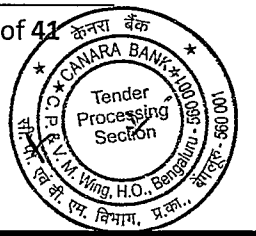


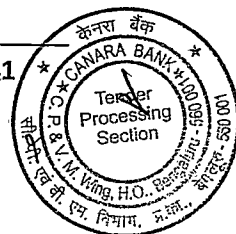
REQUEST FOR EXPRESSION OF INTEREST  
FOR  
EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN  
CANARA BANK

Issued by: Canara Bank,  
Centralized Procurement & Vendor Management Wing,  
1st Floor, Naveen Complex,  
14, M G Road,  
Bengaluru - 560 001.  
Email: [dittenders@canarabank.com](mailto:dittenders@canarabank.com)  
Phone No: 080-25590070



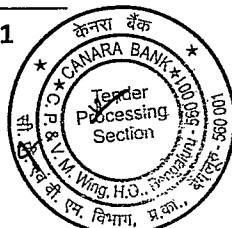
Bid Details in Brief Description

Sl. No.	Description	Details
1.	EOI No. and Date	EOI 02/2024-25 dated 02/08/2024
2.	Name of the Wing	Centralized Procurement & Vendor Management Wing
3.	Brief Description of the EOI	Expression of Interest for Empanelment of Corporate Business Correspondents in Canara Bank.
4.	Bank's Address for Communication and Submission of Tender	Deputy General Manager Canara Bank, Centralized Procurement & Vendor Management Wing, 1st Floor, Naveen Complex, 14, MG Road, Bengaluru -560 001
		Tel - 080-25584033 Fax- 080-25596539 Email: <a href="mailto:dittenders@canarabank.com">dittenders@canarabank.com</a> Senior Manager, Centralized Procurement & Vendor Management Wing
5.	Date of Issue of EOI	02/08/2024
6.	Earnest Money Deposit (Refundable)	Rs.10,000/-
7.	Last Date and Time for Submission of Queries for Pre Bid Meeting	09/08/2024, 5:00 pm
8.	Date of Pre Bid Meeting	13/08/2024
9.	Last Date and Time for Submission of Bids	02/09/2024, 3.00 pm
10.	Date of Opening of Bid	02/09/2024, 3.30 pm
11.	Venue for Prebid Meeting and Bid Opening	<p>Pre-bid meeting will be held on 13/08/2024, Tuesday, 4.30 PM</p> <p>Venue: Pre Bid meeting will be held Online (through Microsoft Teams) and participants are requested to attend the meeting Online.</p> <p>Those who are interested in participating the pre bid meeting should share the scanned copy of authorization and Valid ID Card of the</p>





		<p>participant by email to <a href="mailto:dittenders@canarabank.com">dittenders@canarabank.com</a>. (Physical copy should be submitted at later date)</p> <p>Upon perusal of the same the link/ meeting id will be shared to the participant to participate in the meeting (Microsoft Teams).</p> <p>Pre-bid Queries should be sent to E-mail <a href="mailto:dittenders@canarabank.com">dittenders@canarabank.com</a> and must reach us on or before 09/08/2024, Friday at 5.00 pm. Subject of the email should be given as "Pre Bid Queries for EOI 02/2024-25 dated 02/08/2024". Queries reaching afterwards will not be entertained.</p>
<p>This document can be downloaded from following websites <a href="https://canarabank.com/User_page.aspx?cid=110">https://canarabank.com/User_page.aspx?cid=110</a> and <a href="https://eprocure.gov.in/epublish/app">https://eprocure.gov.in/epublish/app</a>.</p> <p>Any amendments, modifications, Prebid replies and any communication etc., will be uploaded in the Bank's website only (i.e., <a href="https://canarabank.com/User_page.aspx?cid=110">https://canarabank.com/User_page.aspx?cid=110</a>).</p> <p>No individual communication will be sent to the bidders.</p>		



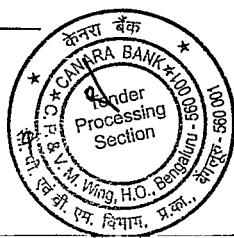
Disclaimer

The information contained in this Expression of Interest ("EOI") document or information provided subsequently to bidders or applicants whether verbally or in documentary form by or on behalf of Canara Bank (or Bank), is provided to the bidder(s) on the terms and conditions set out in this EOI document and all other terms and conditions subject to which such information is provided. This EOI document is not an agreement and is not an offer or invitation by Canara 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 EOI is to provide the Bidders with information to assist the formulation of their proposals. This EOI does not claim to contain all the information each Bidder require. 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 EOI. Canara 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 EOI. The information contained in the EOI document is selective and is subject to updating, expansion, revision and amendment. It does not purport to contain all the information that a Bidder require. Canara Bank does not undertake to provide any Bidder with access to any additional information or to update the information in the EOI document or to correct any inaccuracies therein, which may become apparent.

Canara Bank reserves the right of discretion to change, modify, add to or alter any or all of the provisions of this EOI and/or the bidding process, without assigning any reasons whatsoever. Such change will be published on the Bank's Website [https://canarabank.com/User\\_page.aspx?cid=110](https://canarabank.com/User_page.aspx?cid=110) and it will become part and parcel of EOI.

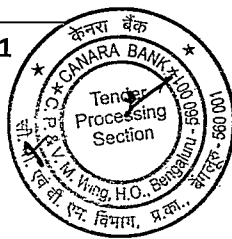
Canara Bank in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this EOI. Canara Bank reserves the right to reject any or all the expression of interest/ proposals received in response to this EOI document at any stage without assigning any reason whatsoever. The decision of Canara Bank shall be final, conclusive and binding on all the parties.

No person of the Bank or the Contractors, vendors and third parties shall violate the Social Media Policy of the Bank. Non-adherence to the standards/ guidelines in relation to Social Media Policy issued by the Bank from time to time and 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 on the part of personnel of the Bank or Contractors, Vendors and third parties shall be construed as violation of Social Media Policy.



Abbreviations used in this Document

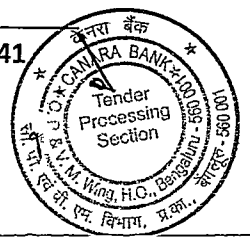
Sl. No.	Abbreviations	Description
1.	AePS	Aadhaar enabled Payment System
2.	BCA	Business Correspondent Agent
3.	BCO	Business Correspondent Outlet
4.	BG	Bank Guarantee
5.	CBC	Corporate Business Correspondent
6.	DD	Demand Draft
7.	DIT	Department of Information Technology
8.	EMD	Earnest Money Deposit
9.	EOI	Expression Of Interest
10.	GST	Goods and Service Tax
11.	HO	Head Office
12.	LAN	Local Area Network
13.	LD	Liquidated Damage
14.	MSME	Micro Small & Medium Enterprises
15.	NEFT	National Electronic Funds Transfer
16.	NI Act	Negotiable Instruments Act
17.	OEM	Original Equipment Manufacturer
18.	OS	Operating System
19.	PAN	Permanent Account Number
20.	PCIDSS	Payment Card Industry Data Security Standard
21.	RFQ	Request for Quotation
22.	RTGS	Real Time Gross Settlement
23.	SSA	Sub Service Area
24.	STQC	Standardization Testing And Quality Certification



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1	About Canara Bank	12	Preparation of Bids
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6	Scope of Empanelment	17	Clarifications of Offers
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9	Pre bid Queries	20	Intimation to Successful Bidders
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11	Amendment to EOI	22	Independent External Monitors

No	ANNEXURES
1)	Checklist
2)	Covering Letter Format
3)	Pre-Qualification Criteria declaration
4)	Bidder's Profile
5)	Authorization Letter Format
6)	List of major customers
7)	Compliance Statement
8)	Non-Disclosure Agreement
9)	Bidders Service Support Details
10)	Office details
11)	Tender Fee & Bid Security Declaration
12)	Scope of Work
13)	Self-certification of the bidder towards Local Content
14)	Format of Letter from Public Sector Bank



## 1. About Canara Bank

- 1.1. CANARA BANK is one of the largest public sector banks owned by Government of India. Canara Bank is a body Corporate and a premier Public Sector Bank established in the Year 1906 by Shri. Ammembal Subba Rao Pai and nationalized under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970. Canara Bank, Head office is located at 112, J C Road Bengaluru-560002 and Information Technology wing located at Naveen Complex, No.14, M G Road, Bengaluru-560001.
- 1.2. The Bank is having pan India presence of more than 9616 branches, 26 Circle offices and 177 Regional Offices situated across the States. The Bank also has offices abroad in London, Dubai, and New York.
- 1.3. The Bank is a forerunner in implementation of IT related products, services, and continuously making efforts to provide the state of art technological products to its customers.

## 2. Definitions:

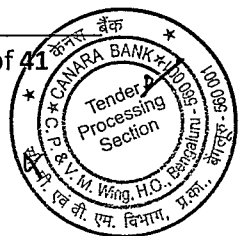
- 2.1. 'Bank' means, unless excluded by and repugnant to context or the meaning thereof, shall mean 'Canara Bank', described in more detail in Paragraph 1 above and which has invited bids under this Expression of Interest and shall be deemed to include its successors and permitted assigns.
- 2.2. 'EOI' means Expression of Interest for Empanelment of Corporate Business Correspondents in Canara Bank.
- 2.3. The firms, institutions & companies submitting the proposal in response to this EOI shall hereinafter be referred to as 'Bidder'.
- 2.4. 'Contract' means the agreement signed by successful bidder and the Bank at the conclusion of bidding process, wherever required.
- 2.5. 'Proposal' means that Technical proposal including any documents submitted by the bidder as per the formats prescribed in the EOI.

## 3. About EOI

The EOI document is not a recommendation or invitation to enter the contract, agreement or any other arrangement in respect of the services. The provision of the services is subject to compliance to selection process and appropriate documentation being agreed between the bank and selected vendors as identified by the bank after completion of the selection process.

## 4. Objectives

- 4.1. Canara Bank invites application from reputed Bidders to submit their "Expression of Interest" who fulfills the eligibility criteria as given below for Empanelment of Corporate Business Correspondents in Canara Bank.
- 4.2. The bidders satisfying the Eligibility Criteria as per the EOI and having experience in engagement of Corporate Business Correspondent may respond. The bidders should have experience in providing the services of Corporate Business Correspondents.



4.3. The bank is looking for entities who have sufficient experience, resources and established facilities and can support Bank's requirement for providing "Corporate Business Correspondent Services".

5. **Eligibility Criteria**

5.1. Interested bidders, who are capable of engaging Business Correspondents mentioned in the present EOI document and meet the Eligibility Criteria as per Annexure-3, may respond.

5.2. Non-compliance to any of the eligibility criteria would result in outright rejection of the bidder's proposal. The bidder is expected to provide proof for each of the points for eligibility criteria evaluation. The proof provided must be in line with the details mentioned in "Documents to be submitted for Compliance". Any credential detail mentioned in "eligibility Criteria Compliance" not accompanied by relevant documentary proof will not be considered for evaluation.

5.3. Canara Bank, reserves the right to verify/ evaluate the claims made by the bidder independently. Any deliberate misrepresentation will entail rejection of the offer.

6. **Scope of Empanelment:**

6.1. To provide basic Banking facilities in Sub Service Area (SSA)/ Non SSAs in Rural, Semi-Urban, Urban or Metro centers by deploying BC Agents.

6.2. The BC Agent shall use Micro ATM/ Tab for providing banking services in these SSA/non SSA areas. The devices used should complement with Micro-ATM standards i.e. STQC certified Biometric scanner and PCIDSS certified PIN pad. Registered Devices services certified by UIDAI to be maintained by bidder as per the extant guidelines. The CBC should ensure the following points:

6.2.1. To use only the devices certified/ approved by the bank's technical Team.

6.2.2. Tab devices should be Android version 12 or above and screen size to 8 to 9 inches or above.

6.2.3. Registered biometric devices shall be L1 biometric devices.

6.2.4. Bank Provided MDM solution to be mandatorily installed in the Tab Devices.

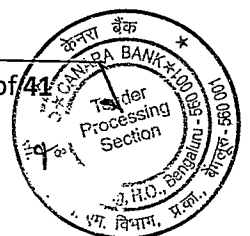
6.2.5. Changes if any in the above said technical specifications as suggested by the regulators from time to time are to be implemented by the successful bidders without any extra cost to the bank.

6.3. Applications are invited from the eligible entities for their empanelment as Corporate Business Correspondents for the purpose of deploying BC Agents in the field both in SSA and Non SSA locations to deliver banking & financial services. Interested entities may submit their proposal as per the terms and conditions mentioned in this EOI document.

6.4. Bank invites technically complete and competitive proposals from Corporate Business Correspondents who are capable of providing BC Agents having relevant knowledge in Financial Inclusion activities and perform as per the Banks requirement.

6.5. CBCs need to cover locations (SSA & non SSAs) in Rural, Semi- Urban, Urban and Metro centers on pan India basis.

6.6. Bidder who is interested in participating in this EOI must fulfil the eligibility criteria mentioned in the document.





- 6.7. The bidder must also agree to all our terms & conditions mentioned under this EOI.
- 6.8. Bank will not accept any deviations from the terms and conditions specified in the EOI. Deviations may result in disqualification of the offer made by the vendor. Any conditions or conditional offers will be subject to rejection of the application.
- 6.9. The Bidder(s) along with the above to also refer Annexure-12 for detailed scope of work.

**7. Empanelment Procedure**

The Vendor for providing Corporate Business Correspondents Services will be empaneled as per the following process:

- 7.1. Vendor/s satisfying the eligibility criteria will be short listed after due scrutiny of documents submitted by the bidder.
- 7.2. Bank reserves the right to accept/ reject any or all Expression of Interest (EOI) received in response to this advertisement without assigning any reasons, whatsoever.

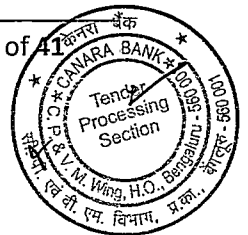
**8. De-panelment of bidders**

- 8.1. During empanelment period, the Bank reserves the right to de-panel any bidder. The Bank's decision will be final in this regard.
- 8.2. Bank retains with themselves the authority to blacklist or bar any bidder/s for a specified period of the time from participating in its tendering process where the Bank has authentic information that the bidder has been debarred/ black listed from participating in the tendering process by an international organization or by a local/ domestic organization on grounds of fraud or corruption or for some other reason, which in the opinion of the Bank is not compatible with its procurement policy and ethical standards.
- 8.3. If the service provided by the bidder is found to be unsatisfactory or if at any time it is found that the information provided for empanelment or for any tender is false or if irregularities shown by the bidder when applying for the tenders, the Bank reserves the right to remove such Bidders from the empaneled list without giving any notice to the bidder in advance.

**9. Clarification to the EOI and Pre-Bid Queries**

- 9.1. The bidder should carefully examine and understand the scope, terms and conditions of EOI and may seek clarifications, if required. The bidders in all such cases to seek clarification in writing in the same serial order of that of the EOI by mentioning the relevant page number and clause number of the EOI as per the format mentioned below:

Sl. No.	Bidder's Name	Page No.	Section	EOI Clause	Clause/ Technical Specification	Bidder's Query
1						
2						
3						



4						
5						
6						

9.2. All communications regarding points requiring clarifications and any doubts shall be given in writing to the Deputy General Manager, Centralized Procurement and Vendor Management Wing, HO (Annexe), 14, M G Road, Bengaluru - 560 001 and as specified in bid schedule before due date & time.

9.3. No queries will be entertained from the bidders after the above date and time mentioned in the bid schedule.

9.4. No oral or individual consultation shall be entertained.

**10. Pre-Bid meeting**

10.1. A pre-bid meeting of the intending bidders will be held as per the Bid schedule to clarify any point/ doubt raised by them in respect of this EOI. No separate communication will be sent for this meeting.

10.2. If the meeting date is declared as a holiday under NI Act by the Government subsequent to issuance of EOI, 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 a maximum of TWO (2) representatives from each Bidder to participate in the pre-bid meeting.

10.3. Bank has the discretion to consider any other queries raised by the bidder's representative during the pre-bid meeting.

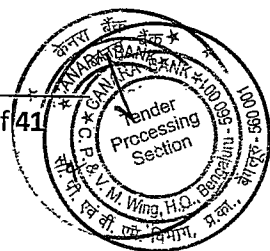
10.4. Bank will have liberty to invite its technical consultant or any outside agency, wherever necessary, to be present in the pre-bid meeting to reply to the technical queries of the bidders in the meeting.

10.5. 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 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 EOI and it will be binding on the bidders.

10.6. Non receipt of reply to the queries raised by any of the Bidders shall not be accepted as a valid reason for non-submission of Bid. In addition, non-reply to any query may not be deemed the version of the Bidder as reflected in the query has been accepted by the Bank.

**11. Amendment to EOI**

11.1. 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 way of an amendment.



11.2. Notification of amendments will be put up on the Bank's website ([www.canarabank.com](http://www.canarabank.com)) and will be binding on all bidders and no separate communication will be issued in this regard.

11.3. In order 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.

## 12. Preparation of Bids

12.1. All bids and supporting documents shall be submitted in English and on A4 size paper, spirally bound securely and in serial order. The response should be submitted in a structured format as per the checklist appended. \*

12.2. All pages of EOI should be stamped and signed by Authorized Signatory of the Bidder. All pages of the bid document should be serially numbered and shall be signed by the authorized person/s only. The person/s signing the bid shall sign all pages of the bid and rubber stamp should be affixed on each page. The bidder should submit a copy of Board Resolution or power of attorney document showing that the signatory has been duly authorized to sign the bid document.

12.3. The Conformity to Eligibility Criteria should be complete in all respects and contain all information sought for, as per Annexure-3.

12.4. Bidders can also submit the EMD with Account Payee Demand Draft in favour of Procurement Group payable at Bangalore.

12.5. Bidder has to submit scanned copy/ proof of the DD along with bid and has to ensure delivery of hardcopy to the Buyer within 5 days of Bid End date/ Bid Opening date.

12.6. Bidders can also submit the EMD with Payment online through RTGS/ internet banking to the following:

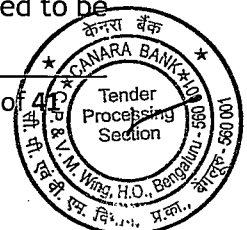
Beneficiary name: Procurement Group DIT Wing Head Office  
Account No.: 0792201002351  
IFSC Code: CNRB0000792  
Bank Name: Canara Bank  
Branch address: Trinity Circle Bangalore.

12.7. Bidder to indicate bid number and name of bidding entity in the transaction details field at the time of online transfer. Bidder has to send scanned copy/ proof of the Online Payment Transfer along with bid.

## 13. Submission of Bids

13.1. The sealed envelope containing the response to EOI along with the required documents shall be super scribed on the top of the envelope "Expression of Interest for Empanelment of Corporate Business Correspondents in Canara Bank in response to EOI 02/2024-25 dated 02/08/2024" The Name and address of the bidder should also be specifically mentioned on the top of the sealed envelope. The EOI response should be deposited in the Tender Box at the Place, Venue, Date and Time mentioned in Bid Schedule.

13.2. If the last day of submission of bids is declared as a holiday under NI Act by the Government subsequent to issuance of EOI, the next working day will be deemed to be



the last day for submission of the EOI. The Bid/s which is/are deposited after the said date and time shall not be considered.

- 13.3. Bids sent through post/ courier will not be accepted/ evaluated. No offer will be accepted directly.
- 13.4. If envelope containing bid documents is not sealed and marked in the prescribed manner, the Bank will assume no responsibility for the bid's misplacement or premature opening.
- 13.5. The following officials will facilitate in bid related queries and make arrangements for deposit of bid documents.

First Official	Alternate Official
<p><b>Mr. Praveen Kumar K K</b> Senior Manager Canara Bank CP &amp; VM Wing, First Floor, Naveen Complex, 14 M G Road, Bengaluru - 560 001. Tel -080- 25584873</p>	<p><b>Mr. V Venkatesh Murthy</b> Divisional Manager Canara Bank CP &amp; VM Wing, First Floor, Naveen Complex, 14 M G Road, Bengaluru - 560 001. Tel-080- 25129474</p>

- 13.6. In case the bid documents are too bulky to be placed inside the tender box, arrangements will be made by the above-mentioned officials to receive the tender. However, bidder should reach the venue before the date and time stipulated above.
- 13.7. The bidder should make all the necessary arrangements to ensure that the sealed and marked tender documents are dropped in the Tender Box only at the Place, Venue, Date and Time mentioned in Bid schedule.
- 13.8. The bidder shall bear all costs associated with the preparation of and submission of the bid including cost of preparation/ presentation etc. The Bank will not be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

#### 14. Bid Opening

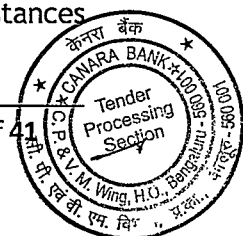
- 14.1. EOI will be opened in the presence of the Bidder's representative/s who may choose to attend the bid opening as per Bid Schedule.

Bidder's representative may be present in the place and venue well in time along with an authorization letter in hand for each bid opening under this EOI, as per the format (Annexure-5) enclosed and sign in Register of Attendance during opening of EOI.

Note: Authorization letter should be carried in person and shall not be placed inside in any of the bid covers.

- 14.2. If any of the bidders or all bidders who submitted the tender are not present during the specified date, time and venue 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 the EOI in their absence.

- 14.3. 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 holiday, then the bid will be accepted up to 3.00 PM on the next working day and bids will be opened at 3:30 PM at the same venue on the same day.

### 15. Erasures or Alterations

The Offers containing erasures or alterations or overwriting will 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.

### 16. Evaluation of EOI

16.1. The Bank will evaluate the bid/s submitted by the bidder/s under this EOI by the officers of the bank. The Bank may engage an external agency for evaluation of the bid. It is Bank's discretion to decide at the point of time.

16.2. The Bank will scrutinize the Bid/s received to determine whether they are complete in all respects as per the requirement of EOI, whether the documents have been properly signed and whether items are offered as per EOI requirements, whether technical documentation as required to evaluate the offer has been submitted. The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the bid which does not constitute a material deviation. Bank's decision with regard to 'minor non-conformity' is final and the waiver shall be binding on all the bidders and the Bank reserves the right for such waivers.

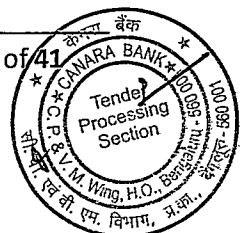
16.3. EOI submitted by the bidder will be evaluated based on the format mentioned in Annexure-1. Bidders who will qualify from Eligibility Criteria Evaluation will be empaneled. Period of empanelment will be decided by the Bank. The short-listed applicants will be notified in due course. Only shortlisted applicants will be invited to participate in the tender/EOI. No interim enquiries will be entertained. The decision taken by the Bank shall be final and no representation or correspondence shall be entertained.

### 17. Clarifications of Offers

17.1. During the process of scrutiny, evaluation and comparison of offers, the Bank may at its discretion seek clarifications from all the bidders/any of the bidders on the offer made by them. The request for such clarifications and the Bidders response will necessarily be in writing and it should be submitted within the time stipulated by the Bank.

17.2. The Bank may go through a process of evaluation and normalization of the bids to the extent possible and feasible, to ensure that shortlisted bidders are more or less on the same footing by seeking incremental bid submission in part of the requested clarification by the Bank OR Revised submissions of the entire bid in the whole.

17.3. The Bank can repeat this normalization process at every stage of bid submission till Bank is satisfied. The shortlisted bidders agree that, they have no reservation or objection to the normalization process and all the technically shortlisted bidders will, by responding to this EOI, agree to participate in the normalization process and extend their co-operation to the Bank during this process.



17.4. The shortlisted bidders, by submitting the response to this EOI, agree to the process and conditions of the normalization process.

**18. Modification/Cancellation of EOI**

18.1. The EOI is not an offer by Canara Bank but an invitation to get the response from the interested bidders for short listing the bidders for Bank's requirements. No contractual obligations whatsoever shall arise from the Expression of Interest process.

18.2. The Bank reserves the right to cancel EOI-process at any time, without thereby incurring any liabilities to the affected bidder[s]. Reasons for cancellation, as determined by the Bank in sole discretion include but are not limited to, the following:

- a) Services contemplated are no longer required.
- b) Change in the scope of work or due to unforeseen circumstances and/or factors and/or new developments.
- c) The project is not in the best interest of the Bank.
- d) Any other reason.

18.3. The Bank also reserves the right to modify/ cancel/ 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.

18.4. The Bank reserves the right to cancel/ remove the panel at any time at the discretion of the bank without assigning any reason whatsoever, without incurring any liability and the bank may at its discretion float fresh expression of interest and the empaneled CBCs shall have no right to challenge the same.

**19. Responsibility for completeness**

19.1. The Bidder shall be responsible for any discrepancies, errors and omissions in the bid, or other information submitted by him irrespective of whether these have been approved, reviewed or otherwise accepted by the Bank or not. The Bidder shall take all corrective measures arising out of discrepancies, error and omissions in the bid and other information as mention above within the time schedule.

19.2. Willful misrepresentation of any fact within the Bid will lead to the disqualification of the Bidder without prejudice to other actions that Bank may take. All the submission, including any accompanying documents, will become property of Canara Bank.

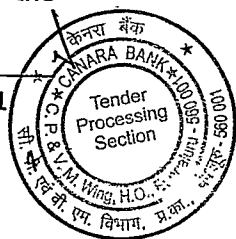
19.3. The Bank reserves the right to verify the validity of bid information and to reject any bid where the contents appear to be incorrect, inaccurate or inappropriate at any time during the process of EOI or even after the award of contract.

**20. Intimation to the successful Bidders**

The Bank will prepare the list of Bidders on the basis of evaluation. The short listed applicants (empaneled bidders/vendors) will be notified on the Bank's website ([www.canarabank.com](http://www.canarabank.com))/Notice Board. No separate intimation will be sent to individual Bidders.

**21. Issuance of limited EOI**

21.1. The Bank reserves the right to issue limited EOI based on the responses and the requirement of the Bank.



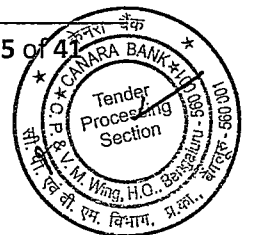
- 21.2. Only shortlisted applicants will be invited to participate in the limited EOI Process. The shortlisted applicants will be provided with limited EOI documents through E-mail. The vendors are required to respond accordingly.
- 21.3. No interim enquiries will be entertained. The decision taken by the Bank shall be final and no representation or correspondence shall be entertained.
- 21.4. Canara Bank reserves the right to accept/ reject any or all expression of interest received in response to this advertisement without assigning any reasons, whatsoever.
- 21.5. The Bank reserves the right to avail services independently on its own without reference to shortlisted bidders of EOI.

**22. Independent External Monitors:**

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

Smt. Dolly Chakrabarty Email: <a href="mailto:dollychakrabarty@gmail.com">dollychakrabarty@gmail.com</a>	Sri. Hem Kumar Pande Email: <a href="mailto:hempande@hotmail.com">hempande@hotmail.com</a>
---	---

  
DEPUTY GENERAL MANAGER

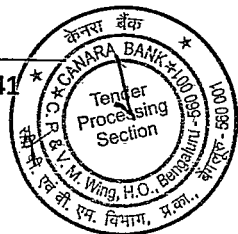


**ANNEXURE- 1**  
**CHECKLIST**

The bidder shall confirm whether following are submitted in their EOI/ bid. The bidder shall indicate the page no. where the details are furnished; otherwise, bid is liable for rejection.

Sl. No	Details	Reference/ Clause Nos	Complied & Submitted (Yes/No)	Page No. at which details are enclosed
1.	Covering Letter.	Annexure- 2		
2.	The documents in support of Pre-Qualification Criteria, wherever required as mentioned in this EOI.	Annexure- 3		
3.	Bidder's Profile.	Annexure- 4		
4.	Authorization letter format for Bid Opening (to be carried by the person who is authorized to attend the Bid opening).	Annexure- 5		
5.	List of Major Customers of the Bidder in Last 3 Years and References	Annexure- 6		
6.	Compliance Statement	Annexure- 7		
7.	Non-Disclosure Agreement	Annexure- 8		
8.	Service Support Details	Annexure- 9		
9.	Support Location Details	Annexure- 10		
10.	Tender fee and bid security declaration	Annexure- 11		
11.	Scope of Work	Annexure- 12		
12.	Self-certification of the bidder towards Local Content	Annexure- 13		
13.	Letter From Public Sector Bank/ RRBs	Annexure- 14		
14.	Copy of Power of Attorney or Authorization letter from the Company designating the authorized representative of the company for signing the bid document should be furnished along with the bid document.	Clause No. 12.2		

Note: Failure to produce the necessary proof may render the applicant in-eligible for empanelment.





Sl. No.	Annexure-1: Other Clauses	Vendor Response [Yes/No]
1	Whether Bidder has to submit Declaration as per Annexure-11 in lieu of waiver of Tender fee & EMD?	
2	Whether the Bid is authenticated by authorized person? Copy of Power of Attorney or Authorization letter from the company authorizing the person to sign the bid document to be submitted in Conformity to Eligibility Criteria?	
3	Whether all pages are authenticated with signature and seal (Full signature to be affixed and not initials). Erasures/ Overwriting/ Cutting/ Corrections authenticated Certification/ Undertaking is authenticated?	
4	Whether address of Office on which communication/ order has to be placed is indicated in Annexure-4.	
5	Whether ensured that the offer is in sealed envelope and super scribed as Empanelment of Vendors for Expression of Interest for Empanelment of Vendors for Expression of Interest for Empanelment of Corporate Business Correspondents in Canara Bank. The EOI No., Name of the Bidder and Due date of the EOI is specified on the top of the envelope.	
6	Whether ensured Indexing of all Documents submitted with page numbers?	

**Vendors to verify the above checklist and ensure accuracy of the same before submission of the bid.**

Date:

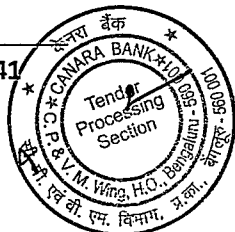
Signature with seal:

Place :

Name:

Designation :

The Authorization letter as per format Annexure-5 is to be carried in person and shall not be placed inside any of the bid covers.	Ensure
--	--------



ANNEXURE-2

Covering Letter Format

(Covering Letter has to be submitted in company's letter head)

To

The Deputy General Manager,  
Canara Bank,  
Centralized procurement and vendor Management Wing,  
Naveen Complex, 14 M G Road,  
Bengaluru - 560 001, Karnataka

Dear Sir,

**Sub: Empanelment of Corporate Business Correspondents in Canara Bank.**

**Ref: EOI 02/2024-25 dated 02/08/2024**

@@@

We have examined the above-mentioned tender document including all annexures, the receipt of which is hereby duly acknowledged and subsequent pre-bid clarifications/modifications /amendments, if any, furnished by the Bank and we, the undersigned, offer to get short-listed as empaneled Corporate Business Correspondent. The undersigned is authorized to sign on behalf of the Bidder Company and the necessary supporting documents delegating this authority is enclosed to this letter.

If our offer is accepted, we undertake to participate in the limited EOI process to provide the selected technologies for which requirement arises in the Bank.

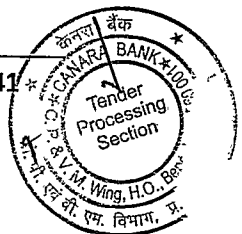
We agree to abide by and fulfill all the terms and conditions and scope of work as defined in EOI and in default thereof, to forfeit and pay to you or your successors, or authorized nominees such sums of money as are stipulated in the conditions contained in EOI.

We will not sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority (refer: F/No.6/18/2019-PPD dated 23/07/2020 of Public Procurement Division, Department of Expenditure, Ministry of Finance). We further understand that any false declaration and non-compliance of the above would be a ground for immediate termination of the contract and further legal action in accordance with the laws.

All the details mentioned by us are true and correct and if Bank observes any misrepresentation of facts on any matter at any stage, Bank has the absolute right to reject the proposal and disqualify us from the selection process. Bank reserves the right to verify /evaluate the claims made by the Bidder independently.

We confirm that we have noted the contents of the EOI and have ensured that there is no deviation in filing our response to the EOI and that the Bank will have the right to disqualify us in case of any such deviations.

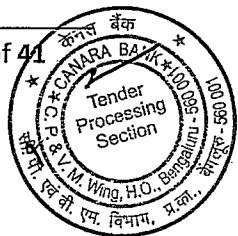
We hereby undertake that we have not been blacklisted/debarred by any Scheduled Commercial Banks/ Public Sector Undertakings/ Government Entities in India as on date.



We hereby declare that the information submitted above is true to the best of our knowledge. We understand that in case any discrepancy is found in the information submitted by us, our Bid is liable to be rejected.

Date:  
Place :

Signature with seal:  
Name:  
Designation :



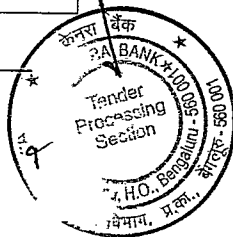
**ANNEXURE-3**  
**Pre-Qualification Criteria**

[On Firm's / Company's letter head]  
**SUB: EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK**

Ref: EOI 02/2024-25 dated 02/08/2024

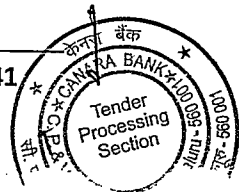
We have carefully gone through the contents of the above referred EOI along with replies to pre-bid queries & amendment, if any and furnish the following information relating to Pre-Qualification Criteria.

Sl. No.	Pre-Qualification Criteria	Documents to be submitted In compliance with Pre-Qualification Criteria	Bidders Response
1.	<p><b>The bidder must be:</b></p> <p>i. NGOs/ MFIs set up under Societies/ Trust Acts and Section 25 of Companies Act;</p> <p>ii. Cooperative Societies registered under Mutually Aided Cooperative Societies Acts/ Cooperative Societies Acts of States/ Multi State Cooperative Societies Act;</p> <p>iii. Post Offices;</p> <p>iv. Companies registered under the Indian Companies Act, 1956/2013 with large and widespread retail outlets, excluding deposit taking Non-Banking Financial Companies (NBFCs), subject to conditions as prescribed by RBI from time to time.</p>	Copy of the 'Letter of Incorporation/ registration' or any other documentary proof.	
2.	The bidder (including OEM and OSD/OSO, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.	Certificate of local content to be submitted as per Annexure-13 as applicable.	
3.	Authorization Certificate - Whether the Bid is authenticated by authorized person.	Bidder to submit a copy of the Power of Attorney or the Board Resolution and KYC documents evidencing the authority delegated to the authorized signatory.	
4.	<p>Any Bidder (including OEM and OSD/OSO, if any) from a country which shares a land border with India will be eligible to bid, only if the Bidder (including OEM and OSD/OSO) are registered with the Competent Authority. Bidder (entity) from a country which shares a land border with India means:</p> <p>a. An entity incorporated, established or registered in such a country; or</p> <p>b. A subsidiary of an entity incorporated, established or registered in such a country; or</p>	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 further certify that we and our OEM are not from such a country or if from such a country, has been registered with Competent Authority. We hereby certify that we and our	





		constitution of bidder's entity.	
13.	The bidder should have positive Net Worth as on 31/03/2023 and also should have not eroded by more than 30% in the last three financial years, ending on 31/03/2023.	The bidder must produce a UDIN certified certificate from the Company's Chartered Accountant to this effect.	
14.	The Bidder should have an average annual turnover of Rs.1 Cr or above in the last 3 (three) financial years (i.e., 2020-21, 2021-22 and 2022-23). This must be the individual company turnover and not of any group of companies.	Bidder has to submit audited Balance Sheet copies for last 3 Years i.e. 2020-21, 2021-22 and 2022-23 along with certificate from the Company's Chartered Accountant to this effect with Unique Document Identification Number.	
15.	<p>a) The organization/ office bearers/ members should not have any criminal record.</p> <p>b) The office bearers, directors, etc., of the entity should not be a Director or officer/employee of the Bank or a relative having the same meaning under Section 6 of the Companies Act 1956, and in the case of entities, be owned or controlled by such person(s), wherever felt necessary suitable sworn affidavit may be obtained.</p> <p>c) There must not be any cases pending against the entity like income tax attachment order, notices under NCLT or any other revenue or other Government or quasi-Government authorities, etc.</p> <p>d) The entity should not have been black listed by the Bank or the industry and should not be nonperforming/causing concern etc.</p>	Bidder has to submit Notarized Affidavit to this effect.	
16.	The services of bidder should not have been discontinued by any Bank on account of non-performance/ poor performance.	Undertaking on Company's letterhead in this regard to be submitted by the bidder.	
17.	Applicant should not be under debarment/ blacklist period for breach of contract/ fraud/ corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking/ any regulatory body etc., IBA, RBI, TRAI, DOT, PSB, NPCI, UADAI, or regulator of any other country/ State or Central Government or their agencies/ departments on the date of submission of Application for this EOI. In case of merger/ acquisition/ purchase/ takeover, this clause would be applicable to both the organizations. i.e., in case any one of the organizations is	The Bidder should submit self-declaration on the Company's letter head to this effect.	



	blacklisted, then the same would be applicable to both organizations.		
18.	The Service Provider should have GST registration certificate, E.S.I.C., P.F. and applicable Labour Law registration/ Licenses	Copy of PAN/ TAN/ VAT/ Service Tax/GST Registration No. (whichever applicable) in the name of Applicant Compliance/self-certificate along with Photocopies of valid registration certificates /licenses should be furnished along with the application.	
19.	Past/ present litigations, disputes, if any (Adverse litigations could result in disqualification, at the sole discretion of the Bank)	Brief details of litigations, disputes, if any are to be given on Company's letter head	
20.	The Applicant should not have any Service Level Agreement pending to be signed for more than 6 months from the date of issue of purchase order issued by any of the Banks/ financial institutions as on the date of bid submission	Applicant should specifically confirm on their letter head in this regard	
21.	Bidder to provide undertaking that none of the proprietor/ partners/ directors of the bidder(s) is/ are relatives of any member of the Bank's Board of Directors.	The Bidder(s) to provide confirmation of undertaking in company's letterhead.	
22.	If not a group of company, shall not be owned or controlled by any Director, or Key managerial personnel of the Bank or their relatives.	The Bidder(s) to provide confirmation of undertaking in company's letterhead.	

We confirm that the information furnished above is true and correct. We also note that, if there are any inconsistencies in the information furnished above, the bid is liable for rejection. All documentary evidence / certificates confirming compliance to Pre-Qualification Criteria should be part of Technical cum Eligibility.

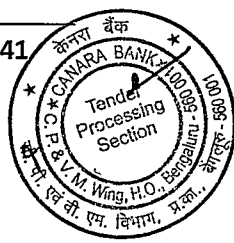
Date:

Signature with seal

Place:

Name:

Designation :



**ANNEXURE-4**

**Bidder's Profile**

(Bidder's Profile has to be submitted in company's letter head)

**Sub: Empanelment of Corporate Business Correspondents in Canara Bank.**

**Ref: EOI 02/2024-25 dated 02/08/2024**

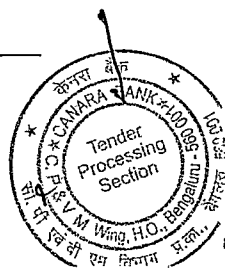
Sl. No.	Particulars	Details
1)	Name of the Bidder	
2)	Constitution	
3)	Date of Establishment/ Incorporation	
4)	Whether in technical collaboration with Foreign Company? If so give details	
5)	Number of Years in the Business	
6)	Address for Correspondence: Registered Office: Corporate Office:	
7)	Single Point of contact for this EOI and upcoming RFQ Name: Designation: Mobile No.: Landline No.: Fax: Email-ID (any changes in the above should be informed in advance to Bank)	
8)	Domestic Customer Base (Number of Clients for where BC Service have been provided in India)	
9)	Details of Service Net Work: (Anywhere on Pan India basis)	
10)	PAN number GSTIN <u>Beneficiary Bank Details</u> Beneficiary Name Beneficiary Account Number Type of Account (OD/OCC etc.) IFSC Name of the Bank and Branch address	

Wherever applicable submit documentary evidence to facilitate verification.

We hereby declare that the information submitted above is true to the best of our knowledge. We understand that in case any discrepancy is found in the information submitted by us our Bid is liable to be rejected.

Date:  
Place :

Signature with seal:  
Name:  
Designation :





Annexure-5

Authorization Letter Format

(Authorization Letter Format has to submitted in Company's Letter Head)

The Deputy General Manager  
Canara Bank,  
Centralized procurement and vendor Management Vertical,  
IT Wing  
Naveen complex, 14 MG Road  
Bengaluru - 560 001  
Dear Sir,

Date: \_\_\_\_\_

**Sub: Empanelment of Corporate Business Correspondents in Canara Bank.**

**Ref: EOI 02/2024-25 dated 02/08/2024**

@@@

This has reference to your above EOI for **EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK**

Mr. / Miss/ Mrs. \_\_\_\_\_ is hereby authorized to attend the bid opening of the above EOI \_\_\_\_\_ DT: \_\_\_\_\_ on \_\_\_\_\_ on behalf of our organization.

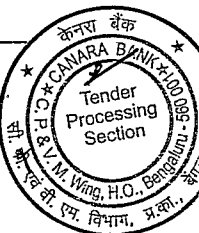
The specimen signature is attested below:

\_\_\_\_\_  
Specimen Signature of Representative

\_\_\_\_\_  
Signature of Authorizing Authority

\_\_\_\_\_  
Name & Designation of Authorizing Authority

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



Annexure-6

List of Major Customers of the Bidder in Last 3 Years and References

Sub: Empanelment of Corporate Business Correspondents in Canara Bank.

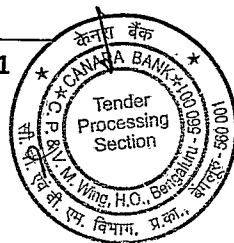
Ref: EOI 02/2024-25 dated 02/08/2024

Sl. No.	Name and complete Postal Address of the Customer	Name, Designation, Telephone, Fax, Telex Nos., e-mail address of the contact person (customer)	Nature and Description of the business during last 3 years/ orders Order No. & date value etc.	Documentary Proof like Satisfactory Letter from customer to be Enclosed or Purchase Order copies to be enclosed
1	2	3	4	5

(Enclose necessary documentary proof)

Date:  
Place :

Signature with seal:  
Name:  
Designation :



Compliance Statement

(Compliance Statement has to submitted in Company's Letter Head)

The Deputy General Manager  
Canara Bank,  
Centralized procurement and vendor Management Wing  
Naveen complex, 14 MG Road  
Bangalore - 560 001

Date: \_\_\_\_\_

Dear Sir,

**Sub: Empanelment of Corporate Business Correspondents in Canara Bank.**

**Ref: EOI 02/2024-25 dated 02/08/2024**

We understand that any deviations mentioned elsewhere in the bid will not be considered and evaluated by the Bank. We also agree that the Bank reserves its right to reject the bid, if the bid is not submitted in proper format as per subject

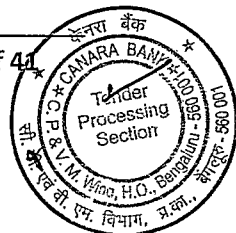
Sl. No.	Description	Complied Yes/No
1	Scope of Empanelment	
2	Empanelment Procedure	
3	EOI document	

We also undertake that we are complying with the prevailing guidelines issued by various regulatory authorities on Minimum Wages Act, applicable labour laws, from time to time for the resources deployed for Empanelment of Corporate Business Correspondents in Canara Bank.

We hereby declare that the information submitted above is true to the best of our knowledge. We understand that in case any discrepancy is found in the information submitted by us our tender is liable to be rejected.

Date:  
Place :

Signature with seal:  
Name:  
Designation :



Non-Disclosure Agreement

(To be given on the Company's Letter Head)

WHEREAS, we, \_\_\_\_\_, having Registered Office at \_\_\_\_\_, hereinafter referred to as the Bidder, are agreeable to provide Business Correspondent Services at locations allocated by Canara Bank, having its office at 14, Naveen complex, HO(annex), M.G Road Bengaluru -560001 hereinafter referred to as the BANK and,

WHEREAS, the Bidder understands that the information regarding the Bank's Infrastructure shared by the BANK in their Expression of Interest is confidential and/or proprietary to the BANK, and

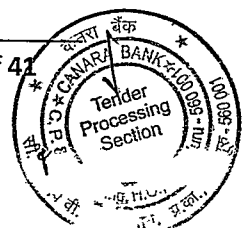
WHEREAS, the Bidder understands that in the course of submission of the offer for "Empanelment of Corporate Business Correspondents in Canara Bank" and/or in the aftermath thereof, it may be necessary that the Bidder may perform certain jobs/duties on the Banks properties and/or have access to certain plans, documents, approvals or information of the BANK; NOW THEREFORE, in consideration of the foregoing, the Bidder agrees to all of the following conditions, in order to induce the BANK to grant the Bidder specific access to the BANK's property/information. The Bidder will not publish or disclose to others, nor, use in any services that the Bidder performs for others, any confidential or proprietary information belonging to the BANK, unless the Bidder has first obtained the BANK's written authorization to do so.

The Bidder agrees that notes, specifications, designs, memoranda and other data shared by the BANK or, prepared or produced by the Bidder for the purpose of submitting the offer to the BANK for the said solution, will not be disclosed during or subsequent to submission of the offer to the BANK, to anyone outside the BANK.

The Bidder shall not, without the BANKs written consent, disclose the contents of this Request for Proposal (Bid) or any provision thereof, or any specification, plan, pattern, sample or information (to be) furnished by or on behalf of the BANK in connection therewith, to any person(s) other than those employed/engaged by the Bidder for the purpose of submitting the offer to the BANK and/or for the performance of the Contract in the aftermath. Disclosure to any employed/engaged person(s) shall be made in confidence and shall extend only so far as necessary for the purposes of such performance.

Date:  
Place :

Signature with seal:  
Name:  
Designation :



Annexure-9

Service Support Details

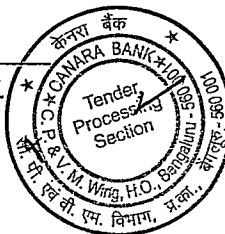
Sub: Empanelment of Corporate Business Correspondents in Canara Bank.

Ref: EOI 02/2024-25 dated 02/08/2024

Sl. No	Location	Postal Address	Contact Details (including Name of In- charge and his contact no. email etc.)	Service Facilities Available (Describe)	Jurisdiction
1	Bidders Office Details				
2					

Date:  
Place :

Signature with seal:  
Name:  
Designation :



Annexure- 10

Office Details

(Office Details has to be submitted in Company's Letter Head)

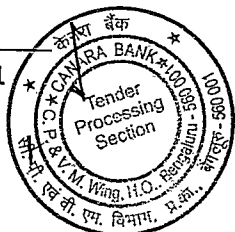
Sub: Empanelment of Corporate Business Correspondents in Canara Bank.

Ref: EOI 02/2024-25 dated 02/08/2024

Sl. No.	Location(s) of the Office	Address and Telephone No's	E-mail ID of office	Number of employees
1.				
2.				
3.				
4.				

Date:  
Place :

Signature with seal:  
Name:  
Designation :



Tender Fee and Bid Security Declaration

(TO BE PROVIDED ON LETTER HEAD)

To,

The Deputy General Manager,  
Canara Bank,  
Centralized procurement and vendor Management Wing  
Head Office,  
Naveen Complex, 14 M G Road

Sub: Empanelment of Corporate Business Correspondents in Canara Bank.

Ref: EOI 02/2024-25 dated 02/08/2024

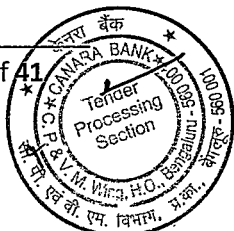
Dear Sir

We declare that if we withdraw or modify our Bids during the period of validity, or if we are awarded the contract and we fail to sign the contract, or to submit a performance security before the deadline defined in the EOI, we note that we will be suspended for the period of two years from being eligible to submit Bids for contracts with Canara Bank.

[Signature of Authorized Signatory]

Date:  
Place :

Signature with seal:  
Name:  
Designation :



SCOPE OF WORK

SUB: EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK

Ref: EOI 02/2024-25 dated 02/08/2024

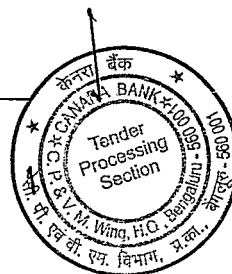
**BASIC BANKING PRODUCTS & SERVICES TO BE OFFERED:**

**1. ENROLMENT OF CUSTOMERS:**

- 1.1 Bank will entrust the process of customer enrollment to the Selected Bidder. Customers may enroll themselves for several products simultaneously or to different products at different points-in-time. The Selected Bidder should undertake enrollment to each of the products (as may be required by the Bank) as per the customers' choice and Bank's policy. The Selected Bidder may engage his representatives to carry out the operations duly complying with Bank's norm and other associated norms of GOI/ RBI/ UIDAI/ IDRBT/ IBA/ legal guidelines.
- 1.2 Due care and security should be accorded to all the related physical documents.
- 1.3 The equipment provided for the above stated front-end activity should be robust, reliable & easy-to-use, and customized to Indian rural/ urban conditions.
- 1.4 The Selected 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.
- 1.5 The Selected 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).
- 1.6 The physical documents and application form will be delivered at the designated location of the Bank Branch within three working Days.

**2. ACCOUNT OPENING/PRODUCT REGISTRATION AND ACTIVATION:**

- 2.1 Every customer Account shall be opened in the banking system after all the mandatory information about the applicant/customer has been captured.
- 2.2 Hardware System should be compliant of bank/GOI/DFS/RBI/UIDAI/IDRBT/ and any other regulatory/ legal guidelines and should be capable of handling all registrations and deregistration (subsequent to initial enrolment, card-personalization and delivery) for additional schemes/ products & services at the BCO or at branch level as decided by the bank for each of the schemes/products & services. Hardware like, Tabs integrated with biometric scanner, registered biometric devices should to be mandatorily L1 devices or as specified by bank/ GOI/ DFS/ RBI/ UIDAI/ IDRBT/ legal guidelines, thermal printer, pass book printers, Pin pad devices and other required hardware & consumables need to be provided by the bidder. Bank will provide BC Tab solution, MDM solution and middleware server.
- 2.3 However, the account/ scheme/ product/ service will be activated only after fulfilling the stipulations given by the Bank.





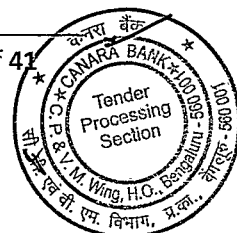
- 2.4 The scheme/product or service may require authorization by Bank's official before it becomes operational.
- 2.5 The front-end systems along with the personnel handling the process should be capable of enforcing all the controls required by the Bank.

### 3. CUSTOMER OPERATIONS:

- 3.1 The customers will carry out all the banking transactions through the BCA in the BCO.
- 3.2 Mode of transactions is online.
- 3.3 Software solution of product and services will be provided by the bank. 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.
- 3.4 A customer may have multiple accounts/services linked to the same.
- 3.5 The services availed by the customers may vary.
- 3.6 Currently 53 products/services are offered by the Bank. Bank may extend additional Products/services in future to be rolled out in BC channel.
- 3.7 The Selected Bidder would obtain application/enrollment forms for other permitted schemes like loans, insurance etc., or any other product/services introduced by the Bank from time to time, as & when they are offered by the Bank/subscribed by the customers.

### 4. CUSTOMER ACCOUNT OPERATIONS:

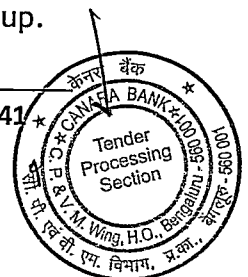
- 4.1 Customers who wish to receive Banking & Financial services shall approach the authorized representative of the Bidder, the BCA. Customer may carry out AEPS, RuPay card based financial & non-financial transactions (both On- us and Off- us).
- 4.2 The identity of the customer has to be ensured by the BCA.
- 4.3 BCA may verify additional details of the customer if stipulated by the Bank.
- 4.4 Customer is permitted to transact in online mode only through the Tab/Tablet at BC locations.
- 4.5 The requested transaction is executed only if the conditions stipulated by the bank are met.
- 4.6 The selected cash transaction is concluded by payment of cash or receipt of cash by BCA depending on whether the transaction is a withdrawal or a deposit transaction.
- 4.7 Further, each customer will be permitted only certain number of transactions and within a maximum limit prescribed by the Bank for each category for a given period.
- 4.8 These stipulations will be parameterized at front end system level and such details will be furnished to the selected bidder by the Bank.
- 4.9 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.
- 4.10 Each transaction will have a unique reference number for the Bank and the same would also be printed on every receipt.



- 4.11 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.
- 4.12 The account holder may request for statement of account and the BCA at the village will provide a printout of last 10 transactions together with the outstanding balance in the desired account(s) using the front-end equipment.
- 4.13 The receipts and statements should be in English/vernacular language as may be stipulated by the Bank.

**5. OPERATIONS AT BC OUTLET (BCO)- KIOSKS:**

- 5.1 The Selected Bidder will be responsible for physical custody and upkeep of the systems/devices provided for front-end operations.
- 5.2 The Selected 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.
- 5.3 Cash replenishment & cash usage transactions should be recorded in the front-end terminal through which the transactions are to be effected.
- 5.4 The Selected Bidder should take a printout of the Opening Balance of Cash, Closing Balance of Cash and the list of all transactions in between.
- 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.
- 5.6 Business Correspondent (BC) activities like providing transaction facility (within limits fixed) like:
  - 5.6.1 Customer account opening
  - 5.6.2 Cash Deposit
  - 5.6.3 Cash Withdrawal
  - 5.6.4 Fund transfer within bank
  - 5.6.5 Mini statement
  - 5.6.6 Passbook Printing
  - 5.6.7 Account balance inquiry
  - 5.6.8 Loan Repayment
  - 5.6.9 Aadhaar Enabled Payment System (AEPS - ON US and Off US)
  - 5.6.10 E-KYC facility for account opening
  - 5.6.11 NEFT
  - 5.6.12 IMPS (Immediate Mobile Payment System)
  - 5.6.13 Enrolment of Social Security Schemes: PMJJBY, PMSBY, APY, SSY, PPF
  - 5.6.14 Third party financial products
  - 5.6.15 Opening and/or renewal of small value RD/FD.
  - 5.6.16 Aadhaar Seeding & authentication, using biometric authentication from BC locations.
  - 5.6.17 Account opening and transaction handling supporting fingerprint authentication of all the authorized members for Self Help Group.



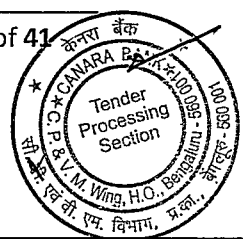
- 5.6.18 Pension payments
- 5.6.19 Lodge & Track complaints
- 5.6.20 Pensioner's life certificate updation (Jeevan Praman)
- 5.6.21 Block Debit Card
- 5.6.22 Apply for Rupay Card
- 5.6.23 Apply for SMS alert, e-Mail statement
- 5.6.24 Request for new Cheque Book, Stop payment, Cheque status enquiry.
- 5.6.25 Lead generation on Liability/Assets & Third-Party Products
- 5.6.26 Assisted Journey in Jan Samarth Portal
- 5.6.27 Loan recovery
- 5.6.28 Revival of inoperative accounts
- 5.6.29 SHG transactions

**6. Other activities:**

- 6.1 Identification of borrowers and classification of activities as per bank's requirements.
- 6.2 Creating awareness about savings and other channels/digital products offered by the Bank and providing education or advice on managing money & debt counseling.
- 6.3 Preliminary scrutiny of data and submission of applications to the Bank for its review.
- 6.4 Promotion, nurturing, monitoring and handholding of Self-Help Groups and/or Joint Liability Groups and/ or Micro Credit Groups and others.
- 6.5 Facilitating the repayment of dues owed to the Bank by its customers/guarantors.
- 6.6 Remittance Services: Customer should be able to remit funds and receive funds using the front-end system with the agent.
- 6.7 Other Products and Services: Bank would share the product brochures for other products and services that would be extended through this channel to the selected bidder.
- 6.8 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.
- 6.9 As per extant guidelines of Bank or likely to be introduced by Govt. Of India/ RBI or any other regulatory authorities from time to time.

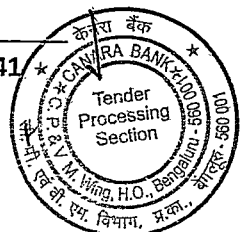
**7. Cash Management:**

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

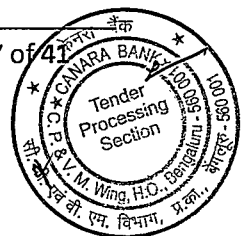


8. Acceptance of Scope of Work

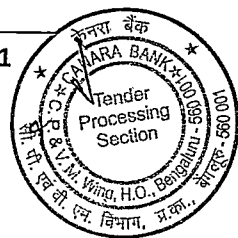
Sl. No.	Scope of Work	Compliance (Yes/No)	REMARKS
<b>EMPANELMENT OF CORPORATE BUSINESS CORRESPONDENTS IN CANARA BANK</b>			
1	Bidder will select, engage, train, educate, appoint and monitor Agent in areas allocated by the Bank in Rural, Semi Urban, Urban and Metro locations for providing basic banking services through Micro ATM/Tab devices as per the empanelment of bidder and requirement of the Bank.		
2	Primary responsibility of Corporate BCs is to deploy and manage their Agent in field as per requirement of Bank along with Cash management at BC Point.		
3	Security deposit: Security Deposit Total amount of Rs.25 lakhs by way of FDR for a minimum period of 4 years (3 years +1 year Claim period) for initial block of 200 BC agents to be deployed by CBCs. Subsequently, as and when the Corporate BCs deploys additional BC agents (In excess of initial block of 200) security deposit of Rs.10 lakhs in the form of Bank guarantee issued by scheduled commercial bank for minimum period of 4 years (3 years+ 1 years claim period) to be obtained for every additional block of 200 BC agents or part thereof.		
4	BC Agents are required to deliver Banking and financial services in their service area as prescribed by Bank/ RBI as per extant guidelines.		
5	BC Agents are further required to deliver financial products & financial services in allotted locations as prescribed by Bank / RBI viz. Opening of Accounts, Receipts from and payment to the customers of our bank and other banks, Remittance, Disbursement of Small Value Credit, Recovery in Standard loan accounts, Recovery in NPA accounts, Formation of SHG/ JLG & Credit Linkage, Providing Insurance/ Pension, Financial Literacy etc. as per extant guidelines of Bank or likely to be introduced by Govt. Of India/ RBI or any other regulatory authorities from time to time.		
6	The rates of commission payable to the CBCs will be as per L1 bidding in the limited RFQ which shall be floated subsequently. However, commission sharing between Corporate BC and their Agents shall be in the ratio of 20:80 in Rural and Semi Urban locations respectively and 30:70 in Urban and Metro locations respectively.		



7	Empanelment will be valid maximum for three years only after execution of the required agreements with Bank.		
8.	If the performance of the CBCs is not found to be satisfactory, bank reserves the right to cancel the contract with the CBCs by serving a notice and by giving 30 days' notice period without assigning any reasons whatsoever.		
9	Bidder should engage qualified and experienced agents at the selected Zone/ Cluster or on PAN India basis. Bidder should also deploy and manage Agents in field as per requirement of the Bank.		
10	No sub-contracting is permitted. Bidder should have direct contract with their agents not through sub-contractor. Bidder can use contractors for other services but not for Bank, bidder will be the only contact point for all the services and issues related to this EOI. Bank will not discuss or attend any issue of/ or through/ with subcontractor.		
11	<p>Agent will provide the following services in field. The list is indicative only and apart from the list Agent will provide other services as required by Bank/ RBI/ DFS or any other enforcement agencies from time to time</p> <ul style="list-style-type: none"> <li>i. Compulsory accessibility to the account holders / customers, of minimum 4 hours a day for minimum 5 days in a week. However, the BC agents are free to work beyond the stipulated hours and days.</li> <li>ii. Each BC Point should display a notice board with details such as timing of BC point, contact details and address of Link branch, villages covered and Grievance redressal details, Do's and Don'ts etc.</li> <li>iii. To ensure that the outlets are manned by reliable and knowledgeable persons so that business continuity is maintained.</li> <li>iv. Providing permitted banking services on behalf of the Bank. While the CBC can act for more than one Bank, BC agent shall at the point of customer interface or at retail outlet, represent and provide banking services to Canara Bank only. (BC agents engaged by CBC shall provide banking services at allotted BC locations of Canara Bank only.)</li> <li>v. Creating awareness about savings and other products and education and advice on managing money and debt counseling, marketing of financial products including savings/providing product information etc.</li> <li>vi. Identify Potential Customers.</li> <li>vii. Promoting, nurturing and monitoring of Self Help Groups/ Joint Liability Groups/ Credit Groups/ others;</li> </ul>		



<p>viii. Data collection: Data collection of the beneficiaries, capturing their demographic, geographical and economic profile is to be done by business correspondents, if required any time. Complete the customer enrolment procedure as per the Bank's requirement which includes filling of account opening forms, verification of primary information/data, capturing of KYC data, photo / image of the identified customer, his/her finger prints of all fingers of both hands etc.</p> <p>ix. Account opening: Account opening activity has to be performed by BC agents as per Bank procedure.</p> <p>x. Transaction: Transaction in the accounts will be allowed to the beneficiaries through handheld tablets only after biometric identification and cash settlement up to permissible limits will be undertaken by the business correspondents.</p> <p>a. <u>In case of Individual account holder:</u> Acceptance of cash from the account holder. Disbursement of cash to the account holder, Operations in the card account, to ensure that daily cash withdrawal/deposit limit does not exceed of an account holder.</p> <p>b. Receipt and delivery of small value remittances/ other payment instruments. Disbursement of Government Payments like Pension, wages under National Rural Employment Guarantee Scheme (NREGA) etc., assist in Fund Transfer, Assist in Bill / Utility Payments like payments towards pre-paid recharge, insurance premium, electricity bill, water bill, telephone bill etc. Balance Enquiry, Issue of Mini statements</p> <p><b>Bank specific activities:</b></p> <ol style="list-style-type: none"> <li>i. Customer account opening</li> <li>ii. Cash Deposit</li> <li>iii. Cash Withdrawal</li> <li>iv. Fund transfer within bank</li> <li>v. Mini statement</li> <li>vi. Passbook Printing</li> <li>vii. Account balance inquiry</li> <li>viii. Loan Repayment</li> <li>ix. Aadhaar Enabled Payment System (AEPS - ON US and Off US)</li> <li>x. E-KYC facility for account opening</li> <li>xi. NEFT</li> <li>xii. IMPS (Immediate Mobile Payment System)</li> <li>xiii. Enrolment of Social Security Schemes: PMJJBY, PMSBY, APY, SSY, PPF</li> <li>xiv. Third party financial products</li> <li>xv. Opening and/or renewal of small value RD/FD.</li> </ol>		
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xvi. Aadhaar Seeding & authentication, using biometric authentication from BC locations. xvii. Account opening and transaction handling supporting fingerprint authentication of all the authorized members for Self Help Group. xviii. Pension payments xix. Lodge & Track complaints xx. Pensioner's life certificate updation (Jeevan Praman) xxi. Block Debit Card xxii. Apply for Rupay Card xxiii. Apply for SMS alert, e-Mail statement xxiv. Request for new Cheque Book, Stop payment, Cheque status enquiry. xxv. Lead generation on Liability/Assets & Third Party Products xxvi. Assisted Journey in Jan Samarth Portal xxvii. Loan recovery xxviii. Revival of inoperative accounts xxix. SHG transactions		
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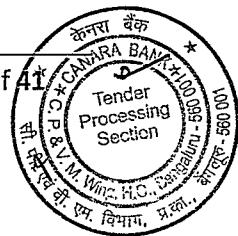
**Note:** The above Scope is only indicative in nature and Bank reserves all rights to include any additional relevant services which is not included above.

**Bidder has to comply with the Scope of Work and Deliverables mentioned above. Non-compliance to any of the scope of work will lead to disqualification of the bidder in Technical proposal.**

**WE HEREBY COMPLY WITH EACH POINT OF THE ABOVE SCOPE OF WORK WITHOUT ANY DEVIATIONS.**

Date:  
Place :

Signature with seal:  
Name:  
Designation :



Self-certification of the bidder towards Local Content

To,

The Deputy General Manager,  
Canara Bank,  
Centralized procurement and vendor Management Wing  
Head Office,  
Naveen Complex, 14 M G Road

**Sub: Empanelment of Corporate Business Correspondents in Canara Bank.**

**Ref: EOI 02/2024-25 dated 02/08/2024**

Dear Sir/Madam,

1. We, M/s \_\_\_\_\_ (*Name of Bidder*) certify that offered \_\_\_\_\_ <details of hardware/software/solution/services> is having the local content of \_\_\_\_\_ % and meets the local content requirement of 'Class-I local supplier' / 'Class-II local supplier' for the above referred tender.
2. The details of locations at which the local value additions are made as follows:

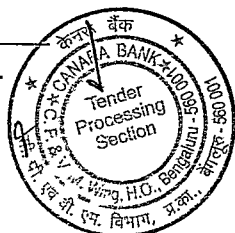
Sl. No.	Location (complete address with contact details)	Item Particulars	% of local value addition

3. We, M/s \_\_\_\_\_ (*Name of Bidder*) confirm that we have submitted this certificate after reading the office memorandum ref no. P-45021/102/2019-BE-II-Part (1) (E-50310) dated 04/03/2021 on 'Clarification for local content calculation PPP-MII Order - reg' of Public Procurement Section, Department of Promotion of Industry and Internal Trade, Ministry of Commerce and Industry, Government of India.

[Signature of Authorized Signatory]

Date:  
Place :

Signature with seal:  
Name:  
Designation :





**ANNEXURE- 14**  
**FORMAT OF LETTER FROM PUBLIC SECTOR BANK/ RRBs**

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

To,  
The General Manager,  
Canara Bank,  
Business Correspondent Section,  
LB & FI Wing  
Head Office Annex, 1<sup>st</sup> Floor,  
Gandhinagar, Bengaluru- 560 009

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

Dear Sir,  
M/s \_\_\_\_\_ is engaged by our Bank for providing services as Corporate Business Correspondent since \_\_\_\_\_.

They are rendering BC services for a total of \_\_\_\_\_ no. of locations, out of which the no of active locations are \_\_\_\_\_ and services provided are Satisfactory. (any exceptions please specify)

S No	Name of the State	No of locations	No. of active BCAs	No of BCAs with L1 devices	No of women BCAs	No. of SSA locations	No. of NE locations	No. of LWE locations/ island locations
	Total							

**Performance under FI parameters Business**

Accounts opened under				
FY	PMJDY	PMJJB	PMSBY	APY
2024-25 (Till July,24)				
2023-24				
2023-22				
Total				

Mr. /Ms. \_\_\_\_\_ is the Contact person/ Project Leader/ Main executor of the project since \_\_\_\_\_ (Date) and his/her performance is Satisfactory. (any exceptions please specify)

Thanking you

Name Designation

(To be signed by Wing Head) Bank's Name Stamp/ Seal Email ID:

Date:

Place:

