

## Appendix I

**Number of Locations Cluster wise to be covered by the Business Correspondent in India.**

Cluster	Locations Covered	Tentative No. of Locations
1	Agra, Aligarh, Etah, Firozabad, Hathras, Kashiramnagar, Kasganj, Mainpuri - Districts of Uttar Pradesh	506
2	Baghpat, Bulandshahar, Fathepur, Hapur, Mathura, Meerut, Muzaffarnagar, Panchsheel Nagar, Prabudh Nagar, Saharanpur, Shamli - Districts of Uttar Pradesh	427
3	Allahabad, Amethi, Auraiya, Ayodhya, Azamgarh, Badaun, ,Bahraich, Ballia, Balrampur, Bara Banki, Bareilly, Basti, Bela, Belthara Road, Bhim Nagar, Bhinga, Bijnor, Chandauli(Ballia), Deoria, Dharetha Dasrathpur, Faizabad, Gabadua, Ghazipur, Gonda, Gorakhpur, Hamirpur, Hardoi, Jaunpur, Jhansi, Jyotiba Phule Nagar, Kannauj, Kanpur, Kanpur Dehat, Katra Shankar Nagar, Kaushambi, Kheri, Kushinagar, Lakhimpur, Lalitpur, Lucknow, Mahoba, Mahrajganj, Mau, Moradabad, Pilibhit, Pratapgarh, Rae Bareli, Rampur, Sant Ravidas Nagar, Shrawasti, Siddharthnagar, Sitapur, Sonbhadra, Sultanpur, Varanasi - Districts of Uttar Pradesh	538
4	All districts of Bihar	639
5	All districts of Chattisgarh, Madhya Pradesh, Odisha	815
6	All districts of Andaman & Nicobar, Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jharkhand & West Bengal	650
7	All districts of Delhi, Haryana, Himachal Pradesh, J&K, Punjab And Uttarakhand	716
8	All districts of Dadra & Nagar Haveli, Gujrat, Maharashtra, Rajasthan	549
9	All districts of Telangana	409
10	Chikkamagalur, Chitradurga, Daksjina Kannada, Davangere, Hassan, Kodagu, Madikeri, Shivamogga, Udupi, Uttara Kannada- Districts of Karnataka and GOA	555
11	Bagalkote, Belagaum, Ballari, Bidar, Dharwad, Gadag, Haveri, Kalburgi, Koppal, Raichur, Vijayapura, Yadagir - Districts of Karnataka	627
12	Bengaluru, Chamarajnagar, Chikkaballapura, Kolar, Mandya, Mysuru, Ramnagara, Tumkuru - Districts of Karnataka	431
13	Chennai, Coimbatore, Cuddalore, Dharmapuri, Erode, Kancheepuram, Krishnagiri, Nagapattinam, Namakkal, Nilgiris, Salem, Thiruvallur, Thiruvannamalai, Tiruchirapalli, Tiruppur, Vellore, Villupuram - Districts of Tamil Nadu and Puducherry	690
14	Anantpur, Chittoor, YSR Kadapa, Kurnool, Nellore, Prakasam - Districts of Andhra Pradesh	408
15	East Godavari, West Godavari, Guntur, Krishna, Srikakulam, Vishakapatnam - Districts of Andhra Pradesh	454
16	Ariyalur, Dindigul, Kanyakumari, Karur, Madurai, Perambalur, Pudukkottai, Ramanathapuram, Sivagangai, Thanjavur, Theni, Thiruvarur, Thoothukudi, Tirunelveli, Trichy, Virudhunagar - Districts of Tamil Nadu, all districts of Kerala and Lakshadweep(UT)	715
<b>Total</b>		<b>9129</b>

\*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.

## Appendix II

### TECHNOLOGY REQUIREMENTS

- a. The Technology will include providing and maintaining devices like Tab/Tablet devices, internet connection etc by the vendor.
- b. Bank will provide the TAB/Tablet based software solution. Bidder need to make use of the solution for performing FI transactions.
- c. Devices should have capability to connect directly to Bank's solution and process through Bank's gateway in the banking mandated standard ISO format.
- d. For customer enrolment, including biometric capturing, devices must be compliant with the requirements of RD Services of UIDAI and support ISO templates generation & verifications as per standards mentioned at technical specification.
- e. Devices must have capability for making transactions, using UIDAI's biometric authentication/any other central authentication system, through switch of National Payment Corporation of India (NPCI) or any other agency approved by the Bank/Regulators.
- f. All security features as per the guidelines of UIDAI/CERT-IN/IBA and other regulatory authorities to be adhered to by the Vendors.
- g. The bidder has to adhere to the guidelines being issued by the bank from time to time.

#### **A. TECHNICAL CAPABILITIES:**

#### **TAB/TABLET BASED SOLUTION**

##### **Pre-requisites for BC Agent:**

To perform FI transactions through TAB/TABLET based solution following are the pre-requisites ;

- 1) FI transactions to be done using embedded/non-embedded TAB not below the version 7 which consists of 7 to 8" screen, Thermal Printer, Finger print scanner etc.
- 2) Following are the H/W specifications of the embedded/non-embedded TAB
  - a. Tablet
  - b. Thermal printer
  - c. Biometric finger print scanner
  - d. FIR enabled finger Biometric scanner with RD services
  - e. EMV card reader with pinpad.
  - f. Pass book printer.

Technical specification of each device:

##### **Tablet:**

Preferable Model	:	7 Inch full touch screen android based tablet
Operating system	:	Android version 7 or above
Resolution	:	1280 * 800 Pixels
Connectivity	:	Wi Fi - 802.11 b/ g/ n/ ac GPS Bluetooth - Yes, v 4.00/above

Supported mobile network :	3G or 4G
Communication interface :	GSM/GPRS, Wi Fi, Bluetooth v4.0
Rear camera :	Minimum 5 MP
Front camera :	Minimum 1 MP (Optional)
Java Support :	Required
Processor :	1GHz dual core or above
RAM :	Minimum 1 GB
Internal Storage :	Minimum 8 GB
Expandable storage :	Provision up to 32 GB through Micro SD Card
SIM :	GPRS SIM
GSM/CDMA :	GSM
Speaker :	Required

#### **Thermal Printer:**

- 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

#### **Biometric finger print scanner:**

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

#### **EMV card reader with Pin pad:**

- 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 rechargeable battery
- c. Should have a minimum display of 1 inch
- d. Support connectivity to tablet, preferably via Bluetooth

**Passbook Printer:**

- a. Bluetooth Enabled standard Passbook printer of reputed make. Specification will be communicated after completion of successful bid.

**Security Features:**

- 1) All Devices should conform to the specifications/Guidelines of the UIDAI/STQC/CERT-IN/IBA and other regulatory agencies.
- 2) Bidder to update/upgrade the devices at his cost as per the guidelines of the Bank/ regulatory authorities as and when required without loss of time.
- 3) BC agent should not use TAB/TABLET for other than BC activities.
- 4) TAB Device should be compatible for implementation of Mobile Device Management (MDM)/ Suitable software for centralized control of TAB/Tablets.
- 5) Biometric Device should be certified by STQC/UIDAI and RD services compliant. Charges towards RD services with the concerned RD service provided should be borne by the Vendor.

**B. TECHNOLOGY SERVICE LEVEL REQUIREMENTS**

- This section applies to the “Technology Based Financial Services” to be rendered by the Service Provider to the Bank comprising the following -
- The BCs to use Tab/Tablet devices at KIOSK & while on mobile to access the solution provided by the Bank with connectivity available in the area of operation of the BC / BCA.
  - Tab/Tablet model.
  - Internet operated device, printer and FP & Iris capturing machine.
  - Any device with biometric identification.
- SP shall make available a set of equipment for carrying out transactions at the KIOSK/mobile, using Android based Tab/Tablet with biometric enabled device by the BCA as per the specifications of the Bank/UIDAI. It would be the responsibility of SP to keep the equipment in working order ensuring an overall uptime of 98% on a quarterly basis (Taking into consideration the uptime of all equipment in the field) and an uptime of 95% on a quarterly basis for individual sets of equipment in the field. To attain this uptime, SP would store adequate number of spares at convenient Nodal Points and arrange to replace and make operational the set within 72 working hours from the time of reporting depending upon the distance of the BCO location from the Nodal Point.
- BC should arrange refresher course to BCAs for one day for every three/six months to update them to discharge their duties more effectively.

**C. INCIDENT MANAGEMENT**

- SP shall provide a help desk with adequate numbers of phone lines for incident management. On finding an equipment to be not functioning, the BCA would advise on the pre-designated number of help desk regarding the

same. SP Help Desk representative would then issue a ticket number to the BCA which he will quote in all subsequent communications till resolution of the issue. The defective part of the equipment would be replaced by a representative of the SP under a sign off from the equipment operator.

- As a part of facility management the bidder shall provide minimum one technically competent resource for each of the clusters at the Head Office of the Bank or such other places stipulated by the Bank at the vendor's cost, who shall be available for attending any troubleshooting/updates/modifications in concurrence with the bank.

#### **D. MAINTENANCE AND SUPPORT**

At the time of operationalizing the solution & introduction of new product/utility, training is to be provided to the BCAs clearly delineating the Do's and Don'ts and Best Practices for maintaining the equipment. It would be the responsibility of the SP to ensure that the equipment is handled carefully. However, SP would provide active Help Desk facilities for reporting of all such field incidents. For the passive hours there would be a facility to log the call on an IVR. However, the time for turnaround would be counted from the time the Help Desk becomes active next time.

#### **E. SOFTWARE MANAGEMENT**

- In order to provide more and better service, the Bank may require an upgrade in the software. However, all newer versions of software for the frontend device should be released with the prior permission of the Bank. These releases would be informed to the Headquarters of the SP through release notes for further dissemination to the BCAs. The BC shall prepare, in consultation with the Bank, a schedule for upgrade on the field and the BC should download and install the new version at each BCO. BC helpdesk would be available to assist in the scheduled implementation and overseeing of the upgrade.
- The BC shall maintain sufficient inventory of Consumables at all the district headquarters in the respective clusters allotted to them.

#### **F. CENTRALIZED MONITORING**

- BC shall have a dedicated team of Supervisors and Coordinators who shall monitor the implementation of FI Plan effectively well within the time schedule. They shall also arrange for necessary training, meetings with BCAs at periodical intervals, liaise with Bank's Link Branches/Circle Offices. They shall ensure for Preventive maintenance of devices used at KIOSKs and ensure of their good working condition, timely repairs if any and with the required consumables. They shall also monitor the uptime, problem resolution.
- BC shall have the supervisors and coordinators as follows:
  - One supervisor referred to as BC Supervisor (BCS) for 50 BCAs.
  - One Coordinator referred to as BC Coordinator (BCC) for 25 BCSs.

## G. TECHNOLOGY ARCHITECTURE FOR THE SOLUTION

- The IT hardware, software, application, operating systems, security and networking systems that support the requirements of the project shall be preferably based on Open Systems Architecture and support interoperability, portability, scalability and Internet/Intranet and extranet capabilities. The technologies and the solution should support bank's strategy, services and operational capacities to improve productivity and performance and customer service.
- The solution should comply with IT Act 2000, ISO 27001 security standards, architecture, guidelines & standards prescribed by Cert-In, RBI, UIDAI and IDBTL for SCOSTA, Internet Technologies, Financial Inclusion, Biometrics, Electronic-Commerce, etc.

## H. TECHNOLOGY CONTROLS

- The operations and technology supporting this Solution shall at all times conform to regulatory and legal provisions and the requirements of the bank.
- The Bidder should provide hardwares with a highly reliable and scalable architecture that conforms to international standards and best practices. ISO 19794 for Biometric, ISO 7816/ISO 14443 for smart card, ISO 8583 for transaction interface with backend systems should be adopted.
- Security of the individuals' identity and transaction data must be maintained while the data is in use, in transit and in store, using at least 3DES or higher encryption standards.
- Delivery of other government and financial services (like utility payments, micro insurance etc) should be overlaid on this model to capitalize on technology investments.
- Enrollment process must be scalable to handle huge numbers. Data storage requirements should be adequately managed.
- Security audit should be carried out for the technology, process and people through a competent and mutually agreed third party.
- Bidder shall ensure that end-to-end solution is ISO 27001 certified and the certification is maintained throughout the tenure of the engagement.
- Bidder shall provide hardwares which are highly reliable to support encryption on the Tab/Tablet, transmission software, intermediary devices and servers and support secure communications between various devices/components.
- Authentication mechanisms should reliably verify individuals, devices and other systems interacting with each other and generate audit trails to support accountability and non-repudiation requirements of the bank.
- Strong authorization mechanisms should be provided to enforce principles of least privileges, restricting access, limiting amount of money that can be transacted, etc as required by the Bank. Integrity of all transactions should be secured from end-to-end.
- Systems should be available to support uninterrupted services to the customers duly meeting the contractual obligations of the Bank towards third-parties and customers.

## I. TAB/TABLET SPECIFICATIONS

- The technology should be compatible with latest OS Standards for inter-bank interoperability through NPCI switch.
- Should conform to ISO 14443/ ISO7816 and ISO 18092 standards for read and write operations.
- Should have built-in PKI support
- Multilingual support
- Should be capable of transactions through EMV chip cards.
- Should have online connectivity possible, and also have ability to transfer data using methods.
- All communications with the TAB/TABLET devices should be by secured modes.
- Should be battery operated with several days in standby, and at least 8 hours of continuous operations
- Capability of TAB/TABLET device; the device should be capable of undertaking the following functions :-
  - Reading fingerprint of customer;
  - Validation of cards with respect to authorized TAB device
  - Authentication of the customer;
  - Secure storage of transactions;
  - Facility for online connectivity;
  - Voice guidance for transactions
  - Printing of receipt in local language
- Secure communication between TAB/TABLET device and all other devices/systems
- In case of any communication failure, it should ensure that no data is lost during transmission
- Necessary hardware to be provided by the bidder for Pass Book printing and the pass book printer should support the application provided by the Bank. Pass book printer should be of latest make and model.
- Locking the device from further usage whenever the business reached the permissible limit of transactions

## APPENDIX III

### SCOPE OF BASIC BANKING PRODUCTS & SERVICES TO BE OFFERED

The Service Provider would be required to provide the services, facilities, infrastructure, technology, etc. The Service Provider shall provide the services through the HYBRID Model involving both KIOSK and Mobile BC models using Android based Tab/Tablet. The Bank will prescribe the number of locations wherein the solution is to be deployed by the bidder as per the requirement of the Bank as and when required. The successful bidder shall deploy the solution within 45 days from the date of work order or the date of intimation.

#### HYBRID MODEL:

- 1.1. The Solution will be provided by Bank and the bidders shall access the solution in both KIOSKs (fixed point BC) and Mobile BC through TAB/Tablet supported device. The Service Provider shall ensure minimum working hours of 4 hours at the KIOSK everyday apart from visiting the field for Mobile BC activity. The SP shall provide infrastructures such as a minimum building space of 100 Sq ft in a prominent place accessible to customers and acceptable to the Bank. Also, hardware, software, personnel, technical services, connectivity, maintenance, provide training and operational support for the end-to-end infrastructure supporting the BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE) including the Tab/Tablet, enrollment system, FIR based digital fingerprint scanners, digital cameras, printers, Passbook printers, intermediate switching, etc. The KIOSK should have a good ambience with proper infrastructure like seating arrangements/office furniture etc.

The Bank will have the option of increasing/decreasing the number of KIOSKs up to 40%. 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 based on the requirements. The bank would further have the option of relocating or discontinuing the KIOSKs in areas where a bank branch gets opened during the period of the contract. In areas where relocation of KIOSKs is suggested due to opening of bank branch, the KIOSK may be allowed to continue if the bank and the SP mutually agree that the KIOSK will still be viable. It is essential that the KIOSK has the required resources to provide the service mentioned in this RFP. New services may be added from time to time as per the instructions of the Bank and with mutual consent. This RFP covers locations mentioned in Appendix I. Bank reserves the right to add up to 100% locations where BCOs/BCAs are to be set up on the same commercials.

1. **Business Correspondent (BC) activities:**
  - a. **Provide transaction facility (within limits fixed) like:**
    - Customer account opening
    - Cash Deposit
    - Cash Withdrawal
    - Fund transfer within bank
    - Mini statement

- Passbook Printing
- Account balance inquiry
- Loan Repayment
- Aadhaar Enabled Payment System (AEPS - ON US and Off US)
- E-KYC facility for account opening
- NEFT
- IMPS (Immediate Mobile Payment System)
- Enrolment of Social Security Schemes: PMJJBY, PMSBY, APY, SSY, PPF
- Third party financial products
- Opening and/or renewal of small value RD/FD.
- Aadhaar Seeding & authentication, using biometric authentication from BC locations.
- Account opening and transaction handling supporting fingerprint authentication of all the authorized members for Self Help Group.
- Pension payments
- Lodge & Track complaints
- Pensioner's life certificate updation (Jeevan Praman)
- Block Debit Card
- Apply for Rupay Card
- Apply for SMS alert, e-Mail statement
- Request for new Cheque Book, Stop payment, Cheque status enquiry.

**b. Other activities:**

1. Identification of borrowers and classification of activities as per bank's requirements.
  2. Collection and prima facie scrutiny of loan applications including verification of primary data.
  3. Creating awareness about savings and other channels/digital products offered by the Bank and education or advice on managing money & debt counseling.
  4. Preliminary scrutiny of data and submission of applications to the Bank for its review.
  5. Promotion, nurturing, monitoring and handholding of Self Help Groups and/or Joint Liability Groups and/or Micro Credit Groups and others.
  6. Facilitating the repayment of dues owed to the Bank by its customers/guarantors.
2. **The below services are in respect of the following** to be offered at the BCO (BC activity):

(a) Sourced for the branch (as permitted by RBI in guidelines) some of the products are:

1. Loans against TDR/NSC/ KVP etc.
2. Kisan Credit Card (KCC)
3. Current Account
4. Savings Bank account (other than No Frills Account)
5. Term Deposits
6. Recurring Deposits
7. Mutual funds on a referral basis

8. Insurance (Life and Non-Life), Pension and any other third party financial product
9. Rupay card issuance/activation

(b) Subject to meeting the eligibility criteria mandated by RBI, the BC/BCA shall be engaged as Recovery Agent and separate agreement(s) will be signed by the bank with SP/BCA.

3. **Cash Management:**

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

## APPENDIX IV

### Entities eligible to be appointed as BCAs and general guidelines to be followed by Service provider while appointing Business Correspondent Agents (BCAs)

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

1. NGOs/MFIs set up under Societies/ Trust Acts
2. Cooperative Societies registered under Mutually Aided Cooperative Societies Acts or the Cooperative Acts of States/ Multi State Cooperative Societies Act.
3. Section 25 companies.
4. Post Offices.
5. Retired Bank employees
6. Ex-Service men.
7. Retired Govt. Employees.
8. Individual owners of kirana/ medical/fair price shop owners.
9. Individual Public Call Office (PCO) operators.
10. Agents of small savings schemes of Government of India/ Insurance Companies
11. Individual who own petrol pumps.
12. Retired teachers.
13. Authorized functionaries of well-run Self Help Groups (SHGs) linked to banks.
14. Individual members of Farmer's Clubs.
15. Individual operators of Rural Multipurpose kiosks/ Village Knowledge Centers
16. Individuals/ proprietors/ owners who manage Agri Clinics/ Agri Business Centers.
17. Retired Post Masters.
18. Individuals such as auto dealers, tractor dealers and FMCG stockists.
19. Insurance agents including of private insurance companies (IRDA certified) and postal agents.
20. Individuals operating Common Services Centers (CSCs) established by Service Centre Agencies (SCAs) under the National e-Governance Plan (NeGP).
21. Any other individual considered suitable by the bank.
22. Companies registered under the Indian Companies Act 1956 with large and wide spread retail outlets, excluding Non-Banking Financial Companies (NBFCs).
23. Identified BCs and BCAs should not have been defaulters to any financial institution.
24. Identified BCs should not have been blacklisted by any bank in the last two years for deficiency of service.
25. The identified BCAs should be certified by IIBF or similar agencies approved by IBA/Bank.

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

- 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 BCA.
- While approving location of BCO, the place should be such that it is easily accessible and be preferably the place of weekly local 'Haats'.
- The selection of BCA must be done by the SP with the consent of the concerned Branch Manager in whose service area the BCO is located. Preference should be given to such persons who are already doing some activity in the village.
- The device to be given to BCA should be interoperable through the gateway of NPCI so that the customer can access to any bank by using the device. The device must have biometric facility plus EMV Chip card reader with Pinpad. The BCA must have online connectivity.
- The BCA must be responsible to receive and pay money, to transfer money from one to another. Each BCA will be assigned with business facilitator activity also. BCAs may also be used for deposit mobilization and as recovery agents as per the terms and conditions laid down by RBI for this purpose. Where a BCA has to work as a recovery agent, a separate agreement for this purpose shall be entered into by the Bank.
- The BCA will also source micro insurance, Pension, PMJJBY, PMSBY, Sukanya Samruddhi Yojana, NPS, Public Provident Fund, BBPS, animal insurance, crop insurance and micro pension. The banks will ensure coordination with the agencies, viz., LIC, Canara HSBC Oriental Bank of India Insurance Company Limited, The New India Assurance limited and other agencies dealing with these products.
- The BCA must be responsible for routing all transactions of the villagers in the assigned villages so that effective marketing and follow up can take place.
- It is necessary to ensure that there is a continuous improvement in the quality of services through the BCAs. There should be regular training and capacity development programmes for the BCAs, organized by the BC.

## APPENDIX V

### Standard Operating procedure for BC

#### Logistics at the BC /Business correspondent outlets/KIOSKS

1. Display of signage as approved by the Bank.
2. Display of Phone numbers of Help line, Bank officials (link Branch /Regional Office /Circle Office)
3. Display of BC certificate as an authorized Bank's BC.
4. The BCA shall also be issued identity card along with Photograph with Unique personal identification Number (Preferably Terminal ID allotted to the BCA by Bank) and name & address printed on it by the BC.
5. The identity card shall be required at the time of transaction/remittance.
6. Ensure availability of required Stationery - Account opening forms, loan application forms, check lists, publicity materials / pamphlets / job cards for banking products.

#### Maintenance of Registers:

1. Records of customers enrolled;
2. Account opening forms sent to link branch;
3. Account opening forms pending to be sent;
4. Customer contact register;
5. Applications movement register;
6. Visitors/Bank officials visit register.
7. Name of grievance redressal official and contact No. to be displayed.
8. Ensure provision like Cash box, almirah for safe upkeep of finger print scanner / device etc and other stationery registers.
9. List of Do's and Don'ts for customers to be displayed.
10. Registers for Hardware/Software
11. Register for AMC details
12. Complaints register

#### Image building and trust:

1. BCs to create awareness about the channel and any other products of the Bank among the public in the area of operation.
2. BCs to market the banking products and ensure a pull for the customers in the area of operation.
3. BCs to do due diligence for BCA selection.
4. Arrange for training of BCAs.

#### Technical Requirement

1. Safe upkeep of front end device viz.TAB device, Pinpad device, Biometric scanner, thermal printer, Passbook printer etc.
2. Maintaining help line number of technology / device provider.
3. Downloading the updated versions of the front end applications.
4. Keeping the PIN / BCA cards secret to obviate any possibility of unauthorized use of the technology device.

## Operational Requirement

1. Approval from the Bank for establishing a BCO at any centre.
2. Account opening form filling up and obtaining required KYC documents / photograph of the customer.
3. Enrollment of the customer as per the process approved by bank.
4. Co-ordinating with link branches to expedite verification and upload of customer data in CBS for account creation.
5. Distribution/delivery of card / activation of the card & CBS account number to the customers after account creation in the bank's CBS.
6. Maintaining secrecy about customer account information.
7. Maintenance of sufficient balance in the BC settlement account to support customer transactions and fund settlement with the bank.
8. Increase of BCA electronic threshold limits to ensure continuity in customer services as per bank's requirement.
9. Arrange for availability of sufficient cash at BCO.
10. BC will ensure replenishing / collection of surplus cash from the BCO.
11. BC will ensure regular payment of remunerations to the BCAs.
12. BC will ensure availability of consumables like printing paper, ribbon etc at the BCO.
13. BC to ensure issuance of front end system generated receipt to the customers on successful transaction.
14. To define dispute resolution mechanism.
15. Forwarding any feedback / complaint received from the customers to the bank.
16. Risk mitigation process in operations.
17. Arranging insurance for cash and devices at the BCO.
18. 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.

## Legal Requirement

Persons / BCAs engaged by BC are not the employees of the bank and the bank shall not be responsible in any manner for payment of wage remuneration nor payment for PF, EPF due to such persons.

## APPENDIX-VI

### Fixed & Variable Charges to be paid to the Business Correspondent

- A. For the activities mentioned in Table 1 below, Business Correspondent will be paid variable charges at the following rates.

Sl.No.	BC Activity	Commission- Variable Charge*	
1	<b>Cash Handling Charges:</b>  Cash Deposit, Withdrawal (on us & off us) & Cash Withdrawal (On-Us) by SHG account holder under dual authentication.	Upto 15 Lakhs	L1 Bid price (Reverse Auction) max of Rs.25/- per txn Amt
		15 to 30 Lakhs	0.20% max of Rs.25/- per txn Amt
		Above 30 Lakhs	0.10% max of Rs.25/- per txn Amt
2	Fund Transfer ( Our Bank - on us - AePS)	0.5% with max of Rs 5/- per txn Amt	
3	Fund Transfer(other Bank -AEPS )	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 success 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 success 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 Rs.7.5 to 30)	
14	Enrol for social security pension scheme (APY)	Payable on receipt of applicable incentive from Govt.(Rs.50/- per policy)	
15	Account opening (e-KYC)	With issuance of Rupay card within 7 Days of A/c opening- Rs.20/-	
16	Aadhaar seeding	Rs.5/- per success	
17	Launch complaints	NIL	
18	Track Complaints	NIL	
19	Pension life certificate authentication through Jeevan Pramaan (Aadhar enbled)	Rs.10/- per successful authentication	
20	Block debit card	Rs.5/-	
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	Rs.5/- per page or per print	
30	Entrustment of recovery work to BC through their Agents	BCA Should have completed IIBF Direct Recovery Agent (DRA) course. Loss-7% of recovered amt with max,70,000/- Doubtfull-5%of rec amt max 40,000/- RRSA & SSA-2% of rec amt max 10,000/-	
31	Sukanya Samriddhi Yojana (SSY)	Rs.5/- per txn	
32	Public Provident Fund (PPF)	Rs. 5/- per txn	
33	For formation and promotion including credit linkage (SHG & JLG)	Not exceeding Rs.500/- per SHG/ JLG formed and credit linked with the Bank in stages as under.	
34	For stationary and overhead expenses after saving linkage of SHG	Rs. 100/-	
35	4 months after saving linkage of SHG	Rs. 200/-	
36	Immediately after credit linkage of SHG	Rs. 200/-	

\*No charges will be paid if the fixed deposit amount is divided and separate accounts are maintained for the sake of remuneration.

B. For the activities mentioned in Table 2 below, Business Correspondent will be paid Fixed remuneration at the following rates:

Activity	Remuneration
<b>Fixed Charges:</b>	
For 150 to 300 financial transactions in a month done by a BCA	Rs. 2500/- Per month
For more than 300 financial transactions in a month done by a BCA	Rs. 5000/- Per month

**Note:**

- 1) The above rates are inclusive of all taxes & charges other than GST.
- 2) The fixed charges, cash handling & other variable charges to be shared between BCA and BC at 80:20 ratio.
- 3) The fixed charges will be paid to the BCA/BC, wherein the BCA should be active as under:
  - a. Kiosk should work minimum 4 hours on all working days
  - b. Non functioning on working days shall attract pro-rate reduction in fixed charges to be calculated as follows;  
No. of days active/No. of working days X fixed charges.
  - c. The BCA shall work for a minimum of 10 days in a month to be eligible for payment of fixed charges.
  - d. To construed BCA as active in a day, BCA should have carried out at least ONE financial/Non-financial transaction through TAB on that day.
- 4) The following transactions will be IN-ELIGIBLE for calculation of fixed and Variable charges;
  - a. Transactions with amount less than Rs.50/-
  - b. More than 2 transactions in a particular account per day.
  - c. More than Rs.10000/-(including debit and credit) in a particular account per day.
  - d. More than 10 transactions in a particular account per month.
  - e. Transactions in the accounts of BCAs.
  - f. Transactions put through in an e-KYC account which was opened by the BCA but RuPay card is not issued.
- 5) For cash transactions both receipt and payments, the maximum cap of Rs 25 per transaction is only Payable by the Bank.
- 6) The gross amount less TDS will be credited to the BC Account maintained in our Bank.
- 7) Other services and products not included above will be added from time to time with mutual consent as per Bank/RBI/Government guidelines.
- 8) Bank has the right to delete/modify any stipulations mentioned above and also stipulate such other conditions with due notice to BC.
- 9) Bank has the right to delete/modify any activity that can be extended through the BC, with due notice to the BC.

**Cap on Business/Commission:** Reserve Bank has expressly prohibited sourcing of Bulk deposits, NRE/NRO FCNRB deposits, and deposits from Public Sector Companies/Government Departments by this channel.

**TECHNICAL BID FORM**

**ANNEXURE I**

**BIDDERS PROFILE:**

1	Name of the Company	
2	Address of Registered Office / Head Office	
3	Phone Number (with STD Code)	
4	Fax Number	
5	E-mail id	
6	Constitution (Public Ltd Co., / Pvt Ltd Co./ Partnership/ Proprietary Concern etc)	
7	Date of Establishment:	
8	Name of Chief Executive:	
9	Name of Contact Person and Phone No:	
10	Line of Activity:	
11	Date from which the bidder is experienced in similar type of activity	
12	Products Developed / Serviced (Attach product literature)	
13	Details of Quality Certifications Obtained for the Company & its Products, such as ISO-9001:2000 etc. (attach Photo copies).	
14	Total Number of Employees:	
15	PAN Number of Company	
16	GSTIN Number of Company	

**Date:**

**Signature of Authorized Official with Seal**

## TECHNICAL BID FORM

## Annexure II

### PROFILE OF BC PROPOSED FOR THE PROJECT

1	Name of the Company	
2	Address of Registered Office / Head Office	
3	Phone Number (with STD Code)	
4	Fax Number	
5	E-mail id	
6	PAN Number	
7	GSTIN Number	
8	Constitution (Public Ltd Co., / Pvt Ltd Co./ Partnership/ Proprietary Concern etc)	
9	Date of Establishment:	
10	Name of Chief Executive:	
11	Name of Contact Person and Phone No:	
12	Line of Activity:	
13	Date from which the bidder is experienced in similar type of activity	
14	Products Developed / Serviced (Attach product literature	
15	Details of Quality Certifications Obtained for the Company & its Products, such as ISO-9001:2000 etc. (attach Xerox copies).	
16	Total Number of Employees:	
17	Envisaged role of the Company	

Financial Background	2017-18	2018-19	2019-20	2020-21
Turnover				
Net Profit after TAX				
Total Assets				
Total Liabilities				

Date:

Signature of Authorized Official with Seal

**TECHNICAL BID FORM**

**Annexure III**

**PARTICULARS OF REGIONAL / BRANCH OFFICES**

1. Number of Offices:

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

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

**Date:**

**Signature of Authorized Official with Seal**



## TECHNICAL BID FORM

## Annexure IV

List of Major Banks/ Government Departments/ Agencies to whom Financial Inclusion solutions have been offered and related references: (provide copies of such major contracts executed)

Name of the Bank/Institutions & contact details	Details of services offered	Equipment Supplied	Contact Person	Phone

Reference details of major contracts executed.

Attach (a) reference letters for these contracts only (b) copy of Purchase Orders for each of the model)

Date:

Signature of Authorized Official with Seal

**TECHNICAL BID FORM**

**Annexure V**

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

(In Rs in Lakhs)

	2017-18	2018-19	2019-20	2020-21
Audited (A) / Provisional (P)	(A)	(A)	(A)	(A)/(P)
Paid up Capital				
Tangible Net Worth				
Total Assets				
Total Sales (net of excise)				
PBDIT				
Profit after Tax				

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

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

**Date:**

**Signature of Authorized Official with Seal**

**TECHNICAL BID FORM**

**Annexure VI**

**STATEMENT OF TIE-UPS/ AGREEMENTS ENTERED FOR THE PROJECT**

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

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

**Date:**

**Signature of Authorised Official with Seal**

TECHNICAL BID FORM

Annexure VII

A. Technical Evaluation/Compliance

Sl. No.	Technical Device	Technical Specifications	Bidders Response YES/NO	Make & Model of the Device
1	Whether it is embedded device?			
	A. Bio-metric scanner FP	Whether Bio metric scanner embedded with the device ?		
	B. Thermal printer	Whether Thermal Printer embedded with the device ?		
	C. EMV chip Card reader	Whether EMV Chip Card Reader embedded with the device ?		
	D. Pin Pad	Whether Pin Pad embedded with the device ?		
2	Tab/Tablet	As mentioned in Annexure II - under Tab/Tablet Based Solution		
3	Thermal Printer	As mentioned in Annexure II - under Tab/Tablet Based Solution		
4	Biometric finger print scanner	As mentioned in Annexure II - under Tab/Tablet Based Solution		
5	EMV Chip Card reader with Pin pad	As mentioned in Annexure II - under Tab/Tablet Based Solution		
6	Passbook Printer	As mentioned in Annexure II - under Tab/Tablet Based Solution		

### A. Questionnaire

**1. List of Hardware Proposed to be used by the Bidder (Please, cover all the equipments, scanners, etc) location-wise :**

Sl. No.	Type of Hardware (eg.Tab/Tablet etc.)	Make and Model	Quantity	Proposed Use
1				
2				
3				

**2. Any Other Equipment Proposed by the Bidder and not Covered Above (to make the solution fully functional):**

	Feature	Requirement	Bidder's Response
1			
2			
3			
4			
5			



## TECHNICAL BID FORM

## Annexure VIII

### CONFIRMATION OF SOFT COPY

To  
The General Manager  
CANARA BANK  
BC Section, FI Wing,  
Head office,  
Bangalore 560009

Dear Sir/Madam,

Sub: CANARA BANK Financial Inclusion Solution

Further to our proposal dated ..... in response to the Request for Proposal (Bank's tender No. \_\_\_\_\_ hereinafter referred to as "RFP") issued by CANARA BANK ("Bank") we hereby covenant, warrant and confirm as follows:

The soft-copies of the proposal submitted by us in response to the RFP and the related addendums and other documents including the changes made to the original tender documents issued by the Bank, conform to and are identical with the hard-copies of aforesaid proposal submitted by us, in all respects.

Yours faithfully,

Authorised Signatory  
Designation  
Bidding corporate name



## TECHNICAL BID FORM

## Annexure IX

### BIDDER's UNDERTAKING LETTER

Date:

From:

To  
The General Manager  
CANARA BANK  
BC Section, FI Wing,  
Head office,  
Bangalore 560009

Dear Sir/Madam,

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

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

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

We understand that you are not bound to accept the lowest or any bid you may receive.

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

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

Moreover, we certify that:

- a) Prices in the Bid have been arrived at without agreement with any other Bidder of this RFP for the purpose of restricting competition.
- b) The prices in the Bid have not been disclosed and will not be disclosed to any other Bidder of this RFP.



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

We certify that the information/data/particulars furnished in our RFP are factually correct. We also accept that in the event of any information/ data/ particulars proving to be incorrect, the Bank will have the right to disqualify us from the bid.

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

Yours faithfully,

(Authorised Signatory)

In the capacity of \_\_\_\_\_

Duly authorized to sign the Bid for and on behalf of \_\_\_\_\_

**TECHNICAL BID FORM**

**Annexure X**

**COMPLIANCE STATEMENT**

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

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

Place:

Date:

Signature of Authorised signatory with seal

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

**COMMERCIAL BID**

**Annexure XI**

To  
The General Manager  
CANARA BANK  
BC Section, FI Wing,  
Head office,  
Bangalore 560009

Dear Sir/Madam,

**Sub: Implementation of BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE) USING TABLETS**

Having examined the Bidding Documents, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to undertake to implement the solution of BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE) using Tablets and implement the solutions in accordance with the time schedule.

If our Bid is accepted, we will obtain the guarantee of a bank in a sum equivalent to prescribed amount in Purchase Order Price, placed on us, for the due performance of the Contract in the form prescribed by the Bank.

We agree to abide by the Bid and the rates quoted therein for the orders awarded by the Bank upto the period prescribed in the Bid which shall remain binding upon us.

Until a formal contract is prepared and executed, this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand that you are not bound to accept the lowest or any Bid you may receive.

Dated this..... Day of.....2021.

(Signature)  
(Name)  
(in the capacity of)  
Duly authorized to sign Bid for and on behalf of

**Annexure XII**  
**COMMERCIAL BID -Bill of Material**

Sl. No.	Particulars	(Rupees upto 2 decimal places)
1	<b>Cost of Operations</b>	
	<p>Consolidated Cost* for services like hardware, cash management, remuneration to BCAs, etc., i.e., extending end-to-end banking &amp; financial services including technology services covering all connected activities narrated in the RFP.</p> <p>The services include hardware and other infrastructure, Tab/Tablet based device together with scanner, printer ,Pass book printer, rent for Kiosks and all expenses incidental to the operation at the Kiosk/BCO Points, connectivity charges, centralized terminal management services, facility management, cash handling, transportation &amp; insurance, facilitating enrollment for new schemes, transactions including EBT payments, balance enquiry, mini statement, cost of consumables (printer paper, ribbons, cells) etc.</p>	<p>Rs._____ per Rs 100/- (Rupees one Hundred)** of amount transacted in cash.</p> <p>*The bidder would be required to offer the commercial bid for cash handling charges for first 15 lakhs of eligible financial transaction (After factoring in-eligible transactions as per Appendix VI) done in BC terminal during a month.</p>
<b>Grand Total</b>		

1. The fixed charges, cash handling/variable charges & other charges to be shared between BCA and BC at 80:20 ratio.
2. For cash transactions both receipt and payments the maximum cap of Rs.25/- per transaction is only Payable by the Bank.
3. The prices will be inclusive of all taxes, duties, levies, insurance, installation charges, etc applicable all over India. GST wherever applicable will be paid extra.
4. TDS will be deductible as per rules prevailing on the date of payment of applicable items.
5. The Unit Price mentioned in the bid would remain valid for a period of three years irrespective of the quantity actually deployed.
6. Further, we declare that all the terms & conditions as per the RFP were read by us and we are agreeable for all the terms & conditions.
7. The bill of material/Quote is being submitted separately for each Cluster (For maximum of FOUR clusters).

**Date:**

**Signature with Official seal**

**2.2. Enabling BIDDER/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**

**4.2.** The BIDDER/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

- 6.1.** Every BIDDER/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/SERVICE PROVIDER, a clause would also be incorporated in the Article pertaining to Performance Bond in the 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/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/SERVICE PROVIDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER/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/SERVICE PROVIDER. However, the proceedings with the other BIDDER/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 thereof.
  - iii. To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER/SERVICE PROVIDER.
  - iv. To recover all sums already paid by the BUYER and in case of the Indian BIDDER/SERVICE PROVIDER with interest thereon at 2% higher than the prevailing MCLR of CANARA BANK (Name of the Bank/Financial Institution) while in case of a BIDDER/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/Contractor from the BUYER in connection with any other contract such outstanding payment could also be utilized to recover the aforesaid sum and interest.
  - v. To encash the advance bank guarantee and performance bond/warranty bond, if furnished by the BIDDER/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 /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/SERVICE PROVIDER.
  - vii. To debar the BIDDER/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/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/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/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/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/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/ 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/SERVICE PROVIDER can approach the Independent External Monitor(s) appointed for the purposes of this Pact.

## 8. FALL CLAUSE

8.1. The BIDDER/SERVICE PROVIDER undertakes that it has not provided similar 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 services was supplied by the BIDDER/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/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/SERVICE PROVIDER. The BIDDER/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/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/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/SERVICE PROVIDER and the BIDDER/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 of the courts is Bengaluru.

## 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 5 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/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

CHIEF EXECUTIVE OFFICER /AUTHORISED SIGNATORY

Designation

Name of Wing

Canara Bank

Witness:

Witness:

1)

1)

2)

2)



## Annexure XIV

### Authorization Letter Format

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

Ref No:

Date:

The Deputy General Manager,  
Canara Bank,  
BC Section, FI Wing, Head Office,  
Bengaluru - 560 009  
Karnataka

Dear Sir/Madam,

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

**Ref: Your RFP No. FIW/BCS/01/2021 dated 30.04.2021**

This has reference to your above RFP.

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

The specimen signature is attested below:

\_\_\_\_\_

Specimen Signature of Representative

\_\_\_\_\_

Signature of Authorizing Authority

\_\_\_\_\_

Name & Designation of Authorizing Authority

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

## Annexure XV

To :  
The Deputy General Manager,  
Canara Bank,  
BC Section, FI Wing, Head Office,  
Bengaluru - 560 009  
Karnataka

WHEREAS \_\_\_\_\_(Name of Bidder) (hereinafter called "the Bidder" has submitted its tender dated \_\_\_\_\_ (Date) for the execution of (Name of Contract)\_ **BUSINESS CORRESPONDENT SERVICES-HYBRID OPEX MODEL (KIOSK & MOBILE)** using Tablet (hereinafter called "the Tender") in favour of Canara Bank BC Section FI Wing HO Bangalore 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:

- ✓ If the Bidder withdraws its Tender during the period of Tender validity specified in the Tender;  
or
- ✓ If the Bidder 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 \_\_\_\_\_ 2021.

(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 : FI Wing**

**IFSC Code: CNRB0000009**



## Annexure XVI

### 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,  
BC Section, FI Wing, Head Office,  
Bengaluru - 560 009  
Karnataka

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 BUSINESS CORRESPONDENT SERVICES-HYBRID OPEX MODEL (KIOSK & MOBILE) using Tablet 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 Commercial 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 \_\_\_\_\_) 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 of 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 surety ship 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 un-cancelled 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

- a. Our liability under this guarantee shall not exceed Rs. \_\_\_\_\_  
(Rupees \_\_\_\_\_ only)
- b. This guarantee shall be valid upto \_\_\_\_\_ and ;
- c. 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 \_\_\_\_\_ 2021.

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 : FI WING BC SECTION

IFSC Code: CNRB0000009

**Annexure XVII**

**Format for Sending Pre-Bid Queries**

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

**Annexure XVIII**

**Confidentiality/Non-Disclosure Agreement**

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

Ref: Your RFP No. FIW/BCS/01/2021 dated 30.04.2021.

WHEREAS, we, \_\_\_\_\_, having Registered Office at \_\_\_\_\_, hereinafter referred to as the Bidder, are agreeable to provide business correspondent services-hybrid opex model (kiosk & mobile) using Tablet to Canara Bank, having its Head Office at 112, J C Road Bengaluru -560002 hereinafter referred to as the BANK and,

WHEREAS, the Bidder understands that the information regarding the business **correspondent services-hybrid opex model (kiosk & mobile) using Tablet** 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 **BUSINESS CORRESPONDENT SERVICES - HYBRID OPEX MODEL (KIOSK & MOBILE) using Tablet** and/or in the aftermath thereof, it may be necessary that the Bidder may perform certain jobs/duties on the Banks properties and/or have access to certain plans, documents, approvals or information of the BANK; NOW THEREFORE, in consideration of the foregoing, the Bidder agrees to all of the following conditions, in order to induce the BANK to grant the Bidder specific access to the BANK's property/information. The Bidder will not publish or disclose to others, nor, use in any services that the Bidder performs for others, any confidential or proprietary information belonging to the BANK, unless the Bidder has first obtained the BANK's written authorization to do so.

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

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

Date:

Signature with seal

Name :

Designation :

## **Annexure-XIX**

### **Business Rules and Terms & Conditions of Reverse Auction**

Reverse Auction event will be carried out among the Technically Qualified Bidders, for providing opportunity to the Bidders to quote the price dynamically for the procurement for which RFP is floated.

#### **A) Definitions :**

1. “Bank” means Canara Bank
2. “Service Provider” means the third party agency / company who has been selected by the Bank for conducting Reverse Auction. [M/s e-Procurement Technologies Ltd.]
3. “L1” means the Bidder who has quoted lowest price in the Reverse Auction process.
4. “L2” means the Bidder who has quoted second lowest price in the Reverse Auction process.

#### **B) Eligibility of Bidders to participate in Reverse Auction :**

1. Bidders who are technically qualified in terms of the relative Terms & Conditions of the RFP and accept the Business Rules, Terms & conditions of Reverse Auction and submit the undertakings as per **Annexure XIX (1)**, can only participate in Reverse Auction related to the procurement for which RFP is floated. Bidders not submitting the above undertaking or submitting with deviations / amendments there to, will be disqualified from further evaluation / participation in the process of relevant procurement.
2. Bidders should ensure that they have valid digital certificate well in advance to participate in the Reverse Auction. Bank and / or Service Provider will not be responsible in case Bidder could not participate in Reverse Auction due to non-availability of valid digital certificate.
3. The Indicative price quoted should be reasonable and realistic. Bank reserves the right to disqualify such bidders, whose indicative prices is more than of 3 times of the successful bid price, in participating in future RFPs of the Bank.

#### **C) Training :**

Selected vendors shall coordinate with our Bank/Our Service Provider [M/s e-Procurement Technologies Ltd.] for getting necessary details and reverse auction demos before commencement of live reverse auction process. Else, bidder not getting the required clarification / demos will do so at his own risk. The service provider for Reverse Auction and their contact details shall be shared with the selected bidders.

**D) Reverse Auction Schedule:**

1. The date & time of start of Reverse Auction and its duration of time will be informed to the eligible Bidders well in advance before the Reverse Auction date.
2. Bank reserves the right to postpone / change / cancel the Reverse Auction event even after its communication to Bidders without assigning any reasons therefor.

**E) Bidding Currency:**

Bidding will be conducted in Indian Rupees (INR).

**F) Start Price (CAP Price):**

Bank will determine the Start Price (CAP Price) for Reverse Auction -

1. on its own and / or
2. evaluating the price band information called for separately from each eligible Bidder at appropriate time and / or
3. based on the price bids received and if opened, Bank may determine the start price (CAP Price) on the basis of the lower quote received.

**G) Decremental Bid Value :**

1. The bid decrement value will be specified by Bank before the start of Reverse Auction event. It can be a fixed amount or percentage of Start Price (CAP Price) or both.
2. Bidder is required to quote his bid price only at a decremental value.
3. Bidder need not quote bid price at immediate next available lower level, but it can be even at 2/3/4 ..... level of next available lower level .

**H) Conduct of Reverse Auction event :**

1. Reverse Auction will be conducted on a specific web portal meant for this purpose with the help of the Service Provider identified by the Bank. [ M/s e-Procurement Technologies Ltd.]
2. Service Provider will make all necessary arrangement for fair and transparent conduct of Reverse Auction like hosting the web portal, imparting training/demo to eligible Bidders etc., and finally conduct of Reverse Auction.
3. Bidders will be participating in Reverse Auction event from their own office / place of their choice. Internet connectivity and other paraphernalia requirements shall have to be ensured by Bidder themselves.

4. Bank and / or Service Provider will not have any liability to Bidders for any interruption or delay in access to site of Reverse Auction irrespective of the cause.
5. For making the process of Reverse Auction and its result legally binding on the participating Bidders, Service Provider will enter into an agreement with each eligible Bidder, before the start of Reverse Auction event. Without this Bidder will not be eligible to participate in the event. The format of the agreement is as per the **ANNEXURE-XIX(3)**.
6. Bidders name will be masked in the Reverse Auction process and will be given random dummy names by the Service Provider.
7. Bidder / his authorized representatives will be given unique Login ID & Password by Service Provider. Bidder/his authorized representative will change the Password after the receipt of initial Password from Service Provider to ensure confidentiality. All bids made from the Login ID given to the Bidders will be deemed to have been made by the concerned Bidder/his company.
8. Reverse auction will be conducted as per English Reverse Auction with no tie where more than one Bidder cannot have identical bid price.
9. Any bid once made by the Bidder through registered Login ID & Password, the same can not be cancelled. The Bidder is bound to supplies as per the RFP at the bid price of Reverse Auction.
10. Reverse Auction will normally, be for a period of ½ hour (i.e. 30 Minutes). If a Bidder places a bid price in last 10 minutes of closing of the Reverse auction, the auction period shall get extended automatically for another 10 minutes. No. of extension will be unlimited. In case there is no bid price in the last 10 minutes of closing of Reverse Auction, the auction shall get closed automatically without any extension.

(The time period of Reverse Auction & Maximum number of its extensions & time are subject to change and will be advised to eligible Bidders before the start of the Reverse Auction event.)

11. Bidder will be able to view the following on their screen along with the necessary fields in Reverse Auction:
  - 11.1. Opening Price
  - 11.2. Leading / Lowest Bid Price in Auction (only total price)
  - 11.3. Last Bid Price placed by the respective Bidder.
12. During Reverse Auction, if no bid price is received within the specified time, Bank, at its discretion, may decide to revise Start Price (CAP Price) / Decremental Value / scrap the reverse auction process / proceed with conventional mode of tendering.

#### I) Reverse Auction Process:

1. At the end of Reverse Auction event Service Provider will provide the Bank all necessary details of the bid prices and reports of Reverse Auction.
2. Upon receipt of above information from Service Provider, Bank will evaluate the same and will decide upon the winner i.e. Successful Bidder.
3. Successful Bidder has to fax the duly signed filled-in prescribed format **Annexure-XIX (2)** as provided on case-to-case basis to Bank within 24 hours of Reverse Auction without fail. The Original signed **Annexure-XIX (2)** should be couriered so as to reach us within 48 hours of Reverse Auction without fail.
4. Any variation between the on-line Reverse Auction bid price and signed document will be considered as sabotaging the tender process and will invite disqualification of Bidder/vender to conduct business with Bank as per prevailing procedure.
5. Successful Bidder has to give break-up of his last/lowest bid price as per Bill of Material at the end of Reverse auction event within 3 working days without fail.
6. Successful Bidder is bound to supply at their final bid price of Reverse Auction. In case of back out or not supply as per the rates quoted, Bank will take appropriate action against such Bidder and / or forfeit the Bid Security amount, debar him from participating in future.
7. In case Bank decides not to go for Reverse Auction related to the procurement for which RFP is floated and price bids if any already submitted and available with Bank shall be opened as per Bank's standard practice.

#### J) Bidder's Obligation:

- 1) Bidder will not involve himself or any of his representatives in Price manipulation of any kind directly or indirectly with other suppliers / Bidders
- 2) Bidder will not divulge either his Bid details or any other details of Bank to any other party without written permission from the Bank.

#### K) Change in Business Rules, Terms & Conditions of Reverse Auction:

- 1) Bank reserves the right to modify / withdraw any of the Business rules, Terms & conditions of Reverse Auction at any point of time.
- 2) Modifications of Business rules, Terms & conditions of Reverse Auction will be made available on website immediately.
- 3) Modifications made during the running of Reverse Auction event will be advised to participating Bidders immediately.

Annexure-XIX (1)

(To be submitted on company letter head by all Bidders participating in Reverse Auction)

To,

Canara Bank , FI Wing, Head Office, Bangalore

Date : -----

Acceptance of Reverse Auction Business Rules and Terms & conditions in respect of  
Tender / RFP Ref. No. \_\_\_\_\_ Dated \_\_\_\_\_ For procurement of the  
business correspondent services-hybrid opex model (kiosk & mobile) using Tablet.

=====

We refer to the captioned subject and confirm that -

- 1) The undersigned is our authorized representative.
- 2) We have accepted and abide by all Terms of captioned Tender documents and Business Rules and Terms & conditions of Reverse Auction for the procurement for which RFP is floated.
- 3) Bank and Service Provider shall not be liable & responsible in any manner whatsoever for my / our failure to access & bid in Reverse Auction due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event.
- 4) We understand that in the event we are not able to access the auction site, we may authorize Service Provider to bid on our behalf by sending a fax containing our offer price before the auction close time and no claim can be made by us on either Bank or Service Provider regarding any loss etc. suffered by us due to acting upon our authenticated fax instructions.
- 5) I / We do understand that Service Provider may bid on behalf of other Bidders as well in case of above mentioned exigencies.
- 6) We also confirm that we have a valid digital certificate issued by a valid Certifying Authority.
- 7) We will participate in Reverse Auction conducted by \_\_\_\_\_  
(name of Service Provider) and agree to enter into an agreement with him (Service Provider) for making the process of Reverse Auction and its result legally binding on us.
- 8) We will submit duly signed filled-in prescribed format {Annexure-XIX (2)} as provided on case-to-case basis, to Bank within 24 hours of end of Reverse Auction without fail.
- 9) We will give break-up of our last / lowest bid price as per Bill of Material at the end of Reverse Auction event within 48 hours without fail.
- 10) We undertake to supply at our final lowest bid price of Reverse Auction. In case of back out or not supply as per the rates quoted by us, Bank is free to take appropriate action against us and / or forfeit the Bid Security amount, debar us from participating in future tenders.



11) We nominate our official Shri \_\_\_\_\_ Designation \_\_\_\_\_ of our company to participate in Reverse Auction. We authorize Bank/Service Provider to issue USER ID & PASSWORD to Him/Her. His/Her official e-mail & contact number are as under -

Email :

Mobile:

-----  
- Signature with company seal :

Name of Authorized Representative :

Designation:

Email :

Mobile :

Tel. No:

Fax No.:

**Annexure-XIX (2) (To be submitted/faxed by Successful Bidder of Reverse Auction within 24 hours from the end of Reverse Auction event)**

To, Canara Bank , FI Wing, HO, Bangalore

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

Sir,

Final / Lowest Bid Price quoted in Reverse held on \_\_\_\_\_ in respect of Tender / RFP Ref. No. \_\_\_\_\_ Dated \_\_\_\_\_ For procurement of \_\_\_\_\_

=====

We confirm that the final total bid price quoted by us in the captioned Reverse Auction event for captioned tender is as under - Rs. ( in figure) : \_\_\_\_\_

Rs. ( in words) : \_\_\_\_\_ ( We confirm that - 1) [ ] We enclose herewith the detailed break-up of above price as per Bill of Material OR [ ] We undertake to give detailed break-up of above bid price as per Bill of Material within 48 hours from the end-of Reverse Auction event.

2) Any variation between the online Reverse Auction bid price quoted by us and this document will be considered as sabotaging the tender process and will invite disqualification of Bidder/vender to conduct business with Bank as per prevailing procedure. In such case Bank is free to take appropriate action and / or forfeit the Bid Security amount and / or debar us from participating in future.

3) We are bound to supply at the above final bid price of Reverse Auction.

4) We note that in case of back out or not supply as per the above rates quoted by us, Bank will take appropriate action against us and / or forfeit our Bid Security amount and / or debar us from participating in future.

Signature with company seal :

Name of Authorized Representative :

Designation :

Email :

Mobile :

Tel. No :

Fax No :



### Annexure-XIX (3): Process Compliance Form

(The Bidders are required to print this on their company's letter head and sign, stamp before submitting/faxing to Service Provider)

To

(Name & Address of Service Provider)

Sub: Agreement to the Process related Terms and Conditions for the Reverse Auction

-----  
Dear Sir,

This has reference to the Terms & Conditions for the Reverse Auction mentioned in the Tender document for procurement of the business correspondent services-hybrid opex model (kiosk & mobile) using Tablet. against the RFP/Tender No. \_\_\_\_\_

This letter is to confirm that:

- 1) The undersigned is authorized representative of the company.
- 2) We have studied the Commercial Terms and the Business rules governing the Reverse Auction and the RFP as mentioned in your letter and confirm our agreement to them.
- 3) We also confirm that we have taken the training on the auction tool and have understood the functionality of the same thoroughly.
- 4) We confirm that \_\_\_\_ (Bank) and \_\_\_\_ (Service Provider) shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-auction platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event.
- 5) We understand that in the event we are not able to access the auction site, we may authorize \_\_\_\_ (Service Provider) to bid on our behalf by sending a fax containing our offer price before the auction close time and no claim can be made by us on either \_\_\_\_ (Bank) or \_\_\_\_ (Service Provider) regarding any loss etc. suffered by us due to acting upon our authenticated fax instructions.
- 6) I/we do understand that \_\_\_\_ (Service Provider) may bid on behalf of other Bidders as well in case of above mentioned exigencies.
- 7) We also confirm that we have a valid digital certificate issued by a valid Certifying Authority.
- 8) We also confirm that we will fax the price confirmation & break up of our quoted price as per **Annexure-XIX (2)** as requested by \_\_\_\_ (Bank) / \_\_\_\_ (Service Provider) within the stipulated time.

We, hereby confirm that we will honor the Bids placed by us during the auction process.

With regards

Signature with company seal Name – Company / Organization –  
Designation within Company / Organization –  
Address of Company / Organization –