

LIMITED REQUEST FOR PROPOSAL [RFP]
FROM EMPANELLED CORPORATE BUSINESS CORRESPONDENTS
FOR ZONE/ CLUSTER WISE ALLOTMENT IN CANARA BANK

Issued by: Canara Bank,
Centralized Procurement & Vendor Management Wing,
1st Floor, Naveen Complex,
#14, MG Road,
Bengaluru -560 001
Phone No:080-25590070
Email Id: dittenders@canarabank.com



SECTION - A
BID SCHEDULE & ABBREVIATIONS

1. BID SCHEDULE

Sl. No.	Description	Details
1.	RFP No. and Date	RFP 01/2024-25 dated 30/09/2024
2.	Name of the Wing	Centralized Procurement & Vendor Management Wing
3.	Brief Description of the RFP	Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank
4.	Bank's Address for Communication	Deputy General Manager, Canara Bank, Centralized Procurement & Vendor Management Wing, 1st Floor, Naveen Complex, #14, MG Road, Bengaluru -560 001.
		Senior Manager, Centralized Procurement & Vendor Management Wing, Tel - 080-25590070,25584873 Email: dittenders@canarabank.com
5.	Date of Issue of RFP	30/09/2024
6.	Earnest Money Deposit (Refundable)	Rs. 50,00,000/- (Fifty Lakh Rupees only)
7.	Last Date, Time and Venue for Submission of Bids	Date: 21/10/2024, Monday, 03:00 PM Venue: Canara Bank, First Floor, CP & VM Wing, Head Office (Annexe), Naveen Complex, 14 M G Road, Bengaluru 560001.
8.	Date, Time & Venue for opening of Part A - Technical cum Eligibility Proposal.	Date: 21/10/2024, Monday, 03:30 PM Venue: Canara Bank, First Floor, CP & VM Wing, Head Office (Annexe), Naveen Complex, 14 M G Road, Bengaluru 560001.
9.	Date, Time & Venue for opening of Part B - Commercial Proposals	Will be intimated at a later date.
10.	Pre-bid Meeting Date & Time	1. Pre-bid meeting will be held on 09/10/2024, Wednesday, 11:00 AM Venue: Pre-Bid meeting will be held Online (through Microsoft Teams/Polycom) and participants are requested to attend the meeting Online.



		<p>Those who are interested in participating the prebid meeting should share the participant details to dittenders@canarabank.com.</p> <p>Upon perusal of the same, the link / meeting id will be shared to the participant to participate in the meeting (Microsoft Teams/Polycom).</p> <p>2. Pre bid queries should be submitted as per Appendix-C.</p> <p>3. Pre-bid Queries should be sent to E-mail dittenders@canarabank.com and must reach us on or before 07/10/2024, Monday, 3:00 PM. Subject of the email should be given as "Pre-Bid Queries to RFP 01/2024-25 dated 30/09/2024". Queries reaching afterwards will not be entertained.</p>
11.	Other Details	<p>1. The Bidders must fulfil the Eligibility criteria for being eligible to bid.</p> <p>2. Subsequent changes made based on the suggestions and clarifications as per pre-bid meeting shall be deemed to be part of the RFP document and shall be uploaded on the Bank's corporate website</p> <p>3. No suggestions or queries shall be entertained after pre-bid meeting.</p>



DISCLAIMER

The information contained in this Request for Proposal ("RFP") document or information provided subsequently to bidders or applicants whether verbally or in documentary form by or on behalf of Canara Bank (or Bank), is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided. This RFP document is not an agreement and is not an offer or invitation by 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 RFP is to provide the Bidders with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder requires. Each Bidder may conduct its own independent investigations and analysis and is free to check the accuracy, reliability and completeness of the information in this RFP. 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 RFP. The information contained in the RFP document is selective and is subject to updating, expansion, revision and amendment. It does not purport to contain all the information that a Bidder requires. Canara Bank does not undertake to provide any Bidder with access to any additional information or to update the information in the RFP document or to correct any inaccuracies therein, which may become apparent.

Canara Bank reserves the right of discretion to change, modify, add to or alter any or all of the provisions of this RFP and/or the bidding process, without assigning any reasons whatsoever. Such change will be published on the Bank's Website (<https://canarabank.com/tenders.aspx>) and it will become part and parcel of RFP.

The information provided by the bidders in response to this RFP Document will become the property of the Bank and will not be returned. This RFP document prepared by Canara Bank should not be reused or copied or used either partially or fully in any form.

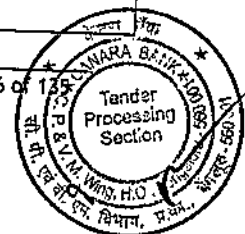
Canara Bank in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Canara Bank reserves the right to reject any or all Request for Proposals received in response to this RFP document at any stage without assigning any reason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

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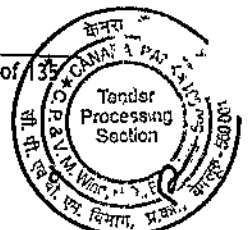
SECTION B - INTRODUCTION

1. About Canara Bank

- 1.1. CANARA BANK is a 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 9649 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' shall mean, unless excluded by and repugnant context or the meaning thereof, 'Canara Bank', described in more detail in paragraph 1.1 above and which has invited bids under this Request for Proposal and shall be deemed to include its successors and permitted assigns.
- 2.2. 'CBC' means Corporate Business Correspondents extending merchant banking services who are Possessing required international accredited certification/experience of handling such issues successfully in previous past.
- 2.3. 'RFP' means Request for Proposal Selection of Corporate Business Correspondents for Zone/ Cluster Wise Allotment in Canara Bank.
- 2.4. The eligible vendor submitting the proposal in response to this RFP shall hereinafter be referred to as 'Bidder'
- 2.5. 'Proposal' means the response (including all necessary documents) submitted by the eligible Bidder in response to this RFP.
- 2.6. 'Contract' means the agreement signed by successful Bidder and the Bank at the conclusion of bidding process, wherever required.
- 2.7. "Bid" means Technical bid and Commercial bid as per the formats prescribed in the RFP.
- 2.8. 'Bidder' means Canara Bank empanelled Correspondent Business submitting the bid in response to this RFP.
- 2.9. Successful Bidder/ 'Selected Bidder/ 'L1 Bidder' means the Bidder who is found to be the lowest fees quoted after conclusion of the bidding process, subject to compliance of all the Terms and Conditions of the RFP, etc.



3. About RFP:

3.1. Bank intends to select and allocate the locations among empaneled vendors/ service providers for Corporate Business Correspondent Services (CBCs) at locations prescribed by the bank for a period of Three Years or till the expiry of empanelment validity whichever is earlier subject to annual review

3.2. This invitation is an integral part and parcel of EOI-02/2024-25 dated 02/08/2024, which shall be treated as the base document for this invitation. All the terms and conditions stipulated in the erstwhile EOI shall preside.

3.3. This RFP is limited to the following Empaneled vendors selected through the Expression of Interest EOI 02/2024-25 dated 02/08/2024 as Corporate Business Correspondent in Canara Bank:

1. M/S Achariya Technologies Pvt Ltd
2. M/S AISECT Ltd
3. M/S Alankit Ltd
4. M/S ARM Commercial Services Private Limited
5. M/s Atyati Technologies Pvt Ltd
6. M/s Aviral Technologies Pvt Ltd
7. M/S Bartronics India Limited
8. M/S Centre for Development Orientation & Training
9. M/S Commonwealth Inclusive Growth Services Ltd
10. M/s CSC e Governance services India Ltd
11. M/S Ecartes Technology Pvt Ltd
12. M/S Fia Technology Services Pvt Ltd
13. M/S Fino Payments Bank Ltd
14. M/S Gram Tarang Inclusive Development Services Pvt Ltd
15. M/S Gujarat Infotech Limited
16. M/S Integra Micro Systems Pvt Ltd
17. M/S Magnot Consultancy Services Pvt Ltd
18. M/S Manipal Business Solutions Pvt Ltd
19. M/S Mapra Advisors Pvt Ltd
20. M/S Oriel Financial Solution Pvt Ltd
21. M/S Oswal Computers and Consultants Pvt Ltd
22. M/S P2P Microfinance & Allied Services
23. M/S Paisalo Digital Limited
24. M/S Relisec Consultancy Service Pvt Ltd
25. M/S RNFI Services Limited
26. M/S ROI NET Solution Pvt Ltd



27. M/S Sahaj Retail Ltd
28. M/S Samvridhhi Inclusive Growth Network Pvt Ltd
29. M/S Sanjivani Vikas Foundation
30. M/S Santosh Finlease Private Limited
31. M/S Sarna Infocom Pvt Ltd
32. M/S SRPS Fintech Pvt Ltd
33. M/S Starfin India Private Limited
34. M/S Sub-K Impact Solutions Ltd
35. M/S Synapse Solution Pvt Ltd
36. M/S United Telecoms Limited
37. M/S UP Industrial Consultants Limited
38. M/S Vakrangee Limited
39. M/S Vedant Asset Pvt Ltd.
40. M/S Vision India Tech Services Ltd
41. M/S Zero Mass Pvt Ltd

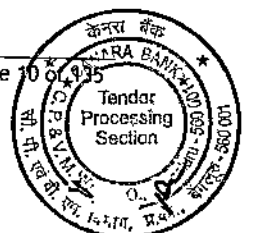
3.4. The Invitation document is not a recommendation or consideration to enter the contract, agreement or any other arrangement in respect of the service prescribed, unless a purchase order or notification of award is published by Canara Bank if any, as an end result of this Invitation/ Allocation process. The provision of the service is subject to compliance to selection process and appropriate documentation being agreed between the Bank and selected Applicant(s) as identified by the Bank after completion of the selection process.

3.5. The Applicant has to submit Pre- Contract Integrity Pact as per Appendix- G

3.6. The Applicant has to go through the clauses of this RFP and other terms & conditions described elsewhere in this document and EO1 02/2024-25 dated 02/08/2024.

3.7. **Cost Borne by Bidders**

1. All costs and expenses (whether in terms of time or money) incurred by Bidder in any way associated with the development, preparation and submission of responses, including but not limited to attendance at meetings, discussion etc. and providing any additional information required by the Bank will be borne entirely and exclusively by the Bidder.
2. Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a bidder in preparation for submission of the Bid, regardless of the conduct or outcome of the bidding process.



4. Bidder obligation to inform itself

1. The Bidder must apply its own care and conduct its own investigation and analysis regarding any information contained in the Bid document and the meaning and impact of that information.
2. Canara Bank and its employees make no Representations or Warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of statements contained in this Document. The Bank also accepts no liability of any nature whether from negligence or otherwise, however caused arising from reliance of any bidder upon the statements contained in this RFP.

5. Objective

- 5.1. Canara Bank Invites Bids from its empanelled vendors as listed in clause 3.3 of section B to submit their application(s) who fulfils the Scope of work as per Annexure-7.
- 5.2. The bank is looking for vendors or service providers that can successfully deploy/ implement and carry out Corporate Business Correspondent Services in locations as prescribed by the Bank in a professional manner.
- 5.3. The empanelled vendors satisfying the Pre-Qualification Criteria as per Annexure-2 of the RFP may respond.

6. Pre-Qualification Criteria

- 6.1. Non-compliance to any of the Pre-Qualification criteria would result in outright rejection of the bidder's proposal. The bidder is expected to provide proof for each of the points for Pre-Qualification evaluation. The proof provided must be in line with the details mentioned in "Documents to be submitted for Compliance". Any credential detail mentioned in "Pre-Qualification Criteria Compliance" not accompanied by relevant proof documents will not be considered for evaluation.
- 6.2. Canara Bank, reserves the right to verify/ evaluate the claims made by the bidder independently and seek further clarifications without any limitation for verification/evaluation of claims. Any deliberate misrepresentation will entail rejection of the offer.

7. Scope & Responsibilities of Assignment:

- 7.1. The Broad Scope of work shall include but not be limited as mentioned in Annexure-7. Bidder has to conform compliance to the Scope of Work as mentioned in Annexure-7. Non-compliance of any of the items mentioned in scope of work will be subjected to rejection of the bid. The bidders are required to go through the complete RFP document thoroughly. The obligation/ responsibilities mentioned elsewhere in the document, if any, shall be the integral part of the scope.



SECTION C - DELIVERABLE AND SERVICE LEVEL AGREEMENTS

1. Project Timelines

- 1.1. The Selected Bidder should accept the Purchase Order within seven (7) days from the date of issuance of Purchase Order. In case of non-receipt of acceptance by the due date, the Purchase Order shall deem to have been accepted by the vendor.
- 1.2. The time of completion shall be vital to the Contract. The successful bidder shall complete the assignment as per the timelines stipulated below:

Phase details*	Activity	Timelines	Cumulative weeks (from the date of Acceptance of Purchase Order)
Phase 1	Selection of BC Agents	Within 2 Weeks from the date of acceptance of Purchase Order	2 Weeks
Phase 2	On-boarding, Deployment, Activation of BC Agents to the respective locations allotted	4 Weeks from the date of completion of Phase-1	6 Weeks

- 1.3. The Bank at its discretion shall review the progress/ development Weekly or as and when required by the Bank.
- 1.4. Any extension/ modification of the above stipulated timelines due to unforeseen delays shall be done by mutual consent. The decision of the Bank in this regard shall be final and binding.
- 1.1. The bids received and accepted will be evaluated by the Bank to ascertain the best quality and competitive bid in the interest of the Bank. However, the Bank does not bind itself to accept any Bid and reserves the right to reject any or all bids at any point of time prior to the order without assigning any reasons whatsoever. The Bank reserves the right to re-tender the RFP with or without modifications.
- 1.2. The Bidder including those, whose tender is not accepted shall not be entitled to claim any costs, charges, damages and expenses of and incidental to or incurred by him through or in connection with his submission of tenders, even though the Bank may elect to modify/withdraw the tender.
- 1.3. If the Bidder fails to complete the assignment as per the time frame prescribed in the RFP, and extensions if any allowed, it will be breach of contract. The Bank reserves its right to cancel the order in the event of delay and invoke the Bank Guarantee.

Bank reserves the right to change the timelines in order to comply with regulatory guidelines without any additional cost to the Bank.

2. Payment Terms

- 2.1. The CBC shall be paid commission as per the contract price in monthly arrears subject to deduction of income tax (TDS) and penalties (if any) thereon as per the provisions of the Income Tax Act by the Bank.
- 2.2. Payment will be made against the invoices raised by CBCs.
- 2.3. All payments shall be released directly by the Bank to the CBCs except as otherwise provided in the tender. All payments by the Bank will be effected in Indian Rupees only. Taxes will be deducted as applicable subject to any deductions from the Contract price as per Contract. All other taxes duties and other charges which may be levied shall be borne by the CBC and the Bank shall not be liable for the same. GST wherever applicable will be paid extra by bank.
- 2.4. The CBC shall not demand, collect/ recover any commission/ service charges or other charges from the Customers, directly for the services rendered by them.
- 2.5. In case of customer complaints, deficiency in service on the part of the Business Correspondents etc. the Bank shall be within its rights to withhold or demand return of the fees, commission paid.
- 2.6. Bank will not pay any amount in advance.
- 2.7. Payment shall be released within 30 days from submission of relevant documents (invoice) as per RFP terms.
- 2.8. The payments will be released through NEFT/ RTGS after deducting the applicable LD/Penalty (if any), applicable TDS by the Circle offices under whose jurisdiction the BCs operate. The Selected Bidder has to provide necessary Bank Details like Account No., Bank's Name with Branch, IFSC Code etc. GST wherever applicable will be paid extra by bank.

3. Subcontracting

- 3.1. No sub-contracting is permitted. Bidder should have direct contract with their agents not through sub-contractor. After Selection process of the bidder(s) and order placement, resources deployed should be employed with the selected bidder and they should be on the payroll of the selected bidder.
- 3.2. The selected Bidder shall not subcontract or permit anyone other than its agents to perform any of the work, service or other performance required of the selected Bidder under the contract without the prior written consent of the Bank. The selected Bidder should 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). 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.



SECTION D - BID PROCESS

1. Clarification to RFP and Pre-Bid Queries

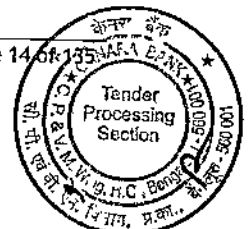
- 1.1. The Bidder should carefully examine and understand the specifications, terms and conditions of the RFP and may seek clarifications, if required. The Bidders in all such cases should seek clarification in writing in the same serial order as that of the RFP by mentioning the relevant page number and clause number of the RFP as per the below mentioned format.

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query
1					
2					
3					
4					
5					
-					

- 1.2. All communications regarding points requiring clarifications and any doubts shall be given in writing to The Deputy General Manager, Canara Bank, Centralized Procurement & Vendor Management Wing, HO (Annexe), #14, Naveen Complex, MG Road, Bengaluru - 560001 in email to dittenders@canarabank.com by the intending Bidders as per the bid schedule.
- 1.3. No queries will be entertained from the Bidders after the due date and time mentioned in the RFP document.
- 1.4. No oral or individual consultation will be entertained.

2. Pre-Bid meeting

- 2.1. A pre-bid meeting of the intending Bidders will be held online on the date & time specified in the RFP document to clarify any point/ doubt raised by them in respect of this tender. No separate communication will be sent for this meeting.
- 2.2. If the meeting date is declared as a holiday under NI Act by the Government subsequent to issuance of RFP, the next working day will be deemed to be the pre-bid meeting day. Authorized representatives of interested Bidders shall be present during the scheduled time. In this connection, Bank will allow maximum of Two (2) representatives from each Bidder to participate in the pre-bid meeting.
- 2.3. Bank has the discretion to consider any other queries raised by the Bidder's representative during the pre-bid meeting.
- 2.4. 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.



- 2.5. The Bank will consolidate all the queries and any further queries during the pre-bid meeting and the replies for the queries shall be made available in the Bank's website (<https://canarabank.com/tenders.aspx>). No individual correspondence shall be made. The clarification of the Bank in response to the queries raised by the Bidder /s, and any other clarification/ amendments/ corrigendum furnished thereof will become part and parcel of the RFP and it will be binding on the Bidders.
- 2.6. Non reply to any of the queries raised by the Bidders during pre-bid Meeting shall not be considered as acceptance of the query/issue by the Bank.

3. Amendment to Bidding Document

- 3.1. At any time prior to deadline for submission of Bids, the Bank, for any reason, whether, at its own initiative or in response to a clarification requested by prospective Bidder, may modify the bidding document, by amendment.
- 3.2. Notification of amendments will be made available on the Bank's website only (i.e., <https://canarabank.com/tenders.aspx>) and will be binding on all Bidders and no separate communication will be issued in this regard.
- 3.3. 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 submission of Bids.

4. Bid System Offer

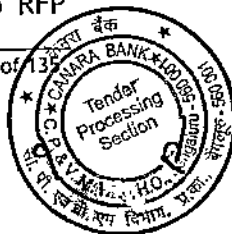
This is two bid system which has following 2 (Two) parts:

- 4.1. Part A - Technical cum Eligibility Proposal: Indicating the response to the Pre-Qualification Criteria, Scope of Work, Technical Evaluation Criteria and other terms & conditions. The format for submission of Technical cum Eligibility is as per Appendix-A.
- 4.2. Part B - Commercial Bid: Furnishing all relevant information as required as per Bill of Material as per Annexure-13. The format for submission of Commercial bid is as per Appendix-B.

5. Preparation of Bids

- 5.1. The Bid shall be typed or written in English language with font size of 12 in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract. The person or persons signing the Bids shall affix signature in all pages of the Bids, except for un-amended printed literature.

- 5.1.1. The Two (2) parts as stated above, should be placed in two separate envelopes super scribed with 'Technical Proposal' and 'Commercial Bid' respectively and properly closed and sealed. Thereafter, both the envelopes shall be placed inside another envelope and properly closed and sealed. The final envelope should be super scribed as "Selection of Corporate Business Correspondents for _____ (Name of the zone to be mentioned) Zone in Canara Bank" in response to RFP

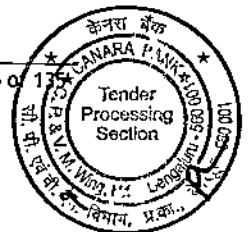


01/2024-25 dated 30/09/2024" (includes separately sealed 'Technical Proposal' and 'Commercial Bid') on the top of the envelope. All the envelopes shall bear the name and complete postal address of the bidder as well as the addressee, namely the Divisional Manager, Canara Bank, Centralized Procurement & Vendor Management Wing, First Floor, Naveen Complex, 14 M G Road, Bengaluru - 560001.

- 5.1.2. All the pages of Bid including Brochures should be made in an organized, structured, and neat manner. All the pages of the submitted bids should be paginated with Name, Seal and Signature of the Authorized Signatory. Authorization letter for signing the Bid documents duly signed by Company's Authorized signatory should be submitted.
- 5.1.3. All the envelopes shall bear the name and complete postal address of the Bidder and authority to whom the Bid is submitted.

5.2. **Part A - Technical cum Eligibility Proposal**

- 5.2.1. Before submitting the bid, the bidders should ensure that they conform to the Pre-Qualification criteria as stated in Annexure-2 of this RFP. Only after satisfying themselves of the Pre-Qualification criteria, the Offer should be submitted.
- 5.2.2. Separate envelope for the Part-A -Technical cum Eligibility should contain documents as per the format in Appendix-A. Relevant technical details and documentation should be provided along with Technical cum Eligibility.
- 5.2.3. It is mandatory to provide the compliance to Scope of Work in the exact format of Annexure-7 of this RFP. Non-compliance of this may result in disqualifying the bidder.
- 5.2.4. The bidder shall acknowledge the RFP document and all other documents uploaded along with the RFP by signing and stamping each page as an acceptance. Non-compliance of this may result in disqualifying the bidder.
- 5.2.5. The offer may not be evaluated and may be rejected by the Bank without any further reference in case of non-adherence to the format or partial submission of technical information as per the format given in the offer.
- 5.2.6. The Bank shall not allow/ permit changes in the policy wordings once it is submitted.
- 5.2.7. The Technical cum Eligibility should be complete in all respects and contain all information sought for as per Appendix-A. Masked Bill of Material must be attached in Technical Offer and should not contain any price information. The Part A - Technical cum Eligibility Proposal should be complete and should cover all products and services. Technical cum Eligibility without masked Bill of Materials will be liable for rejection.
- 5.2.8. Masked Bill of Material which is not as per below instruction will make Bid liable for rejection:
 - 5.2.8.1. Should be replica of Bill of Material.





5.2.8.2. It should not provide any price information like price quoted per transaction, applicable fixed price quoted details etc.

5.2.8.3. Any change in the Bill of Material format may render the bid liable for rejection.

5.3. **Part B - Commercial Bid**

5.3.1. Commercial Bid shall be submitted as per Bill of Material and other terms and conditions of RFP on prices. The Commercial Bid should give all relevant information as per Annexure-13. Any deviations from the Bill of Material/ non submission of quote as per the format shall make the bid liable for rejection.

5.3.2. Under no circumstances the Bill of Material should be kept in Part-A (i.e. Technical Proposal) Cover. The placement of Bill of Material in Part A (i.e. Technical Proposal) cover will make bid liable for rejection.

5.3.3. The Bill of Material must be attached in Technical Proposal as well as Commercial Bid. The format will be identical for both Technical Proposal and Commercial Bid, except that the Technical Proposal should not contain any price/percentage information (with Price/Percentage masked). Any change in the Bill of Material format may render the bid liable for rejection.

5.3.4. Bidder must take care in filling price/percentage information in the Commercial Offer, to ensure that there are no typographical or arithmetic errors. All fields must be filled up correctly.

5.3.5. Any change in the Bill of Material format may render the bid liable for rejection. The Commercial Bids that are incomplete or conditional are liable to be rejected.

5.3.6. The Bidder should indicate the applicable taxes, and its applicable rate along with the estimated tax amounts to be paid by the Bank in Annexure-13.

6. **Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD:**

6.1. The Bidder shall furnish Non interest earning Earnest Money Deposit (EMD) amount as mentioned in the Bid Schedule by way of Demand Draft drawn on any Scheduled Commercial Bank in India in favor of Canara Bank, payable at Bengaluru.

6.2. In case the EMD is submitted in the form of Bank Guarantee the same should be valid for the bid offer validity with additional claim period of 3 months from the last date for submission of offer. Bank at its discretion can demand for extension for the validity of EMD. The format for submission of EMD in the form of Bank Guarantee is as per Appendix-E.

6.3. The Bank Guarantee should be obtained from any of the Scheduled Commercial Bank other than Canara Bank.



6.4. The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favour of Canara Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS). The format for submission of EMD in the form of Bank Guarantee is as per Appendix-E. Any bank guarantee submitted in physical mode, including EMD/bid guarantee which cannot be verifiable through SFMS will be rejected summarily.

6.5. The Bidder has the provision to remit the Earnest Money Deposit through online mode to below mentioned account for this RFP:

Account Name : DIT Procurement
Account No : 0792201002351
IFSC Code : CNRB0000792
Narration : EMD FOR <RFP REF NO.>

Bidders are requested to clearly mention the Name of the Firm with RFP No. in the Narration field.

6.6. Non submission of EMD with Technical Proposal leads to rejection of Bid.

6.7. The EMD of the Bidders not qualified under Technical Proposal will be returned within 15 days after opening the Commercial Proposals of the Bidders qualified under Technical Proposal. The EMD of Technically Qualified Bidders except the selected Bidder will be returned within 30 days after opening the Commercial Proposals of the Bidders qualified under Technical Proposal. The EMD of the selected Bidder will be returned within 15 days after submission of Performance Security.

6.8. The EMD may be forfeited/ Bank Guarantee may be invoked:

6.8.1. If the Bidder withdraws or amends the bid during the period of bid validity specified in this document.

6.8.2. If the selected Bidder fails to accept the purchase order within 7 days or fails to sign the contract or fails to furnish Performance Security in accordance with the terms of the RFP.

7. Costs & Currency

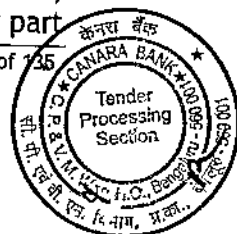
The Offer must be made in Indian Rupees only as per Bill of Material (Annexure-13).

8. Erasures or Alterations

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

9. Assumptions/Presumptions/Modifications

The Bank would like to expressly state that any assumption, presumptions, modifications, terms, conditions, deviation etc., which the bidder includes in any part



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

10. Submission of Bid

10.1. The sealed envelope containing the response to RFP along with the required documents shall be super scribed on the top of the envelope "as "Selection of Corporate Business Correspondents for _____ (Name of the zone to be mentioned) Zone in Canara Bank" in response to RFP 01/2024-25 dated 30/09/2024" The Name and address of the bidder should also be specifically mentioned on the top of the sealed envelope. The RFP response should be deposited in the Tender Box at the Place, Venue, Date and Time mentioned in Bid Schedule.

10.2. Bank will call for zone wise offer from the empanelled CBCs for allotment of locations as per L1 bidding method. Each empanelled CBC can apply for one zone only. The allocation details for the selected CBCs among the clusters within a zone shall be as given below:

L1 bidder	L2 bidder*	L3 bidder*
3 clusters	2 clusters	1 cluster

*The L2 and L3 bidder will be required to match the L1 price.

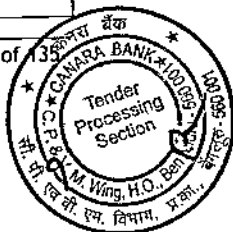
10.3. If the last day of submission of bids is declared as a holiday under NI Act by the Government subsequent to issuance of RFP, the next working day will be deemed to be the last day for submission of the RFP. The Bid/s which is/are deposited after the said date and time shall not be considered.

10.4. Bids sent through post/ courier will not be accepted/ evaluated. No offer will be accepted directly.

10.5. 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.

10.6. The following officials will facilitate in bid related queries and make arrangements for deposit of bid documents.

First Official	Alternate Official
Senior Manager Canara Bank Centralized Procurement & Vendor Management Wing, First Floor, Naveen Complex, 14 M G Road, Bengaluru - 560 001. Tel - 080 25590070	Divisional Manager Canara Bank Centralized Procurement & Vendor Management Wing, First Floor, Naveen Complex, 14 M G Road, Bengaluru - 560 001. Tel - 080 25129474



10.7. The Name and address of the Bidder, RFP No. and Due Date of the RFP are to be specifically mentioned on the Top of the envelope containing physical documents.

11. Bid Opening:

11.1. The Part A-Technical Proposal shall be opened in the presence of the Bidder's representative/s who may choose to attend the bid opening as per following schedule.

Date	Day	Time	Venue
21/10/2024	Monday	3:30 pm	Canara Bank, 1 st Floor, CP&VM Wing- HO (Annex), Naveen Complex, 14 M G Road, Bengaluru 560001.

11.2. 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 RFP, as per the format (Appendix-D) enclosed.

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

11.3. Attendance of all the representatives of the bidders who are present at bid opening will be taken in a register against Name, Name of the Company and with full signature.

11.4. The following details will be announced at the time of bid opening.

11.4.1. Name of the Bidders.

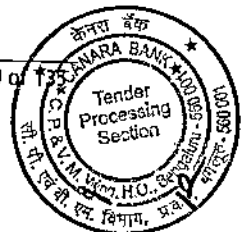
11.4.2. Presence or absence of EMD.

11.4.3. Such other details as the Bank at its discretion may consider appropriate.

11.5. 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 Part A - Technical Proposal in their absence.

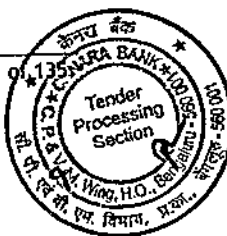
11.6. The Part A- Technical Proposal submitted by the bidder will be evaluated based on the document submitted in Part A- Technical Proposal. Bidder/s not submitting any document/s or not complying with terms and conditions will be liable for rejection. The Part B-Commercial Bid of only those bidders who qualified in Part A - Technical Proposal will be opened with due communication by the bank.

11.7. Attendance of all the representatives of the bidders who are present at bid opening will be taken in a register against Name, Name of the Company and with full signature.



11.8. The Bidders may note that no further notice will be given in this regard. Further, in case the bank does not function on the aforesaid date due to unforeseen circumstances or declared as holiday then the bids will be accepted on the next working day.

11.9. The Commercial Bid of only those bidders who are qualified in Technical Proposal will be opened. The time & date of opening the commercial Bid shall be advised to the technically qualified bidders individually by mail.



SECTION E - SELECTION OF BIDDER

1. Preliminary Scrutiny

- 1.1. The Bank will scrutinize the Bid/s received to determine whether they are complete in all respects as per the requirement of RFP, whether the documents have been properly signed, whether items are offered as per RFP requirements and whether technical documentation as required to evaluate the offer has been submitted.
- 1.2. Prior to detailed evaluation, the Bank will determine the substantial responsiveness of each Bid to the bidding document. Substantial responsiveness means that the bid confirms to all terms and conditions, scope of work and technical requirements and bidding document is submitted without any deviations.

2. Clarification of Offers

- 2.1. 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 bidder has to respond to the bank and submit the relevant proof/supporting documents required against clarifications, if applicable. The request for such clarifications and the Bidders response will necessarily be in writing and it should be submitted within the time frame stipulated by the Bank.
- 2.2. The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the offer. Bank's decision with regard to 'minor non-conformity' is final and the waiver shall be binding on all the bidders and the Bank reserves the right for such waivers.

3. Evaluation of Bids

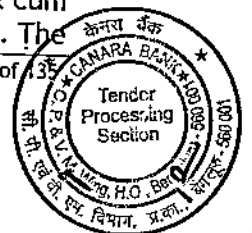
- 3.1. The Bank will evaluate the bids submitted by the Bidders under this RFP. The bids will be evaluated by a committee of officers of the Bank. If warranted, the Bank may engage the services of external consultants for evaluation of the bids. It is Bank's discretion to decide at the relevant point of time.

3.2. Technical Proposal:

- 3.2.1. The technical proposals submitted by the Bidders will be evaluated based on the documents submitted as per Appendix-A. Bank will seek clarifications, if required.
- 3.2.2. Bank will evaluate the responses provided by the Bidders for compliance to Scope of Work, Technical evaluation criteria and other terms & conditions as stipulated in the RFP.
- 3.2.3. The Bidders should score minimum 70% marks in Technical evaluation criteria (Annexure-8) to qualify under Technical Proposal evaluation.

3.3. Commercial Bid

The Commercial Proposals of only those bidders who qualified in Technical cum Eligibility will be opened in the due date which will be notified by the Bank. The



Commercial Bid submitted by the bidder will be evaluated based on Bill of material submitted by the Bidder.

3.4. Bidders Presentation.

- 3.4.1. The Bank reserves the right to call for a presentation as a Part of Technical Proposal evaluation.
- 3.4.2. Bidders are required to be in preparedness to demonstrate the ability of the firm to render the required services covering all the aspects in scope of work and technical evaluation criteria available in Annexure- 8.
- 3.4.3. All expenses incurred in connection with the above shall be borne by the bidder.

4. Normalization of Bids

- 4.1. The Bank may go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that, shortlisted bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that, any of the Bids needs to be normalized and that such normalization has a bearing on the price bids; the Bank may at its discretion request all the technically shortlisted bidders to re-submit the technical and Commercial Bids once again for scrutiny. The resubmissions can be requested by the Bank in the following manner;
- 4.1.1. Incremental bid submission in part of the requested clarification by the Bank

OR

- 4.1.2. Revised submissions of the entire bid in the whole

5. Intimation to Qualified/ Successful Bidders

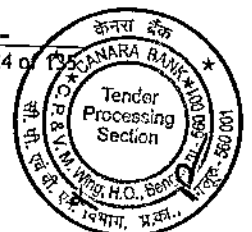
The Bank will prepare a list of qualified Bidders at each stage on the basis of evaluation of Part A - Technical cum Eligibility Proposal and Part B - Commercial Bid. The names of qualified Bidders at each stage would be notified by Bank. Commercial Bids of only technical qualified Bidders shall be opened. The zone wise final list of the Bidders (L1, L2, L3 etc.) will be announced as indicated above and it will be published in our Bank website. No separate intimation will be sent to successful Bidder.

6. Commercial Evaluation and Selection of successful Bidder

- 6.1. Each empanelled CBC can apply for one zone only. The L1 bidder will be determined on the basis of the lowest price quoted for the respective zone. The Bank will notify the prices quoted by the L1 bidder and shall call for matching of the price quoted by the L1 to the L2, L3 and so on.
- 6.2. Total 15000 locations are proposed and locations are divided in to 5 zones. Each zone is divided into 6 clusters. The details are provided in Annexure- 14.
- 6.3. Bank shall award contract to the selected L1 bidder/s at its discretion as per the below terms:



- 6.3.1. In case L-2 refuse to match L-1 quote, option will be given to L-3 to match the L1 quote and so on, if L3/next lowest quoted bidder match the L-1 quote, then the order will be awarded to L1 and L3/next lowest quoted bidder.
- 6.3.2. In case L-2 & L-3 both vendors matching the rate of L-1, then the order will be awarded to L1, L2 and L3 at the ratio of 3:2:1 respectively at the L1 price.
- 6.3.3. In a particular zone, if 3 clusters are allotted to L1 bidder and 2 clusters are allotted to L2 bidder at L1 rate and the last cluster is vacant on account of no CBC (L3, L4.. so on) matching the L1 price, then bank reserves the right to allot the clusters in 4:2 ratio to L1&L2 bidder.
- 6.3.4. In a particular zone, if no other bidders (i.e., L2, L3 & so on) are willing to match L1 price, then bank reserves the right to allot all the 6 clusters within the zone to L1 bidder who has to invariably accept the allocation, However, no CBC shall be offered more than 6 clusters Pan India at a given time.
- 6.4. If no CBC (L2, L3...and so on) is interested to accept L1 rate, then all the 6 clusters within the zone shall be allotted to L1 bidder. However, no CBC shall be offered more than 6 clusters Pan India at a given time.
- 6.5. In case of a tie in rates quoted by CBCs after opening of commercial between any or all bidders, marks of technical scoring matrix shall be referred for arriving at the ranking of the bidders. The bidder having highest marks in technical score shall be ranked as L1 and so on.
- 6.6. In case of a tie even in technical scoring matrix, the average turn-over of the CBC for the last 3 years will be considered and the CBC with the highest average turn-over will be ranked as L1 bidder and so on.
- 6.7. Bank does not bind itself to accept the lowest or any Bid and reserves the right to reject any or all bids at any point of time prior to the order without assigning any reasons whatsoever.
- 6.8. The Bank reserves the right to re-tender without assigning any reasons whatsoever. The Bank shall not incur any liability to the affected bidder(s) on account of such rejection. Bank shall not be obliged to inform the affected bidder(s) of the grounds for the Bank's rejection
- 6.9. The Bank reserves the right to modify any terms, conditions and specifications of the RFP and Bank reserves the right to obtain revised price bids from the bidders with regard to change in RFP clauses. The Bank reserves the right to accept any bid in whole or in part.
- 6.10. All the bidder/s who has been allotted zones/ clusters as per the selection process will be referred as selected bidders/ successful bidders.



SECTION F - OWNERSHIP & AWARDING OF CONTRACT

1. Bid Validity Period

The Offer submitted and the prices quoted therein shall be valid for 90 days from the date of opening of Commercial Bid. Bid valid for any shorter period shall be rejected by the Bank.

2. Proposal Ownership

The proposal and all supporting documentation submitted by the bidder shall become the property of the Bank. As the Bidder's proposal is central to the evaluation and selection process, it is important that, the bidder carefully prepares the proposal as per the prescribed format only. Under no circumstance, the format can be changed, altered or modified. Bidders must provide categorical and factual replies to specific questions. Bidders may provide additional technical literature relating to their proposal but in a separate Annexure. Correct and current technical details must be completely filled in. The Appendices/Annexures to this RFP shall form integral part of the RFP.

3. Project Ownership

3.1. If the bidder is offering solutions/ products/ Services from other bidders/ principals, as required in this RFP, they shall detail the responsibilities of the parties involved and also submit a letter of undertaking from the parties mentioning their consent and assurance for satisfactory performance of the Services offered.

3.2. Ownership letter by the bidder to be submitted (Undertaking letter by the bidder taking the ownership of the project execution) in case third party also involved in project execution either fully or partially. The bidder shall also submit the ownership certificate issued by the third party clearly mentioning the extent of ownership.

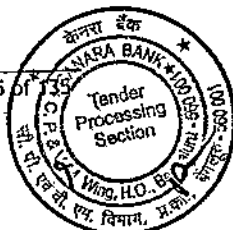
4. Acceptance of Offer

4.1. The Bank reserves its right to reject any or all the offers without assigning any reason thereof whatsoever.

4.2. The Bank will not be obliged to meet and have discussions with any bidder and/or to entertain any representations in this regard.

4.3. The bids received and accepted will be evaluated by the Bank to ascertain the best and lowest bid in the interest of the Bank. However, the Bank does not bind itself to accept the lowest or any Bid and reserves the right to reject any or all bids at any point of time prior to the order without assigning any reasons whatsoever. The bank reserves the right to re-tender the RFP with or without modifications. Bank shall not be obliged to inform the affected bidder(s) of the grounds for the Bank's rejection.

4.4. The bidder including those, whose tender is not accepted shall not be entitled to claim any costs, charges, damages and expenses of and incidental to or incurred by him through or in connection with his submission of tenders, even though the Bank may elect to modify/withdraw the tender.



5. Award of Contract

- 5.1. The successful Bidder/s shall submit the acceptance of the order within seven days from the date of receipt of the order. No conditional or qualified acceptance shall be permitted. The effective date for start of provisional contract with the successful Bidder/s shall be the date of acceptance of the order by the bidder.
- 5.2. Bank reserves its right to consider at its sole discretion the late acceptance of the order by selected bidder.
- 5.3. The effective date shall be date of acceptance of the order by the selected Bidder. However, the Bidder shall submit the acceptance of the order within seven days from the date of receipt of order.
- 5.4. Failure to accept the order within seven days from the date of receipt of the order, makes the EMD liable for forfeiture at the discretion of the Bank.

6. Effective Date

- 6.1. The effective date shall be date of acceptance of the order by the selected bidder. However, the bidder shall submit the acceptance of the order within seven days from the date of receipt of order.
- 6.2. Failure to accept the order within seven days from the date of receipt of the order, makes the EMD liable for forfeiture at the discretion of the Bank.

7. Project Execution

The entire project needs to be completed expeditiously. The Bank and the selected bidder shall nominate a Project Manager each immediately on acceptance of the order, who shall be the single point of contact for the project at Bengaluru. However, for escalation purpose, details of other persons shall also be given. The project manager nominated by the bidder should have prior experience in implementing similar project. Project Kick-Off meeting should happen immediately after the acceptance of purchase order. The Bidder shall submit a Weekly progress report to the Bank as per format, which will be made available to the selected bidder.

8. Fixed Price

The prices quoted in the tender response will be fixed for the period of the contract.

9. Expenses

It may be noted that Bank will not pay any amount/ expenses/ charges/ fees/ traveling expenses/ boarding expenses/ lodging/ expenses/ conveyance expenses/ out of pocket expenses.

10. Performance Security

- 10.1. Security deposit: The successful bidder should submit a Performance Security amount of Rs.25 lakhs 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 should be submitted for a 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. Performance Security should be submitted by way of FDR/DD drawn on Canara Bank payable at Bengaluru /Bank



Guarantee may be obtained from any of the Scheduled Banks (other than Canara Bank). In case performance security is submitted by way of FDR then lien is to be noted in favour of Canara Bank.

10.2. The selected Bidder shall be responsible for extending the validity date and claim period of the Bank guarantees as and when it is due, on account of incompleteness of the project and contract period.

10.3. If the Performance Security is not submitted within the time line stipulated above, penalty at 0.50% of the Performance Security Value for each completed calendar week of delay or part thereof will be deducted from the payments under the contract. The total penalty under this clause shall be restricted to 10% of the Performance Security value.

10.4. Security Deposit should be submitted by way of DD drawn on Canara Bank payable at Bengaluru/ Bank Guarantee may be obtained from any of the Scheduled Banks/ Prime Banks (other than Canara Bank).

10.5. The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favour of Canara Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS)/SWIFT. However, it should be as per Appendix-D. Any bank guarantee submitted in physical mode, including EMD/bid guarantee which cannot be verifiable through SFMS/SWIFT will be summarily rejected.

10.6. The performance security will be returned to the Bidder on completion of Contract Period plus claim period of 1 year.

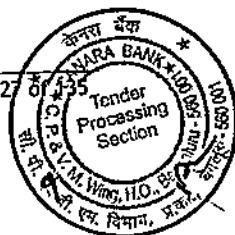
10.7. The Bank may invoke the Bank guarantee before the expiry of validity, if work is not completed and the guarantee is not extended, or if the selected Bidder fails to complete his obligations under the contract. The Bank shall notify the selected Bidder in writing before invoking the Bank guarantee.

11. Execution of Agreement

11.1. Within 21 days from the date of acceptance of the Purchase Order, the selected bidder shall sign a stamped "Agreement" with the Bank at Bengaluru as per the format provided by the Bank. Failure to execute the Agreement makes the EMD liable for forfeiture at the discretion of the Bank and also rejection of the selected Bidder.

11.2. The Agreement shall include all terms, conditions and specifications of RFP and also the Bill of Material and Price, as agreed finally after Bid evaluation. The Agreement shall be executed in English language in one original, the Bank receiving the duly signed original and the selected Bidder receiving the photocopy. The Agreement shall be valid till all contractual obligations are fulfilled.

11.3. The Pre-Contract Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form a part of the Contract Agreement till the conclusion of the contract.

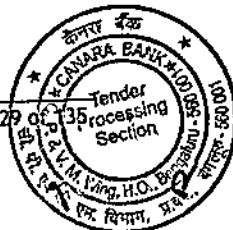


12. Order Cancellation/ Termination of Contract

- 12.1. Bank shall serve the notice of termination to the bidder at least 7 days prior, of its intention to terminate services without assigning any reasons.
- 12.2. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:
- 12.2.1. Delay in delivery of services in the specified period.
- 12.2.2. Serious discrepancies noted in the inspection.
- 12.2.3. Breaches in the terms and conditions of the Order.
- 12.3. The Bank reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by the Bank on the following circumstances:
- 12.3.1. Non submission of acceptance of order within 7 days of order.
- 12.3.2. Excessive delay in execution of order placed by the Bank.
- 12.3.3. The selected bidder commits a breach of any of the terms and conditions of the bid.
- 12.3.4. The bidder goes in to liquidation voluntarily or otherwise.
- 12.3.5. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid.
- 12.3.6. The progress made by the selected bidder is found to be unsatisfactory.
- 12.3.7. If found blacklisted by any Govt. Department/ PSU/ other Banks/ CERT-In, during the course of contracted period.
- 12.4. In case the selected bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected bidder by giving 7 days' prior notice to the bidder.
- 12.5. After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one-month notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the order/ contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.
- 12.6. The Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and security deposit, if any, under this contract.



- 12.7. In addition to the cancellation of purchase order, the Bank reserves its right to invoke the Bank Guarantee or foreclose the Security Deposit given by the bidder towards non-performance/non-compliance of the terms and conditions of the contract, to appropriate towards damages.
- 12.8. Notwithstanding the existence of a dispute, and/ or the commencement of arbitration proceedings, Vendor/Service Provider should continue the services. Vendor/Service Provider is solely responsible to prepare a detailed Reverse Transition plan.
- 12.9. The Bank shall have the sole decision to determine whether such plan has been complied with or not. Reverse Transition mechanism would include services and tasks that are required to be performed/ rendered by the Vendor/Service Provider to the Bank or its designee to ensure smooth handover and transitioning of the Bank's deliverables.



SECTION G - GENERAL CONDITIONS

1. General Order Terms

Normally, the Order will be placed on the selected bidder as per the details given in the bid document. But, if there is any change in name/address/constitution of the bidding Firm/Company at any time from the date of bid document, the same shall be informed by the bidders to the Bank immediately. This shall be supported with necessary documentary proof or Court orders, if any. Further, if the bidding Firm/Company is undergoing any re-organization/ restructuring/ merger/ demerger and on account such a change the Firm/Company is no longer performing the original line of business, the same shall be informed to the Bank. There shall not be any delay in this regard. The decision to place orders or otherwise under such situation shall rest with the Bank and the decision of the Bank shall be final.

2. Roles & Responsibility during Project Implementation

- 2.1. The selected Bidder shall take all steps to ensure safety of Bidder's and the Bank's personnel during execution of the contract and also be liable for any consequences due to omission or act of the selected Bidder or their sub-Bidders.
- 2.2. In case of any damage of Bank's property during execution of the work is attributable to the Bidder, Bidder has to replace the damaged property at his own cost.

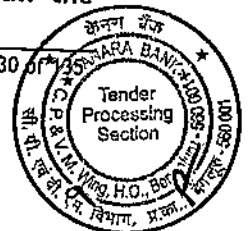
3. Responsibilities of the Selected Bidder

- 3.1. The Selected bidder has to inform change in the management of the company, if any, to the Bank within 30 days from the date of such change during the contract period.
- 3.2. The Bank will call for Audited Balance Sheet of the selected Bidder at any point of time during contract period and the selected Bidder shall provide the same.
- 3.3. The selected bidder shall submit updated Escalation Matrix for the product/services if any change occurs during contract period.
- 3.4. Participation by Bidder with a conflict-of-interest situation will result in the disqualification of the Bidder.

4. Human Resource Requirement

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

- 4.1. The selected bidder shall provide a contingent of well-trained personnel and extend necessary mentoring and operational support to the intermediary network of agents, etc. as part of the solution/service.
- 4.2. The selected bidder shall confirm that every person deployed by them on the project has been vetted through a third-party background check prior to their engagement. The selected bidder shall manage the activities of its personnel or others engaged in the project, etc., and shall be accountable for all the personnel deployed/engaged in the project.



- 4.3. In case the performance of the selected bidder/their agent/employees engaged in the project is not satisfactory or is detrimental to the interests of the Bank, the selected bidder shall have to replace the said person within the time limits stipulated by the Bank. Where the selected bidder fails to comply with the Bank's request, the Bank may replace the said person or their agents/employees on its own.
- 4.4. No right to employment in the Bank shall accrue or arise to the employees or agents of the selected bidder, by virtue of engagement of employees, agents, etc. of the selected bidder for any assignment under this project. It is further clarified that the arrangement herein with the selected bidder is a contract for service.
- 4.5. The selected bidder shall exercise due diligence and only engage persons having established identity, integrity, requisite qualifications and skills and deployment experience for all critical activities.
- 4.6. The Bidder has to submit following KYC documents for the BCAs:
- 4.6.1. Resume latest (Candidate Photograph should be part of Resume only) and Print should be in color only.
- 4.6.2. Address Proof (Local and Permanent)- Duly attested photocopy by candidate and Bidder HR.
- 4.6.3. Aadhaar Card and Pan Card - Duly attested photocopy by candidate and Bidder HR.
- 4.6.4. Background Police Verification report - Duly attested photocopy by candidate and Bidder HR.

5. Responsibility for Completeness

- 5.1. The selected bidder shall ensure that the services provided meets all the technical and functional requirements as envisaged in the scope of the RFP.
- 5.2. The selected bidder shall deliver the services as per Technical specification and Scope of Work described elsewhere in the RFP and arrange for user level demo at selected bidder's cost as per accepted time schedules. The selected bidder is liable for penalties levied by Bank for any deviation in this regard.
- 5.3. The selected bidder shall be responsible for any discrepancies, errors and omissions or other information submitted by him irrespective of whether these have been approved, reviewed or otherwise accepted by the bank or not. The selected bidder shall take all corrective measures arising out of discrepancies, error and omission other information as mentioned above within the time schedule and without extra cost to the bank.

6. Inspection of Records

Bank at its discretion may verify the accounts and records or appoint third party for verification including an auditor for audit of accounts and records pertaining to services provided to the Bank under this RFP and the selected bidder shall extend all cooperation in this regard.



7. Negligence

In connection with the work or contravenes the provisions of General Terms, if the selected bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given to him in writing by the Bank, in such eventuality, the Bank may after giving notice in writing to the selected bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the selected bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure at the risk and cost of the selected bidder.

8. Assignment

8.1. The selected bidder shall not assign to any one, in whole or in part, its obligations to perform under the RFP/contract, except with the Bank's prior written consent.

8.2. If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the selected bidder under this RFP.

9. Publicity

Any publicity other than as envisaged under the RFP by the selected bidder in which the name of the Bank is to be used will be done only with the explicit written permission of the Bank.

10. Confidentiality and Non-Disclosure

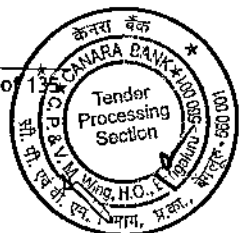
10.1. The selected bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. The selected bidder shall suitably defend, indemnify Bank for any loss/damage suffered by Bank on account of and to the extent of any disclosure of the confidential information. The selected bidder shall furnish an undertaking as given in Annexure-9.

10.2. No media release/public announcement or any other reference to the RFP or any program there under shall be made without the written consent of the Bank, by photographic, electronic or other means.

11. Adherence to Banks IS Security/ Cyber Security Policies:

11.1. BC shall comply with Bank's various policies like Information Security policy and Cyber Security Policy, Internet Policy, Information System Audit Policy, E-Mail policy and Guidelines, wherever applicable.

11.2. In case of any security incident including but not limited to data breaches, denial of service, service unavailability, etc., the Bidder/vendor/Service Provider shall immediately report such incident to the Bank.

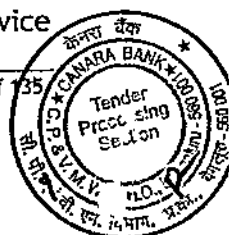


12. Corrupt and Fraudulent Practices

- 12.1. As per Central Vigilance Commission (CVC) directives, it is required that Bidders/ Suppliers/ Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:
- 12.2. "Corrupt Practice" means the offering, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution AND
- 12.3. "Fraudulent Practice" means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Bank and includes collusive practice among bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.
- 12.4. The Bank reserves the right to reject a proposal for award if it determines that the bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.
- 12.5. The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.
- 12.6. The decision of Bank in determining the above aspects will be final and binding on the all the Bidders. No Bidder shall contact through any means of communication the Bank or any of its employees on any matter relating to its Bid, from the time of Bid opening to the time the contract is awarded. If the bidder wishes to bring additional information to the notice of the Bank, it may do so in writing.
- 12.7. Any effort/ attempt by a bidder to influence the Bank in its decision on bid evaluation, bid comparison or contract award may result in rejection of the Bidder's bid and/or blacklisting the Bidder. The Bidder agrees not to hire, solicit or accept solicitation either directly or through a third party from any of the employees of the Bank directly involved in this contract during the period of contract and one year thereafter, except as the parties may agree on the case to case basis.
- 12.8. The selected bidder shall ensure compliance of CVC guidelines issued or to be issued from time to time.

13. Protection of Data:

- 13.1. The BIDDER/ VENDOR/SERVICE PROVIDER warrants that at all times, when delivering the Deliverables and providing the Services, use appropriate procedures and care to avoid loss or corruption of data. However, in the event that any loss or damage to Bank data occurs as a result of Bidder/Vendor/Service provider failure to perform its responsibilities in the RFP, Bidder/Vendor/Service Provider will at Bank's request correct or cause to be corrected any loss or damage to Bank data. Further, the cost of the any corrective action in relation to data loss of any nature will be borne by Bidder/Vendor/Service



Provider, if such loss or damage was caused by any act or omission of Bidder/Vendor/Service provider or its officers, employees, contractors or agents or other persons under Bidder/ Vendor/Service provider control.

13.2. Where the terms of the RFP/ Bid/ PO require any data to be maintained by the Bank, the Bank agrees to grant, Bidder/Vendor/Service provider such access and assistance to such data and other materials as may be required by Bidder/Vendor/Service Provider, for the purposes of correcting loss or damage to Bank data.

13.3. The BIDDER/VENDOR/SERVICE PROVIDER is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank, Bidder/Vendor/Service provider will be liable to bank for any event for security breach and leakage of data/information.

13.4. The BIDDER/ BIDDER/VENDOR/SERVICE PROVIDER should ensure that it is complying with applicable guidelines issued by regulatory bodies on Digital Data Protection Act 2023 and its future amendments and communications.

14. Amendments to Contract

The terms and conditions of this Agreement may be modified by Parties by mutual agreement from time to time. No variation of or amendment to or waiver of any of the terms of this Agreement shall be effective and binding on the Parties unless evidenced in writing and signed by or on behalf of each of the Parties.

15. Indemnity

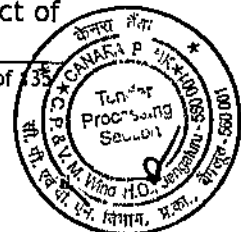
15.1. The BIDDER/ VENDOR/ SERVICE PROVIDER shall keep and hold the Bank indemnified and harmless from time to time and at all times against all actions, proceedings, claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, damages, losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:

15.1.1. The breach, default or non-performance of undertakings, warranties, covenants or obligations by the BIDDER/VENDOR/ SERVICE PROVIDER;

15.1.2. Any contravention or Non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by the BIDDER/VENDOR/ SERVICE PROVIDER;

15.1.3. Fines, penalties, or punitive damages levied on Bank resulting from supervisory actions due to breach, default or non-performance of undertakings, warranties, covenants, or obligations by the BIDDER/VENDOR/ SERVICE PROVIDER.

15.2. The BIDDER/VENDOR/ SERVICE PROVIDER shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any law pertaining to patent, trademarks, copyrights etc. or such other statutory infringements in respect of service provided by them.





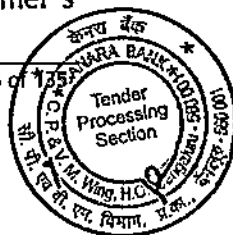
- 15.3. All Employees engaged by the BIDDER/VENDOR/ SERVICE PROVIDER shall be in sole employment of the BIDDER/VENDOR/ SERVICE PROVIDER and the BIDDER/VENDOR/ SERVICE PROVIDER shall be solely responsible for their commission paid to BC agents, statutory payments etc. Under no circumstances shall the Bank be liable for any payment or claim or compensation (including but not limited to compensation on account of injury / death / termination) of any nature to the employees and personnel of the BIDDER/VENDOR/ SERVICE PROVIDER.
- 15.4. All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities.
- 15.5. BIDDER/VENDOR/ SERVICE PROVIDER aggregate liability shall be subject to an overall limit of the total Cost of the project.
- 15.6. The limits specified in above clauses shall not apply to claims made by the Bank/third parties in case of infringement of Intellectual property rights or loss caused due to breach of confidentiality obligations or applicable data protection laws or commission of any fraud by the bidder or its employees or agents or for claims relating to the loss or damage to real property and tangible personal property and for bodily injury or death and in these cases the liability will be unlimited.

16. Conflict of Interest

- 16.1. BIDDER/VENDOR/ SERVICE PROVIDER represents and warrants that it has no business, professional, personal, or other interest, including, but not limited to, the representation of other clients, that would conflict in any manner or degree with the performance of its obligations under this Agreement.
- 16.2. BIDDER/VENDOR/ SERVICE PROVIDER represents and warrants that if any such actual or potential conflict of interest arises under this Agreement, Vendor/Service Provider shall immediately inform the Bank in writing of such conflict.
- 16.3. BIDDER/VENDOR/ SERVICE PROVIDER acknowledges that if, in the reasonable judgment of the Bank, such conflict poses a material conflict to and with the performance of VENDOR/ SERVICE PROVIDER's obligations under this Agreement, then the Bank may terminate the Agreement immediately upon Written notice to VENDOR/ SERVICE PROVIDER; such termination of the Agreement shall be effective upon the receipt of such notice by VENDOR/ SERVICE PROVIDER.

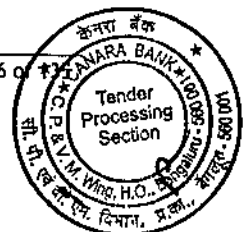
17. General Conditions to Contract:

- 17.1. The BIDDER/VENDOR/ SERVICE PROVIDER shall during the validity of this contract, provide access to all data, books, records, information, logs, alerts and business premises relevant to the service provided under this agreement to the Bank.
- 17.2. The BIDDER/VENDOR/ SERVICE PROVIDER shall adhere to RBI guidelines/ any other applicable regulatory guidelines for storage of data in India/ abroad as per regulatory requirements, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's



data and report same to the bank, Vendor/Service Provider shall be liable to bank for any event for security breach and leakage of data/information.

- 17.3. No forbearance, indulgence, relaxation or inaction by any Party [BANK or VENDOR/ SERVICE PROVIDER] at any time to require the performance of any provision of Contract shall in any way affect, diminish, or prejudice the right of such Party to require the performance of that or any other provision of Contract.
- 17.4. No waiver or acquiescence of any breach, or any continuing or subsequent breach of any provision of Contract shall be construed as a waiver of any right under or arising out of Contract or an acquiescence to or recognition of any right and/or any position other than that expressly stipulated in the Contract.
- 17.5. All remedies of either BANK or BIDDER/VENDOR/ SERVICE PROVIDER under the Contract whether provided herein or conferred by statute, civil law, common law, custom, or trade usage, are cumulative and not alternative may be enforced successively or concurrently.
- 17.6. If any provision of Contract or the application thereof to any person or Party [BANK/ BIDDER/VENDOR/ SERVICE PROVIDER] is or becomes invalid or unenforceable or prohibited by law to any extent, this Contract shall be considered divisible as to such provision, and such provision alone shall be inoperative to such extent and the remainder of the Contract shall be valid and binding as though such provision had not been included. Further, the Parties [BANK and BIDDER/VENDOR/ SERVICE PROVIDER] shall endeavour to replace such invalid, unenforceable or illegal provision by one that is valid, enforceable, and legal and achieve substantially the same economic effect as the provision sought to be replaced.
- 17.7. None of the provisions of Contract shall be deemed to constitute a partnership between the Parties [BANK and BIDDER/VENDOR/ SERVICE PROVIDER] and neither Party [BANK nor BIDDER/VENDOR/ SERVICE PROVIDER] shall have any right or authority to bind the other as the other's agent or representative and no Party shall be deemed to be the agent of the other in any way.
- 17.8. Contract shall not be intended and shall not be construed to confer on any person other than the Parties [BANK and BIDDER/ VENDOR/ SERVICE PROVIDER] hereto, any rights or remedies herein.
- 18. Force Majeure**
- 18.1. The selected bidder shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by any reason or circumstances or occurrences beyond the control of the bidder, i.e. Force Majeure.
- 18.2. For the purpose of this clause, "Force Majeure" shall mean an event beyond the control of the selected bidder, due to or as a result of or caused by acts of God, wars, insurrections, riots, earth quake and fire, events not foreseeable but does not include any fault or negligence or carelessness on the part of the selected bidder, resulting in such a situation.



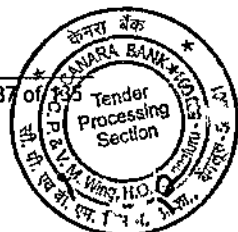


- 18.3. In the event of any such intervening Force Majeure, the selected bidder shall notify the Bank in writing of such circumstances and the cause thereof immediately within five calendar days. Unless otherwise directed by the Bank, the selected bidder shall continue to perform/ render/ discharge other obligations as far as they can reasonably be attended/ fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.
- 18.4. In such a case, the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and the selected bidder shall hold consultations with each other in an endeavour to find a solution to the problem. Notwithstanding above, the decision of the Bank shall be final and binding on the selected bidder.

19. Responsibilities of the Bidder

By submitting a signed bid/response to this RFP the Bidder certifies that:

- 19.1. The Bidder has arrived at the prices/percentage in its bid without agreement with any other bidder of this RFP for the purpose of restricting competition.
- 19.2. The prices/percentage in the bid have not been disclosed and shall not be disclosed to any other bidder of this RFP.
- 19.3. No attempt by the Bidder to induce any other bidder to submit or not to submit a bid for restricting competition has occurred.
- 19.4. Each Bidder must indicate whether or not they have any actual or potential conflict of interest related to contracting services with CANARA BANK. In case such conflicts of interest do arise, the Bidder must indicate the manner in which such conflicts can be resolved.
- 19.5. The Bidder represents and acknowledges to the Bank that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, under all phases involved in the performance of the provisions of this RFP. The Bidder shall be required to independently arrive at a solution, which is suitable for the Bank, after taking into consideration the effort estimated for implementation of the same. If any services, functions or responsibilities not specifically described in this RFP are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFP, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFP and shall be provided by the Bidder at no additional cost to the Bank. The Bidder also acknowledges that the Bank relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the Bidder of responsibility for the performance of all provisions and terms and conditions of this RFP, the Bank expects the Bidder to fulfill all the terms and conditions of this RFP.
- 19.6. The selected Bidder should also abide by the provisions of Digital Data Protection Bill 2023 and its subsequent amendments.



20. Adoption of Integrity Pact

- 20.1. The Pact essentially envisages an agreement between the prospective bidders and the Bank, committing the persons/ officials of both sides, not to resort to any corrupt practices in any aspect/ stage of the contract.
- 20.2. Only those bidders, who commit themselves to the above pact with the Bank, shall be considered eligible to participate in the bidding process.
- 20.3. The Bidders shall submit signed Pre Contract integrity pact as per Appendix-G along with Part A - Technical cum Eligibility. Those Bids which are not containing the above are liable for rejection.
- 20.4. Foreign Bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principles or associates.
- 20.5. Bidders to disclose the payments to be made by them to agents/ brokers or any other intermediary. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle.
- 20.6. Integrity Pact in respect this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.
- 20.7. The Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e. the final payment or the duration of the Warranty/ Guarantee/ AMC if contracted whichever is later.
- 20.8. Integrity Pact, in respect of a particular contract would be operative stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.
- 20.9. Integrity pact shall be signed by the person who is authorized to sign the Bid.
- 20.10. The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under:

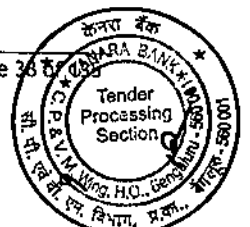
Smt. Dolly Chakrabarty Email: dollychakrabarty@gmail.com	Sri. Hem Kumar Pande Email: hempande@hotmail.com
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21. Amendments to the Purchase Order

Once purchase order is accepted by the selected bidder, no amendments or modifications of order and no waiver of any of the terms or conditions thereof shall be valid or binding unless made in writing and mutually agreed by the parties.

22. Amendments to the Agreement

Once agreement is executed with the selected bidder, no amendments or modifications of Agreement and no waiver of any of the terms or conditions thereof shall be valid or binding unless made in writing and mutually agreed by the parties.



23. Modification/Cancellation of RFP

The bank reserves the right to modify/ cancel/ re-tender the RFP including the Expression of interest floated without assigning any reasons whatsoever. The bank shall not incur any liability to the affected bidder(s) on account of such rejection. Bank shall not be obliged to inform the affected bidder(s) of the grounds for the Bank's rejection/cancellation.

24. Social Media Policy

- 24.1. No person of the bank or the contractors and third parties shall violate the social media policy of the bank.
- 24.2. The following acts on the part of personnel of the bank or the contractors and third parties shall be construed as violation of social media policy:
- 24.2.1. Non-adherence to the standards/guidelines in relation to social media policy issued by the Bank from time to time.
- 24.2.2. 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.
- 24.2.3. Any unauthorized use or disclosure of Bank's confidential information or data.
- 24.2.4. Any usage of information or data for purposes other than for Bank's normal business purposes and/ or for any other illegal activities which may amount to violation of any law, regulation or reporting requirements of any law enforcement agency or government body.

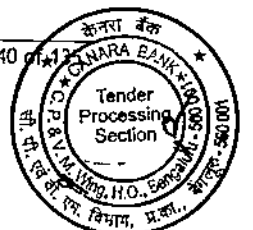
25. Resolution of Disputes

All disputes and differences of any kind whatsoever, arising out of or in connection with this Contract or in discharge of any obligation arising under this Contract (whether during the course of execution of the order or after completion and whether beyond or after termination, abandonment or breach of the Agreement) shall be resolved amicably by negotiation between the parties. In case of failure to resolve the disputes and differences amicably through negotiation, the matter may be referred to mediation with the assistance of a mediator mutually agreed upon after issuance of at least 30 days' notice in writing to the other party clearly setting out the intention to refer such dispute to mediation. Proceedings of mediation shall be governed by The Mediation Act, 2023. Place of Mediation shall be Bengaluru, India. Proceedings of the mediation shall be conducted in English language.

26. Legal Disputes and Jurisdiction of the court

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

26.2. All disputes and controversies between Bank and selected bidder shall be subject to the exclusive jurisdiction of the courts in Bengaluru and the parties agree to submit themselves to the jurisdiction of such court as this RFP/Contract agreement shall be governed by the laws of India.

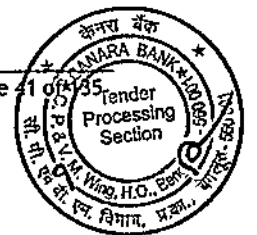


SECTION H- PURCHASE PREFERENCE

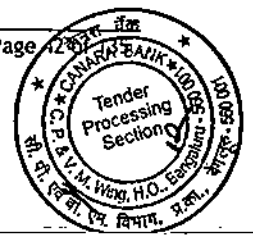
Purchase Preference to Micro and Small Enterprises (MSEs), Start-ups, Women, SC/ST and Purchase Preference linked with Local Content (PP-LC) shall be applicable subject to full compliance of other terms and conditions of the RFP and Contract. The terms and conditions applicable as per the Government of India Guidelines on Purchase Preference.

1. Micro & Small Enterprises [MSEs]:

- 1.1. From time to time, the Government of India (Procuring Entity) lays down procurement policies to help inclusive national economic growth by providing long-term support to micro, small and medium enterprises and disadvantaged sections of society . The Procurement Policy for Micro and Small Enterprises, 2012 [amended 2018 and 2021] has been notified by the Government in exercise of the powers conferred in Section 11 of the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006. Details of the policy along with the amendments issued in 2018 and 2021 are available on the MSME website.
- 1.2. Under the amended Public Procurement Policy for MSEs, Order 2012, the Central Government Ministries/ Departments/ Public Sector Undertakings shall procure a minimum of 25 per cent of their annual value of goods or services from MSEs. (In accordance with General Financial Rules, 2017, Rule 153-(ii)).
- 1.3. Micro and Small Enterprises (MSEs) registered under Udyam Registration are eligible to avail the benefits under the policy. MSEs would be treated as owned by SC/ ST or Women entrepreneurs:
 - 1.3.1. In the case of proprietary MSE, proprietor(s) are SC /ST or Woman;
 - 1.3.2. In the case of partnership MSE, the SC/ ST or Women partners hold at least 51% (fifty-one per cent) shares in the unit;
 - 1.3.3. In the case of Private Limited Companies, SC/ ST or Women promoters hold at least 51% (fifty-one per cent) share.
- 1.4. It is mandatory to disclose the status as SC/ST/Women for in Udyam Registration.
- 1.5. The Policy is applicable to all the Central Government Ministries/ Departments/ CPSUs. However, the policy is not applicable to State Government Ministries/ Departments/ PSUs.
- 1.6. MSEs should provide proof of their being registered as MSE for the item under RFP along with their offer, with any agency mentioned in the Notification, including:
 - 1.6.1. District Industries Centres or
 - 1.6.2. Khadi Village Industries Commission or
 - 1.6.3. Khadi & Village Industries Board or
 - 1.6.4. Coir Board or National Small Industries Corporation or
 - 1.6.5. Directorate of Handicrafts & Handloom or
 - 1.6.6. Any other body specified by the Ministry of Micro, Small & Medium Enterprises.
 - 1.6.7. Udyam Registration Certificate



- 1.7. MSEs are exempted from paying EMD, subject to furnishing of Valid certificate for claiming Exemption.
 - 1.8. Bidder has to submit as self-declaration accepting that if they are awarded the contract and they fail to sign the contract, or to submit a performance security before the deadline defined in the RFP, they will be suspended for the period of two years from being eligible to submit Bids for contracts with Canara Bank as per Annexure-4.
 - 1.9. The aforesaid Policy is meant for procurement of only goods produced and Services rendered by MSEs and not for any trading activities by them. An MSE unit will not get any Purchase Preference over any other MSE Unit.
 - 1.10. The details are available on web site dcmsme.gov.in. Interested vendors are requested to go through the same for details.
 - 1.11. Additionally, the terms and conditions of the GTC with regard to the MSEs exemption enshrined in the GeM portal (gem.gov.in) shall be applicable.
2. Start-up:
- 2.1. Applicable for Indian Bidders only as defined in gazette notification no. D.L-33004/99 dated 11.04.2018 of Ministry of Commerce and Industry and as amended from time to time.
 - 2.2. As mentioned in Section-II of O.M. No.F.20/2/2014-PPD(Pt.) dated 20.09.2016 of Procurement Policy Division, Department of Expenditure, Ministry of Finance on Prior turnover and prior experience, relaxations may be applicable for all Start-ups [whether Micro & Small Enterprises (MSEs) or otherwise] subject to meeting of the quality and technical specifications specified in RFP document.
 - 2.3. Relaxation to Startups: As per manual of procurement, the Procuring Entity reserves its right to relax the condition of prior turnover and prior experience for start-up enterprises recognized by Department for Industry & Internal Trade (DPIIT), subject to meeting of quality & technical specifications. Startups may be MSMEs or otherwise. The decision of the Procuring Entity in this regard shall be final
 - 2.4. Startups are exempted from submission of EMDs.
 - 2.5. For availing the relaxations, Bidder is required to submit requisite certificate towards Startup enterprise registration issued by Department of Industrial Policy and Promotion, Ministry of Commerce and the certificate should be certified by the Chartered Accountant (not being an employee or a Director or not having any interest in the Bidder's company/firm) and notary public with legible stamp.
 - 2.6. Bidder has to submit as self-declaration accepting that if they are awarded the contract and they fail to sign the contract, or to submit a performance security before the deadline defined in the RFP, they will be suspended for the period of two years from being eligible to submit Bids for contracts with Canara Bank as per Annexure-4.





3. Procurement through Local Suppliers (Make in India):

Department of Industrial Policy and Promotion under Ministry of Commerce and Industry vide letter no. P-45021/2/2017-PP (BE-II) dated 16.09.2020 has notified revised guidelines to be followed to promote manufacturing and production of goods and services in India under "Make in India" initiative.

- 3.1. "Local content" means the amount of value added in India which shall, unless otherwise prescribed by the Nodal Ministry, be the total value of the item procured (excluding net domestic indirect taxes) minus the value of imported content in the item (including all customs duties) as a proportion of the total value, in percent.
- 3.2. "Class-I local supplier" means a supplier or service provider, whose goods, services or works offered for procurement, meet the minimum local content as prescribed for 'Class-I local supplier' under the Public Procurement (Preference to Make in India), Order 2017.
- 3.3. "Class-II local supplier" means a supplier or service provider, whose goods, services or works offered for procurement, meets the minimum local content as prescribed for 'Class-II local supplier' but less than that prescribed for 'Class-I local supplier' under the Public Procurement (Preference to Make in India), Order 2017.
- 3.4. "Non-Local supplier" means a supplier or service provider, whose goods, services or works offered for procurement, has local content less than that prescribed for 'Class II local supplier' under the Public Procurement (Preference to Make in India), Order 2017.
- 3.5. The 'local content' requirement to categorize a supplier as 'Class I Local Supplier' is minimum 50%. For 'Class-II Local supplier' the 'local content' requirement is minimum 20%.
- 3.6. The margin of Purchase preference shall be 20%.
- 3.7. Purchase preference for local supplier, self-certification, compliance, monitoring and other terms & conditions shall be as per the aforesaid Guidelines/Notifications. The Guidelines may be treated as an integral part of the RFP documents.
- 3.8. The 'Class -I Local supplier'/'Class -II Local supplier' at the time of tender, bidding or solicitation shall be required to indicate percentage of local content and provide self-certification that the item offered meets the local content requirement for 'Class -I Local supplier'/'Class-II Local supplier' as the case may be. They shall also give details of the location(s) at which the local value addition is made.
- 3.9. In cases of procurement for a value in excess of Rs.10 Crores, the 'Class-I Local supplier'/'Class -II local supplier' shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in case of companies) or from a practicing cost account or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content.

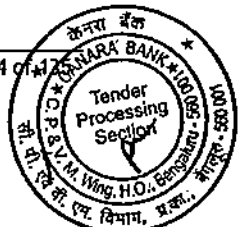


- 3.10. False declarations will be in breach of the Code of Integrity under Rule 175(1)(i)(h) of the General Financial Rules issued by the Ministry of Finance for which a Bidder or its successors can be debarred for up to two years as per Rule 151 (iii) of the General Financial Rules along with such other actions as may be permissible under law.
- 3.11. All the relevant documents/information regarding claim for preferential treatment under this policy must be submitted along with offer by the tenderers. Post tender submission of these information/documents shall not be considered. Further firms seeking these considerations shall be completely responsible for the truthfulness and authenticity of their claim for these benefits.
- 3.12. The Bidders complying with all the guidelines in this regard and providing supporting documents along with the bid can only participate in this bid.

Canara Bank has the authority to audit as well as witness production processes to certify the achievement of the requisite local content and/or to obtain complete back up calculation.



DEPUTY GENERAL MANAGER



केनरा बैंक



Canara Bank

Annexure-1
Bid Covering Letter

[On Firm's / Company's letter head]

Reference No:

Date:

The Deputy General Manager,
Canara Bank,
Centralized Procurement & Vendor Management Wing
Naveen Complex, 14 M G Road,
Bengaluru - 560 001, Karnataka

Dear Sir,

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024

We have examined the above-mentioned RFP 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 for subject items are in conformity with the said RFP in accordance with the schedule of prices indicated in the commercial offer and made part of this offer.

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.

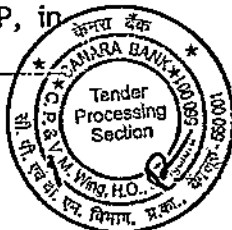
If our offer is accepted, we undertake to complete the formalities of deliverables as per timelines mentioned in the RFP for each ordered locations.

If our offer is accepted, we undertake to provide Consultancy Services/ Guidance for the specified scope as per the above referred RFP, during contract period. We enclose a Demand Draft /Bank Guarantee in lieu of EMD as per RFP in favour of Canara Bank as EMD or Exemption certificate in lieu of EMD.

We agree to abide by this offer till 90 days from the date of Commercial Bid opening and for such further period as mutually agreed between the bank and selected Bidder, and agreed to in writing by the selected Bidder. We also agree to keep the Earnest Money Deposit/Bank Guarantee in lieu of EMD during the entire validity period of the RFP. However, if we withdraw our offer within the said validity period, you shall have the right to forfeit the EMD/invoke the Bank Guarantee in lieu of EMD, without reference to us. We agree to abide by and fulfil all the terms and conditions of the RFP 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 RFP together with the return acceptance of the contract.

We accept all the Instructions, Terms and Conditions and Scope of Work of the subject RFP. We understand that the Bank is not bound to accept the H1 bid or any offer the Bank may receive without assigning any reason whatsoever.

We hereby unconditionally accept that Bank can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP, in shortlisting of Bidders.



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.

We also confirm that, we will not sub contract part or complete assignment Consultancy to any other agency or individual without obtaining prior permission of the Bank.

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.

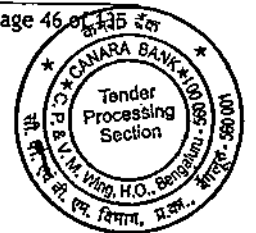
We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.

Date:

Signature with seal

Name:

Designation:



Annexure-2
Pre-Qualification Criteria

[On Firm's / Company's letter head]

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024

We have carefully gone through the contents of the above referred RFP 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.	Signing of Pre-Contract Integrity Pact	The Bidder should submit signed Pre-Contract Integrity Pact on Non-Judicial Stamp Paper of Rs.500/- or more (as per respective state Stamp Act) as per Appendix-G.	
2.	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.	

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.

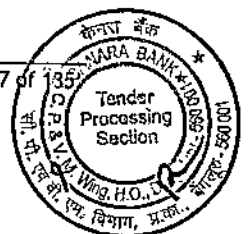
Date:

Signature with seal

Place:

Name:

Designation :



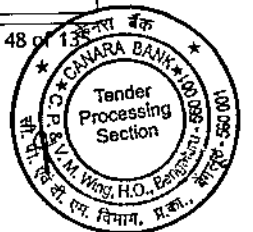
Annexure-3
Bidder's Profile

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

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024

Sl. No.	Particulars	Details
1)	Name of the Bidder Firm/ Company	
2)	Constitution (Ltd./ Pvt. Ltd./ Firm etc.)	
3)	Date of Incorporation and/ or Commencement of business with supporting documents	
4)	Certificate of Incorporation Number (CIN)/Registration Details	
5)	Whether registered as MSE for the item under the RFP? (Proof of registration as MSE for the item under the RFP)	
6)	Whether recognized as a Startup by Department of Industrial Policy and Promotion (DIPP)? (Proof of such recognition, indicating terminal validity date of registration and Certificate from CA that the Turnover of the entity complies with Startup guidelines)	
7)	Number of Years in the Business	
8)	Number of years of experience in Handling similar projects for Banks.	
9)	Address for Correspondence: Registered Office: Corporate Office: Office in India:	
10)	Single Point of contact for this RFP Name: Designation: Mobile No.: Landline No.: Fax: Email-ID (any changes in the above should be informed in advance to Bank)	
11)	Domestic Customer Base (Number of Clients where Consultancy Service have been provided in India)	



12)	PAN number GSTIN (If Applicable) <u>Beneficiary Bank Details</u> Beneficiary Name Beneficiary Account Number Type of Account (OD/OCC etc.) IFSC Name of the Bank and Branch address	
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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 :



केनरा बैंक



Canara Bank

Annexure-4
Bid Security Declaration

(Should be submitted by eligible MSEs/Startups on Company's letter head with company seal and signature of the authorized person)

To,
The Deputy General Manager,
Canara Bank,
CP& VM Wing, Head Office,
Naveen Complex, 14 M G Road

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

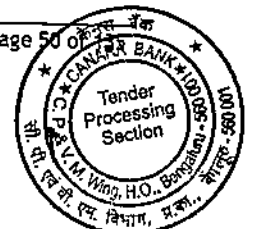
Ref: RFP 01/2024-25 dated 30/09/2024.

Dear Sir

We declare that if we withdraw or modify our bid 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 RFP, we note that we will be suspended for the period of two years from being eligible to submit bids for contracts with Canara Bank.

Place:
Date:

[Signature of Authorised Signatory]
Name:
Designation:
Seal:



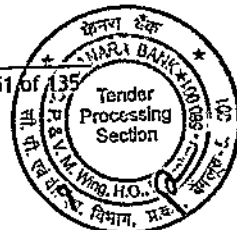
Annexure-5
List of Major Customers of the Bidder in Last 3 Years and References

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024.

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	Satisfactory Letter from customer to be Enclosed or Purchase Orders to be enclosed
1	2	3	4	5

(Enclose necessary documentary proof)



Annexure-6
Office Details

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

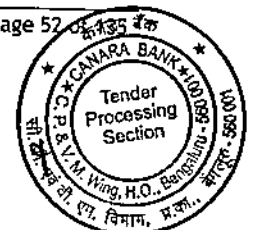
SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024.

Sl. No.	Name of the Office	Address and Telephone No's	E-mail ID of office	Number of Employees
1.	Any location in India			
2.	Other Locations (if any)			

Date:
Place :

Signature with seal:
Name:
Designation :



Annexure-7

Scope of Work

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024.

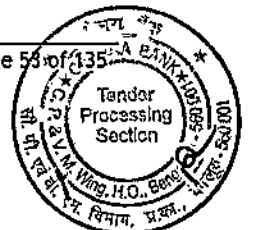
BASIC BANKING PRODUCTS & SERVICES TO BE OFFERED:

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 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.
- 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.



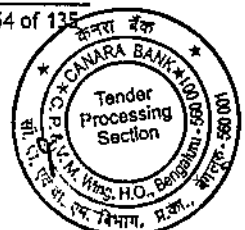
- 2.5 The front-end systems along with the personnel handling the process should be capable of enforcing all the controls required by the Bank.

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 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:

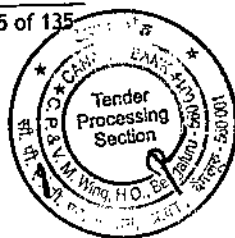
- 4.1 Customers who wish to receive Banking & Financial services shall approach the authorized representative of the Bidder, the BCA. Customer may carry out AEPS, RuPay card based financial & non-financial transactions (both onus and off us).
- 4.2 The identity of the customer has to be ensured by the 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):

- 5.1 The selected is required to deploy BCAs in locations stipulated by DFS/SLBC/ bank etc. time to time.
- 5.2 The Selected Bidder will be responsible for physical custody and upkeep of the systems/devices provided for front-end operations.
- 5.3 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.
- 5.4 Cash replenishment & cash usage transactions should be recorded in the front-end terminal through which the transactions are to be affected.
- 5.5 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.
- 5.6 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.
- 5.7 Business Correspondent (BC) activities like providing transaction facility (within limits fixed) like:
- 5.7.1 Customer account opening
 - 5.7.2 Cash Deposit
 - 5.7.3 Cash Withdrawal
 - 5.7.4 Fund transfer within bank
 - 5.7.5 Mini statement
 - 5.7.6 Passbook Printing

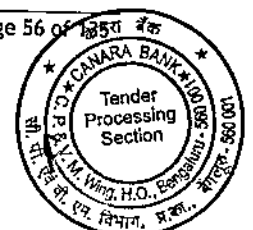




- 5.7.7 Account balance inquiry
- 5.7.8 Loan Repayment
- 5.7.9 Aadhaar Enabled Payment System (AEPS - ON US and Off US)
- 5.7.10 E-KYC facility for account opening
- 5.7.11 NEFT
- 5.7.12 IMPS (Immediate Mobile Payment System)
- 5.7.13 Enrolment of Social Security Schemes: PMJJBY, PMSBY, APY, SSBY, PPF
- 5.7.14 Third party financial products
- 5.7.15 Opening and/or renewal of small value RD/FD.
- 5.7.16 Aadhaar Seeding & authentication, using biometric authentication from BC locations.
- 5.7.17 Account opening and transaction handling supporting fingerprint authentication of all the authorized members for Self Help Group.
- 5.7.18 Pension payments
- 5.7.19 Lodge & Track complaints
- 5.7.20 Pensioner's life certificate updation (Jeevan Praman)
- 5.7.21 Block Debit Card
- 5.7.22 Apply for Rupay Card
- 5.7.23 Apply for SMS alert, e-Mail statement
- 5.7.24 Request for new Cheque Book, Stop payment, Cheque status enquiry.
- 5.7.25 Lead generation on Liability/Assets & Third-Party Products
- 5.7.26 Assisted Journey in Jan Samarth Portal
- 5.7.27 Loan recovery
- 5.7.28 Revival of inoperative accounts
- 5.7.29 SHG transactions
- 5.7.30 BBPS
- 5.7.31 Any other new services as stipulated by the Bank from time to time.

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 counselling.
- 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.



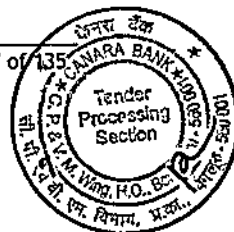
- 6.5 Facilitating the repayment of dues owed to the Bank by its customers/guarantors.
- 6.6 Remittance Services: Customer should be able to remit funds and receive funds using the front-end system with the agent.
- 6.7 Other Products and Services: Bank would share the product brochures for other products 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:

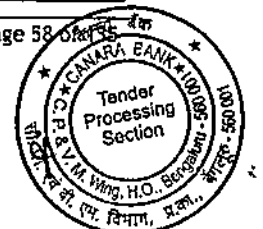
The Selected Bidder will be solely responsible for the cash management. Suitable insurance for Cash held at BCOs and cash in transit to be obtained and the policy/proof is to be submitted to the Bank.

8. ACCEPTANCE OF SCOPE OF WORK

Sl. No.	Scope of Work	Compliance (Yes/No)	REMARKS
Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank			
1	<u>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 Tab Devices as per the empanelment of bidder and requirement of the Bank.</u>		
2	Primary responsibility of Corporate BCs is to deploy and manage their Agent in field as per requirement of DFS, SLBC, bank along with Cash management at BC Point.		

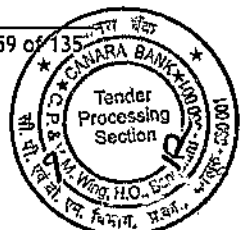


3	<p>a. Security deposit: The successful bidder should submit a Performance Security amount of Rs.25 lakhs for a minimum period of 4 years (3 years +1-year Claim period) for initial block of 200 BC agents to be deployed by CBCs. Subsequently, as and when the Corporate BCs deploys additional BC agents (In excess of initial block of 200) security deposit of Rs.10 lakhs should be submitted for a 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.</p> <p>b. Performance Security should be submitted by way of FDR/DD drawn on Canara Bank payable at Bengaluru / Bank Guarantee may be obtained from any of the Scheduled Banks (other than Canara Bank).</p> <p>c. Performance security to be submitted within 21 days of acceptance of purchase order</p>		
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 RFP 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 and 30:70 in Urban and Metro locations.		
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.		

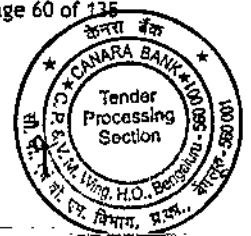




9	Bidder should engage qualified and experienced agents at the selected Zone/Cluster or on PAN India basis. Bidder should also deploy and manage Agents in field as per requirement of the Bank.		
10	No sub-contracting is permitted. Bidder should have direct contract with their agents not through sub-contractor. 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> <ol style="list-style-type: none"> 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. 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. iii. To ensure that the outlets are manned by reliable and knowledgeable persons so that business continuity is maintained. 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.) 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. vi. Identify Potential Customers. vii. Promoting, nurturing and monitoring of Self Help Groups/ Joint Liability Groups/ Credit Groups/ others; 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. 		



	<p>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 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>xi. <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>xii. 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>xiii. All the BCAs should use only bank approved tablets/ devices/ hardwares and should mandatorily use L1 registered devices for providing services.</p> <p>Bank specific activities:</p> <p>i. Customer account opening</p> <p>ii. Cash Deposit</p> <p>iii. Cash Withdrawal</p> <p>iv. Fund transfer within bank</p> <p>v. Mini statement</p> <p>vi. Passbook Printing</p> <p>vii. Account balance inquiry</p> <p>viii. Loan Repayment</p> <p>ix. Aadhaar Enabled Payment System (AEPS - ON US and Off US)</p> <p>x. E-KYC facility for account opening</p> <p>xi. NEFT</p> <p>xii. IMPS (Immediate Mobile Payment System)</p> <p>xiii. Enrolment of Social Security Schemes: PMJJBY, PMSBY, APY, SSY, PPF</p>		
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<ul style="list-style-type: none"> xiv. Third party financial products xv. Opening and/ or renewal of small value RD/FD. 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 xxx. BBPS xxxi. Any other new services as stipulated by the Bank from time to time. 		
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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.

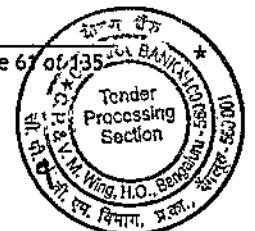
We confirm that the information furnished above is true and correct. We also note that, if there are any inconsistencies in the information furnished above, the bid is liable for rejection. All documentary evidence/ certificates confirming compliance to Scope of Work should be part of Technical cum Eligibility.

Date:

Signature with seal

Name:

Designation:



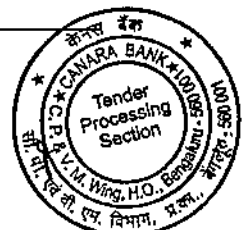
Annexure-8
Technical Evaluation Criteria

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024

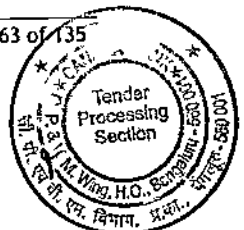
Technical bids will be subjected to following evaluation process. The eligible bidders will be required to give a presentation to the bank for technical evaluation.

Sl. No	Parameter	Criteria	Marks	Max Marks	Marks Scored	Evidence required
PART A						
1	Minimum Experience as CBC	> 5 years	8	8		Self-declaration along with Certificate from PSB/RRBs
		> 3 years <= 5 years	5			
		>=2 years <= 3 years	3			
2	Functions as CBC of PSBs/ RRBs	> 5 Banks	8	8		Self-declaration along with Certificate from PSB/RRBs
		3-5 Banks	5			
		1- 2 Banks	3			
3	No of BC Agents presently managed by Corporate BC	> 2000	8	8		Self-declaration along with Certificate from PSB/RRBs
		>1000 <=2000	5			
		>500 <=1000	3			
4	Presence of Corporate BC in number of States	> 10 states	5	5		Self-declaration along with Certificate from PSB/RRBs
		>5 <=10 states	3			
		>2 <=5 states	2			
5	Active locations in SSA locations allotted	>80%	5	5		Self-declaration along with Certificate from PSB/RRBs
		80-60%	3			
		<60%	1			
6	Avg Annual turnover for past 3 years (2020-21,2021-22,2022-23) (BC commission shall be considered)	5 Crs and above	3	3		UDIN certified CA certificate
		Above 2 Crs and less than 5 cr	2			
		Less than 2 cr	1			
7	Appropriate infrastructure for training of BCs	yes	2	2		Self-declaration with documentary proof
		no	0			
8	Online Helpdesk Support	Yes	2	2		Self-declaration with documentary proof
		No	0			
9	No of BCs per coordinator	<25	2	2		Documentary proof with contact details of coordinator on CBCs letter head
		26-50	1			
		>50	0			
10	Coordinators in applied Zone/ clusters (List to be furnished)	yes	2	2		Coordinator list to furnished
		No	0			
11	Profitability	For all 3 years	3	3		UDIN certified CA certificate
		For any 2 years	2			





		For any one year	1			
12	% Women BC Agents	>40%	7	7		Self-declaration along with Certificate from PSB/RRBs
		30-40%	5			
		20-30%	3			
		<20	1			
13	Presence in Hilly, Island & Left-Wing Extremist (LWE) locations	>200 BCAs	5	5		Self-declaration along with Certificate from PSB/RRBs
		>100-200 BCAs	3			
		<=100-50 BCAs	2			
		<50 BCAs	1			
14	Coverage of BCs under L 1 Biometric RD devices.	>90%	7	7		Self-declaration along with Certificate from PSB/RRBs.
		<90% - 80%	5			
		<80-75%	3			
		<75%	1			
15	Sourcing business under FI parameters such as PMJDY, PMJBY, PMSBY etc. Vs target	> 75% achievement	5	5		Self-declaration along with Certificate from PSB/RRBs
		75%-50% achievement	3			
		<50% achievement	2			
16	DRA certified BC agents	>40%	3	3		Self-declaration along with Certificate from PSB/RRBs
		<40% - 25%	2			
		<25%	1			
17	Presentation (Break up given below)		25	25		
				100		
Part - B						
1	Entity having payment bank which is a member of NPCI in AePS eco-system			-10		
2	Entity owns mobile app in AePS eco-system			-10		
	Total			-20		
	Grand Total					





SI No	Presentation Scoring Matrix Parameter(s)	Marks
1.	Brief background of the company/ Company profile, including achievement/ award/ accolades.	3
2.	Business Model (Includes, strategy adopted by the company for BC agent recruitment, replacement (TAT), training (existing and new services enabled by bank), BC operations, Recovery by DRA certified BCAs, monitoring mechanism, Grievance Redressal mechanism, Online help desk support, hardware/device specification etc.,)	13
3.	Project head details and how many banks presently he/ she is handling, performance of FI parameters in banks	2
4.	Achievement of Financial Inclusion goals of GOI	5
5.	Reason/ justification for applying for the particular zone	2
TOTAL		25

The Bidders who score minimum 70% under the Technical evaluation criteria would be shortlisted for the purpose of opening of their Commercial bids.

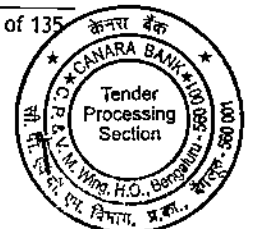
No. of bidders that shall be shortlisted shall be at sole discretion of the Bank and Bank will communicate the date and time of opening of commercial bids separately.

Date:

Signature with seal

Name:

Designation:



Annexure-9
Non-Disclosure Agreement
[On Firm's / Company's letter head]

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024.

WHEREAS, we, _____, having Registered Office at _____, hereinafter referred to as the Bidder, are agreeable to the formalities of deliverables as per timelines mentioned in the RFP for each ordered locations to 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 IT Infrastructure shared by the BANK in their Request for Proposal is confidential and/or proprietary to the BANK, and

WHEREAS, the Bidder understands that in the course of submission of the offer for the subject RFP 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/services, will not be disclosed during or subsequent to submission of the offer to the BANK, to anyone outside the BANK.

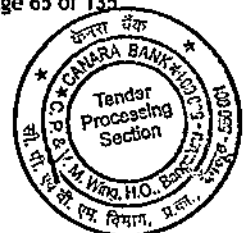
The Bidder shall not, without the BANKs written consent, disclose the contents of this Request for Proposal (Bid) or any provision thereof, or any specification, plan, pattern, sample or information (to be) furnished by or on behalf of the BANK in connection therewith, to any person(s) other than those 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:

Signature with seal

Name:

Designation:



Annexure-10
Compliance Statement
[On Firm's / Company's letter head]

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024.

DECLARATION

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 RFP.

Description	(Yes / No)	Remarks/ Deviations
Compliance to Terms and Conditions		
Compliance to Scope of Work of the subject RFP		

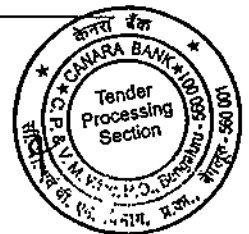
(If left blank it will be construed that there is no deviation from the specifications given above)

Date

Signature with seal

Name:

Designation:



Annexure-11
Undertaking Letter
[On Firm's / Company's letter head]

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024.

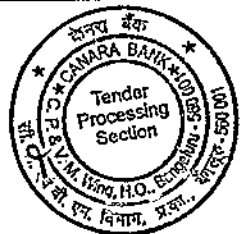
- a. We also confirm that we have quoted the services with applicable taxes only.
- b. We also confirm that in case of invocation of any Bank Guarantees submitted to the Bank, we will pay applicable taxes on Bank Guarantee amount.
- c. We are agreeable to the payment schedule as per "Payment Terms" of the RFP.
- d. We hereby confirm to undertake the ownership of the subject RFP even in case third party is also involved in project execution either fully or partially.
- e. We also confirm that we have not changed the format of BOM.

Date

Signature with seal

Name:

Designation:



Annexure-12
Escalation Matrix
[On Firm's / Company's letter head]

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024.

Name of the Bidder Firm:

Service-Related Issues:

Sl. No.	Name	Level of Contact	Office Postal Address	Phone No.	Mobile No.	Fax	Email address
a.		First Level Contact					
b.		Second level contact (If response not received in 4 Hours)					
c.		Regional/ Zonal Head (If response not received in 24 Hours)					
d.		Country Head (If response not received in 48 Hours)					

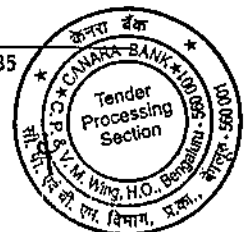
Any change in designation, substitution will be informed by us immediately.

Date

Signature with seal

Name:

Designation:



Annexure-13
Bill of Material

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024.

Notes

The Bidder(s) to go through the following before preparing the Bill of Material and ensure strict compliance:

1. The Bidder has to apply for any one zone only. The Bill of Material for the applied zone only to be filled, the bill of material(s) for the other zones to be crossed out diagonally stating as "Not Applicable".
2. These details should be on the letterhead of Bidder and each & every page should be signed by an Authorized Signatory with Name and Seal of the Company.
3. Please be guided by RFP terms, subsequent amendments and replies to pre-bid queries (if any) while quoting.
4. Do not change the structure of the format nor add any extra items.
5. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.
6. The fixed charges, cash handling/variable charges & other charges to be shared between BCA and BC shall be 80:20 in rural and semi urban areas and 70:30 in urban and metro locations
7. The price will be inclusive of all taxes, duties, levies, insurance, installation charges, etc applicable all over India. GST wherever applicable will be paid extra.
8. TDS will be deductible as per rules prevailing on the date of payment of applicable items.
9. The Unit Price mentioned in the bid would remain valid for a period of three years irrespective of the quantity actually deployed.
10. The transaction amount indicated in the Bill of Material is only indicative, the payment will be made on actuals.
11. Further, the bidder is invariably declaring, that all the terms & conditions as per the RFP were read by them and are agreeable for all the terms & conditions.

Date

Signature with seal

Name:

Designation:

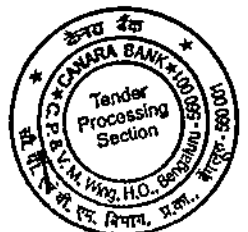




Table A- Price for Variable Commission

Zone 1- North Zone			Agra 1; Agra 2; Delhi; Lucknow 1; Chandigarh; Lucknow 2					
Sl no.	Description	Monthly Transactions Amount (INR)*	Commission per 100 (Rs.) of Transaction (INR)	No. Of Months	Total Commission (Excl of Taxes) (INR)	Tax Column		Total Commission (Incl. of Taxes) (INR)
						%	Amount (INR)	
		A	B	C	D = A X B X C	E	F= D X E	G= D+F
1.	Monthly Transactions in INR	3,75,00,00,000	100	36				
Total Price for Variable Commission								

*Indicative amount for the purpose of arriving at commission/ cost.

Table B- Price for Fixed Charges

Zone 1- North Zone			Agra 1; Agra 2; Delhi; Lucknow 1; Chandigarh; Lucknow 2					
Sl no.	Description	Total No. Of BCAs	Fixed Charges per BCA per month (INR)	No. Of Months	Total Cost (Excl of Taxes) (INR)	Tax Column		Total Cost (Incl. of Taxes) (INR)
						%	Amount (INR)	
		A	B	C	D = A X B X C	E	F= D X E	G= D+F
1.	Fixed Charge, when eligible Financial Transactions >250** numbers in a month by a BCA	3175		36				
Total Price for Fixed Charges								

**Note: BCA/CBC shall be eligible for monthly fixed commission, if BCAs:

- Minimum transactions of 250 transactions in non-SSA locations.
- *The total no. of BCAs is indicative; payment will be made on actuals.
- Minimum transactions of 50 transactions in NE/LWE/Islands/Hilly area/ SSA locations/unbanked areas allotted by DFS & SLBCs
- Wherever is GST applicable the Bank shall pay at actuals.

Table C- Total Cost of Ownership for Zone 1- North Zone

Sl No.	Description	Total Cost (Incl. of Taxes) in INR.
1.	Total Variable Commission as per Table A	
2.	Total Fixed Charges as per Table B	
Total Cost of Ownership (Sl No.1 + Sl No.2)		

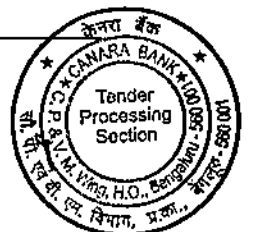




Table A- Price for Variable Commission

Zone 2- South 1			1.Bengaluru 2.Hubballi 3. Hubballi 2 & Manipal 4. Bengaluru 2, Mangaluru & Kozhikode 5. Manipal 6. Hyderabad					
Sl no.	Description	Monthly Transactions Amount (INR)*	Commission per 100 (Rs.) of Transaction (INR)	No. Of Months	Total Commission (Excl of Taxes) (INR)	Tax Column		Total Commission (Incl. of Taxes) (INR)
						%	Amount (INR)	
		A	B	C	D = A X B X C	E	F= D X E	G= D+F
1.	Monthly Transactions in Amount	750,00,00,000	100	36				
Total Price for Variable Commission								

*Indicative amount for the purpose of arriving at cost

Table B- Price for Fixed Charges

Zone 2- South 1			1.Bengaluru 2.Hubballi 3. Hubballi 2 & Manipal 4. Bengaluru 2, Mangaluru & Kozhikode 5. Manipal 6. Hyderabad					
Sl no.	Description	Total No. Of BCAs	Fixed Charges per BCA per month (INR)	No. Of Months	Total Cost (Excl of Taxes) (INR)	Tax Column		Total Cost (Incl. of Taxes) (INR)
						%	Amount (INR)	
		A	B	C	D = A X B X C	E	F= D X E	G= D+F
1.	Fixed Charge, when eligible Financial Transactions >250** numbers in a month by a BCA	3116		36				
Total Price for Fixed Charges								

**Note: BCA/CBC shall be eligible for monthly fixed commission, if BCAs:

- Minimum transactions of 250 transactions in non-SSA locations.
- *The total no. of BCAs is indicative; payment will be made on actuals.
- Minimum transactions of 50 transactions in NE/LWE/Islands/Hilly area/SSA locations/unbanked areas allotted by DFS & SLBCs.
- Wherever is GST applicable the Bank shall pay at actuals.

Table C- Total Cost of Ownership for Zone 1- North Zone

Sl No.	Description	Total Cost (Incl. of Taxes) in INR.
1.	Total Price for Variable Commission as per Table A	
2.	Total Price for Fixed Charges as per Table B	
Total Cost of Ownership (Sl No.1 + Sl No.2)		

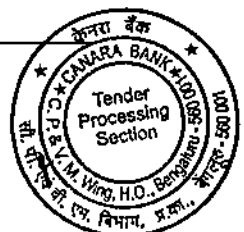




Table A- Price for Variable Commission

Zone 3- South 2			1.Chennai -1 2.Chennai -2 3. Madurai-1 4.Madurai 2 & Trivendrum 5. Vijayawada 6. Tirupati					
Sl no.	Description	Monthly Transactions Amount (INR)*	Commission per 100 (Rs.) of Transaction (INR)	No. Of Months	Total Commission (Excl of Taxes) (INR)	Tax Column		Total Commission (Incl. of Taxes) (INR)
						%	Amount (INR)	
		A	B	C	D = A X B X C	E	F= D X E	G= D+F
1.	Monthly Transactions in Amount	7,25,00,00,000	100	36				
Total Price for Variable Commission								

*Indicative amount for the purpose of arriving at cost

Table B- Price for Fixed Charges

Zone 3- South 2			1.Chennai -1 2.Chennai -2 3. Madurai-1 4.Madurai 2 & Trivendrum 5. Vijayawada 6. Tirupati					
Sl no.	Description	Total No. Of BCAs	Fixed Charges per BCA per month (INR)	No. Of Months	Total Cost (Excl of Taxes) (INR)	Tax Column		Total Cost (Incl. of Taxes) (INR)
						%	Amount (INR)	
		A	B	C	D = A X B X C	E	F= D X E	G= D+F
1.	Fixed Charge, when eligible Financial Transactions >250** numbers in a month by a BCA	3506		36				
Total Price for Fixed Charges								

**Note: BCA/CBC shall be eligible for monthly fixed commission, if BCAs:

- Minimum transactions of 250 transactions in non-SSA locations.
- *The total no. of BCAs is indicative; payment will be made on actuals.
- Minimum transactions of 50 transactions in NE/LWE/Islands/Hilly area/SSA locations/unbanked areas allotted by DFS & SLBCs.
- Wherever is GST applicable the Bank shall pay at actuals.

Table C- Total Cost of Ownership for Zone 1- North Zone

Sl No.	Description	Total Cost (Incl. of Taxes) in INR.
1.	Total Price for Variable Commission as per Table A	
2.	Total Price for Fixed Charges as per Table B	
Total Cost of Ownership (Sl No.1 + Sl No.2)		

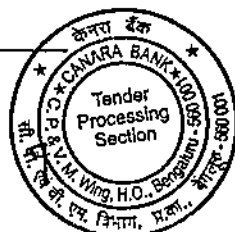


Table A- Price for Variable Commission

Zone 4- EAST			1. Bhubaneswar-1 2. Bhubaneswar-2 & Ranchi 3. Kolkata -1 & Guwahati -1 4. Guwahati -2 & Kolkata -2 5. Patna-1 6. Patna -2					
Sl no.	Description	Monthly Transactions Amount (INR)*	Commission per 100 (Rs.) of Transaction (INR)	No. Of Months	Total Commission (Excl of Taxes) (INR)	Tax Column		Total Commission (Incl. of Taxes) (INR)
						%	Amount (INR)	
		A	B	C	D = A X B X C	E	F= D X E	G= D+F
1.	Monthly Transactions in Amount	450,00,00,000	100	36				
Total Price for Variable Commission								

*Indicative amount for the purpose of arriving at cost

Table B- Price for Fixed Charges

Zone 4- EAST			1. Bhubaneswar-1 2. Bhubaneswar-2 & Ranchi 3. Kolkata -1 & Guwahati -1 4. Guwahati -2 & Kolkata -2 5. Patna-1 6. Patna -2					
Sl no.	Description	Total No. Of BCAs	Fixed Charges per BCA per month (INR)	No. Of Months	Total Cost (Excl of Taxes) (INR)	Tax Column		Total Cost (Incl. of Taxes) (INR)
						%	Amount (INR)	
		A	B	C	D = A X B X C	E	F= D X E	G= D+F
1.	Fixed Charge, when eligible Financial Transactions >250** numbers in a month by a BCA	2899		36				
Total Price for Fixed Charges								

**Note: BCA/CBC shall be eligible for monthly fixed commission, if BCAs:

- Minimum transactions of 250 transactions in non-SSA locations.
- *The total no. of BCAs is indicative; payment will be made on actuals.
- Minimum transactions of 50 transactions in NE/LWE/Islands/Hilly area/SSA locations/unbanked areas allotted by DFS & SLBCs.
- Wherever is GST applicable the Bank shall pay at actuals.

Table C- Total Cost of Ownership for Zone 1- North Zone

Sl No.	Description	Total Cost (Incl. of Taxes) in INR.
1.	Total Price for Variable Commission as per Table A	
2.	Total Price for Fixed Charges as per Table B	
Total Cost of Ownership (Sl No.1 + Sl No.2)		

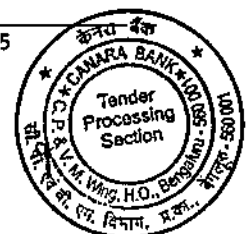


Table A- Price for Variable Commission

Zone 5- WEST & CENTRAL			1.Bhopal 2. Karnal 3. Ahmedabad 4. Jaipur 5. Mumbai & Pune 2 6. Pune -1					
Sl no.	Description	Monthly Transactions Amount (INR)*	Commission per 100 (Rs.) of Transaction (INR)	No. Of Months	Total Commission (Excl of Taxes) (INR)	Tax Column		Total Commission (Incl. of Taxes) (INR)
						%	Amount (INR)	
		A	B	C	D = A X B X C	E	F= D X E	G= D+F
1.	Monthly Transactions in Amount	230,00,00,000	100	36				
Total Price for Variable Commission								

*Indicative amount for the purpose of arriving at cost

Table B- Price for Fixed Charges

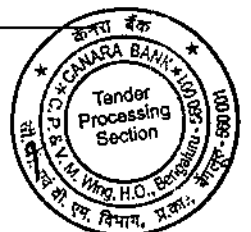
Zone 5- WEST & CENTRAL			1.Bhopal 2. Karnal 3. Ahmedabad 4. Jaipur 5. Mumbai & Pune 2 6. Pune -1					
Sl no.	Description	Total No. Of BCAs	Fixed Charges per BCA per month (INR)	No. Of Months	Total Cost (Excl of Taxes) (INR)	Tax Column		Total Cost (Incl. of Taxes) (INR)
						%	Amount (INR)	
		A	B	C	D = A X B X C	E	F= D X E	G= D+F
1.	Fixed Charge, when eligible Financial Transactions >250** numbers in a month by a BCA	2304		36				
Total Price for Fixed Charges								

**Note: BCA/CBC shall be eligible for monthly fixed commission, if BCAs:

- Minimum transactions of 250 transactions in non-SSA locations.
- *The total no. of BCAs is indicative; payment will be made on actuals.
- Minimum transactions of 50 transactions in NE/LWE/Islands/Hilly area/SSA locations/unbanked areas allotted by DFS & SLBCs.
- Wherever is GST applicable the Bank shall pay at actuals.

Table C- Total Cost of Ownership for Zone 1- North Zone

Sl No.	Description	Total Cost (Incl. of Taxes) in INR.
1.	Total Price for Variable Commission as per Table A	
2.	Total Price for Fixed Charges as per Table B	
Total Cost of Ownership (Sl No.1 + Sl No.2)		



Undertaking

- i. Bill of material is submitted on the letter head and is signed by an Authorized Signatory with Name and Seal of the Company.
- ii. We have applied for one zone only among and ensured to strikeout diagonally the Bill of Material applicable for other zones
- iii. We confirm that we have gone through RFP clauses, subsequent amendments and replies to pre-bid queries (if any) and abide by the same.
- iv. We have not changed the structure of the format nor added any extra items. We note that any such alternation will lead to rejection of Bid.
- v. We agree that no counter condition/ assumption in response to commercial bid will be accepted by the Bank. Bank has a right to reject such bid.

Date:

Place:

Signature with seal

Name:

Designation





Annexure-14

Location Details

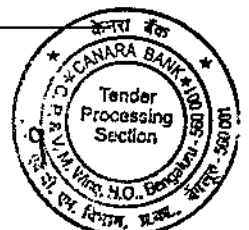
SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024.

Total proposed locations are 15000 and bank has the discretion to increase or decrease the BC locations within the allotted clusters based on CBCs performance. Proposed locations are divided in to 5 zones and 30 Clusters as follows:

LOCATION WISE DETAILS OF ZONE

Sl.no	I. North Zone		II. West & Central Zone		III. East Zone	
	Clusters	No. of locations	Clusters	No. of locations	Clusters	No. of locations
1	Agra 1	533	Bhopal	601	Bhubaneswar 1	494
2	Agra 2	663	Karnal	456	Ranchi & Bhubaneswar 2	528
3	Delhi	380	Ahmedabad	113	Kolkata 1& Guwahati 1	478
4	Lucknow 1	625	Jaipur	247	Kolkata 2 & Guwahati 2	437
5	Chandigarh	469	Mumbai & Pune 2	442	Patna 1	422
6	Lucknow 2	505	Pune 1	445	Patna 2	540
	Total	3175	Total	2304	Total	2899
	IV. South -1 Zone			V. South -2 Zone		
	Clusters	No. of locations	Clusters	No. of locations		
1	Bengaluru 1	456	Chennai 1	567		
2	Hubballi 1	352	Chennai 2	379		
3	Hubballi 2 & Manipal 2	426	Madurai 1	427		
4	Mangalore, Bengaluru 2 & Kozhikode	889	Madurai 2 & Trivandrum	762		
5	Manipal 1	390	Vijayawada	545		
6	Hyderabad	603	Tirupati	826		
	Total	3116	Total	3506		





Total locations: 15,000

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

Process of selection of CBCs: -

- i. Total 15000 locations are proposed and locations are divided in to 5 zones. Each zone is divided into 6 clusters. The details are provided in Annexure- II.

Zones	North	East	West & Central	South -1	South -2	Total
No of locations proposed	3175	2899	2304	3116	3506	15000

- ii. Bank will call for zone wise offer from the empaneled CBCs for allotment of locations as per L1 bidding method. Each CBC can apply for one zone. The allocation details for the selected CBCs among the clusters within a zone shall be as given below:

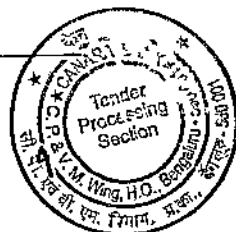
L1 bidder	L2 bidder*	L3 bidder*
3 clusters	2 clusters	1 cluster

*The L2 and L3 bidder will be required to match the L1 price.

- iii. The performance of the CBCs will be reviewed at periodical intervals based on
 - a. Sourcing business of FI parameters,
 - a. Transaction business,
 - b. Recovery business (DRA certified BC agents),
 - c. Implementation of regulatory and compliance guidelines etc.
 If the performance of the CBC is not found to be satisfactory, then bank reserves the right to cancel the contract with the CBCs by serving a notice and by giving notice period of one month without assigning any reasons whatsoever.
- iv. The CBCs have to deploy their BCAs to work for all the existing services of the bank and also all new services to be introduced by the bank from time to time.
- v. The Charges payable to the BCAs shall be as under:
 - a. Commission payable to the CBCs shall be fixed as per L1 bidding method.
 - b. Commission sharing pattern for BCA and CBC shall be 80:20 in rural and semi urban areas and 70:30 in urban and metro locations.

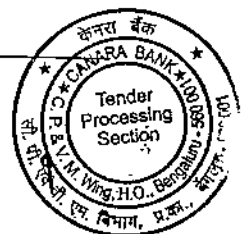
Proposed Allocation:

Sl.no	Zone	Ranking	Sl.no	Clusters
1	North Zone	L1	1	i. Agra1
			2	ii. Agra 2
			3	iii. Delhi
		L2	4	i. Lucknow 1
			5	ii. Chandigarh
			6	i. Lucknow 2
2	West and	L1	7	i. Bhopal,
			8	ii. Karnal
			9	iii. Ahmedabad





	Central zone	L2	10	i.Jaipur,
			11	ii.Mumbai and Pune-2
		L3	12	i.Pune 1
3	East Zone	L1	13	i.Bhubaneswar 1,
			14	ii.Bhubaneswar 2 and Ranchi
			15	iii. Kolkata 1 and Guwahati 1
		L2	16	i.Kolkata 2 and Guwahati 2
			17	ii. Patna 1
		L3	18	i.Patna 2
4	South Zone 1	L1	19	i. Bengaluru 1,
			20	ii.Hubbali 1,
			21	iii.Hubbali 2 & Manipal 2
		L2	22	i. Mangalore, Bengaluru 2 &kozhikode
			23	ii. Manipal 1
		L3	24	i.Hyderabad
5	South Zone 2	L1	25	i.Chennai 1,
			26	ii.Chennai 2
			27	iii.Madurai 1
		L2	28	i.Madurai 2 & Trivandrum
			29	ii. Vijayawada
		L3	30	i. Tirupathi



Annexure 15

Commission payable to the BCAs

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024.

Commission payable to the BCAs:

- Area- wise performance linked Commission (both Fixed & Variable) payable to BCAs as per the details given below:

Locations	Eligibility for Fixed Commission *		Variable Commission** (Per Rs.100)
	No of transactions	Commission payable (Rs.)	
NE/LWE/Islands/Hilly areas/unbanked areas allotted by DFS & SLBCs	>50	As per L1 bidding	As per L1 bidding
Other locations	>250	As per L1 bidding	As per L1 bidding

* In case of Fixed Commission: BCA/CBC shall be eligible for monthly fixed commission, if BCAs achieve a minimum sourcing of 25 applications in a month under PMJJBY, PMSBY, APY, PMJDY, RD and TD accounts opening (all put together) along with above given transactions (waived for NE/LWE/Islands/Hilly area/ unbanked areas allotted by DFS & SLBCs).

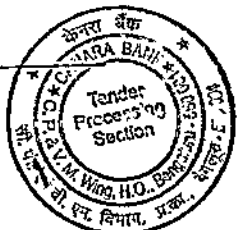
- BCA shall work for a minimum of 10 days in a month to be eligible for fixed commission. (exempted for NE/LWE/Islands/Hilly area/ unbanked areas allotted by DFS & SLBCs)
- Bank shall have the discretion to modify the above stipulation from time to time.

**** In case of Variable Commission:**

- Variable Commission shall include the following financial services-
 - Cash deposit (OnUs)
 - Cash deposit (OffUs)
 - Cash Withdrawal (OnUs)
 - Cash Withdrawal (OffUs)
 - Third Party Deposit (TPD)
 - Rupay Card Withdrawal
 - Cash Withdrawal (OnUs & OffUs) by SHG account holders

The following transactions will be IN-ELIGIBLE for calculation of Commission (Fixed/ Variable):.

- Transactions with amount less than Rs.50/-
- More than 2 transactions in a particular account per day.
- More than Rs.10000/- per transaction in a particular account.
- More than 10 transactions in a particular account per month.
- Transactions in the accounts of BCAs.
- The Bank shall have the discretion to modify the above stipulations from time to time.

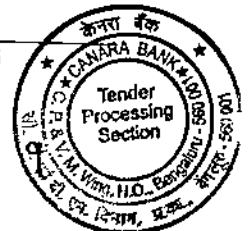


Appendix -A

Instructions to be noted while preparing/submitting Part A - Technical cum Eligibility

All the Annexures should be submitted in Bidder's Letter Head with seal and signature of the authorized signatory.

- 1) Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD/ Exemption Certificate.
- 2) Power of Attorney/ Authorization letter signed by the Competent Authority with the seal of the bidder's company/ firm in the name of the person signing the bid documents with supporting documents.
- 3) Bid Covering letter as per Annexure-1.
- 4) Pre-Qualification Criteria declaration as per Annexure-2 with documentary proof in support of the Pre-Qualification Criteria.
- 5) Bidder's Profile as per Annexure-3.
- 6) Bid Security Declaration as per Annexure-4 (if eligible).
- 7) List of Major Customers of the Bidder in Last 3 Years and References as per Annexure-5.
- 8) Office details as per Annexure-6.
- 9) Compliance to the Scope of Work as per Annexure-7.
- 10) Technical Evaluation Criteria as per Annexure-8.
- 11) Non-Disclosure Agreement as per Annexure-9.
- 12) Compliance Statement as per Annexure-10
- 13) Undertaking Letter as per Annexure-11.
- 14) Escalation Matrix as per Annexure-12.
- 15) Masked bill of Material as per Annexure-13.
- 16) Signed Pre-Contract Integrity Pact as per Appendix-G in non-judicial Stamp paper.



Appendix-B
Instructions to be noted while preparing/submitting Part B - Commercial Proposal

All the Annexures should be submitted in Bidder's Letter Head with seal and signature of the authorized signatory.

1. Bill of Material as per Annexure-13.

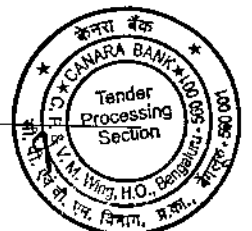


Appendix-C
Format for sending Pre-Bid Queries
(Bidders should submit the queries in excel format only)

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024

Sl. No.	Bidder's Name	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query
1						
2						
3						
4						
5						
-						



Appendix-D
Authorization Letter Format

(To be presented by the authorized person at the time of opening of Technical cum Eligibility/ Commercial Bid on the letter head of Bidder and should be signed by an Authorized Signatory with Name and Seal of the Company)

Ref No:

Date:

The Deputy General Manager,
Canara Bank,
Centralized Procurement & Vendor Management Wing,
Naveen Complex, 14 M G Road,
Bengaluru - 560 001Karnataka

Dear Sir,

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024

This has reference to your above RFP.

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

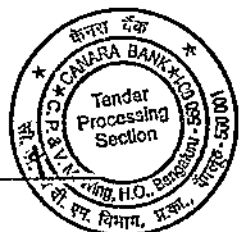
The specimen signature is attested below:

Specimen Signature of Representative

Signature of Authorizing Authority

Name & Designation of Authorizing Authority

NOTE: This Authorization letter is to be carried in person at the time of Bid Opening





Appendix-E

Bank Guarantee Format for Earnest Money Deposit

To:

The Deputy General Manager,
Canara Bank,
CP&VM Wing, Head Office,
Naveen Complex, 14 M G Road
BENGALURU

WHEREAS _____ (Name of Tenderer) (hereinafter called "the Tenderer" has submitted its tender dated _____ (Date) for the execution of (Name of Contract) _____ (hereinafter called "the Tender") in favour of _____ hereinafter called the "Beneficiary";

KNOW ALL MEN by these presents that we, _____ (name of the issuing Bank), a body corporate constituted under the _____ having its Head Office at _____ amongst others a branch/office at _____ (hereinafter called "the Bank" are bound unto the Beneficiary for the sum of Rs. _____ (Rupees _____ only) for which payment well and truly to be made to the said Beneficiary, the Bank binds itself, its successors and assigns by these presents;

THE CONDITIONS of this obligation are:

- (a) If the Tenderer withdraws its Tender during the period of Tender validity specified in the Tender; or
- (b) If the Tenderer having been notified of the acceptance of his Tender by the Beneficiary during the period of Tender validity;
 - (i) fails or refuses to execute the Agreement, if required; or
 - (ii) fails or refuses to furnish the performance security, in accordance with clause _____ of conditions of Contract.

We undertake to pay to the Beneficiary up to the above amount upon receipt of his first written demand without the Beneficiary having to substantiate his demand, provided that in his demand the Beneficiary will note that the amount claimed by him is due to him owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions.

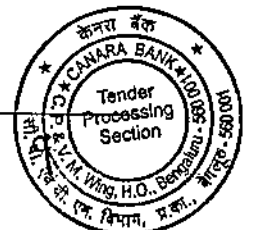
Notwithstanding anything contained herein

- i) Our liability under this Bank Guarantee shall not exceed Rs. _____ (Rupees _____ only)
- ii) This Bank Guarantee is valid up to _____ and
- iii) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before _____ (mention period of guarantee as found under clause (ii) above plus claim period)

Dated _____ day of _____ 2024.

(SIGNATURE & SEAL OF THE BANK)

This Bank guarantee should be confirmed through SFMS by the issuing Bank and the details are as follows
Name of the Bank: Canara Bank
Name of the Branch: IT Wing
IFSC Code: CNRB0000007



Appendix-F

Proforma of Bank Guarantee for Contract Performance

(To be submitted on Non-Judicial stamp paper of appropriate value Purchased in the name of the issuing Bank)

To:
The Deputy General Manager,
Canara Bank,
CP & VM Wing, Head Office,
Naveen Complex, 14 M G Road
BENGALURU

WHEREAS (Name and address of M/s XXXX Ltd (hereinafter referred to as "the CONTRACTOR") has undertaken to supply, transportation, transit insurance, local delivery and installation insurance up to Acceptance by the bank, Acceptance testing and also includes documentation, warranty, annual maintenance, if contracted, and training or demo of your personnel related to(Description of RFP)as per their Contract dated _____with you (hereinafter referred to as "the CONTRACT")

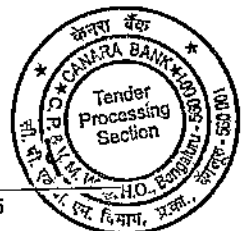
AND WHEREAS in terms of the Conditions as stipulated in the Contract, the CONTRACTOR is required to furnish, a Bank Guarantee by way of Performance Guarantee, issued by a Scheduled Bank in India, in your favour, as per Clause _____ of the CONTRACT, to secure due and satisfactory compliance of the obligations by the CONTRACTOR on their part, in accordance with the CONTRACT, (which guarantee is hereinafter called as "the PERFORMANCE GUARANTEE")

AND WHEREAS the CONTRACTOR has approached us, (Name of the issuing Bank) for providing the PERFORMANCE GUARANTEE,

AND WHEREAS in consideration of the fact that the CONTRACTOR is our valued constituent and the fact that he has entered into the CONTRACT with you, WE (Name of the Bank) having our Registered Office at, _____and local office at _____, India have agreed to issue the PERFORMANCE GUARANTEE,

THEREFORE, WE (Name of the issuing Bank) through our local office at _____ India furnish you the PERFORMANCE GUARANTEE in manner hereinafter contained and agree with you as follows:

We (Name of the issuing Bank), undertake to indemnify you and keep you indemnified from time to time to the extent of Rs _____ (Rupees _____) an amount equivalent to 10% of the Total Cost of ownership incl. GST against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part of the CONTRACTOR of any of the terms and conditions contained in the Contract and in the event of the CONTRACTOR default or defaults in carrying out any of the work or discharging any obligation in relation thereto under the CONTRACT or otherwise in the observance and performance of any of the terms and conditions relating thereto in accordance with the true intent and meaning thereof, we shall forthwith on demand pay to you such sum or sums not exceeding the sum of Rs _____ (Rupees _____) may be claimed by you on account of breach on the part of the CONTRACTOR of their obligations in terms of the CONTRACT.



Notwithstanding anything to the contrary we agree that your decision as to whether the Contractor has made any such default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish your claim or claims under Performance Guarantee but will pay the same forthwith on your demand without any protest or demur.

This Performance Guarantee shall continue and hold good until it is released by you on the application by the CONTRACTOR after expiry of the relative guarantee period of the Contract and after the CONTRACTOR had discharged all his obligations under the Contract and produced a certificate of due completion of the work under the Contract and submitted a "No Demand Certificate" provided always that the guarantee shall in no event remain in force after the day of _____ without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of three months from the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.

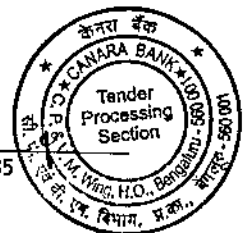
Should it be necessary to extend Performance Guarantee on account of any reason whatsoever, we undertake to extend the period of Performance Guarantee on your request under intimation to the CONTRACTOR till such time as may be required by you. Your decision in this respect shall be final and binding on us.

You will have the fullest liberty without affecting Performance Guarantee from time to time to vary any of the terms and conditions of the Contract or extend the time of performance of the Contract or to postpone any time or from time to time any of your rights or powers against the CONTRACTOR and either to enforce or forbear to enforce any of the terms and conditions of the Contract and we shall not be released from our liability under Performance Guarantee by the exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the CONTRACTOR or any other forbearance, act, or omission on your part or any indulgence by you to the CONTRACTOR or by any variation or modification of the Contract or any other act, matter or things whatsoever which under law relating to sureties, would but for the provisions hereof have the effect of so releasing us from our liability hereunder provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of Rs _____ (Rupees _____) as aforesaid or extend the period of the guarantee beyond the said day of _____ unless expressly agreed to by us in writing.

The Performance Guarantee shall not in any way be affected by your taking or giving up any securities from the CONTRACTOR or any other person, firm or company on its behalf or by the winding up, dissolution, insolvency or death as the case may be of the CONTRACTOR.

In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the CONTRACTOR hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of suretyship and other rights, if any, which are in any way inconsistent with any of the provisions of Performance Guarantee.

Subject to the maximum limit of our liability as aforesaid, Performance Guarantee will cover all your claim or claims against the CONTRACTOR from time to time arising out of or in relation to the Contract and in respect of which your claim in writing is lodged on us before expiry of three months from the date of expiry of Performance Guarantee.





Any notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax or registered post to our local address as aforesaid and if sent by post it shall be deemed to have been given when the same has been posted.

The Performance Guarantee and the powers and provisions herein contained are in addition to and not by way of limitation of or substitution for any other guarantee or guarantees heretofore given to you by us (whether jointly with others or alone) and now existing uncancelled and that Performance Guarantee is not intended to and shall not revoke or limit such guarantee or guarantees.

The Performance Guarantee shall not be affected by any change in the constitution of the CONTRACTOR or us nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will endure to the benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern. The Performance Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.

We further agree and undertake to pay you the amount demanded by you in writing irrespective of any dispute or controversy between you and the CONTRACTOR.

Notwithstanding anything contained herein

- i. Our liability under this guarantee shall not exceed Rs. _____ (Rupees _____ only)
- ii. This guarantee shall be valid upto _____ and;
- iii. We are liable to pay the guaranteed amount or any part thereof under this guarantee only and only if you serve upon us a written claim or demand at Bengaluru on or before _____ (mention period of the guarantee as found under clause ii. above plus claim period).

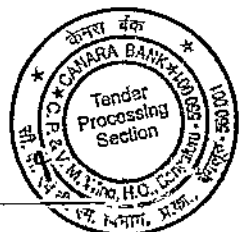
We have the power to issue Performance Guarantee in your favour by statute and the undersigned has full power to execute Performance Guarantee under the Power of Attorney given to him by the Bank.

Dated this _____ day of _____ 2024.

For and on behalf of

_____ BRANCH MANAGER SEAL ADDRESS PLACE

This Bank guarantee should be confirmed through SFMS by the issuing Bank and the details are as follows
 Name of the Bank: Canara Bank
 Name of the Branch: DIT Wing
 IFSC Code: CNRB0000007





Appendix-G

Pre Contract Integrity Pact

(This has to be submitted in the non-judicial Stamp Paper)

SUB: Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank

Ref: RFP 01/2024-25 dated 30/09/2024.

1. GENERAL

1.1. This pre-bid contract Agreement (herein after called the Integrity Pact) is made on-____ day of the month 20____, between, the Canara Bank, a body corporate constituted under Banking Companies (Acquisition and transfer of undertakings), Act 1970 having its Head office at 112, J.C. Road, Bangalore 560 002, with branches spread over India and abroad (hereinafter referred to as BUYER which expression shall include its successors and assigns) acting through Shri_____, Deputy General Manager, CP & VM Wing, HO, Bengaluru representing Canara Bank, of the BUYER, of the FIRST PART

AND

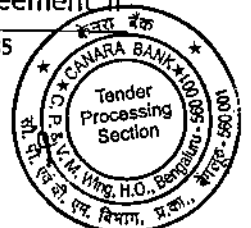
M/s._____ represented by Shri _____ Chief Executive Officer/Authorised Signatory (hereinafter called the "BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER", which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns), of the SECOND PART

1.2. WHEREAS the BUYER proposes to select Limited Request for Proposal [RFP] from Empanelled Corporate Business Correspondents for selection of Corporate Business Correspondents for zone/ cluster wise allotment in Canara Bank and the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER is willing to offer/has offered the stores/services and

1.3. WHEREAS the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER is a private company/ public company/Government undertaking/ partnership/ LLP/registered export agency/service provider, duly constituted in accordance with the relevant law governing its formation/incorporation/constitution and the BUYER is a body corporate constituted under Banking Companies (Acquisition and transfer of undertakings), Act 1970.

1.4. WHEREAS the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER has clearly understood that the signing of this agreement is an essential pre-requisite for participation in the bidding process in respect of Stores/Equipment/Items/Services proposed to be procured by the BUYER and also understood that this agreement would be effective from the stage of invitation of bids till the complete execution of the agreement and beyond as provided in clause 13 and the breach of this agreement detected or found at any stage of the procurement process shall result into rejection of the bid and cancellation of contract rendering BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER liable for damages and replacement costs incurred by the BUYER.

2. NOW, THEREFORE, the BUYER and the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER agree to enter into this pre-contract integrity agreement, hereinafter referred to as Integrity Pact, which shall form part and parcel of RFP as also the contract agreement if



contracted with BIDDER, in the event that the BIDDER turns out to be successful bidder, and it is intended through this agreement to avoid all forms of corruption by following a system that is fair, transparent and free from any influence/prejudiced dealings prior to, during and subsequent to the Contract to be entered into with a view to:-

- 2.1. Enabling the BUYER to obtain the desired Stores/Equipment/Work/Service/Materials at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement, and
- 2.2. Enabling BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER/SERVICE PROVIDER to refrain from bribing or indulging in any corrupt practices in order to secure the contract, by providing assurance to them that the BUYER shall not be influenced in any way by the bribery or corrupt practices emanating from or resorted to by their competitors and that all procurements shall be free from any blemish or stain of corruption and the BUYER stays committed to prevent corruption, in any form, by its officials by following transparent procedures.

The parties hereto hereby agree to enter into this integrity Pact and agree as follows:

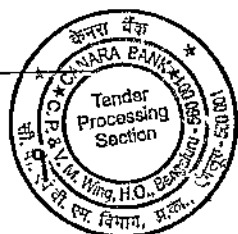
3. COMMITMENTS OF THE BUYER

The BUYER commits itself to the following: -

- 3.1. The BUYER represents that all officials of the BUYER, connected whether directly or indirectly with the procurement process are duty bound by rules and regulations governing their service terms and conditions not to demand, take promise for or accept, directly or through intermediaries, any bribe, consideration, gift, reward, favour or any material or immaterial benefit or any other advantage from the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER either for themselves or for any person, organization or third party related to the contract in exchange for an advantage in the bidding process, bid evaluation, contracting or implementation process related to the contract.
- 3.2. The BUYER will, during the pre-contract stage, treat all BIDDERS/SELLERS/CONTRACTORS/SERVICE PROVIDERS alike, and will provide to all BIDDERS/SELLERS/CONTRACTORS/SERVICE PROVIDERS the same information and will not provide any such information to any particular BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER which could afford an advantage to that particular BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER in comparison to the other BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDERS.
- 3.3. The BUYER shall report to the appropriate Government Regulators/Authorities any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach, as and when the same is considered necessary to comply with the law in force in this regard.

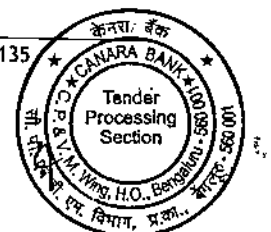
In case any such preceding misconduct on the part of such official(s) is reported by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to the BUYER with the full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings, or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and such a person shall be debarred from further dealings related to the contract process. In such a case, while an enquiry is being conducted by the BUYER, the proceedings under the contract would not be stalled.

4. COMMITMENTS OF BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDERS



The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post-contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:-The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with the bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.

- 4.1. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage, or inducement to any official of the BUYER or otherwise for procuring the Contract or for forbearing to do or for having done any act in relation to the obtaining or execution of the contract or any other contract with the BUYER or for showing or forbearing to show favour or disfavour to any person in relation to the contract or any other contract with the BUYER.
- 4.2. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER further confirms and declares to the BUYER that the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER is the original Manufacturer/Integrator/Authorized government sponsored export entity of the stores/Authorised Service Provider having necessary authorizations, intellectual property rights and approvals from the intellectual property right owners of such materials/services and has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, nor has any amount been paid, promised or intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.
- 4.3. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, either while presenting the bid or during pre-contract negotiations or before signing the contract, shall disclose any payment he has made, is committed to or intends to make to officials of the BUYER or their family members, agents, brokers or any other intermediaries in connection with the contract and the details of services agreed upon for such payments.
- 4.4. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER will not collude with other parties interested in the contract to impair the transparency, fairness and progress of the bidding process, bid evaluation, contracting and implementation of the contract.
- 4.5. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities emanating from other competitors or from anyone else.
- 4.6. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall not use improperly, for purpose of competition or personal gain, or pass on to others, any information provided by the BUYER as part of the business relationship, regarding plans, technical proposal and business details, including information contained in any electronic data carrier. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER also undertakes to exercise due and adequate care lest any such information is divulged.





4.7. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.

4.8. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall not instigate or cause to instigate any third person to commit any of the acts mentioned above.

5. PREVIOUS TRANSGRESSION

5.1. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Bank, Public Sector Enterprise/Undertaking in India or any Government Department in India that could justify BIDDER's exclusion from the tender process.

5.2. If the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER makes incorrect statement on this subject, BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER can be disqualified from the tender/bid process or the contract, if already awarded, can be terminated for such reason.

6. EARNEST MONEY (SECURITY DEPOSIT)

6.1. Every BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER while submitting commercial bid, shall deposit an amount as specified in RFP/Tender Documents as Earnest Money/Security, Deposit, with the BUYER through any of the instruments as detailed in the tender documents.

6.2. The Earnest Money/Security Deposit shall be *valid for a period till* the complete conclusion of the contractual obligations or for such period as mentioned in RFP/Contract, including warranty period, whichever is later to the complete satisfaction of BUYER.

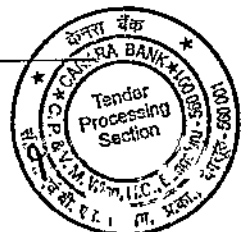
6.3. In the case of successful BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provisions of Sanctions for violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.

6.4. No interest shall be payable by the BUYER to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER on Earnest Money/Security Deposit for the period of its currency.

7. SANCTIONS FOR VIOLATIONS

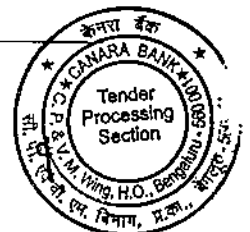
7.1. Any breach of the provisions herein contained by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall entitle the BUYER to take all or any one of the following actions, wherever required: -

- i. To immediately call off the pre contract negotiations without assigning any reason or giving any compensation to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. However, the proceedings with the other BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER(s) would continue.





- ii. To forfeit fully or partially the Earnest Money Deposit (in pre-contract stage) and/or Security Deposit/Performance Bond (after the contract is signed), as decided by the BUYER and the BUYER shall not be required to assign any reason therefor.
 - iii. To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER.
 - iv. To recover all sums already paid by the BUYER, and in case of the Indian BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER with interest thereon at 2% higher than the prevailing Prime Lending Rate of (Name of the Bank/Financial Institution) while in case of a BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER from a country other than India with Interest thereon at 2% higher than the LIBOR. If any outstanding payment is due to the BIDDER/SELLER /CONTRACTOR from the BUYER in connection with any other contract such outstanding payment could also be utilized to recover the aforesaid sum and interest. The BUYER shall also be entitled to recover the replacement costs from BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER.
 - v. To encash the advance bank guarantee and performance bond/warranty bond, if furnished by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, in order to recover the payments, already made by the BUYER, along with interest.
 - vi. To cancel all or any other contracts with the BIDDER /SELLER/CONTRACTOR/SERVICE PROVIDER and the BIDDER/SELLER /CONTRACTOR/SERVICE PROVIDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER.
 - vii. To debar the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER from participating in future bidding processes of the BUYER for a minimum period of five years, which may be further extended at the discretion of the BUYER.
 - viii. To recover all sums paid in violation of this Pact by BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER(s) to any middlemen or agent or broker with a view to securing the contract.
 - ix. In cases where irrevocable Letters of Credit have been received in respect of any contract signed by the BUYER with the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER, the same shall not be opened.
 - x. Forfeiture of The Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.
 - xi. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee of the BUYER, and if he does so, the BUYER shall be entitled forthwith to rescind the contract and all other contracts with the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. The BIDDER/SELLER/ CONTRACTOR shall be liable to pay compensation for any loss or damage to the BUYER resulting from such rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER.
- 7.2. The BUYER will be entitled to take all or any of the actions mentioned at para 7.1 (i) to (xi) of this Pact, also in the event of commission by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER or anyone employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER), of an offence as defined in Chapter IX of the Indian Penal code, 1860 or Prevention of Corruption Act, 1988 or any other statute enacted for prevention of corruption.
- 7.3. The decision of the BUYER to the effect that a breach of the provisions of this pact has been committed by the BIDDER/SELLER/ CONTRACTOR shall be final and conclusive on the BIDDER/SELLER /CONTRACTOR. However, the BIDDER/SELLER/ CONTRACTOR/





SERVICE PROVIDER can approach the Independent External Monitor(s) appointed for the purposes of this Pact.

8. FALL CLAUSE

8.1. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems/services at a price lower than that offered in the present bid to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law and if it is found at any stage that similar product/systems or sub systems/services was supplied by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to any other Bank or PSU or Government Department or to any other organization/entity whether or not constituted under any law, at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER to the BUYER, if the contract has already been concluded.

9. INDEPENDENT EXTERNAL MONITORS

9.1. The BUYER has appointed two Independent External Monitors (hereinafter referred to as Monitors) for this Pact in accordance with the recommendations and guidelines issued by Central Vigilance Commission.

9.2. The task of the Monitors shall be to review independently and objectively, whether and to what extent the parties comply with the obligations under this Pact.

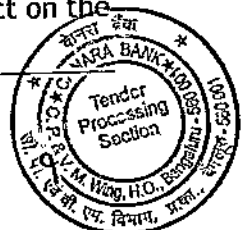
9.3. The Monitors shall not be subject to instructions by the representatives of the parties and perform their functions neutrally and independently.

9.4. Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings. The Monitors shall on receipt of any complaint arising out of tendering process jointly examine such complaint, look into the records while conducting the investigation and submit their joint recommendations and views to the Management and Chief Executive of the BUYER. The MONITORS may also send their report directly to the CVO and the commission, in case of suspicion of serious irregularities.

9.5. As soon as any event or incident of violation of this Pact is noticed by Monitors, or Monitors have reason to believe, a violation of this Pact, they will so inform the Management of the BUYER.

9.6. The BIDDER(s) accepts that the Monitors have the right to access without restriction to all Project /Procurement documentation of the BUYER including that provided by the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. The BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER will also grant the Monitors, upon their request and demonstration of a valid interest, unrestricted and unconditional access to his documentation pertaining to the project for which the RFP/Tender is being /has been submitted by BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER. The same is applicable to Subcontractors. The Monitors shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractors () with confidentiality.

9.7. The BUYER will provide to the Monitors sufficient information about all meetings among the parties related to the Project provided such meetings could have an Impact on the



contractual relations between the parties. The parties may offer to the Monitors the option to participate in such meetings.

9.8. The Monitors will submit a written report to the BUYER at the earliest from the date of reference or intimation to him by the BUYER/BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER and submit proposals for correcting problematic situations.

10. FACILITATION OF INVESTIGATION

In case of any allegation of violation of any provisions of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER and the BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER shall provide necessary information of the relevant documents and shall extend all possible help for the purpose of such examination,

11. LAW AND PLACE OF JURISDICTION

This Pact is subject to Indian Law and the place of jurisdiction is Bangalore.

12. OTHER LEGAL ACTIONS

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

13. VALIDITY

13.1. The validity of this Integrity Pact shall be from the date of its signing and extend up to 3 years or such longer period as mentioned in RFP/Contract or the complete execution of the contract to the satisfaction of the BUYER whichever is later. In case BIDDER/SELLER/CONTRACTOR/SERVICE PROVIDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.

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

14. The parties hereby sign this Integrity Pact at on

BUYER BIDDER
Name of the Officer
Designation
Name of Wing
Canara Bank

CHIEFEXECUTIVEOFFICER/AUTHORISED SIGNATORY

Witness

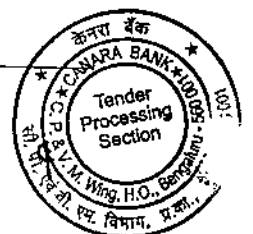
Witness

1)

1)

2)

2)



Appendix- HDRAFT CONTRACT AGREEMENT(TO BE STAMPED AS AN AGREEMENT AND INDEMNITYAS PER THE APPLICABLE STATE STAMP ACT)

This agreement made on this day of 202.... at

BETWEEN

..... Bank, constituted under the..... Act, having its head office at hereinafter referred to as "The Bank" which expression shall unless repugnant to the context or meaning thereof shall include its successors & permitted assigns of the First Part.

AND

ABC, incorporated under Act having its registered office at and principal place of business at hereinafter referred to as Business Correspondent (BC) as the case may be which expression shall unless repugnant to the context or meaning thereof shall include its successor & permitted assigns of the Second Part.

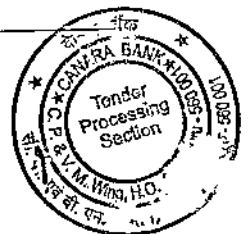
[The above clause needs to be changed depending on the status of the service provider, i.e. company, individual, LLP, etc.]

WHEREAS:

- A. The Bank has undertaken to expand its banking operations extensively in accordance with the Guidelines dated..... Issued by the Reserve Bank of India, with including modifications thereto as may be made by the RBI from time to time, and
- B. Pursuant to the aforesaid guidelines, the Bank is desirous of availing services of the Business Correspondent (BC) on principal-to-principal basis to facilitate its business growth and the BC has offered to undertake such assignment/ provide professional services as may be required by the Bank.

NOW THEREFORE this agreement witnessed as under:

1. Scope of Services



The BC agrees to provide the services as detailed hereunder, as per the scope and as may be required by the Bank from time to time.

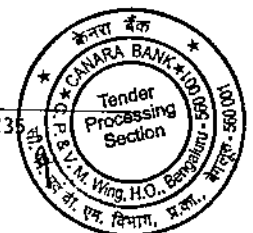
Nature of Services:

PART 'A'

- a) Identification of prospective customer/ borrowers & fitment of activities.
- b) Collection and preliminary processing of loan applications including verification of primary data.
- c) Creating awareness about savings and other products offered by the Bank, education and advice on managing money & debt counselling.
- d) Processing & Submission of applications to the Bank.
- e) Promotion, nurturing, monitoring and handholding of Self-Help Groups/ Joint Liability Groups/ Credit Groups and others.
- f) Disbursal of Small Value Credits strictly as per instructions of the Bank.
- g) Recovery of principal / interest from the borrowers and prompt deposit of the same with the Bank.
- h) Post sanction monitoring in case of advances/ loans granted by the Bank.
- i) Follow up of Recovery.

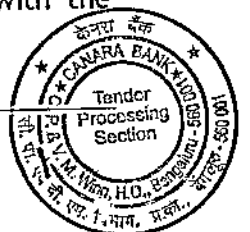
PART 'B'

- a) Collection of small value deposits & prompt deposit of the same with the Bank.
- b) Sale of Micro/ insurance/ mutual fund/ pension and other third-party products as may be decided by the Bank.
- c) Receipt & delivery of small value remittances/ other payment instruments.
- d) Cross selling of Bank products/services to existing customers.
- e) Pass book update services as stipulated by the Bank in prescribed manner.
- f) Generating Deposit and Loan leads from existing bank customer and prospective customer.
- g) Generating leads for Recovery of loan and or convince the loanee for one time settlement as per rules stipulated by Bank from to time.
- h) Any other service as may be advised by the Bank in writing to the BCs

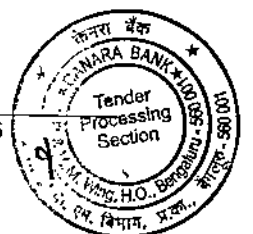


BC agrees and confirms that they and also their agents, supervisors and other employees:

- a) are properly trained to perform the BC's obligations under this agreement, and would maintain, privacy of customer information and shall inform the correct terms and conditions of the products offered to the prospective customers etc.
- b) adhere to extant instructions on Fair Practices Code for lending as also their own Code for collection of dues or in the absence of such a code at the minimum adopt the Indian Banks' Association (IBA)'s Code for collection of dues and repossession of security. It is essential that they refrain from any acts or omission that could damage the integrity and reputation of the Bank.
- c) shall treat all the customers with dignity and respect. BC shall not resort to intimidation or harassment of any kind either verbal or physical against any person in their debt collection efforts, including acts intended to humiliate publicly or intrude the privacy of the customer's/ borrowers' family members, referees and friends, making threatening and anonymous calls or making false and misleading representations.
- d) shall adhere to the performance standards in respect of services and products as detailed in schedule 'A' hereunder written, which forms part & parcel of this agreement. The Bank reserves the right to change/ vary/ the contents of schedule 'A' by advising the same to BC in writing and upon such advise the amended Schedule 'A' shall become effective.
- e) are fully aware that failure to observe as above shall attract penal provisions including termination of the agreement without any notice. If any complaint arises from customers of The Bank or members of the public against the BC or its employees of having used unethical or coercive measures in the process of recovering the dues, BC alone shall be liable and answerable for the same and the Bank shall, in addition to other remedies in law shall also be entitled to recover such damages or compensation that the Bank may be constrained to pay as per any order of Reserve Bank of India, Courts, Tribunals or Statutory Authorities in this regard.
- f) shall ensure that the KIOSK/premises is located within the Geographical area allotted to the concerned BCA and is in a prominent place, acceptable to the Bank and with requisite furniture and fixtures for BCA and customers. The KIOSK should be housed in a building with a minimum floor space of 100 square feet with hardware, software, personnel, technical services, connectivity, maintenance provided by the BC.
- g) shall ensure that all necessary License/permission from the competent authority is obtained and submitted to the Bank. Copies of Lease/Rental agreement with the



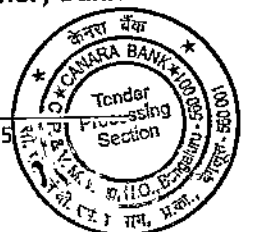
- landlord or latest tax paid receipt, if owned by BC/BCA to meet the rent and other related expenses related to the premises housing the KIOSK/BC outlet and the renewed rental agreements are submitted to the bank.
- h) shall bear the cost of all the hardware, consumables, etc. provided at the BC outlet.
- i) shall ensure minimum working of 4 to 5 hours at the KIOSK everyday apart from visiting the field for mobile BC activity. The weekly/public holidays for kiosks shall be as applicable to base branch. The BC to ensure that BCA shall work for a minimum of 10 days to be eligible for payment of fixed charges.
- j) the software will be provided by the Bank and TAB, Passbook printer along with other hardware is to be provided by the BCs and it should be as per the specifications mentioned under Schedule-E and certified by software vendor for compatibility.
- k) ensure that faulty front-end equipment are repaired or replaced within 72 hours of equipment becoming non-functional.
- l) engage only individuals with good track record and antecedents as BCA for performing the service under this agreement. BC shall be required to appoint BCAs amongst the list of eligible entities and follow the general guidelines as per Schedule-D.
- m) engage BCAs by complying following terms:
- Physical/ Background verification to be conducted, this should include his/her residence and work place verification.
 - BC agent should be a resident at the same location for at least 3 years.
 - AML/KYC/CFT checks & ensure that there is no criminal record or complaints on the BC agent. Aadhaar eKYC or video KYC is done before onboarding of BC agents.
- n) The performance of the Business Correspondent will be reviewed, BC outlet wise by the Bank every month initially, and there after intervals as the bank may decide. A Steering Committee at the Bank's branch/Regional Office/Circle Office/Head Office consisting of Bank officials, representative of Business Correspondent and the concerned BCAs will be formed to interact every month to identify and address bottlenecks in BC operation.
- o) shall in consultation with the Bank/branch announce to the customers, the place/premises where the kiosk/permanent place will be established and the area of operation of the respective BCAs, where the customers can access and operate their account. However, the Bank shall have right to direct the BC/BCA regarding the place/premises, working hours etc., of the BC/BCA.
- p) The BC agent shall compulsorily wear the identity card provided to them by the BC and uniform provided if any, when they perform the BC services. Further the BC/BCA shall answer to the queries of the customer related to that particular customer only who is





interacting with and shall not reveal/ discuss matters pertaining to other customers/citizens

- q) shall engage the Business Correspondent Agents (BCA) and activate the locations listed in Schedule C of this agreement within 30 days from the date of issuance of work order.
- r) the BCA should be within the age limit of 65 years and should be able to read, write and speak the local language, besides English. BCA should be certified by IIBF or such other approved institutions as specified by the Bank within 9 months from the date of on-boarding, failing which Bank shall have right to remove such BC agents. Educational qualification for BCA shall be as per RBI guidelines issued from time to time.
- s) the BCA should be physically fit to move around the areas envisaged to be covered and should be non-political.
- t) the BC shall obtain from BCA their photos, address proof, conduct certificate from two respectable persons and other documents required while engaging/appointing them. The Bank has the right to publish the photo and other details of the BCA, BCA supervisor and other related staffs of BC in the Bank's website and BC registry of IBA.
- u) the BC shall properly guide the BCA and provide training to BCA at their cost for different services enabled through BC channel and shall ensure that the BCAs are providing banking service within the area/jurisdiction allotted to them.
- v) the BC shall ensure that the BCA shall not render similar business correspondent services to any other institution/individual. In case, if it comes to the notice of Bank, or BC, BC shall remove such erring BCA immediately and BC shall be liable to compensate the Bank for the loss caused to the Bank due to the breach of the above.
- w) The BC agrees that all the clauses as applicable to them under this agreement shall be applicable to the BCA and for this purpose, the BC shall enter into agreement with their BCA, which shall be strictly in conformity with this agreement, with corresponding clauses in the said agreement as stipulated in EOI 02/2024-25 DT. 02/08/2024, amendment to EOI along with RFP 01/2024-25 DT. 30/09/2024 and shall ensure that the BCAs render their service strictly in tune with the terms and conditions of the agreement and applicable RBI/GoI/MoF guidelines from time to time.
- x) The Bank will have exclusivity at the business correspondent outlet. The BC should ensure that the BCA/KIOSK works exclusively for the Bank.
- y) The BC agrees that the Bank reserves the right of approval of all BCAs appointed by them. Approval of BCA by the Bank shall not discharge the BC from any of their liability under this agreement, whether express or implied or constitute waiver of any of the right or create any obligation/liability on the Bank under this agreement. Further, Bank

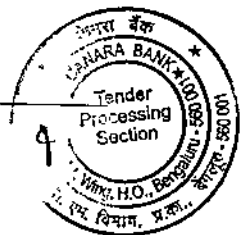


shall have the right to ask for the change of BCAs appointed by BC at the cost of the BC, if Bank feels that the services of the BCAs are not up to the expected level or bank receives any adverse report on the functioning of the BCA.

- z) The BC agrees that they shall be fully responsible for all acts and omissions of their BCAs and nothing in this agreement shall be construed to create any contractual or other relationship between the Bank and the BCA appointed by them. Any dispute between the BC and their BCA shall be dealt by the BC without reference to the Bank and the Bank shall not take cognizance of such things.
- aa) The BC shall duly notify the Bank, immediately on termination of their agreement with the BCA and shall ensure that the obligation of the BCA with regard to confidential information shall survive even after termination of the agreement. The BC agrees to send a monthly report to the Bank, of such termination and reappointment before 5th of the succeeding month.
- bb) All charges towards engagement of BCA shall be borne by the BC.
- cc) Under no circumstance, the BC should sub-contract the work entrusted to them.
- dd) On the termination of the services of the BCA, the BC shall inform to all the customers in the area at their own cost, about his/her termination and to ensure that henceforth the BCA does not deal with the customers in connection with any of the transaction under this agreement.
- ee) BC agents appointed by BCs should serve a minimum of 12 months with the bank.

2. Display at Business Correspondent (BC) Outlets:

- a) BC to ensure that each BC outlet will install uniform standard signage in the local language (vernacular), prescribed by the Bank indicating its status as Business Correspondent for the Bank and displaying Bank's logo, PMJDY logo, name of the Bank & contact details of the Link branch as well as the address and telephone number of Controlling Authority of the Bank and Banking Ombudsman.
- b) Apart from the above, every BC agent will have to display the following details in its outlets for information of the public:
 - i. Working hours;
 - ii. List of products/ services available at CSP Outlets;
 - iii. Charges for various services to be recovered from customers;
 - iv. List of Do's and Don'ts for customers;
 - v. List of Do's and Don'ts for BC agents;
 - vi. Transaction limits;
 - vii. Instructions regarding Rupay Card;





- viii. Certification acquired through Indian Institute of Banking & Finance (IIBF);
- ix. Other display materials advised by the Bank from time to time.

3. Maintenance of Records by BC and Monitoring/ Inspection by the Bank

- a) BC specifically agrees to maintain all records, accounts including registers/ documents etc. as per instructions of the Bank from time to time and ensure safe and proper custody of all records, accounts including documents etc. BC shall account for all the money received and paid by the BCA to the Customers. The transactions and cash position shall be reported to the Designated Branch on daily basis. The maximum cash that can be retained by the BC shall be intimated by the Bank and BC shall not retain cash in excess of the said limit. BC shall promptly deposit cash with the Designated Branch within the time frames stipulated by the Bank.
- b) BC and/ or its BCAs/ BCA Supervisor/ other employees engaged by them shall not co-mingle or misappropriate the funds in any manner.
- c) BC specifically agrees that the Bank shall be entitled to inspect and audit the records maintained by BC through its officers/employees or agents/ auditors as may be decided by the Bank at its sole discretion and BC hereby undertakes to promptly produce all records and information for the purposes of inspection and audit. BC shall provide access, to the Officers/ employees/ representatives/ agents or auditors of the Bank to the premises/ places where such records are kept/ maintained. The Bank shall have a right to obtain copies of records maintained by the BC, any audit report, review reports and findings made on the BC in connection with the services performed by BC for the Bank.
- d) Further, BC specifically agrees that it shall allow access to Reserve Bank of India (RBI) or persons authorized by RBI or its employees/ officers or other persons to inspect and access the documents, accounts, records of transactions and all necessary information in possession of, or stored or processed by the BC within a reasonable time. The persons authorized by RBI shall have right to obtain copies of the records, information etc. in possession of BC. BC further agrees that in case access is not allowed to the persons authorized by RBI for the purposes of inspection which results in imposition of supervisory fees by RBI upon the Bank, and the Bank is required to pay such supervisory fees to RBI, BC shall be liable to reimburse to the Bank such fees including any penalty, interest levied and recovered by RBI.
- e) BC or its agents, as the case may be, shall bear all expenses/ costs & charges in connection with the inspection and audit either conducted by the Bank or by RBI.





- f) Apart from RBI, any other Statutory and Regulatory Authority shall have access to the records maintained in the relation to BC services.
- g) BC specifically agrees that the Bank has full right to monitor and assess the performance of services rendered by BC and wherever the Bank discovers any deficiency or non - performance of the services up to the mark, the Bank shall instruct the BC in writing and BC agrees to rectify the deficiencies or to ensure compliance of the instructions of the Bank.

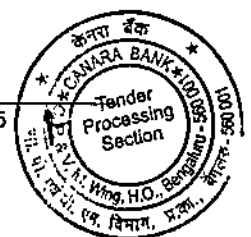
4. Business Continuity and Recovery Plan

BC agrees to prepare and have in place/ produce a 'Business Continuity and Recovery Plan' for the purposes of ensuring continued rendering of services undertaken by the BC to the Bank simultaneously with the execution of the agreement or latest within one month from the date of execution of the agreement. BC agrees to make necessary changes to the Business Continuity and Recovery Plan or Contingency Plan as per instructions/ directions given by the Bank after examination of the plan submitted by the BC. BC shall also test the Business Continuity and Recovery Plan periodically as may be advised by the Bank in the presence of the Officer, employee or representative of the Bank, if so required by the Bank.

- A. It is agreed that BCAs are engaged and are activated in the locations mentioned in Schedule C within 30 days of award of contract/work order. Subsequently the locations will be provided in lots, in stages, as per the requirements of the Bank and the BC has to activate such locations within 30 days. Shortfall of more than 20 % in achieving the above targets will result in the services being treated as 'unsatisfactory'. Bank reserves the right to terminate the contract if unsatisfactory.
- B. In case the performance of the Business Correspondent Agents or personnel engaged in the project is not satisfactory or is detrimental to the interest of the Bank, the BC shall forthwith terminate service of such person and shall provide a replacement within 15 days or any such limits stipulated by the Bank.
- C. The BC agrees to reconcile cash, collect all the records, TAB and other devices from the existing BCA is being replaced and deliver to the new BCA and provide access to Kiosk and the solution.
- D. The BC agrees to ensure closure of settlement account of the terminated/resigned BCA and arrange to open settlement account of new BCA.
- E. The BC agrees to notify the Bank of such changes immediately along with any adverse developments if any that could significantly impact the service provided to the Bank/its customers.

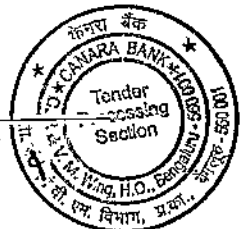
5. Additional covenants

- a) The BC appreciates and fully understands that the services of its employees are not exclusive to the Bank and that it will stipulate the freedom and non-exclusivity of the services of the persons employed/ engaged/ assigned in their respective contract of appointment, a copy of which will be furnished to the Bank.





- b) BC shall act prudently in accordance with the terms of this Agreement and shall exercise all due diligence in carrying out its duties and obligations under this Agreement. The BC agrees that they will preserve the documents and data in accordance with the legal/regulatory obligation of the Bank in this regard.
- c) BC agrees that they shall always have commitment for social action and capacity building, which shall be non-discriminative, secular, non-exploitative and transparent.
- d) BC is fully aware that public shall have the freedom to use banking facilities by approaching the Bank directly even though the BC is available in their locality. Hence the BC shall not directly or indirectly convey or create an impression among the public that the Bank cannot be approached other than through the BCA.
- e) While the BC can act for more than one Bank, BCA shall at the point of customer interface or at retail outlet, represent and provide banking services of one bank only.
- f) BC shall also ensure that customer data base and accounts details are kept separate and there is no co-mingling of data.
- g) BC shall not introduce any product/ process without the prior written approval of the Bank. BC also agrees that the financial services offered by the retail outlets/ agents of the BC shall not be tied to the sale of any product of the BC.
- h) BC shall not adopt any restrictive practice such as offering savings or remittance functions only to its own customers and forced bundling of services offered by the BC.
- i) BC shall undertake the activities at places other than the Bank premises/ ATMs.
- j) BC shall ensure that its services using Micro-ATMs/ TABs/ hardware devices are fully compliant to RBI Guidelines for BCs and Do's and Don'ts, as specified by regulators such as DFS/ RBI/National Payments Corporation of India (NPCI)/ UIDAI or any other statutory bodies, etc from time-to-time which shall inter-alia include:
- Display of Sponsor bank of BC;
 - Display of Agent ID with full name of CSP and PAN#
 - Display of Customer care contact/ email/ WhatsApp details
 - Display of customer charges or no charges for each service, as the case may be.
 - Customer Charges, if any, disclosed with delivery of SMS to customer after service fulfillment.
 - Provision for communication of GPS location of BC agent to Bank when transacting in accordance with the regulatory provision. Non-compliance of the above-



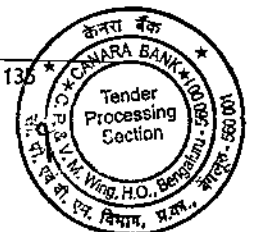


mentioned stipulation/ conditions shall be considered very seriously and would attract action by authorities including penal provisions.

- k) BC shall ensure that BCA Settlement Bank Account is opened as per bank's norms and each BCA can have only one settlement account in his/ her own name. BC has to ensure that BCA's settlement account is not used for transactions other than pertaining to BC services, if any loss is incurred by bank by misuse of BCA settlement account, the same shall be recovered from BC monthly payment.

6. Confidentiality

- a) BC is aware that all information disclosed to the BC by the Bank and/or accessed by BC or its agents and all records, accounts, documents maintained by BC are confidential in nature and having regard to the sensitive nature of the information and records, specifically agrees to maintain secrecy and confidentiality of all the information and records, accounts in respect of the outsourced services in the same manner & degree of care as BC would ensure for its own confidential & sensitive information. BC shall ensure that appropriate and suitable undertaking/ agreements are obtained and maintained from its employees, agents and representatives as the case may be to ensure compliance with confidentiality obligations of BC.
- b) BC agrees to indemnify and hereby keeps the Bank indemnified against all actions, claims, loss, damages, costs, charges, expenses (including Attorney/ Advocate fees and legal expenses) which the Bank may suffer or incur on account of breach of confidentiality obligations as per clause 6(a) above by BC or its employees, agents, representatives. BC further agrees to make good the loss suffered by the Bank upon first demand by the Bank which shall be final, conclusive and binding on BC.
- c) However, the confidential information shall not include any information that:
1. Was publicly known and made generally available in the public domain prior to the time of disclosure through no wrongful act on the part of the vendor.
 2. Is required to be disclosed by law or regulatory compliance without breaching the agreement to any third person.
 3. Is received by the receiving party without the breach of the agreement.
 4. Is independently developed by the vendor without breaching the agreement
 5. Is explicitly approved for release by written authorization of the Bank.
 6. Is required to be disclosed by the vendor to a court of competent jurisdiction or any appropriate statutory agency of the Government or under any statute.
- d) In the event that the BC is required to disclose Confidential information by Law, the BC agrees to:





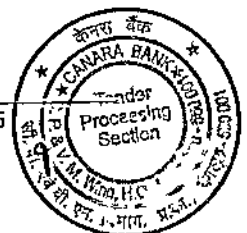
1. Promptly notify in advance, the Bank, of the existence, terms and circumstances surrounding the requirements;
 2. Consult with the Bank on the advisability of taking legally available steps to resist or narrow such requirements or to waive compliance, in whole or part and;
 3. Furnish only the portion of the confidential information as is legally required to be furnished/disclosed.
- e) BC specifically agrees that the confidentiality and indemnification obligations of the BC in terms of this agreement shall survive termination of this agreement.

7. Relationship Between the Parties

- a) It is specifically agreed that this arrangement is on a principal-to-principal basis and on a non-exclusive basis and BC shall not be deemed to be the Agent of the bank except in respect of the transactions/services which give rise to Principal Agent relationship having regard to the nature of the transactions or by implication. BC shall perform its obligations under this Agreement as an independent party. Neither this Agreement nor the BC's performance of obligations under this Agreement shall create an association, partnership, joint venture, or relationship of principal and agent, principal employer-contractor, master and servant, or employer and employee, between the Bank and the BC or its employees or its Agents.
- b) The BC hereby agrees to employ his/ her/ its/ their own workmen for providing services under this agreement. The employees of BC/ or its agents will be under the total control, both administrative and supervisory, of the BC.
- c) Neither BC nor its employees, agents, representatives, shall hold out or represent as agents of the Bank.
- d) In the event any legal proceedings are initiated by the employees, staff, agents of the BC against the Bank or the Bank is made a party in any proceedings, the BC shall implead itself as a party therein and ensure that the claim/ case against the Bank is defended/ extinguished/ dismissed immediately. All costs and expenses in this regard including Attorney's fees shall be borne by the BC. The BC shall indemnify and keep indemnified by the Bank in this regard to the full extent.
- e) The BC shall verify the antecedents of the personnel it desires to engage for provision of the Services and shall ensure that it does not engage or continue to engage any person with a criminal record/ conviction and shall bar any such person from participating directly or indirectly in the provision of Services.

8. Compliance of Laws

- a) BC hereby agrees and declares that it shall be the sole responsibility of BC to comply with the provisions of all the applicable laws, concerning or in relation to rendering of services by BC as envisaged under this agreement.



- b) BC shall procure and maintain all necessary licenses, permissions, approvals from the relevant authorities under the applicable laws throughout the currency of this agreement.
- c) BC shall be solely liable & responsible for compliance of applicable Labour Laws in respect of its employees, agents, representatives and in particular Laws relating to terminal benefits such as Pension, Gratuity, Provident Fund, Bonus, Workmen's compensation or other benefits to which they may be entitled and the Bank shall have no liability in this regard.
- d) The BC shall, on demand by the Bank, produce any document in proof of statutory payment payable by the BC in compliance of the provision of any labour or other statute, and supply copies of the same as may be required by the Bank.
- c) BC hereby represents and warrants that it has full authority to enter into this Agreement and render the services as envisaged under this agreement and all Corporate or other necessary approvals have been obtained for entering into this Agreement with the Bank. Further, the persons executing this agreement on behalf of the BC have full authority and power to execute this agreement and bind BC.
- f) BC shall not violate any proprietary and intellectual property rights of Bank and/ or any third party, including without limitation, confidential relationships, patent, trade secrets, copyright and any other proprietary rights.
- g) Any regulatory guidelines as and when issued by DFS, RBI, NPCI, UIDAI etc. shall be complied by BCs from time to time.
- 9. Fees, Taxes Duties & Payments:**
- a) BC shall be paid fees and commission in the manner detailed in Schedule 'B' hereunder written subject to deduction of TDS thereon wherever required under the provisions of the Income Tax Act, etc. by the Bank. The BC shall not be entitled to claim any other allowance by way reimbursement, remuneration, honorarium, allowance or otherwise, or benefits of any other type whatsoever.
- b) All other taxes including GST, duties and other charges which may levied shall be borne by the BC and the Bank shall not be liable for the same. No costs/ expenses shall be payable/ reimbursed by the Bank against conveyance, traveling expenses, boarding, lodging, out of pocket expenses, liaising etc.
- c) Providing clarifications/ particulars/ documents etc. to the appropriate tax authorities for assessment of tax, compliance with labour and other laws, etc. will be the responsibility of the Business Correspondents at his cost.
- d) The BC, its agents, BCA supervisor or other employees of BC shall not demand,





collect/ recover any commission/service charges or other money from the customers, directly for the services rendered by them. The commission payable is for the service rendered by the BC including their BCAs and BC is not entitled for any amount over and above the commission payable to them.

- e) All expenses, stamp duty and other charges expenses in connection with execution of this agreement shall be borne by BC.
- f) In case of customer complaints, deficiency in service on the part of BC etc., the Bank shall be within its rights to withhold or demand return of the fees, commission paid.
- g) The BC will submit the invoices for a particular month within 10 days of the subsequent month after tallying the transactions with reports of software vendor/Gateway reports/Billing package reports. The BC will also submit list of accounts of the BCAs along with the eligible amounts to be credited to individual BC agent accounts, as per the format required by the Bank. The BC hereby authorizes Business Correspondent Section, Head Office, Bengaluru to debit their account no with Canara Bank for the total amount payable to the BCAs as per the list submitted along with the invoice. The Bank will credit the individual BC agents accounts as per BC authorization, once the payment is effected by the Bank.
- h) Penalty shall be levied as per Schedule B of this agreement as per the terms and conditions stated.

10. General Indemnity and Liability

- a) BC agrees and undertakes to keep and hold the Bank indemnified and harmless from time to time and at all times due to any expenses incurred by the Bank against all actions, proceedings, claims, counter claims, suits, liabilities (including statutory liability), penalties, demands, charges, costs (including legal costs) and expenses, awards, damages losses and any other expenses which may be caused to or suffered by or made or taken against the Bank arising out of:
 - (i) The breach, non-performance of any undertakings/covenants under this agreement or any deficiency in services rendered by BC or any acts of commission/ omission on the part of employees, agents, BCA or representatives of BC.
 - (ii) Any contravention or non-compliance with any applicable laws, regulations, rules, statutory or legal requirements by the BC/their BCAs, BCA supervisor.
 - (iii) Any improper or negligent performance, act or omission or misappropriation of funds of the customer and the Bank, improper use of machinery/fraudulent action by the BC or any of its officers, employees, agents or representatives or



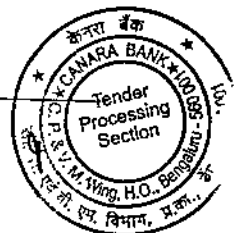
BCA;

- (iv) Any wilful negligence /malpractice by the BC or any of its officers, employees, agents or representatives or BCA is found to be a causative factor for any fraud;
 - (v) Any claim or proceeding brought out by any person against the Bank arising out of confidential information disclosed by the BC/BCA without permission of the Bank or breach of confidentiality clause.
 - (vi) Any loss of money of the Bank and customer and the machinery in the custody of the BC/BCA either by his own act or the act of whatsoever nature of its offices, employees, agents, representatives, third parties, BCA etc.,
 - (vii) Any claim or proceeding brought out by the customer against the Bank due to failure of the BC/BCA to export and import correct data to and from the server of the Bank.
 - (viii) Any claim from third party due to the act of the BC/BCA beyond the actual authority conferred to them by the Bank.
 - (ix) The BC shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action suits and other proceedings, resulting from infringement of any law pertaining to intellectual property rights, such as, patent, trademarks, copy rights etc. or any other statutory infringements in respect of the services provided by them under this agreement.
- b) The BC shall be liable to pay the amount that is found by the Bank due from them or any amount whatsoever including costs incurred by the Bank in delisting the BC on termination of the services.
 - c) The Bank is also entitled to adjust any amount due from the BC on account of non-compliance of terms and conditions of this agreement by them from the security Deposit and bank guarantee. After adjusting the amount due from the BC from the deposit/bank guarantee made by them, the balance due, if any shall be paid by the BC to the Bank and the Bank's decision as to the liability of the BC shall be final and binding on the BC.
 - d) BC shall be liable under the relevant statute, civil and/ or criminal as the case may be, for any malicious acts, negligent acts, wrongful acts, fraudulent acts and/ or offline transactions committed (including those committed by any of its employees, agents and/or representatives) in the performance of the Services under this Agreement and shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever to the extent of such acts and/ or transactions.

11.Security Deposit

BC has to make security deposit in the manner prescribed below:

- i. The BC should submit a Performance Security amount of Rs.25 lakhs 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



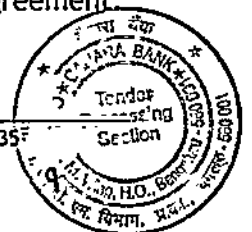


should be submitted for a minimum period of 4 years (3 years+ 1 years claim period) to be obtained for every additional block of 200 BC agents or part thereof.

- ii. Performance Security should be submitted by way of FDR/DD drawn on Canara Bank payable at Bengaluru / Bank Guarantee may be obtained from any of the Scheduled Banks (other than Canara Bank). In case of FDR, lien to be marked favouring Canara Bank.
- iii. The selected BC has to invariably submit the security deposit within 21 days of issuance of work order.

12. Term & Termination

- (A) The agreement shall be valid for a period of 3 years effective from _____ and may be renewed for such further periods as may be mutually agreed between the parties.
- (B) The Bank as well as BC shall have right to terminate the agreement without assigning any reasons by giving a month's notice in writing to the other party. In the event of termination of the agreement, all records, information including documents, etc., shall be returned by BC to the Bank as per instructions of the Bank.
- (C) The Bank shall have a right to terminate the agreement immediately by giving a notice in writing to BC in the following eventualities:
 - a) The services are found to be unsatisfactory.
 - b) There is consistent failure to maintain the customer satisfaction or the customers serviced by the BC/BCA complain to the Bank that the BC/BCA is inefficient.
 - c) Desired levels of output by the BC/BCA are not met.
 - d) There is discrepancy found in the accounts maintained by the BC/BCA and the records of the Bank.
 - e) There is fraud in the accounts handled by the BC/BCA; or
 - f) Any other reason which in the opinion of the Bank is not conducive to engage the services/continue the services of the BC/BCA.
 - g) If the BC fails to observe the time schedule for implementation, and activation of the locations as mentioned in the RFP 01/2024-25 dated 30/09/2024.
 - h) If any Receiver/Liquidator is appointed in connection with the business of the BC or BC transfers substantial assets in favour of its creditors or any orders / directions are issued by any Authority/ Regulator which has the effect of suspension of the business of BC.
 - i) If BC applies to the Court/Tribunal or passes a resolution for voluntary winding up/ insolvency resolution etc. of BC or any other creditor/ person files a petition for winding up or dissolution/insolvency resolution of BC.
 - j) If BC in the reasonable opinion of the Bank is unable to pay its debts or discharge its liabilities in normal course of business.
 - k) If BC is unable to render the services upto the mark as envisaged under this agreement upon a reasonable assessment of the circumstances by the Bank which affect rendering of the services by BC as envisaged under this agreement.





- l) If any officer/ employee/ director of BC or their relatives as defined in Section 2(77) of the Companies Act, 2013 becomes a director/ officer or employee of the Bank
- m) Notwithstanding anything contained herein, the bank reserves its right to terminate the agreement immediately without assigning any reason.
- n) If the BC is not able to reach the Financial Inclusion parameters targets allotted to them.

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

- 1) Delay in customization/ implementation/ installation beyond the specified period that is agreed in the contract that shall be signed with the successful BC; and
- 2) Serious discrepancy in the quality of service/ hardware expected during the implementation, rollout and subsequent maintenance process.
- 3) In case of order cancellation, any payments made by the Bank to the BC would necessarily have to be returned to the Bank with interest @ MCLR+3.5%+2% as per the prevailing MCLR of the Bank.
- 4) Notwithstanding anything contained in this agreement, Bank shall terminate this agreement if it is found that the project envisaged under this agreement could not be taken place on account of change in policy/ guidelines of the Bank/ Government/ RBI or any other regulatory/ authority.
- 5) Failure to observe the prescribed time schedule for implementation, appointment and rollout.
- 6) If any violation of integrity pact or social media policy is detected at any stage.
- 7) In case of breach of any of the terms and conditions contained in this agreement by the BC.

In the event of the termination of the agreement by either party pursuant to clause mentioned above, BC shall be liable and responsible to return all records and information in its possession and also any money which might be with BC for any unexecuted part of agreement.

13. Tablets/ Registered Devices:

- a) It is the responsibility of Business Correspondents to supply all the necessary tablets and other necessary hardware required for rendering of BC services as stipulated by the bank or any regulatory body.
- b) Bank will provide software solution to be accessed by the Tab/Tablets/ Registered Devices procured and supplied by the BC to the BCAs, where proprietary application of the Bank will be uploaded for undertaking various banking transactions on the terms and stipulated hereunder.
- c) All Services stipulated hereunder shall be provided by the BC agents to the customers solely through the Tab/ Tablets/ Registered Devices and the BC agents shall not in any circumstance undertake any off-line financial transactions. In the event the BC agent is found and/or discovered doing any such malicious/ wrong/ fraudulent acts and/ or offline financial transactions, or executing transactions using other than





Canara bank Solutions, it shall be liable and charged for such civil/penal and criminal acts in terms of any laws in force and BC shall not be deemed to be acting on or behalf of the Bank in any manner whatsoever in respect of the prohibited transactions. Also, bank shall be recovering the amount of loss due such acts of BCAs from BC.

- d) BCs have to adhere to technical specifications with regard to the Tablet devices/ Registered Devices and other hardware to be used by the BCAs, where proprietary application of the Bank will be uploaded for undertaking various banking transactions on the terms stipulated by the bank.

14. Governing Laws & Jurisdiction

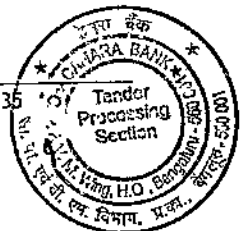
- a) The agreement shall be governed and construed in accordance with the Laws of Republic of India.
- b) The parties agree to submit to the jurisdiction of the appropriate court in Bengaluru in connection with any dispute between the parties under the agreement.
(Mediation & Arbitration can be considered as an alternative to Court remedies)

Notices: Any notice, invoice, approval, advice, report or any other communication required to be given under this Agreement shall be in writing and may be given by delivering the same by hand or sending the same by prepaid registered mail, email or facsimile to the relevant address set forth below or such other address as each Party may notify in writing to the other Party from time to time. Any such notice given as aforesaid shall be deemed to be served or received at the time upon delivery (if delivered by hand) or upon actual receipt (if given by facsimile) or 15 clear days after posting/ email.

Address for Notice/ Correspondence with the Bank	Address for Notice/ Correspondence with the BC

15. AADHAAR Related Obligations

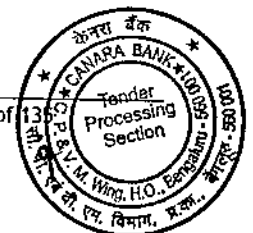
- a) The BC hereby agrees and undertakes that if the BC and/ or any BC's agent/ BCA supervisor/ other BC employees obtain or collects the Aadhaar Details of any customer, it shall do so only after ensuring that such collection of Aadhaar details and purpose thereof are permitted by applicable law of parliament;
- b) If Proof of possession of Aadhaar or Aadhaar number is obtained/ collected, the BC shall ensure that the Aadhaar number is redacted or blacked out in compliance with





extant laws and / or regulatory guidelines, adequate and prior informed consent from the said customer is obtained in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 and the relevant regulations prescribed thereunder and the Prevention of Money Laundering Act, 2002 and the relevant regulations prescribed thereunder and any other notification, circular or guidelines, prescribed by the relevant authorities under the said acts including by the Reserve Bank of India (RBI) and/or the Unique Identification Authority of India (UIDAI). The BC shall ensure that the said consent is stored for as long as the same may be required by law and the BC shall forthwith furnish the said consent for any such customers, to the Bank, as and when required by Bank.

- c) The BC expressly undertakes and confirms that it shall not store the Aadhaar number or Virtual Id in any manner whatsoever.
- d) The BC shall always comply with applicable law including the aforesaid Acts, regulations, rules and guidelines and circulars, including in relation to the safeguards and measures.
- e) The BC expressly and unequivocally agrees to and hereby does indemnify, save, defend and hold harmless the Bank and its officers, directors, employees, shareholders, agents, consultants and other representatives, successors and assigns of, from and against all, direct and indirect, claims, notices, damages, fines, penalties, losses, costs, expenses, attorneys' fees, together with taxes from time to time, incurred or suffered by the Bank in respect of any breach by the BC and/ or any BC's staff of the undertakings given in this clause by the BC.
16. **Force Majeure**
- a) Any failure or delay by either parties in performance of its obligation, to the extent due to any failure or delay caused by fire, flood, earthquake or similar elements of nature, pandemic, epidemic or act of God, war, terrorism, riots, civil disorders, rebellions or revolutions, acts of government authorities or other events beyond the reasonable control of non-performing Party shall not be deemed as default.
- b) If Force Majeure situation arises, the non-performing party shall promptly notify to the other party in writing of such conditions and the cause(s) thereof. Unless otherwise agreed in writing, the non-performing party shall continue to perform its obligations under the Agreement as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.





- c) If the Force Majeure situation continues beyond 30 days, either parties shall have the right to terminate the Agreement by giving a notice to the other party. Neither party shall have any penal liability to the other in respect of the termination of this Contract as a result of an event of Force Majeure. However, Service Provider shall be entitled to receive payments for all services actually rendered up to the date of the termination of this Agreement.

17. Infrastructure & Technology Standards

The human resources and infrastructure (support services, facility, and hardware and connectivity) required for end-to-end solution shall be maintained, managed and operated by the BCs.

BC to ensure that the hardware requirements at the BC outlets are met and updated regularly with the latest software patches/ security features so as to ensure quality and uninterrupted service to the customers (to be prescribed by the Bank from time to time).

18. Legal Disputes and Jurisdiction of the court

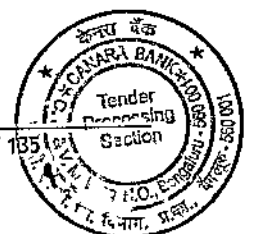
- a. The Bank Clarifies that the Bank shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain BC from committing any violation or enforce the performance of the covenants, obligations and representations contained in this EOI. These injunctive remedies are cumulative and are in addition to any other rights and remedies the Bank may have at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.
- b. All disputes and controversies between Bank and BC shall be subject to the exclusive jurisdiction of the courts in Bengaluru and this EOI/Contract agreement shall be governed by the laws of India.

19. BC conformity:

- a. BC should comply with applicable guidelines issued by RBI on outsourcing of IT services vide Master Direction note no: RBI/2023-24/102DoS.CO.CSITG/SEC.1/31.01.015/2023-24 dated 10/04/2023 and its future amendments and communications.

20. Non-Disclosure

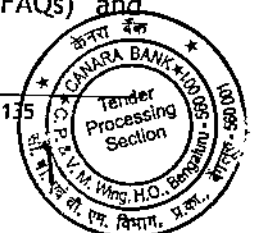
The existence and terms of this Agreement are confidential. The BC shall not, at any time, disclose to any person, the existence or terms of this Agreement, except as required under Applicable Law. The BC shall ensure that each person to whom it communicates such information, under the terms of and in accordance with this Agreement, be similarly bound.





21. Protection of Data:

- a. BC warrants that at all times, when delivering the Deliverables and/or providing the Services, use appropriate procedures and care to avoid loss or corruption of data. However, in the event that any loss or damage to Bank data occurs as a result of BC's failure to perform its responsibilities in the RFP/ Bid/EOI/ PO/Agreement, BC will at Bank's request correct or cause to be corrected any loss or damage to Bank data. Further, the cost of any corrective action in relation to data loss of any nature will be borne by BC, if such loss or damage was caused by any act or omission of BC provider or its officers, employees, contractors or agents or other persons under BC control.
- b. Where the terms of the RFP/Bid/PO/Agreement require any data to be maintained by the Bank, the Bank agrees to grant such access and assistance to such data and other materials as may be required by BC, for the purposes of correcting loss or damage to Bank data. If any data to be shared between the Bank and BC for the purpose of the contract, the same shall be shared through secured channels in an encrypted manner. The BC shall process the relevant data at _____ (furnish the location). If the BC proposes any change in data processing location, the same shall be notified to the Bank before the change of location. BC is required to adhere to RBI guidelines for storage of data in India as per regulatory requirements/instructions, also to provide complete details of data captured, processed and stored, maintain confidentiality of the bank's and its customer's data and report same to the bank. The data if any to be stored by the vendor shall be stored in an encrypted matter. BC will be liable to bank for any event for security breach and leakage of data/information. No biometric data shall be stored/ collected in the system associated with the vendor, unless allowed under extant statutory guidelines. The BC shall have a structured process in place for secured removal/disposal/destruction of data and the details of the same shall be provided to the Bank as and when required by the bank.
- c. Data privacy and security of the customer's personal information shared by the Bank shall always be ensured by BC. The personal information of customers shall not be stored and processed by the BC except certain basic minimal data (viz. name, address, contact details of the customer etc.) as required for the performance of its obligations under this Agreement. BC should ensure that it is complying with applicable guidelines issued by regulatory bodies on Digital Data Protection Act 2023 and its future amendments and communications.
- d. The BC shall ensure compliance with any modifications/changes in the applicable Law by Legislators and/or regulators during the currency of the contract and the contract shall be subject to the applicable law. If any modifications are required in existing applications/services due to change in the applicable Law by the Legislator and/or regulators, the vendor shall make the necessary changes as per the instructions of the Bank. Payment terms for the modifications/changes necessitated due to change in applicable law shall be mutually agreed between the Bank and the BC. For this purpose "Applicable Law" means all the (a) applicable provisions of the constitution, treaties, statutes, laws (including the common law), codes, rules, regulations, ordinances, or orders of any Government Authority of India, Regulators; (b) orders, decisions, injunctions, judgments, awards, decrees, etc., of any Government Authority, Regulators including but not limited to rules, regulations, guidelines, circulars, Frequently Asked Questions (FAQs) and





notifications issued by the RBI from time to time; and (c) applicable international treaties, conventions and protocols that become enforceable from time to time.

22. Customer satisfaction factor:

- a) Bank shall be conducting customer surveys to obtain feedback on BCAs functioning. Bank shall be at liberty to levy penalty and also to terminate the BCAs in case of misconduct found on the part of the Business Correspondent agents or negative feedback from customers.
- b) Similarly, bank shall incentivize better performing BCAs providing good customer service.

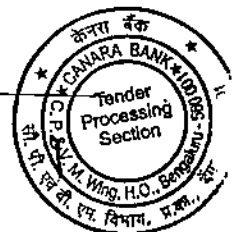
23. Miscellaneous

- c) Any provision of this Agreement may be amended or waived, if, and only if such amendment or waiver is in writing and signed, in the case of an amendment by each party, or in the case of a waiver, by the Party against whom the waiver is to be effective.
- d) No failure or delay on the part of the Bank in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege. The rights and remedies herein provided shall be cumulative and not exclusive of any rights or remedies provided by law.
- e) This Agreement along with EOI 02/2024 dated 02/08/2024, its amendments, INVand the work order constitutes the entire agreement between the Parties with respect to the subject matter hereof and supersedes all prior representations, agreements, statements and understandings, whether verbal or in writing. Among the various documents constituting the agreement between the parties, the following order of prevalence shall be applicable:
 - a. EOI 02/2024 dated 02/08/2024 and its amendments
 - b. RFP 01/2024-25 dated 30/09/2024 and its amendments



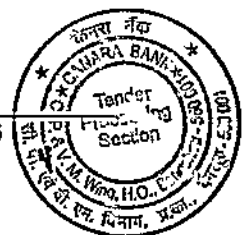


- c. Work Order
- d. BC Agreement
- f) In the event of conflict, the document appearing earlier in the above order shall prevail over the documents appearing later.
- g) This Agreement constitutes the entire agreement between the Parties with respect to the subject matter hereof and supersedes all prior written agreements, undertakings, understandings and negotiations, both written and oral, between the Parties with respect to the subject matter of the Agreement. No representation, inducement, promise, understanding, condition or warranty not set forth herein has been made or relied upon by any party hereto.
- h) Neither this agreement nor any provision hereof is intended to confer upon any person/s other than the Parties to this Agreement any rights or remedies hereunder.
- i) The BC shall execute and deliver such additional documents and perform such additional actions, as may be necessary, appropriate or reasonably requested to carry out or evidence the transactions and services contemplated hereby.
- j) The invalidity or unenforceability of any provisions of this Agreement in any jurisdiction shall not affect the validity, legality or enforceability of the remainder of this Agreement in such jurisdiction or the validity, legality or enforceability of this Agreement, including any such provision, in any other jurisdiction, it being intended that all rights and obligations of the Parties hereunder shall be enforceable to the fullest extent permitted by law.
- k) In case of any change in applicable laws or Regulatory Instructions or any other Authority in India that has an effect on the terms of this Agreement, the parties agree that the Agreement may be reviewed, and if deemed necessary by the Parties, renegotiated in good faith.
- l) The captions herein are included for convenience of reference only and shall be ignored in the construction or interpretation thereof.





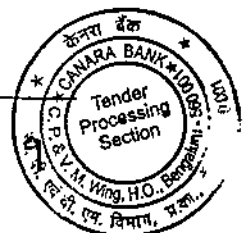
- m) If this Agreement is signed in counterparts, each counterpart shall be deemed to be an original.
- n) The BC shall not assign or transfer all or any of its rights, benefits or obligations under this Agreement without the specific written consent & approval of the Bank. The Bank may, at any time, assign or transfer all or any of its rights, benefits and obligations under this Agreement.
- o) The BC agrees that they shall not use the logo, trademark, copy rights of other proprietary rights of the Bank in any advertisement or publicity materials or any other written communication with any other party, without the prior written consent of the Bank.
- p) This Agreement shall not be construed as joint venture. Each party shall be responsible for all its obligations towards its respective employees. No employee of any of the two parties shall claim to be employee of other party.
- q) The BC agrees that in carrying out the outsourcing activities for the Bank, they are only an independent contractor and shall control and direct the performance of their staffs, officers, agents, representatives, BCA, supervisors etc. deployed by them subject to the rights of the Bank specified herein. Nothing in this agreement shall imply a relationship of employment between the Bank and the BC, their staff, officers, agents, representatives, BCA etc.,
- r) The BC shall preserve documents and data in accordance with the legal/regulatory obligations of the Bank.
- s) The BC shall regularly assess the service provided by them/BCA and notify the bank on finding issues if any that affect the performance of BC and Bank.
- t) Further any change in the BCAs due to termination or any other reason shall be communicated by the BC to the Bank immediately.
- u) The Schedules, Appendix/Annexure mentioned in this agreement shall form part of agreement and shall be enforceable like other parts of the agreement.



- v) If any part, or provision of this agreement not being fundamental in nature, is held illegal or unenforceable, the validity or enforceability of the remainder of the agreement shall not be affected, if such part, term or provision of the agreement is severable from the rest of the agreement without altering the essence of the agreement. If such part, term or provision is not severable, then the whole of the agreement shall stand terminated, unless the parties thereupon negotiate in good faith in order to agree to the terms of a mutually satisfactory provision, achieving as nearly as possible the same effect, to be substituted for the provision so found to be invalid, illegal or unenforceable.
- w) The Bank shall have the right for renegotiation regarding any service provided by the BC or any clause or whole of the agreement and to intervene with appropriate measures to meet its legal and regulatory obligations.
- x) The terms and conditions set forth herein can be modified by mutual consent of the parties in writing.
- y) The BC or BCA should not hire any of the existing/ex/retired employee of the Bank during the contract period or after the closure/termination of the contract even on their seeking employment, and such employment if any shall be governed by the policies of the Bank.
- z) Neither this agreement nor any provision hereof is intended to confer upon any person/s other than the parties to this agreement any rights or remedies hereunder.

IN WITNESS WHEREOF, the Parties hereto have executed this agreement on the Day and year first hereinabove written.

Signature: Name: Designation:	Signature: Name:
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For & on behalf of Canara Bank	Designation:
	For & on behalf of M/s AISECT Ltd
In the presence of:	In the presence of:
Signature 1:	Signature 1:
Name:	Name:
Designation:	Designation:
Signature 2:	Signature 2:
Name:	Name:
Designation:	Designation:

SCHEDULE 'A'

(Details of specific services/ products to be rendered by BC be shared)

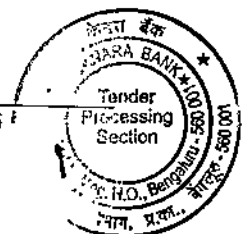
(A) BC activities:

- (a) Customer account opening
- (b) Cash Deposit
- (c) Cash Withdrawal
- (d) Fund transfer within bank
- (e) Mini statement
- (f) Passbook Printing
- (g) Account balance inquiry





- (h) Loan Repayment
 - (i) Aadhaar Enabled Payment System (AEPS - ON US and Off US)
 - (j) E-KYC facility for account opening
 - (k) NEFT
 - (l) IMPS (Immediate Mobile Payment System)
 - (m) Enrolment of Social Security Schemes: PMJJBY, PMSBY, APY, SSY, PPF
 - (n) Third party financial products
 - (o) Opening and/or renewal of small value RD/FD.
 - (p) Aadhaar Seeding & authentication, using biometric authentication from BC locations.
 - (q) Account opening and transaction handling supporting fingerprint authentication of all the authorized members for Self Help Group.
 - (r) Pension payments
 - (s) Lodge & Track complaints
 - (t) Pensioner's life certificate updation (Jeevan Praman)
 - (u) Block Debit Card
 - (v) Apply for Rupay Card
 - (w) Apply for SMS alert, e-Mail statement
 - (x) Request for new Cheque Book, Stop payment, Cheque status enquiry.
 - (y) Lead generation on Liability/Assets & Third-Party Products
 - (z) Assisted Journey in Jan Samarth Portal
 - (aa) Loan recovery
 - (bb) Revival of inoperative accounts
 - (cc) BBPS
 - (dd) Any other new services as stipulated by the Bank from time to time.
- (B) Other activities:**
- a) Identification of borrowers and classification of activities as per bank's requirements.
 - b) Creating awareness about savings and other channels/digital products offered by the Bank and providing education or advice on managing money & debt counselling.
 - c) Preliminary scrutiny of data and submission of applications to the Bank for its review.
 - d) Promotion, nurturing, monitoring and handholding of Self Help Groups and/or Joint Liability Groups and/or Micro Credit Groups and others.
 - e) Facilitating the repayment of dues owed to the Bank by its customers/guarantors.
 - f) Remittance Services: Customer should be able to remit funds and receive funds using the front-end system with the agent.
 - g) Other Products and Services: Bank would share to the BC, the product brochures for other products and services that would be extended through this channel.
 - h) The responsibility of training & dissemination of product information to BCA lies with the BC. In future, if any new products/services are introduced the Bank would share the operational guidelines separately.



- i) 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.

For THE BUSINESS CORRESPONDENT

For _____ BANK



SCHEDULE 'B'

(Details of the fees/ commission to be paid and the manner in which it will be paid)

Commission payable to the BCAs:

- Area- wise performance linked Commission (both Fixed & Variable) payable to BCAs as per the details given below:

Locations	Eligibility for Fixed Commission *		Variable Commission** (Per Rs.100)
	No of transactions	Commission payable (Rs.)	
NE/LWE/Islands/Hilly areas/unbanked areas allotted by DFS & SLBCs	>50	As per L1 Price	As per L1 Price
Other locations	>250	As per L1 Price	As per L1 Price

* In case of Fixed Commission: BCA/CBC shall be eligible for monthly fixed commission, if BCAs achieve a minimum sourcing of 25 applications in a month under PMJJBY, PMSBY, APY, PMJDY, RD and TD accounts opening (all put together) along with above given transactions (waived for NE/LWE/Islands/Hilly area/ unbanked areas allotted by DFS & SLBCs).

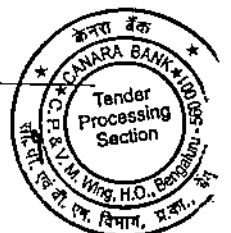
- BCA shall work for a minimum of 10 days in a month to be eligible for fixed commission. (exempted for NE/LWE/Islands/Hilly area/ unbanked areas allotted by DFS & SLBCs)
- Bank shall have the discretion to modify the above stipulation from time to time.

** In case of Variable Commission:

- Variable Commission shall include the following financial services-
 - Cash deposit (OnUs)
 - Cash deposit (OffUs)
 - Cash Withdrawal (OnUs)
 - Cash Withdrawal (OffUs)
 - Third Party Deposit (TPD)
 - Rupay Card Withdrawal
 - Cash Withdrawal (OnUs & OffUs) by SHG account holders

The following transactions will be IN-ELIGIBLE for calculation of Commission (Fixed/ Variable):.

- Transactions with amount less than Rs.50/-
- More than 2 transactions in a particular account per day.
- More than Rs.10000/- per transaction in a particular account.
- More than 10 transactions in a particular account per month.
- Transactions in the accounts of BCAs.
- The Bank shall have the discretion to modify the above stipulations from time to time





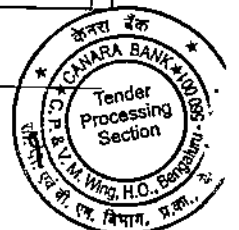
m. Commission for other services enabled:

Sl.No.	BC Activity	Commission Payable
1	Fund Transfer (Our Bank - on us - AePS)	0.5% with max of Rs 5/- per txn Amt
2	Fund Transfer (other Bank - AePS)	0.5% with max of Rs 5/- per txn Amt
3	Remittance	0.5% with max of Rs 5/- per txn Amt
4	Bharat Bill Payment Services (BBPS)	0.5% with max of Rs 5/- per txn Amt
5	NEFT	Rs 5/- per successful txn Amt
6	Loan Repayment	0.5% with max of Rs 5/- per txn Amt
7	TDR / RD opening	Rs 5/- per account
8	IMPS	Rs 5/- per successful txn Amt
9	Balance enquiry (On us)	NIL
10	Balance enquiry (other bank- AePS)	NIL
11	Mini Statement (On-Us)	NIL
12	Enrol Micro accidental death insurance (PMSBY)	Payable on receipt of applicable incentive from Govt. (Rs.1/- per policy)
13	Enrol Micro life insurance (PMJJBY)	Payable on receipt of applicable incentive from Govt. (varies from Rs.7.5/- to 30/-)
14	Enrol for social security pension scheme (APY)	Payable on receipt of applicable incentive from Govt. (Rs.37.5/- per policy)
15	Account opening (e-KYC)	Rs.20/- (only with issuance of Rupay card)
16	Aadhaar seeding	Rs.5/- per successful seeding
17	Launch complaints	NIL
18	Track Complaints	NIL
19	Pension life certificate authentication through Jeevan Pramaan (Aadhar enabled)	Rs.10/- per successful authentication
20	Block debit card	Rs.5/- per card





21	Request for SMS alert / email statement	Rs.1/- per successful registration												
22	Apply for RuPay debit cards	Rs.5/- per card												
23	Renew TD / RD	Rs.5/- per account												
24	Cheque collection	NIL												
25	Mobile seeding	NIL												
26	Request new cheque book	NIL												
27	Stop payment of cheque	NIL												
28	Cheque status enquiry	NIL												
29	Pass book update	<p>Rs.5/- per Page or per Print</p> <p>Fixed Commission of Rs.600/- per month, if 100 eligible pass book updates are done in a month.</p> <p>The following Passbook update will be IN-ELIGIBLE for calculation of Passbook update fixed commission & commission.</p> <p>a. More than 2 passbook updates in a particular account per day.</p> <p>b. More than 5 passbook updates in a particular account per month.</p> <p>c. Passbook update in the accounts of BCAs.</p>												
30	Entrustment of recovery work to BC through their Agents	<p>BCA Should have completed IIBF Debt Recovery Agent (DRA) course.</p> <table border="1"> <thead> <tr> <th>NPA Category</th> <th>On actual recovery</th> </tr> </thead> <tbody> <tr> <td>Loss Accounts</td> <td>10% of the recovered amount</td> </tr> <tr> <td>Doubtful Accounts</td> <td>5% of the recovered amount</td> </tr> <tr> <td>Sub-Standard Accounts</td> <td>2% of the recovery amount</td> </tr> </tbody> </table> <p>* Maximum ceiling on commission payable is Rs. 5.00 lacs.</p> <table border="1"> <thead> <tr> <th>B. NPA Category – OTS Settlement</th> <th>On actual recovery</th> </tr> </thead> <tbody> <tr> <td>If the borrower settles the account (Loss, Doubtful, Sub-</td> <td>50% of the amount mentioned in part – A above, subject to a</td> </tr> </tbody> </table>	NPA Category	On actual recovery	Loss Accounts	10% of the recovered amount	Doubtful Accounts	5% of the recovered amount	Sub-Standard Accounts	2% of the recovery amount	B. NPA Category – OTS Settlement	On actual recovery	If the borrower settles the account (Loss, Doubtful, Sub-	50% of the amount mentioned in part – A above, subject to a
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If the borrower settles the account (Loss, Doubtful, Sub-	50% of the amount mentioned in part – A above, subject to a													





		Standard) on the sole efforts of Recovery Agent	maximum ceiling of Rs 2.50 lakhs
		Note: Commission shall be shared at 80:20 between BCA and Corporate BC for recovery of NPA amount.	
31	Sukanya Samridhi Yojana (SSY)	Rs.5/- per txn	
32	Public Provident Fund (PPF)	Rs. 5/- per txn	
33	NPS account opening at BC location	Rs 50/-	
34	Jan Samarth	0.075% of Loan Sanctioned Amount (Min of Rs 100/- to Max of Rs. 500/-)	
35	Revival of Inoperative PMJDY Account	Rs 10/- per account Additional Rs 10/- on mobile banking activation* (*Mobile Banking Activation- at least 1 Financial Transaction by end of 2nd Month from date of Revival)	
SHG and JLG (including BC sakhis)			
37	For formation and promotion including credit linkage	Not exceeding Rs.500/- per SHG/ JLG formed and credit linked with the Bank in stages as under;	
A	For stationary and overhead expenses after saving linkage of SHG	Rs. 100/-	
B	4 months after saving linkage of SHG	Rs. 200/-	
C	Immediately after credit linkage of SHG	Rs. 200/-	

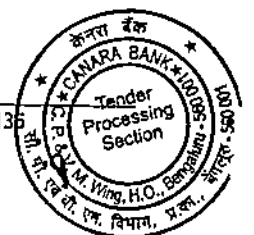




Penalty Clause:

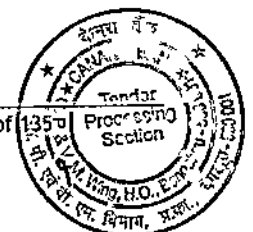
Bank has the discretion to levy penalty as deemed suitable from the monthly commission payable to CBC for the following criterions:

Sl. No.	Particulars	Penalty
1.	Locations pending for On-Boarding for SSA locations (Including DFS/SLBC allotted locations) and also for non-SSA locations within 30 days of issuance of work order/intimation, including integration with Banks gateway. i.e. failure on the part of the CBCs to open KIOSK /mobile BC (TAB) at any allotted centres.	A penalty of Rs. 100/- per day per pending on-boarding location for the period beyond the permitted time line will be levied till the BCA location is functional.
2.	On-boarded but inactive BC location (10 financial transactions or below in a month by BCA will be treated as inactive location)	Rs. 2000/- per month per location.
3.	CBCs shall ensure that faulty front-end equipment is repaired or replaced within a maximum period 72 hours of reporting.	A penalty of Rs. 500/- per day per faulty equipment for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs 5000/- per month per faulty equipment till the BCA location is functional.
4.	Failure to deploy the devices (tablets/updating latest MDM solution as per the technical specifications of the bank	A penalty of Rs. 500/- per day per location for the period beyond the permitted time line will be levied subject to a maximum penalty of Rs 5000/- per month per location till the BCA is using the devices as per the specifications of the bank.
5.	All devices/equipment's deployed should be mandatorily "L1 RD device" as per UIDAI specification compliant and compliant with UIDAI registered devices (RD) services. Only bank approved devices should be deployed. A violation of the above guidelines shall invite penalty.	i. A penalty of Rs. 100/- per day per location will be levied for the period beyond the permitted time line for failure to deploy L1 device. ii. Penalty charged to the Bank from regulators for such violation shall be recoverable from the CBCs/ vendor. iii. Bank may at its discretion shall block the transactions originating from non-registered devices.
6.	In case of temporary/ permanent termination of BCA at any outlet, BC to make alternate arrangement to ensure continuity of banking services to the customers within 15 days.	A penalty of Rs. 100/- per day per location for the period beyond the permitted time line will be levied till the BCA location is functional.





7.	<p>Any guidelines of the regulators not implemented within the timeline given by the bank/ any Regulator/ any Statutory Body.</p> <p>In case of any penalty or punitive action by RBI, NPCI or any other Regulator/ Statutory Authority for violation of guidelines/not adhering to the guidelines.</p>	<p>A penalty of Rs. 100/- per day per location for the period beyond the permitted time line will be levied till the guideline is implemented by CBC.</p> <p>Any claim by the Regulator/Statutory Authority/ Bank in this regard will have to be compensated by the CBC within 1 month to the extent of the claim. For delay in compensation interest @ 1% per month or part thereof will be payable.</p>															
8.	<p>Achievement of minimum prescribed targets under FI parameters identified by the bank.</p>	<table border="1"> <thead> <tr> <th>Target</th> <th>Penalty on failure to reach the allotted target. (Percentage of penalty shall be from total payment paid to CBCs every month)</th> </tr> </thead> <tbody> <tr> <td>>80%</td> <td>Nil</td> </tr> <tr> <td>70%-80%</td> <td>1%</td> </tr> <tr> <td>60%-70%</td> <td>3%</td> </tr> <tr> <td>50%-60%</td> <td>5%</td> </tr> <tr> <td><50%</td> <td>10%</td> </tr> </tbody> </table>	Target	Penalty on failure to reach the allotted target. (Percentage of penalty shall be from total payment paid to CBCs every month)	>80%	Nil	70%-80%	1%	60%-70%	3%	50%-60%	5%	<50%	10%			
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9.	<p>CBCs to ensure that all the BCAs deployed by them need to complete BC graded certification as per IBA guidelines within 9 months of their on-boarding as BCAs</p>	<p>A penalty of Rs.1000 per BCA per month of pendency shall be levied.</p>															
10.	<p>Customer satisfaction factor shall be factored in BC remuneration i.e. for service complaints, unethical practices complaints against BCs made by customers, staff etc, and any other unethical practices of BCs identified by the bank.</p>	<table border="1"> <thead> <tr> <th>Sl.no</th> <th>Number of complaints against BCAs in a particular cluster per month</th> <th>Percentage of penalty shall be from total payment paid to CBCs every month</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Up to 1 complaint</td> <td>Nil</td> </tr> <tr> <td>2.</td> <td>From 2 to 3 complaints</td> <td>1%</td> </tr> <tr> <td>3.</td> <td>From 4to 5 complaints</td> <td>2%</td> </tr> <tr> <td>4.</td> <td>From 6th complaint onwards</td> <td>3%</td> </tr> </tbody> </table>	Sl.no	Number of complaints against BCAs in a particular cluster per month	Percentage of penalty shall be from total payment paid to CBCs every month	1.	Up to 1 complaint	Nil	2.	From 2 to 3 complaints	1%	3.	From 4to 5 complaints	2%	4.	From 6 th complaint onwards	3%
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11.	<p>The BCAs shall do only BC related transactions in BC settlement account. No unrelated transactions shall be permitted in BC settlement account.</p>	<p>In case of any misappropriation of transactions observed in BC settlement accounts, a penalty of Rs. 5000/-shall be levied per instance and the BCA shall be terminated.</p>															



SCHEDULE 'C'

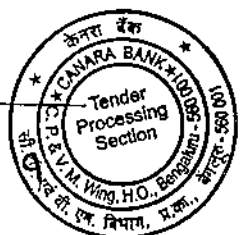
The cluster/s allotted, for which the locations details will be provided by the Bank and the BC has to cover the locations.

Zone	Cluster	Circle Offices	Regional Offices	Number of BCA locations allotted

*Bank reserves the right to Add/Eliminate any location solely at its own discretion without giving reason or whatsoever.

For THE BUSINESS CORRESPONDENT

For _____ BANK



SCHEDULE 'D'ELIGIBLE ENTITIES AND GENERAL GUIDELINES:

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

- a. NGOs/MFIs set up under Societies/ Trust Acts
- b. Cooperative Societies registered under Mutually Aided Cooperative Societies Acts or the Cooperative Acts of States/ Multi State Cooperative Societies Act.
- c. Section 25 companies.
- d. Post Offices.
- e. Retired Bank employees
- f. Ex-Service men.
- g. Retired Govt. Employees.
- h. Individual kirana/ medical/fair price shop owners.
- i. Individual Public Call Office (PCO) operators.
- j. Agents of small savings schemes of Government of India/ Insurance Companies
- k. Individual who own petrol pumps.
- l. Retired teachers.
- m. Authorized functionaries of well-run Self Help Groups (SHGs) linked to banks.
- n. Individual members of Farmer's Clubs.
- o. Individual members of Self Help Groups.
- p. Individual operators of Rural Multipurpose kiosks/ Village Knowledge Centers
- q. Individuals/ proprietors/ owners who manage Agri Clinics/ Agri Business Centers.
- r. Retired Post Masters.
- s. Individuals such as auto dealers, tractor dealers and FMCG stockiest.
- t. Insurance agents including of private insurance companies (IRDA certified) and postal agents.
- u. Individuals operating Common Services Centers (CSCs) established by Service Centre Agencies (SCAs) under the National e-Governance Plan (NeGP).
- v. Companies registered under the Indian Companies Act 1956 with large and wide spread retail outlets, excluding Non-Banking Financial Companies (NBFCs)*
- w. Payment Banks as per RBI Guidelines/Approved by RBI
- x. Any other individual considered suitable by the bank.

* RBI vide their letter RBI/2013-14/653 (DBODNo. BAPD.Bc.122/22.01.009/2013-14 dated 24.06.2014 addressed to all domestic Scheduled Commercial Banks

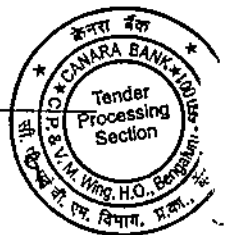


(excluding RRBs) has informed that it has been decided that Banks will be permitted to engage non deposit taking NBFCs(NBFCs-ND) as BCs under eligible individuals/ entities for appointment of BCs subject to the following conditions.

- a. It should be ensured that there is no commingling of Bank funds and those of the NBFC-ND appointed as BC.
- b. There should be a specific contractual arrangement between the Bank and the NBFC-ND to ensure that all conflicts of interest are adequately taken care of.
- c. Banks should ensure that the NBFC-ND does not adopt any restrictive practice such as offering savings or remittance functions only to its own customers and forced bundling of services offered by the NBFC-ND and the bank does not take place.

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

- a. Physical/Background verification should be conducted which should include his/her residence and work place verification.
- b. BC agent should be a resident at the same location for at least 3 years.
- c. AML/KYC/CFT checks & ensure that there is no criminal record or complaints on the BC agent. Aadhaar eKYC or video KYC is done before onboarding of BC agents.
- d. It is better to appoint an existing entrepreneur as BCA so that it is an additional income to him/her. This will improve the viability of BC Business Model.
- e. While approving location of BCO, the place should be such that it is easily accessible and be preferably the place of weekly local 'Haats'.



SCHEDULE 'E'TECHNICAL SPECIFICATIONS -TAB/ TABLET based BC Operations Specifications

1. It is recommended to use android version 13 and above by considering the end of support for Android version 11 and any ANDROID version comes to end of support, corporate BC shall be required to replace the device with latest ANDROID VERSION. All biometric scanner devices/equipment's so deployed should be "L1" UIDAI specification compliant and compliant with UIDAI registered devices (RD) services.
2. Bank's Technology Wing's certification and approval to be taken before bulk procurement of any Hardware device (Tab/Scanner/Thermal Printer, Passbook Printer etc.) by the Corporate BCs.
3. The technology should be compatible with latest OS Standards for inter-bank interoperability through NPCI switch.
4. Should have built-in PKI support
5. Should have Multilingual support
6. Should be capable of transactions through EMV chip cards.
7. Should have online connectivity enabled, and also have ability to transfer data using secured transaction protocols.
8. All communications with the TAB/TABLET devices should be by secured modes.
9. Should be battery operated with several days in standby, and at least 8 hours of continuous operations
10. Capability of TAB/TABLET device; the device should be capable of undertaking the following functions :-
 - 10.1. Reading fingerprint of customer;
 - 10.2. Validation of cards with respect to authorized TAB device
 - 10.3. Authentication of the customer;
 - 10.4. Secure storage of transactions;
 - 10.5. Facility for online connectivity;
 - 10.6. Voice guidance for transactions
 - 10.7. Printing of receipt in local language
 - 10.8. Secure communication between TAB/TABLET device and all other devices/systems
 - 10.9. Device to have GPS tracking facility.
 - 10.10. Device to have the option to enable video KYC in future.
 - 10.11. Device to have the option to capture Face Authentication.





10.12. In case of any communication failure, it should ensure that no data is lost during transmission.

11. Following are the H/W specifications of the embedded/non-embedded TAB:

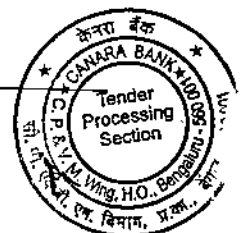
- a. Tablet
- b. Thermal printer
- c. FIR-FMR enabled finger Biometric scanner with L1 RD services and subsequent RD services versions there after
- d. EMV card reader with pin-pad.
- e. Pass book printer.
- f. Iris Scanner

12. Tablet Specification:

Preferable Model	8 Inches or more full touch screen Android based Tab
Operating system	Android version 13 or above, Non-rooted OS, must be compatible with Google Play store <i>(Preference should be given to latest version of Android OS whenever there is a new purchase)</i>
Resolution	1280 * 800 Pixels or higher
Connectivity	Wi Fi - 802.11 b/ g/ n/ ac GPS Bluetooth - Yes, v4.00/above, USB OTG support
Supported mobile network	3G/ 4G/ 5G
Communication interface	Cellular, Wi Fi, Bluetooth v4.0 or above
Camera	Minimum 8 MP (integrated rear and front camera)
Geek Benchmark score	>500 (Single Core), >1800 (Multi Core)
Processor	1GHz dual core or above
RAM	Minimum 4 GB
Internal Storage	Minimum 64 GB
Expandable storage	Provision up to 32 GB through Micro SD Card
SIM	GPRS SIM upgradable to 3G /4G /5G
GSM/CDMA	GSM upgradable to 3G/4G/5G
Speaker	Required
Battery Backup	Minimum 5100mAH

13. Thermal Printer Specification:

- a) Model should have minimum 2 Inch direct thermal dot printer
- b) Should support
 - i. Multilingual printing
 - ii. Image printing
 - iii. Diagnostics check like paper out, lid open, low battery etc.
- c) Supply/availability of printer paper rolls to be ensured
- d) Should have rechargeable battery



e) Support connectivity to tablet, preferably via Bluetooth

14. **Biometric finger print scanner & RD Service Specification:**

- a) Have optical/capacitive technology sensor
- b) Support ISO SC37 19794-2/4 or ANSI/INCITS 378 template formats, 500 dpi resolution
- c) Valid STQC certified device
- d) Support for WSQ format, NFIQ Calculation, one to one/one to many verification
- e) Should have rechargeable battery
- f) Support connectivity to tablet, preferably via Bluetooth

Currently, BC Application is supporting following RD Services for fingerprint registered Devices. Integration of new RD Services shall be done as and when required.

- a) IDEMIA L1 RD Service (Morpho)
- b) ACPL L1 RD Service (Access)

Currently, following make and model of finger print biometric scanners are tested in BC Application:

- a) Evolute Bluetooth based fingerprint biometric scanner running on IDEMIA L1 RD Service (Leopard, Falcon Plus)
- b) Blueprint Bluetooth based fingerprint biometric scanner running on ACPL L1 RD Service.

15. **EMV card reader with Pin pad Specification:**

EMV Card Reader:

- a) EMV L1 & L2 certified
- b) Security - MK/SK, Fixed, DUKPT DES, 3DES, RSA
- c) Certification - PCI PTS 3.X EMV L1 & L2
- d) Capable to read RuPay, Master and Visa Card

Pin Pad:

- a) Compact MPOS pin pad device which connects to a wide range of smart phones and tablet via Bluetooth
- b) Should have recharge battery
- c) Should have a minimum display of 1 inch
- d) Support connectivity to Tablet, Preferably via Bluetooth
- e) Supported PIN PAD Model: PAX D180, D180c+

16. **Passbook Printer Specification:**

Currently, Epson PLQ 22, Epson PLQ 30 & Epson PLQ 35 (Make & Model) are compatible with Bank Software Solution. Bank will confirm incase any new model is integrated in future. Only those models to be procured, which have not reached End of Life and OEM is still providing technical support.





17. Iris Scanner Specification:

Currently, Iris based Aadhaar authentication functionality is not enabled in BC Solution. Bank will specify the supported models once compatibility testing is completed in future.

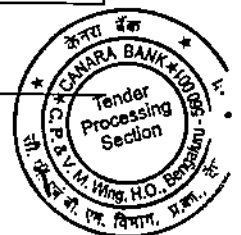
18. General Conditions:

- a. All Devices should conform to the specifications/Guidelines of the UIDAI/STQC/CERT-IN/IBA and other regulatory agencies.
- b. The Successful Bidder shall update/upgrade the devices at his cost as per the guidelines of the Bank/ regulatory authorities as and when required without loss of time.
- c. BC agent should not use TAB/TABLET for other than BC activities.
- d. TAB Device should be compatible for implementation of Bank provided Mobile Device Management (MDM)/ Suitable software for centralized control of TAB/Tablets.
- e. Biometric Device should be certified by STQC/UIDAI and RD services compliant. Charges towards RD services with the concerned RD service shall not be in scope of Bank.
- f. TAB devices should not be rooted / jailbroken.
- g. The human resources and infrastructure (support services, facility, and hardware and connectivity) required for end-to-end solution would belong to be maintained, managed and operated by the CBCs.
- h. In case any CBC wants to deploy any new tab/device/ hardware/ L1 RD services, the CBC should have the approval of make/ model of the tab/device/ hardware/ L1 RD service from the bank before deploying to the BCAs.

Note: All the hardware and software specifications mentioned in this document are as per current regulatory/application security standards prescribed by various regulatory bodies and as per current compatibility in Canara Bank BC ecosystem. Same is subject to change in future as and when new guidelines are issued.

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement the day and year first hereinabove written.

Signature: Name: Designation: For & on behalf of Canara Bank	Signature: Name: Designation: For & on behalf of M/s
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<p>In the presence of:</p> <p>Signature 1:</p> <p>Name:</p> <p>Designation:</p> <p>Signature 2:</p> <p>Name:</p> <p>Designation:</p>	<p>In the presence of:</p> <p>Signature 1:</p> <p>Name:</p> <p>Designation:</p> <p>Signature 2:</p> <p>Name:</p> <p>Designation:</p>
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