the notice of the Bank, it may do so in writing.

Any effort/attempt by a bidder to influence the Bank in its decision on bid evaluation, Bid comparison or contract award may result in rejection of the Bidder's bid and/or blacklisting the Bidder. The Bidder agrees not to hire, solicit or accept solicitation either directly or through a third party from any of the employees of the Bank directly involved in this contract during the period of contract and one year thereafter, except as the parties may agree on the case to case basis.

The successful bidder shall ensure compliance of CVC guidelines issued or to be issued from time to time for selection of vendor by the Bank.



57 Adoption of Integrity Pact:

The Pact essentially envisages an agreement between the prospective bidders and the Bank, committing the persons/officials of both sides, not to resort to any corrupt practices in any aspect/stage of the contract.

Only those bidders, who commit themselves to the above pact with the Bank, shall be considered eligible for participate in the bidding process.

The Bidders shall submit signed Pre Contract integrity pact as per Annexure XI along with Part-A Technical Bids. Those Bids which are not containing the above are liable for rejection.

Foreign Bidders should disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principal or associates.

Bidders should disclose the payments to be made by them to agents/brokers or any other intermediary. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle.

Integrity Pact in respect to this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

The Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e. the final payment or the duration of the Warranty/Guarantee/AMC if contracted whichever is later.

Integrity Pact, in respect of a particular contract would be operative stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

Integrity pact shall be signed by the person who is authorized to sign the Bid.

The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under:

Shri. Suresh Chandra Panda 301, Sai Ashirbad, K-1/196, Kalinga Nagar, Bhubaneswar, Odisha-751003 Email - sureshpanda@yahoo.com	Shri. G. Venugopal Reddy C-404, Trendset Rythme Apartments, Whitefield, Kondapur, Hyderabad-500084 Email -venu1960@gmail.com
--	--

58 Modification/ Cancellation of RFP and its terms:

The Bank reserves the right to modify any terms, conditions and specifications of the RFP and Bank reserves the right to obtain revised price bids from the bidders with regard to change in RFP Clauses. The Bank reserves the right to accept any bid in whole or in part.

The bank reserves the right to re-tender without assigning any reasons whatsoever. The bank shall not incur any liability to the affected bidder(s) on account of such rejection.

Bank shall not be obliged to inform the affected bidder(s) of the grounds for the Bank's rejection/cancellation.



59 TERMS AND CONDITIONS FOR THE PROPOSAL:

Bank invites the Bidder's attention to the following terms & conditions which underline this RFP and which provide a statement of understanding between the interested parties.

Bank reserves the right to accept or reject any and all proposals, to revise the RFP, to request one or more re-submissions or clarifications from one or more Bidders, or to cancel the process in part or whole. No Bidder is obligated to respond to or to continue to respond to the RFP. Additionally, Bank reserves the right to alter the specifications, in part or whole, during the RFP process, and without re-issuing the RFP. Each party shall be entirely responsible for its own costs and expenses that are incurred while participating in the RFP and subsequent presentations and contract negotiation processes.

Responses submitted by a Bidder to this RFP represent a firm offer to contract on the terms & conditions described in the Bidder's response. The proposal must be signed by an official authorized to commit the bidder to the terms & conditions of the proposal. Bidder must clearly identify the full title & authorization of the designated official and provide a statement of bid commitment with the accompanying signature of the official.

The RFP and all supporting documentation/templates are the sole property of MAHARASHTRA GRAMIN BANK and shall NOT be redistributed without the prior written consent of MAHARASHTRA GRAMIN BANK. Violation of this would be a breach of trust and may, inter-alia cause the Bidder to be irrevocably disqualified. The aforementioned material must be returned to MAHARASHTRA GRAMIN BANK when submitting the Bidder proposal, or upon request. In case the Bidder is not interested in responding to the RFP, the RFP documents and any Annexure must be returned to MAHARASHTRA GRAMIN BANK immediately.

60 CERTIFICATE BY THE BIDDER:

By submitting a signed bid, the Bidder certifies that:

No attempt by the Bidder to induce any other bidder to submit or not to submit a bid for restricting competition has occurred.

Each Bidder must indicate whether or not they have any actual or potential conflict of interest related to contracting services with MAHARASHTRA GRAMIN BANK. In case such conflicts of interest do arise, the Bidder must indicate the manner in which such conflicts can be resolved.

The Bank is not responsible for any assumptions or judgments made by the Bidders for arriving at any type of sizing or costing. The Bank at all times will benchmark the performance of the Bidder to the RFP documents circulated to the Bidders and the expected service levels as mentioned in these documents. In the event of any deviations from the requirements of these documents, the Bidder must make good the same at no extra costs to the Bank, in order to achieve the desired service levels as well as meeting the requirements of these documents.

The Bidder represents and acknowledges to the Bank that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, under all phases involved in the performance of the provisions of this RFP. The Bidder represents that all hardware to be supplied in response to this RFP shall meet the proposed Bidder solution requirements. Bank will be providing the software solution only for Micro ATM Devices. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the Bidder at no additional cost to the Bank. The Bidder also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the Bidder of responsibility for the performance of all provisions



and terms and conditions of this RFP, the Bank expects the Bidder to fulfill all the terms and conditions of this RFP.

The Bank shall be under no obligation to accept any other offer received in response to this tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever. The Bank reserves the right to make any changes in the terms and conditions of purchase. The Bank will not be obliged to meet and have discussions with any Bidder, and / or to listen to any representations.

The successful bidder shall not assign to any one, in whole or in part, its obligations to perform under the Contract, except with the Bank's written consent. Merger, demerger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., of the successful bidder shall be done only with the previous written consent of Bank.

If the Bidder undergoes a merger, demerger, amalgamation, take over, consolidation, reconstruction, change of ownership etc. without Bank's consent in writing, in that event, without prejudice to Bank's right to terminate the contract, the agreement shall be voidable at the sole discretion of Bank.

61 Liabilities of the Bank:

This RFP is not an offer by the Bank, but an invitation for bidder response. No contractual obligation whatsoever shall arise on the Bank from the RFP process unless and until a formal contract is signed & executed by duly authorized officials of the bank and the bidder.

62 Proposal Format:

As the bidder's proposal is central to the evaluation & selection process, it is important that the bidder carefully prepares the proposal as per the prescribed formats only. Under no circumstance, the format can be changed, altered or modified. Bidders must provide categorical and factual replies to specific questions. Bidders may provide additional technical literature relating to their proposals but in a separate annexure. Correct and current technical details must be completely filled in. The annexure to this RFP shall form integral part of the RFP.

63 Ownership:

The RFP and all supporting documents are the sole property of the Bank and violation of the terms of this RFP will be a breach of trust & breach of the initial contract conditions and the Bank has a right to initiate any action deemed appropriate.

GENERAL MANAGER
Head Office
Maharashtra Gramin Bank, Ch. Sambhaji Nagar.



ANNEXURE II
TECHNICAL BID FORM

BIDDERS PROFILE:

1	Name of the Company	
2	Address of Registered Office / Head Office	
3	Phone Number (with STD Code)	
4	E-mail id	
5	Constitution (Public Ltd Co., / Pvt. Ltd Co./ Trust/ Societies)	
6	Date of Establishment:	
7	Name of Chief Executive:	
8	Name of Contact Person and Phone No:	
9	Line of Activity:	
10	Date from which the bidder is experienced in similar type of activity	
11	Products Developed / Serviced (Attach product literature)	
12	PAN Number of Company	
13	GSTIN Number of Company	
14	Total Number of Employees:	
15	Committed role (Commitment) of the Bidder for the Proposed Project	

(Rs in Lakhs)

Financial Background	2022-23	2023-24	2024-25
Turnover			
Net Profit after TAX			
Total Assets			
Total Liabilities			

Date:

Signature of Authorized Official with Seal



Annexure I

Tentative number of locations in each region.

S.No.	Region	Name of Districts	No of Branches	Tentative number of BC point locations
1	Ch. Sambhajinagar (Aurangabad)	Ch. Sambhaji Nagar (Aurangabad), Jalna	65	350
2	Beed	Beed	52	225
3	Latur	Latur, Dharashiv	82	250
4	Parbhani	Parbhani, Hingoli	60	250
5	Nanded	Nanded	65	250
6	Nashik	Nashik, Palghar, Dhule, Nandurbar, Jalgaon	55	200
7	Pune	Pune, Ahemadnagar, Thane, Raigad	47	200
8	Akola	Akola Buldhana Amravati	64	325
9	Bhandara	Bhandara, Gondia, Nagpur	56	300
10	Chandrapur	Chandrapur, Gadchiroli	56	250
11	Solapur	Solapur Sangali Satara	49	200
12	Ratnagiri	Ratnagiri Kolhapur Sindhudurg	44	200
13	Yavatmal	Yavatmal Wardha Washim	50	250
	Total		746	3250

***Bank reserves the right to Add/Eliminate any location solely at its own discretion without giving reason or whatsoever. Further the number of Locations in each region may be reallocated solely at the discretion of the Bank based on the requirements.**



Annexure III
TECHNICAL BID FORM

PARTICULARS OF REGIONAL / BRANCH OFFICES

1. Number of Offices:
2. Please furnish information about Offices in the following format:

City / State	Address	Name of Person In-charge and Phone No.	No. Of Qualified Support Personnel & their qualifications	Whether adequate trained Manpower, knowledge base & stock of spares available for support

Date:

Signature of Authorized Official with Seal



Annexure IV
TECHNICAL BID FORM

REFERENCE LETTER

List of Public Sector Banks, Regional Rural Banks whom Financial Inclusion solutions have been offered and related references: (provide copies of such major contracts executed)

Name of the Bank/Institutions & contact details	Details of services offered	Number of BC Point deployed	Contact Person Name	Official Phone & Email

Reference details of major contracts executed.
Attach (a) reference letters for these contracts only & (b) copy of Purchase Orders for each of the model.

Date:

Signature of Authorized Official with Seal



Annexure V

TECHNICAL BID FORM

**FINANCIAL POSITION OF THE BIDDER
(Enclose copy of Audited statements)**

(Rs in Lakhs)

	2022-23	2023-24	2024-25
Audited (A) / Provisional(P)	(A)	(A)	(A/P)
Paid up Capital			
Tangible Net Worth			
Total Assets			
Total Sales (net of excise)			
PBDIT			
Profit after Tax			

Please attach annual reports / duly audited financial statements for the last three financial years.

- a) If the bidder is a Company, please confirm that the Memorandum and Articles of Association do not prohibit the BC activity (also attach copies of Memorandum and Articles of Association).
- b) In case of a Company, please furnish data on share holding pattern, names of main promoters and names of Directors (Ultimate beneficial owner of the Company).
- c) Please furnish data required for getting report from CIBIL on the Company, promoters and Directors.
- d) If the bidder is having a tie up with a TSP, separate form is to be used to furnish the details for individual members.

Date:

Signature of Authorized Official with Seal



Annexure VI
TECHNICAL BID FORM

STATEMENT OF TIE-UPS/ AGREEMENTS ENTERED FOR THE PROJECT

Sl. No.	Job / Task	Agency Name & Address	Experience of the Agents	Validity of tie-up or agreement

Note: Copy /Copies of understanding/ tie-up/agreement should be enclosed.

Date:

Signature of Authorized Official with Seal



ANNEXURE VII
TECHNICAL BID FORM
BIDDER's UNDERTAKING LETTER

From

Date:

To
The General Manager,
Maharashtra Gramin Bank,
Head Office Ch. Sambhajinagar.

Dear Sir/Madam,

We, the undersigned, as Bidder, having examined the complete RFP document (along with its appendix/annexure), do hereby offer to produce, deliver, install, support and maintain the BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & TAB) in your Bank in full conformity of your requirements as elaborated in above said RFP for the amounts mentioned by us in the technical Bid or such other sums as may be agreed to between us.

We hereby agree to all the terms and conditions stipulated in the RFP except for the variations and deviations of requirements as mentioned by us in the Compliance Statement, submitted along with our Technical Proposal.

We agree to abide by our Offer for a period of 365 days from the date of last day of Bid submission and it shall remain binding on us for acceptance at any time before the expiration of this period.

We undertake, if our Bid is accepted, to provide Contract Performance Guarantee, ATS/AMC Performance Guarantee in the form and in the amounts and within the times stipulated in the RFP.

We undertake as a part of this contract for successful operation of the Maharashtra Gramin Bank Financial Inclusion Plan including WAN and its expansion in future by the Bank during the warranty and AMC period (if contracted).

Moreover, we certify that:

We have not induced nor attempted to induce any other Bidder to submit or not submit a bid for restricting competition.

We certify that the information/ data/ particulars furnished in our RFP 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 bid.



We undertake to comply with the terms and conditions of the RFP. We understand that the Bank may reject any or all of the offers without assigning any reason whatsoever.

Yours faithfully,

(Authorized Signatory)

In the capacity of _____

Duly authorized to sign the Bid for and on behalf of _____



Annexure-VIII

Tender for Selection of Corporate Business Correspondent.
(To be provided on letter head of Bidder)

SUB: RFP for BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK /M-ATM/TABLET)

Ref: Tender No:

We M/s _____, have directly participated in the captioned bid and hereby undertake that we fully comply, without any deviation, with the Order (Public Procurement No.1) dt: 23.07.2020 issued by Ministry of Finance, Department of Expenditure regarding Restriction under Rule 144(xi) in the GFR2017.

The following is the details of Share Holding structure of our Company and our Parent Company:

Bidder Name:

Registered Address of the Bidder:

Shareholding structure of the Bidder as on 31.03.2025		
% age of shares held	Name of holding Company/Individual	Registered Address of the share holding company/Individual

Bidder's Parent Company &/ Owner/Beneficial Owner Name:

Registered Address of the Bidder's Parent Company:

Shareholding structure of the Bidder's Parent Company as on 31.03.2025		
% age of shares held	Name of holding Company/Individual	Registered Address of the share holding company/Individual

If at any time our undertaking is found false or non-compliant with the above order of the Ministry of Finance, Bank may immediately terminate the contract and may take legal action in accordance with the law.

Date: _____

Place: _____

Signature of Authorized Signatory of Bidder

Name of Signatory:

Designation:

Seal of Company:



Annexure-IX

Format of certificate from Public Sector Banks / Regional Rural Banks

To,
The General Manager,
Maharashtra Gramin Bank,
Head Office Ch. Sambhaji Nagar.

Ref: FINANCIAL INCLUSION SERVICES PROVIDED BY _____ "VENDOR NAME" _____

Dear Sir,

1. M/s _____ have been working with our Bank as ICT Based Financial Retail Sector / TSA/CBC (Corporate Business Correspondent) since _____ (Date).
2. They have been allotted _____ number of BCA Kiosks (Business Correspondent Agents) for coverage through Business Correspondents, out of which _____ are Women BCAs.
3. Inactive BCA outlets (not performed at-least one financial transaction during a Month) during April '25, May '25 & Jun '25 are _____, _____ & _____ respectively.
4. Name of States and Union Territories covered by ICT Based Financial Retail Sector / CBC (Corporate Business Correspondent). Specify Names of all States & Union Territories.
5. The Services provided by M/s _____ are found to be satisfactory and there are no major issues.
6. Mr. / Ms. _____ is the Contact Person / Project Leader / Main executor of the project since _____ (Date) and his / her performance is satisfactory.

This certificate is issued at the request of M/s _____ solely for the purpose for submitting response to RFP along with other documents for the tender dated _____ for engagement of CBCs floated by Maharashtra Gramin Bank.

Signature

(_____ Name _____)

Designation:

Email ID:

Phone Number:



Annexure X
TECHNICAL BID FORM

COMPLIANCE STATEMENT

Reg: RFP for Empanelment of Corporate BC for implementing Financial Inclusion.

Please note that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank. Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP.

Compliance	Description	Compliance (Yes/No)
Terms and Conditions	We hereby undertake and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. Stipulated by the Bank in this RFP.	
Scope of work and/Technical Specification	We certify that the systems/services offered by us for tender conform to the Scope of work and technical specifications stipulated by you. (Any deviation may result in disqualification of our bid)	
RFP, Clarifications & subsequent Corrigendum/s, if Any.	We hereby undertake that we have gone through RFP, clarifications & Corrigendum/s issued by Bank and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP.	

And in case of noncompliance to the above we certify that except for the following deviations, we agree to abide by all other clauses, terms, conditions and specifications mentioned in the RFP.

Main RFP / Section	Clause / Sub Clause No.	Deviation	Specific Page no. of the Response

Place:

Date:

Signature of Authorized signatory with seal

Note: If there are no deviations the bidder has to give his response by writing 'NIL' in the second statement.



Annexure -XI

(On stamp paper of Rs. 500)

Pre Contract Integrity Pact

” This pre-bid pre-contract Agreement (herein after called the Integrity Pact) is made on ____ day of month of _____ 2023, between on one hand, Maharashtra Gramin Bank through authorized official Shri _____, General Manager, Maharashtra Gramin Bank, a body corporate constituted under Banking Companies (Acquisition and transfer of undertakings) Act 1970, & having its Head Office at Plot No. 42, Gut No. 33 (Part), Village Golwadi, Growth centre, Waluj Mahanagar IV of CIDCO, Ch. Sambhaji Nagar. (herein after called the “BUYER”, which expression shall unless it be repugnant to the subject thereof, include its successors and assigns) of the First Part

and

M/s _____ represented by Shri. _____ Chief Executive Officer (herein called the “BIDDER/Seller” which expression shall mean and include unless the context otherwise requires his successors and permitted assigns) of the Second Part.

WHEREAS the BUYER proposes to procure (Name of the Stores/Equipment/Item) and the BIDDER/ Seller is willing to offer/has offered the stores and

WHEREAS the BIDDER is a private company/ public company/ Government undertaking/ partnership/ registered export agency/ LLP, constituted in accordance with the relevant law in the matter and the BUYER is Maharashtra Gramin Bank

NOW, THEREFORE, To avoid all forms of corruption by following a system that is fair transparent and free from any influence/ prejudiced dealings prior to, during and subsequent to the currency of the contract to be entered into with a view to:-

Enabling the BUYER to obtain the desired said Equipment/ product/ services at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement, and

Enabling BIDDERS to abstain from bribing or indulging in any corrupt practice in order to secure the contract by providing assurance to them that their competitors will also abstain from bribing and other corrupt practices and the BUYER will commit to prevent corruption, in any form by its officials by following transparent procedures. The parties here to hereby agree to enter into this Integrity Pact and agree as follows:

Commitments of the BUYER:

- 1.1. The BUYER undertakes that no officials of the BUYER, connected directly or indirectly with contract will demand, take a promise for or accept directly or through intermediaries any bribe, consideration gift reward favor or any material or immaterial benefit or any other advantage from the Bidders either for themselves or for any person, organization or third party related to the contract in exchange for an advantage in the bidding process, bid evaluation contracting or implementation process related to the contract.
- 1.2. The BUYER will, during the pre-contract stage, treat all BIDDERS alike, and will provide to all BIDDERS the same information and will not provide any such information to any particular BIDDER which could afford an advantage that particular BIDDER in comparison to other BIDDERS.



- 1.3. All the officials of the BUYER will report to the appropriate Government office any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach.
2. In case any such preceding misconduct on the part of such official(s) is reported by the BIDDER to the BUYER with full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and such a person shall be debarred from further dealings related to the contract process. In such a case while an enquiry is being conducted by the BUYER the proceedings under the contract would not be stalled.

COMMITMENTS of BIDDERS

3. The BIDDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post contract stage in order to secure the contractor in furtherance to secure it and in particular commit itself to the following: -
 - 3.1. The BIDDER will not offer, directly or through intermediaries, any bribe gift consideration reward favor, any material or immaterial benefit or other advantage, commission fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with bidding process, or to any person organization or third party related to the contract in exchange for any advantages in the bidding, evaluation contracting and implementation of the contract.
 - 3.2. The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favor, any material benefit or other advantage commission fees brokerage or inducement to any officials of the BUYER or otherwise in procuring the Contractor for bearing to do or having done any act in relation to the obtaining or execution of the contract or any other contract with the Government for showing or for bearing to show favor or disfavor to any person in relation to the contract or any other contract with Government.
 - 3.3. BIDDERS shall disclose the name and address of agents and representatives and Indian BIDDERS shall disclose their foreign principals or associates.
 - 3.4. BIDDERS shall disclose the payments to be made by them to agents/ brokers or any other intermediary, in connection with bid/contract.
 - 3.5. The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufacturer/ integrator and not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries whether officially or unofficially to the award of the contract to the BIDDER, nor has any amount been paid, promised or intended to be paid to any such individual firm or company in respect of any such intercession facilitation or recommendation.
 - 3.6. The BIDDER, either while presenting the bid or during pre-contract negotiations or before signing the contract shall disclose any payments he has made is committed to or intends to make to officials of the BUYER or their family members, agents, brokers or any other intermediaries in connection with the contract and the details of services agreed upon for such payments.
 - 3.7. The BIDDER will not collude with other parties interested in the contract impair the transparency fairness and progress of the bidding process, bid evaluation contracting and implementation of the contract.
 - 3.8. The BIDDER will not accept any advantage in exchange for any corrupt practice unfair means and illegal activities.
 - 3.9. The BIDDER shall not use improperly, for purposes of competition or personal gain, or pass on to others any information provided by the BUYER as part of business



relationship, regarding plans, technical proposals and business details including information contained in any electronic data carrier. The BIDDER also under takes to exercise due and adequate care at any such information is divulged.

- 3.10. The BIDDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.
- 3.11. The BIDDER shall not instigate or cause to instigate any third person to commits any of the actions mentioned above.
- 3.12. If the BIDDER or any employee of the BIDDER or any person acting on behalf of the BIDDER either directly or indirectly, is a relative of any of the officers of the BUYER, or alternatively, if any relative of an officer of the BUYER has financial interest/ stake in the BIDDER's firm, the same shall be disclosed by the BIDDER at the time of filing of tender.

The term 'relative' for this purpose would be as defined in Clause 6 of the Companies Act 1956/ Section 2(77) of the Companies Act, 2013.

- 3.13. The BIDDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee of the BUYER.

4. Previous Transgression

- 4.1. The BIDDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact, with any other company in any country in respect of any corrupt practices envisaged here under or with any Public Sector Enterprise in India or any Government Department in India that could justify BIDDER's exclusion from the tender process.
- 4.2. The BIDDER agrees that if it makes incorrect statement on this subject, BIDDER can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason.

5. Sanctions for Violations:

- 5.1. Any breach of the aforesaid provisions by the BIDDER or any one employed by its or action on its behalf (Whether with or without the knowledge of the BIDDER) shall entitled the BUYER to take all or anyone of the following actions, wherever required:-
 - 5.1.1. To immediately call of the pre-contract negotiations without assigning any reason or giving any compensation to the BIDDER. However, the proceedings with the other BIDDER(s) would continue.
 - 5.1.2. The Earnest Money Deposit (in pre-contract stage) and/ or Security Deposit/ Performance Bond (after the contract is signed), if any, shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assigning any reason therefore.
 - 5.1.3. To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER.
 - 5.1.4. To recover all sums already paid by the BUYER, and in case of an Indian BIDDER with interest there on at 2% higher than the prevailing Prime Lending Rate of State Bank of India, while in case of a BIDDER from country other than India with interest thereon at 2% higher than the LIBOR. If any outstanding payment is due to the BIDDER from the Buyer in connection with any other contract for any other project such outstanding payment could also be utilized to recover the aforesaid sum and interest.



- 5.1.5. To encash the advance bank guarantee and performance bond/ warranty bond, if furnished by the BIDDER, in order to recover the payments, already made by the BUYER, along with interest.
- 5.1.6. To cancel all or any other Contracts with the Bidder. The Bidder shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/ rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the Bidder.
- 5.1.7. To debar the BIDDER from participating in future bidding processes of the Bank for a minimum period of five years, which may be further extended at the discretion of the BUYER.
- 5.1.8. To recover all sums paid in violation of this Pact by Bidder(s) to any middleman or agent or broker with a view to securing the contract.
- 5.1.9. In cases where irrevocable letter of credit have been received in respect of any contract signed by the BUYER with the BIDDER, the same shall not be opened
- 5.1.10. Forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for iMicro ATMin sanctions for violation of this Pact.

6. Fail Clause:

- 6.1. The Bidder undertakes that it has not supplied/ is not supplying similar products/ systems or subsystems/ services at a price lower than that offered in the present bid in respect of any other Ministry/ department of the Government of India or PSU and if it is found at any stage that similar products/ systems or subsystems was supplied by the Bidder to any other Ministry/ Department of Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.

7. Independent Monitors:

- 7.1. The BUYER has appointed Independent Monitors (herein after referred to as Monitors) for this Pact in consultation with the Central Vigilance Commission (Names and Address of the Monitors to be given).
- 7.2. The task of the Monitors shall be to review independently and objectively whether and to what extent the parties comply with the obligations under this Pact.
- 7.3. The Monitors shall not be subject to instructions by the representatives of the parties and performs their functions neutrally and independently.
- 7.4. Both the parties accept that the Monitors have the right to access all the documents relating to the project/ procurement, including minutes of meetings.
- 7.5. As soon as the Monitor notices, or has reason to believe, a violation of this Pact, he will so inform the Authority designated by the BUYER.
- 7.6. The BIDDER(s) accepts that the Monitors has the right to access without restriction to all Project documentation of the BUYER including that provided by the BIDDER. The BIDDER will also grant the Monitor upon his request and demonstration of a valid interest, unrestricted and unconditional access to his pocket documentation. The



same is applicable to sub contractors. The Monitor shall be under contractual obligation to treat the information and documents of the BIDDER/ sub contract(s) with confidentiality.

7.7. The BUYER will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the parties. The parties will offer to the Monitor the option to participate in such meetings.

7.8. The Monitor will submit a written report to the designated Authority of BUYER/ Secretary in the Department/ within 8 to 10 weeks from the date of reference or intimation to him by the BUYER/ BIDDER and, should the occasion arise, submit proposals for correction problematic situations.

8. Facilitation of Investigation

In case of any allegation of violation of a provisions of this act or payment of commission the BUYER or its agencies shall be titled to examine all the documents including the Books of Accounts of the BIDDER and the BIDDER shall provide necessary information and documents in English and shall extend all possible help for the purpose of such examination.

9. Law and Place of Jurisdiction

This pact is subject to Indian Law. The place of performance and jurisdiction is Ch. Sambhaji Nagar.

10. Other Legal Actions:

The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of the extant law in force relating to any civil or criminal proceedings

11. Validity:

11.1. The validity of this Integrity Pact shall be from date of its signing and extend up to **Five years** or the complete execution of the contract to the satisfaction of both the BUYER and the BIDDER/ Seller, including warranty period whichever is later, in case BIDDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.

11.2. Should one or several provisions of this pact turn out to be invalid; the remainder of this Pact shall remain valid. In this case, the parties will strive to come to an agreement to their original intentions.

12. The parties hereby sign this Integrity Pact at _____ on _____

BUYER
Name of the Officer
Designation

BIDDER
Chief Executive Officer
(Office Seal)

Maharashtra Gramin Bank
(Office Seal)

Place _____

Date _____



Witness:

1 _____

(Name &Address): _____

2 _____

(Name &Address): _____

Witness:

1 _____

(Name &Address): _____

2 _____

Name &Address): _____”



NON DISCLOSURE AGREEMENT

(On stamp paper of Rs. 500)

This Non-Disclosure Agreement is made and entered into at this ___ day of ___ 2025 at _(Place)___ BY AND BETWEEN Maharashtra Gramin Bank, a body corporate constituted under Banking Companies (Acquisition and transfer of undertakings) Act 1970, & having its Head Office at Plot No. 42, Gut No. 33 (Part), Village Golwadi, Growth centre, Waluj Mahanagar IV of CIDCO, Ch. Sambhaji Nagar, (hereinafter referred to as "Bank/Disclosing Party" which expression shall unless it be repugnant to the subject thereof, include its successors and assigns) of the FIRST PART and (Name of System Integrator) of (please specify the registered office of the (Receiving Party) (hereinafter called "the Bidder/ Receiving Party" which expression shall unless it be repugnant to the subject, context or meaning thereof shall be deemed to mean and include its successors) of the OTHER PART;

The bidder and Bank are herein after collectively referred to as "the Parties" and individually as "the Party"

WHEREAS, Bank called for the bids as per REQUEST FOR PROPOSAL. M/s _____ after going through the Bid Documents and being interested to act as consultant as per REQUEST FOR PROPOSAL, has submitted its Bid.

WHEREAS, the bidder is aware and confirms that the information, data, drawings and designs, and other documents made available in the Bid Documents/ the Contract and thereafter regarding the Services as furnished by the System Integrator in their Request For Proposal or otherwise and all the Confidential Information under the Bid Documents/the Contract is privileged and strictly confidential and/or proprietary to Bank,

NOW, THEREFORE THIS AGREEMENT WITNESSETH THAT in consideration of the above premises and the Bank granting the contractor and or his agents, representatives to have specific access to Bank property / information and other data it is hereby agreed by and between the parties hereto as follows:

- (i) maintain and use the Confidential Information only for the purposes of this Contract and only as permitted herein;
- (ii) make copies as specifically authorized by the prior written consent of the other party and with the same confidential or proprietary notices as may be printed or displayed on the original;
- (iii) restrict access and disclosure of confidential information to such of their employees, agents, vendors, and contractors strictly on a "need to know" basis, to maintain confidentiality of the Confidential Information disclosed to them in accordance with this clause; and
- (iv) treat Confidential Information as confidential for a period of Five (5) years from the date of receipt. In the event of earlier termination of this Contract, Confidentiality shall survive termination/expiry of the agreement.

Confidential Information does not include information which:

1. the recipient knew or had in its possession, prior to disclosure, without limitation on its confidentiality; is independently developed by the recipient without breach of this Contract;
2. is the public domain
- I. is received from a third party not subject to the obligation of confidentiality with respect to such information
- II. is released from confidentiality with the prior written consent of the other party.

The recipient shall have the burden of proving herein above are applicable to the information in the possession of the recipient



Notwithstanding the foregoing, the parties acknowledge that the nature of the Services to be performed under this Contract may require the bidder's personnel to be present on premises of Bank or may require the bidder's personnel to have access to computer networks or databases or information of Bank while on or off premises of Bank. It is understood that it would be impractical for Bank to monitor all information made available to the bidder's personnel under such circumstances and to provide notice to the bidder's of the confidentiality of all such information. Therefore, the bidder agrees and undertakes that any technical or business or other information of Bank that the bidder's personnel, or agents acquire while on Bank premises, or through access to Bank computer systems or databases while on or off Bank premises, shall be deemed Confidential Information.

Confidential Information shall at all times remain the sole and exclusive property of the disclosing party. Upon termination of this Contract, confidential information shall be returned to the disclosing party or destroyed, if incapable of return. The destruction shall be witnessed and so recorded, in writing, by an authorized representative of each of the parties. Nothing contained herein shall in any manner impair or affect rights of Bank in respect of the Confidential Information.

In the event that any of the parties hereto becomes legally compelled to disclose any Confidential Information, such party shall give sufficient notice to the other party to enable the other party to prevent or minimize to the extent possible, such disclosure. Neither party shall disclose to a third party any Confidential Information or the contents of this Contract without the prior written consent of the other party. The obligations of this Clause shall be satisfied by handling Confidential Information with the same degree of care, which the receiving party applies to its own similar confidential information but in no event less than reasonable care. The obligations of this clause shall survive the expiration, cancellation or termination of this Contract.

Governing Law: The provisions of this Agreement shall be governed by the laws of India and the competent court at Ch. Sambhaji Nagar shall have exclusive jurisdiction in relation thereto even though other Courts in India may also have similar jurisdictions.

Damages: The provisions of this Agreement are necessary for the protection of confidentiality of data and the business goodwill of the Bank and are considered by the parties to be reasonable for such purposes. Receiving Party agrees that any breach of this Agreement will cause substantial and irreparable damages to the Disclosing Party. In the event of such breach, in addition to other remedies, the disclosing party has a right to receive entire loss and damages on account of such disclosure. Further, the Receiving Party agrees to indemnify the Disclosing Party against loss suffered, directly or indirectly, due to breach of contract and undertakes to indemnify for the same

Resolution of Disputes: All disputes and differences of any kind whatsoever arising out of or in connection shall be settled amicably by direct informal negotiation between both the parties. However, in case of non-settlement of such dispute, the matter shall be referred to higher authorities. Even after the interference of higher authorities, the dispute persists, such dispute will be referred for Arbitration to Sole Arbitrator. However, in case of non-consensus on sole arbitrator within 15 days, each party will appoint one Arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator who will act as the chairman of the proceedings. The Award of the Arbitrator shall be Final and binding on the parties. The Arbitration and Conciliation Act 1996 or any statutory modification thereof shall apply to the arbitration proceedings. The venue of the arbitration shall be at Ch. Sambhaji Nagar. The expenses will be borne by the parties in equal proportion. Language of the Arbitration shall be in English.

Return of information: Within seven (7) days of a written request by the Disclosing Party, the Receiving Party shall return/destroy (as may be requested in writing by the Disclosing Party or upon expiry and or earlier termination) all originals, copies, reproductions and summaries of Confidential Information provided to the Receiving Party as Confidential Information. The Receiving Party shall certify to the Disclosing Party in writing that it has satisfied its obligations under this paragraph.

Waiver Clause: The failure to exercise any right provided in this Agreement shall not be a waiver of prior,



concurrent or subsequent rights unless made in writing and signed by the authorized representative of both Parties. This agreement and each party's obligation shall be binding on the representatives, assigns and successors of such Party.

Relationship between parties: This Agreement is on a Principal to Principal basis and does not create any employer - employee relationship. Nothing contained in this Agreement or otherwise shall be deemed to create any partnership, joint venture, employment or relationship of principal and agent, or master and servant between the parties hereto or any of their respective employees, affiliates, subsidiaries, related business entities, agents, contractors or subcontractors or to provide either party with any right, power or authority, whether express or implied, to create any duty or obligation on behalf of the other party.

Notice Clause: All notices given under this Agreement must be in writing. A notice is effective upon receipt and shall be sent via one of the following methods: delivery in person, courier service, registered email, postage or any other mode approved by the court of law addressed to the party to be notified at the below address as such party may designate upon reasonable notice to the other party:

Disclosing Party	Receiving Party
Representative name:	Representative name:
Address:	Address:
Email:	Email:
Phone number:	Phone number:

The provisions hereunder shall survive termination of the Contract.

In witness whereof, the Parties hereto have executed these presents the day, month and year first herein above written

For and on behalf of ----- Ltd.	For and on behalf of Maharashtra Gramin Bank
()	()
(Designation)	(Designation)



Annexure XIII - Performa for the Bank Guarantee for Earnest Money

Guarantee for Payment of Earnest Money/Security Deposit

Bank Guarantee no.:

Date:

Period of Bank Guarantee: Valid up to Amount

of Bank Guarantee: Rs.

To,

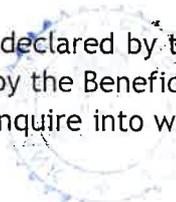
General Manager
Maharashtra Gramin Bank,
Plot No. 42, Gut No. 33 (Part),
Village Golwadi, Growth centre,
Waluj Mahanagar IV of CIDCO,
Ch. Sambhaji Nagar.

THIS DEED OF GUARANTEE made at thisday of Between Bank of.....a banking company having its office athereinafter referred to as 'the Bank' of the One Part and Maharashtra Gramin Bank a New Bank constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 having its Head Office at Ch. Sambhajinagar, hereinafter called the Beneficiary, of the other Part.

1. Whereas the Beneficiary had invited tenders for Selection of New Service Provider for Business Correspondent Services under Financial Inclusion vide tender No ___dated__.
2. One of the terms of the tender is that bidder are required to give a Demand Draft drawn in favor of beneficiary and payable at Ch. Sambhajinagar, (valid for 90 days from the due date of the tender) for **Rs 25 lakh (Rs. Twenty Five Lakh only)** as Earnest money Deposit (EMD) along with their offer. The Beneficiary may accept Bank Guarantee in lieu of EMD for an equivalent amount issued by any Public Sector Bank, valid for 1 year from the date of issue.
3. M/s XYZ &Co.Ltd. hereinafter referred to as the said 'Contractors' have given their offer to supply, installation, commissioning of Servers at given locations to the Beneficiary and the said Contractors are required to deposit the said amount of earnest money (or security deposit) or to furnish bank guarantee.
4. At the request of the said M/s.XYZ& Co. Ltd. the Bank has agreed to furnish guarantee for payment of the said amount of earnest money (or security deposit) in the manner hereinafter appearing:

NOW THIS DEED WITNESSETH that pursuant to the said tender and in consideration of the premises the Bank doth hereby guarantee to and covenant with the Beneficiary that the Bank shall, whenever called upon by the Beneficiary in writing and without demur and notwithstanding any objection raised by the said Contractor/s, pay to the Beneficiary the said amount of Rs 25 lakh (Rs. Twenty Five Lakh only) payable by the said Contractor/s under the said Contract.

AND IT IS AGREED and declared by the bank that the liability of the Bank to pay the said amount whenever called upon by the Beneficiary shall be irrevocable and absolute and the Bank will not be entitled to dispute or inquire into whether the Beneficiary has become entitled to forfeit the said



amount as earnest money (or as security deposit) under the terms of the said contract or not and entitled to claim the same or not or whether the said contractors have committed any breach of the said contract or not or whether the Beneficiary is entitled to recover any damages from the said contractors for breach of terms thereof or not.

Any such demand made by the Beneficiary shall be binding and conclusive as regards amount due and payable by the Contractor to the Beneficiary. And the Bank undertakes to pay unconditionally on written demand without demur and the claim of beneficiary shall be conclusive and binding as to the amount specified therein.

AND it is further agreed and declared by the Bank that any waiver of any breach of any term of the said contract or any act of forbearance on the part of the Beneficiary or any time given by the Beneficiary to the contractors for carrying out and completing the work under the said contract or any modifications made in the terms and conditions of the said contract or any other act or omission on the part of the Beneficiary which could have in law the effect of discharging a surety, will not discharge the Bank.

AND it is agreed and declared that this guarantee will remain in force until the time fixed in the said contract for completion of the said work or until the expiration of any extended time for such completion and shall be valid for a period of 1 year from the date hereof i.e. the guarantee shall be valid up to (DD-MM-YYYY)

AND it is agreed and declared that this Guarantee will be irrevocable and enforceable even if the contractor's company goes into liquidation or there is any change in the constitution of the said Company or management of the said Company and shall ensure to the benefit of its successors and assigns and shall be binding on the successors and assigns of the Bank.

Not with standing anything contained herein:

- a. The liability of the Bank under this Bank Guarantee shall not exceed Rs. _____ (Rupees _____).
- b. This Bank Guarantee shall be valid up to _____.
- c. Bank is liable to pay guaranteed amount or part thereof under this Bank Guarantee only and only if beneficiary serve upon as a written claim or demand on or before _____ (Date of expiry of the Guarantee).

IN WITNESS WHEREOF the Bank has put is seal the day and year first hereinabove written.

Signed, sealed and delivered by Mr.....

For and on behalf of the Guarantor Do so and

to affix the seal of the Bank, in the presence of



Annexure XIV

Non-Blacklisting Declaration

To

The General Manager,
Maharashtra Gramin Bank,
Head Office: Ch. Sambhaji Nagar.

Dear Sir/Madam,

We hereby confirm and declare that we, _____,
is not blacklisted

/ De-registered/ debarred by any PSU Bank/IBA/RBI/NPCI/UIDAI/IDRBT/NABARD or any other agency for
which we have
Executed/Undertaken the works

I come neither under any liquidation nor court receivership. I and my firm are
not bankrupt. Nor am I blacklisted in Bank.

(Signature)

(Name)

(in the capacity of)

Duly authorized to sign Bid for and on behalf of



Annexure XV

(on CA Letter Head)
Declaration Regarding Non-Default and No Adverse Reporting

To whomsoever it may concern

This is to certify that [Name of the Bidder/Company], having its registered office at [Full Address], hereby declares the following:

1. Neither the bidder nor any of its promoters or directors is a defaulter to any financial institution or bank in India as on the date of submission of this bid/proposal.
2. The bidder has not been reported against by any Public Sector Bank in India to the Indian Banks' Association (IBA) for any of the following reasons:

We understand that any misrepresentation or concealment of facts in this declaration will lead to disqualification of our bid/proposal and may attract legal or other action as deemed appropriate by the concerned authority.

This declaration is issued in good faith and with full knowledge of its implications.

UDIN :-

(Signature)

Name:

Date:

Place:



Annexure XVI

Format for Sending Pre-Bid Queries

Sl. No.	Page No. of RFP	Clause No	RFP Clause	Bidder's Query
1				
2				
3				
...				
...				

Date:

Signature with Official seal



Annexure XVII Authorization Letter Format

(To be presented by the authorized person at the time of Opening of Part -Technical Proposal / Part B-Technical evaluation on the letter head of Bidder and should be signed by an Authorized Signatory with Name and Seal of the Company)

Ref No:

Date:

The General Manager,
Maharashtra Gramin Bank,
Head Office,
Ch. Sambhaji Nagar.

Dear Sir/Madam,

SUB: RFP for providing business correspondent services-hybrid opex model (kiosk mobile).

Ref: TENDER NO:

This has reference to your above RFP.

Mr./Miss/Mrs. _____ is hereby authorized to attend the bid opening of the above RFP on _____ on behalf of our organization.

The specimen signature is attested below:

Specimen Signature of Representative

Signature of Authorizing Authority

Name & Designation of Authorizing Authority

NOTE: This Authorization letter is to be carried in person and shall not be placed inside any of the bid covers.



Annexure-XVIII.
Certificate required from Chartered Accountant

The General Manager,
Maharashtra Gramin Bank,
Head Office Ch. Sambhaji Nagar.

Dear Sir,

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

1. The company is engaged in Retail/Financial sector for the lastYears, since _____.
2. The company has earned profit for the last three FY 2022-23, 2023-24 and 2024-25 amounting to Rs. _____, _____ and _____ respectively.
3. Tangible Net worth of the company is Rs. _____ Crores as on 31.03.2025.
4. The annual turnover of the company is Rs _____ Crores as on 31.03.2025.
5. The Net Profit of the Company is Rs _____ Crores as on 31.03.2025.
6. The Company has _____ number of employees on its rolls as on 31.03.2025.
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

