Sno. Section No., Heading, Pa **Existing RFP Text** Amendment **Clause Reference No.** No. 1 Request For Proposal 1 Phone: +91-44-2813- 4507 / Phone: +91-44-2813- 4507 / (RFP) 4526/4529 4529 For Empanelment of **Corporate Business** Correspondent (CBC) Entities For BC Management Services 2 Schedule-A 7 Non-refundable Rs.50,000/-Non-refundable Rs.50,000/-Important Dates and (Rupees Fifty Thousand only) (Rupees Fifty Thousand Information on RFP that can be transferred through eonly) that can be transferred transfer viz., NEFT/RTGS/ through e-transfer viz., Submission NEFT/RTGS/ IMPS/UPI etc. IMPS/UPI etc. one day prior to SI.No.3 Cost of RFP pre-bidding meeting date, towards before submission of Bid, cost of bid document in the towards cost of bid document following account number: in the following account Account No. : 98910000939 number: **Account Name : RTGS** Account No. 2 **INTERBANK/CASH SUSPENSE** 98910000939 **Account Name : RTGS INTERBANK/CASH** IFSC Code : IDIB000R021 Branch : Royapettah SUSPENSE IFSC Code ÷ Narration / Ref. shall be "CO:FI IDIB000R021 CBC RFP Cost - <Name of the Branch : Royapettah Bidder>" Narration / Ref. shall be "CO:FI CBC RFP Cost -Mode of Submission: Online i.e., <Name of the Bidder>" e-transfer. Micro and Small Alternately, Cost of the RFP Enterprises (MSE) / Startups can be submitted by DD in (recognized by DPIIT) Bidders, favour of Indian Bank, drawn please refer Instruction to Bidders on Chennai from a Scheduled in Section-2 of this RFP. Bank on or after the date of RFP ie., 24.07.2024, along with the Bid Documents. Micro and Small Enterprises (MSE) / Startups (recognized by DPIIT) Bidders, please refer Instruction to Bidders in Section-2 of this RFP. SECTION-4 Within 15 days of issuance of 3 65 Within 15 days of issuance of work 4.0. Terms and order i.e. Agreement with Bank for work order i.e. Agreement with Conditions: providina BC Management Bank for providina BC Management Services, 4.8 Performance Services, the successful bidder the becoming CBC shall furnish to the successful bidder becoming Security: 4.8.2 Bank the Performance Security CBC shall furnish to the Bank equivalent to Rs.60,00,000 the Performance Security (Rupees Sixty lakhs only) in the equivalent to Rs.60,00,000 (Rupees Sixty lakhs only) in form of Bank Guarantee validity for the form of Bank Guarantee 69 months from the date of Agreement with the Bank (or a validity for 69 months from the date specified by the Bank, which date of Agreement with the shall be close to the period Bank (or a date specified by mentioned) with further 12 months the Bank, which shall be close claim period from the Validity date to the period mentioned) with

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			in the format as per Annexure-XI . Alternately, Successful Bidders may also submit Bid Security- EMD (Earnest Money Deposit) for Rs.60,00,000.00 (Rupees Sixty Lakhs only) in the form of a duly discharged Term Deposit Receipt (TDR) / Fixed Deposit Receipt (FDR) for a period of 81 months, with any branch of Indian Bank, in the name of "Indian Bank Corporate Office Financial Inclusion Department A/c M/s <name bidder="" of="" the=""></name> ", along with a declaration on Non- judicial stamp paper applicable for the place of bank branch, where the TD / FD is placed and duly Notarised, as per format in Annexure – XI (a) , to be furnished. Relaxations if any, extended by GOI/Competent Authorities for furnishing Performance Guarantee shall be passed on to Eligible bidders.	further 12 months claim period from the Validity date in the format as per Annexure-XI . Alternately, Successful Bidders may also submit Performance Security for Rs.60,00,000.00 (Rupees Sixty Lakhs only) in the form of a duly discharged Term Deposit Receipt (TDR) / Fixed Deposit Receipt (FDR) for a period of 81 months, with any branch of Indian Bank, in the name of "Indian Bank Corporate Office Financial Inclusion Department A/c M/s ', along with a declaration on Non-judicial stamp paper applicable for the place of bank branch, where the TD / FD is placed and duly Notarised, as per format in Annexure – XI (a) , to be furnished. Relaxations if any, extended by GOI/Competent Authorities for furnishing Performance Guarantee shall be passed on to Eligible bidders.
4	SECTION-5 – 5.0 Eligibility Criteria 5.7 Net Worth of the Bidder	70	 A) Bidders not claiming benefits under MSE/Startup: (i) The Net Worth of the Bidder should be positive for the previous three financial years. i.e. as per Audited Financial Statements for the FY 2021-22, 2022-23 and 2023-24. If Audit has not been completed for the FY 2023-24, Chartered Accountant Certified Provisional Financial Statements shall be submitted by the bidder for the FY 2023-24. It is to be noted that immediately after completion of the Audit, self-attested Audited Financial Statements for the FY 2023-24 is to be submitted by the bidder separately. For arriving at the Average Net Worth, latest three FYs' Audited Balance Sheets shall be considered and unaudited 	A) Bidders not claiming benefits under MSE/Startup: (i) The net worth of the Bidder should not be negative on 31.03.2024.

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			Chartered Accountant Certified Provisional Financial Statements as on 31.03.2024 (if audit for 2023-24 is not completed) shall be taken for information purpose. If Audit is not completed for FY 2023-24, Audited Financial Statements for the FY 2020-21 shall have to be submitted for arriving at the Average Net Worth, latest three FYs.	
			(ii) Minimum Net Worth should be Rs.5 Crore or more as on 31.03.2024, as per balance sheet for the FY 2023-24.	(ii) Minimum Net Worth should be Rs.5 Crore or more as on 31.03.2024, as per balance sheet for the FY 2023-24.
			(iii) The Annual report for the latest 3 years, to be submitted by Bidder.	(iii) The Annual report for the latest 3 years, to be submitted by Bidder.
			(iv) Net Worth of the bidder should not be negative as on 31.03.2022, 31.03.2023 & 31.03.2024 and should not have eroded by more than 30% in the FY 2021-22, FY 2022-23 & FY 2023-24.	(iv) Net Worth of the bidder should not have eroded by more than 30% since 01.04.2021.
5	SECTION-5 – 5.0 Eligibility Criteria 5.7 Net Worth of the Bidder	71	 B) Bidders claiming benefits under MSE/Startup: (i) The Net Worth of the Bidder should be positive for the previous two financial years, as per Audited Financial Statements for the FY 2022-23 & FY 2023-24. If Audit has not been completed for the FY 2023-24, Chartered Accountant Certified Provisional Financial Statements shall be submitted by the bidder for the FY 2023-24. It is to be noted that immediately after completion of the Audit, self-attested Audited Financial Statements for the FY 2023-24 is to be submitted by the bidder separately. For arriving at the Average Net Worth, latest two FYs' Audited Balance Sheets shall be 	 B) Bidders claiming benefits under MSE/Startup: (i) The net worth of the Bidder should not be negative on 31.03.2024.
			considered and unaudited Chartered Accountant Certified Provisional Financial Statements as on 31.03.2024 (if audit for	

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			2023-24 is not completed) shall be taken for information purpose. If Audit is not completed for FY 2023-24, Audited Financial Statements for the FY 2021-22 shall have to be submitted for arriving at the Average Net Worth, latest two FYs.	
			(ii) The Annual report for the latest 2 years, to be submitted by Bidder	(ii) The Annual report for the latest 2 years, to be submitted by Bidder
			(iii) Minimum Net Worth should be Rs.1 Crore or more as on 31.03.2024, as per balance sheet for the FY 2023-24.	(iii) Minimum Net Worth should be Rs.1 Crore or more as on 31.03.2024, as per balance sheet for the FY 2023-24.
			(iv) Net Worth of the bidder should not be negative as on 31.03.2022, 31.03.2023 & 31.03.2024 and should not have eroded by more than 30% in the last three years, viz., FY 2021-22, FY 2022-23 & FY 2023-24.	(iv) Net Worth of the bidder should not have eroded by more than 30% since 01.04.2021.
6	SECTION-7 7.0 Model Agreement / Service Level Agreement (SLA): (Indicative that may change at the time of Actual Agreement) 11.Security Deposit	89	The CBC/ BF shall deposit with the Bank an amount of Rs.60,00,000/- (Rupees Sixty lakhs only) in the form of Bank guarantee from a Nationalized/Scheduled Commercial bank, other than Indian Bank, for the equal amount in lieu of the Security Deposit, validity for 69 months from the date of Agreement with the Bank with further 12 months claim period from the Validity date to be given as security as and by way of security for the due performance and observance by the CBC/ BF of all the stipulations, conditions and agreements contained in the Contract. Alternately, Successful Bidders may also submit Bid Security-EMD (Earnest Money Deposit) for Rs.60,00,000.00 (Rupees Sixty Lakhs only) in the form of a duly discharged Term Deposit Receipt (TDR) / Fixed Deposit Receipt (FDR) for a period of 81 months, with any branch of Indian Bank, in the name of "Indian Bank Corporate Office Financial	The CBC/ BF shall deposit with the Bank an amount of Rs.60,00,000/- (Rupees Sixty lakhs only) in the form of Bank guarantee from a Nationalized/Scheduled Commercial bank, other than Indian Bank, for the equal amount in lieu of the Security Deposit, validity for 69 months from the date of Agreement with the Bank with further 12 months claim period from the Validity date to be given as security as and by way of security for the due performance and observance by the CBC/ BF of all the stipulations, conditions and agreements contained in the Contract. Alternately, Successful Bidders may also submit Security Deposit (Performance Security) for Rs.60,00,000.00 (Rupees Sixty Lakhs only) in the form of a duly discharged Term Deposit Receipt (TDR) / Fixed Deposit Receipt (FDR) for a period of 81 months, with any branch of Indian Bank, in

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			Inclusion Department A/c M/s <name bidder="" of="" the="">", along with a declaration on Non- judicial stamp paper applicable for the place of bank branch, where the TD / FD is placed and duly Notarised, as per format in Annexure – XI (a), to be furnished.</name>	the name of "Indian Bank Corporate Office Financial Inclusion Department A/c M/s <name of="" the<br="">bidder>", along with a declaration on Non-judicial stamp paper applicable for the place of bank branch, where the TD / FD is placed and duly Notarised, as per format in Annexure – XI (a), to be furnished.</name>
7	ANNEXURE –VII PRE- QUALIFICATION ELIGIBILITY CRITERIA & COMPLIANCE 7.a) Criteria	119	(i) The Net Worth of the Bidder should be positive for the previous three financial years. i.e. as per Audited Financial Statements for the FY 2021-22, 2022-23 and 2023-24. If Audit has not been completed for the FY 2023-24, Chartered Accountant Certified Provisional Financial Statements shall be submitted by the bidder for the FY 2023-24.	Bidders not claiming benefits under MSE/Startup: (i) The net worth of the Bidder should not be negative on 31.03.2024.
			 (ii) Minimum Net Worth should be Rs.5 Crore or more as on 31.03.2024, as per balance sheet for the FY 2023-24. (iii) Net Worth of the bidder should not be negative as on 31.03.2022, 31.03.2023 & 31.03.2024 and should not have eroded by more than 30% in the FY 2021-22, FY 2022-23 & FY 2023-24. 	 (ii) Minimum Net Worth should be Rs.5 Crore or more as on 31.03.2024, as per balance sheet for the FY 2023-24. (iii) Net Worth of the bidder should not have eroded by more than 30% since 01.04.2021.
8	ANNEXURE –VII PRE- QUALIFICATION ELIGIBILITY CRITERIA & COMPLIANCE 7.a) Documents Required	119	 (i) Audited Financial Statements for the FY 2021-22, 2022-23 and 2023-24. If Audit has not been completed for the FY 2023-24, Chartered Accountant Certified Provisional Financial Statements shall be submitted by the bidder. It is to be noted that immediately after completion of the Audit, self-attested Audited Financial Statements for the FY 2023-24 is to be submitted by the bidder separately. For arriving at the Average Net Worth, latest three FYs' Audited Balance Sheets shall be considered and unaudited 	 (i) Audited Financial Statements for the FY 2021- 22, 2022-23 and 2023-24. If Audit has not been completed for the FY 2023- 24, Chartered Accountant Certified Provisional Financial Statements for the FY 2023-24, counter-signed by the Directors of the entity <u>OR</u> Provisional Financial Statements for the FY 2023- 24 signed by the Directors of the entity to be submitted along with the Bid Document. It is to be noted that immediately after completion of the Audit, self-attested

Sno. Section No., Heading, Pa **Existing RFP Text** Amendment **Clause Reference No.** No. **Chartered Accountant Certified** Audited Financial **Provisional Financial** Statements for the FY 2023-Statements as on 31.03.2024 (if 24 is to be submitted by the audit for 2023-24 is not bidder separately. completed) shall be taken for information purpose. If Audit is not completed for FY 2023-24, Audited Financial Statements for the FY 2020-21 shall have to be submitted for arriving at the Average Net Worth, latest three FYs. (ii) The Annual report for the (ii) The Annual report for the latest latest 3 years, to be submitted 3 years, to be submitted by Bidder by Bidder **Bidders claiming benefits** 9 ANNEXURE -- VII PRE-120 (i) The Net Worth of the Bidder should be positive for the QUALIFICATION under MSE/Startup: previous two financial years, as ELIGIBILITY CRITERIA & COMPLIANCE per Audited Financial (i) The net worth of the Bidder Statements for the FY 2022-23 should not be negative on 7.b) Criteria & FY 2023-24. If Audit has not 31.03.2024. been completed for the FY 2023-24. Chartered Accountant Certified Provisional Financial Statements shall be submitted by the bidder for the FY 2023-24. (ii) Minimum Net Worth should (ii) Minimum Net Worth should be Rs.1 Crore or more as on be Rs.1 Crore or more as on 31.03.2024, as per balance 31.03.2024, as per balance sheet for the FY 2023-24. sheet for the FY 2023-24. (iii) Net Worth of the bidder (iii) Net Worth of the bidder should not have eroded by should not be negative as on 31.03.2022, 31.03.2023 & more than 30% since 31.03.2024 and should not have 01.04.2021. eroded by more than 30% in the last three years, viz., FY 2021-22, FY 2022-23 & FY 2023-24. 10 ANNEXURE -- VII PRE-120 (i) Audited Financial Statements Audited Financial (i) QUALIFICATION for the FY 2022-23 & FY 2023-Statements for the FY 2022-ELIGIBILITY CRITERIA 24. If Audit has not been 23 and 2023-24. & COMPLIANCE completed for the FY 2023-24, lf Audit has not been 7.b) Document(s) Chartered Accountant Certified completed for the FY 2023-Required 24, Chartered Accountant **Provisional Financial Statements** shall be submitted by the bidder Certified Provisional for the FY 2023-24. It is to be Financial Statements for the noted that immediately after FY 2023-24, counter-signed completion of the Audit, selfby the Directors of the entity attested Audited Financial **OR** Provisional Financial Statements for the FY 2023-Statements for the FY 2023-24 is to be submitted by the bidder 24 signed by the Directors of the entity to be submitted separately. along with the Bid Document. For arriving at the Average Net It is to be noted that

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			Worth, latest two FYs' Audited Balance Sheets shall be considered and unaudited Chartered Accountant Certified Provisional Financial Statements as on 31.03.2024 (if audit for 2023-24 is not completed) shall be taken for information purpose. If Audit is not completed for FY 2023-24, Audited Financial Statements for the FY 2021-22 shall have to be submitted for arriving at the Average Net	immediately after completion of the Audit, self-attested Audited Financial Statements for the FY 2023- 24 is to be submitted by the bidder separately.
			Worth, latest two FYs. (ii) The Annual report for the latest 2 years, to be submitted by Bidder.	(ii) The Annual report for the latest 2 years, to be submitted by Bidder
11	ANNEXURE –XVII LETTER FROM PUBLIC / PRIVATE SECTOR BANK / RRB	154	Out of (c), No. of Active BCs (as on 30.06.2023)	Out of (c), No. of Active BCs (as on 30.06.2024)