

Guidelines for Empaneling the Agriculture Consultants for Sourcing Agriculture proposals in our Bank.

BIO-DATA OF WILLING PANEL CONSULTANTS:

- (1) Name of Consultant::
- (2) Age as on date of recommendation (With in 70 yrs)::
- (3) Full Official & Residential address with telephone number & e-mail id.::

- (4) Educational Qualifications::
- (5) Date of Establishment::
- (6) Total experience in handling Agri Proposals ::
- (7) List of Companies, Institutions, Corporations, Business entities, if any, engaging him/ her on retainer basis ::

- (8) Whether assesse to Income Tax? ::
- (9) Whether willing to abide by Bank's terms and conditions? ::
- (10) Whether in the Panel of other Banks /FIs? ::
- (11) If so furnish the details? ::

- (12) Whether earlier included in Canara Bank's panel? ::
- (13) Whether still continuing in the panel ?,if not reason for depanelment::

- (14) Whether an ex employee of Canara Bank or other PSU? If yes, furnish details::

- (15) Reasons for leaving service, if any, before reaching superannuation ::

(16) Any other relevant information / Projects handled till date ::

Place:

Date:

Signature of Agricultural Consultant

Enclosures: (Proof of above items wherever applicable to be attached/Submitted)

1)

2)

Recommendation of Branch in charge & Regional Office:

*if space is not sufficient, annexures may be attached.

1. Eligibility for appointment as Agriculture Consultants

- ✓ Individuals/ sole proprietorship/Partnership firms/Companies with in-depth knowledge of Agricultural project planning and implementation. Prior experience in Agricultural project formulation/appraisal is preferred. Preference will be given to the Agriculture consultants who have established / owning office to extend such services and has experience in this segment.
- ✓ Individuals who have Graduate degree in Agricultural and Allied sciences from ICAR recognised universities only.
 - Preference may be given to applicant having additional educational qualifications such as Agri business Marketing Graduates /MBA/CA etc,
 - People with Finance Background, Post- Graduation MBA in Finance, Agri-business Management/ CA/ etc.
 - Persons with sound knowledge about practical implementation of agricultural projects, sufficient years of experience in handling model/new agricultural projects to be given priority.
- ✓ In case of partnership entities at least one partner should have Graduate degree in Agricultural and Allied sciences from ICAR recognised Universities & has sound technical knowledge about activity.
- ✓ Retired Govt. employees/ Retired employees of Public Sector Undertaking/ Public Sector Banks including retired employees of our Bank with an unblemished service and having handled agriculture portfolio for at least 5 yrs during their service period with mandatory Agriculture Graduate degree. Circles to restrict empanelment of our retired employees up to a maximum of 25% of total empanelled Agriculture consultants of the Circle.
- ✓ Close relatives of our Bank's staff, who are currently in service, are not eligible.
- ✓ The proposed PACs should not be in the list of IBA Caution list and a confirmation is to be obtained from the applicant that he/she/firm has not been delisted by any Bank/FI in the past for any act of professional misconduct/Fraud.

2. Process of Empanelment:

- ✓ Bank's Circle Office will call for application for empanelment as Agriculture consultant in the following two ways:
 - Releasing advertisements in local newspapers
 - A copy of this advertisement will be displayed in the local Branches/Offices of the identified locations.
 - Copy of the application is also to be uploaded in our Website.
- ✓ Interested Candidates to apply for the post of PACs to the nearest Bank's Circle Office based on the advertisement published in the prescribed application form along with supporting documents which are provided below.

- ✓ The empanelment of Agriculture consultant shall be for a specific period of one year from the date of empanelment. Continuation or otherwise is based on the performance and at the sole discretion of the Bank.
- ✓ Empanelment of the Agriculture consultant for a minimum period of one year and the performing Consultants will be renewed further period of one year and subsequently on yearly intervals after reviewing their performance.

3. Roles and Responsibilities of Agriculture Consultants

- ✓ The Empanelled Agriculture Consultant has to execute stamped agreement, Code of conduct stipulations as per Bank's guidelines.
- ✓ Agriculture Consultants shall identify proposals and provide leads to the Bank branches in jurisdiction of Circle in which PAC is empanelled along with required documents applicable for agricultural loans. Such proposals will have to be within the operational area of Branches/Other Branch Offices.
- ✓ The leads will be shared by the Agriculture Consultant with the branches/offices concerned.
- ✓ Agriculture Consultants will generate leads only for agricultural term loans where project cost is more than or equal to Rs 10 Lakhs with no upper limit. No commission paid to PACs for leads of retail or commercial loans.
- ✓ The fees shall not be paid to those proposals wherever Packages/Special Schemes are permitted by the Bank.
- ✓ PACs may submit DPR (Detailed Project Report) along with the leads sourced but fees payable towards DPR is to be decided mutually amongst PACs and Customers. Bank will not involve in deciding fees to be paid by the customers to PACs.
- ✓ Project report submitted by consultant will be vetted by bank and reappraisal will be conducted if felt so.
- ✓ Before sanctioning the loan the party will be directly interviewed by the Branch/Offices officials.
- ✓ Agriculture Consultants are not eligible for any other fees/incentive and should not accept any gratis either from the loan applicants or from the promoters.
- ✓ The Agriculture Consultants shall not recommend/source the proposals rejected by other Banks/FIs.
- ✓ Agriculture Consultants should source proposals from new customers only. The leads received by Bank either directly, through AEOs, through online leads, Govt. Sponsored Loans/Schemes/ from Packages permitted are not eligible for any incentives to Agriculture Consultants.

4. FEES/INCENTIVE PAYABLE

1. For Sourcing of Proposal:

- a. PACs shall be paid service fee/commission of 0.10% of loan amount sanctioned for proposal sourced with a maximum of Rs 50000/- (Rupees Fifty Thousand only) per proposal.

2. For Preparation of Project Report and collection of required documents:

- a. PACs may submit DPR (Detailed Project Report) along with the leads sourced but fees payable towards DPR is to be decided mutually amongst PACs and Customers. Bank will not involve in deciding fees to be paid by the customers to PACs.
 - b. Fees/Incentive includes all applicable taxes such as GST, Income tax and others if any, as per local laws and the amount payable shall be net of the same.
 - c. PACs will be eligible for commission for sourcing only new accounts/proposal. PACs will not be eligible for any commission if the proposal is from our existing customers who are already dealing with our Bank.
- ✓ Agriculture Consultants to claim the fees at monthly rests from the RO/Branches for the loans sanctioned and where disbursement of minimum of 20% of the sanctioned amount is made.
 - ✓ Payment of incentive will be made by way of online credit/ NEFT/ RTGS/ A/C payee Cheque or DD to bank account (preferably with Canara Bank) of the AGRICULTURE CONSULTANT after deducting the applicable taxes at source.

5. Other Common Guidelines:

- ✓ Empanelment as Agriculture Consultant is for a specific period of one year and thereafter renewal is subject to review and at the sole discretion of the Bank.
- ✓ The agreement may be terminated by the Bank at any time if the performance is found contrary to the Bank's instructions or if the Agriculture Consultants are found to perform any action detrimental to Bank's interest.
- ✓ Commission will be paid to PACs as per the agreement entered with Bank.
- ✓ All leads/business referred will be handled/processed by the Branches/ROs/COs in the respective centres based on the quantum of Loan.
- ✓ All Credit decision/guidelines will be followed by the Bank before sanction of the loan.
- ✓ PACs will be involved in recovery of borrowal accounts which are canvassed by PACs, in case of default.

APPLICATION

To,, Canara Bank	Passport Size Photo
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Sub: Application For Empanelment as Panel Agriculture Consultant with Canara Bank

I submit herewith my application for the empanelment as Panel Agriculture Consultant for Canara Bank atcentre. I have read the terms and conditions relating to the service and undertake that they are acceptable to me.

1	Full Name (in Block Letters)	
2	Father's/Husband's Name	
3	Constitution	
4	Date of Birth / Incorporation(dd/mm/yy)	
5	Age YrsMonths
6	Address	
7	Mobile No.	
8	Alternate Contact No.	
9	PAN	
10	Present Occupation	
11	Present Income Rs in Lakhs
12	Number of years of Experience	Details of Proposals Handled, worked with other Banks Etc
13	Qualification	
14	Number of staff working with you/in your firm	
15	Languages Known	
16	Presently Banking With	Name of Bank Account Number Name of Branch..... IFSC Code
17	References	1) Name & Contact Number 2) Name & Contact Number
18	Details of Assets	
19	Details of Liabilities	

I declare that the statement in this application and the documents submitted (as per list given below) are true, complete and correct to the best of my knowledge and belief. I further, declare that I am not related to any existing employees of Canara Bank. I understand that in the event of any information/document being found untrue/incorrect at any stage my application is liable to be rejected and if already empanelled, the empanelment is liable to be terminated. I declare, that no criminal proceedings are pending against me.

Place: Signature:

Date: Name & Address

I enclose the self-attested copies of following documents along with my above application and shall submit further documents required if any.

1. P A N Card.
2. Voter ID card/Aadhar card (Address Proof).
3. Bank statement for last 6 months.
4. Education qualification.
5. Empanelment letters of other Banks/FIs.
6. I T returns for the last 3 years.
7. Firm registration/Incorporation /Constitution letters.
8. Two recent passport size photos.
9. Net worth detail proofs.
10. Details of Proposals Handled.