

Appendix I

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

Cluster	Location falling under all the districts of following States	Present BCA locations	Proposed First Lot Locations	Proposed total Locations	Proposed total with Additional locations at the discretion of the Bank*
A	Karnataka, Goa	462	462	1000	2000
B	Kerala Tamilnadu and Pondicherry	785	785	1400	2800
C	Andhra Pradesh, Telengana, Odhisha, Maharashtra	289	289	700	1400
D	Jharkhand, Bihar, Chhattisgarh, West Bengal, Assam, Arunachal Pradesh, Manipur, Sikkim Meghalaya Mizoram Nagaland	400	400	800	1600
E	Gujarat, Rajasthan, Punjab, Himachal Pradesh, Jammu & Kashmir, Haryana Chandigarh Dadra NagaraHaveli, Daman & DIU	160	160	400	800
F	Madhya Pradesh, Uttar Pradesh, Delhi, Uttara Khand	363	363	700	1400
	TOTAL	2459	2459	5000	10000

*The additional locations may be taken up for implementation depending upon the needs at a later date. Further the numbers in each clusters 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 laptop computers, hand-held devices, mobile phones, internet connection etc by the vendor.
- b. The Kiosk should the solution our Bank and for HHM/MPOS the software of the bidder should interface with our Banks Gateway.
- c. Devices should have capability to connect directly to intermediate server and process through Bank's gateway in the banking mandated standard ISO format.
- d. For customer enrollment, including biometric capturing, devices must be compliant with the requirements of RD Services of UIDAI and support ISO templates generation and verifications as per standards mentioned at technical specification.
- e. Devices must have capability for making transactions, using Bank's central biometric authentication/any other central authentication system, through switch of National Payment Corporation of India (NPCI) or any other agency approved by the Bank.
- f. The bidder has to adhere to the guidelines being issued by the bank from time to time.

A. TECHNICAL CAPABILITIES

- Conform to open standards. Specified by IDRBT/IBA/NPCI/UIDAI
- Provide multichannel support (Biometric POS, Internet operated devices, Mobile, laptop etc.).
- Have standard interface capabilities (standards like ISO, XML, web services).
- Multiple backend systems interfacing capabilities.
- Be on open architecture i.e. multiple OS and hardware supported, i.e. Windows/ Linux/Unix; Database Oracle/My SQL
- Be capable of supporting transactions in 'on line' mode with CBS system of the Bank.
- Should support EMV standards
- Have necessary software, with common Key Management System(KMS) to support minimum banking products/services mentioned in the RFP.
- The front end devices should support magnetic stripe/plastic card/EMV/mobile pin and non card operations with central biometric authentication.
- The Service Provider shall also provide direct connectivity between the PoS device/HHM and intermediate Server

FOR KIOSKS

Hardware:

1. Hard disk encryption should be enabled in the desktop/Laptop.
2. Login to BC applications should be through Biometric of the BC.

3. Operating system with all OS security patches- Operating system deployed should not be end of support
4. OS hardening - Only related / minimum required services should be up and running in the desktop/laptop
5. SSL certificate should be available downloaded in the desktop/laptop - to ensure secured data flow
6. Anti Virus should be updated daily basis and AV should have minimum these features :
 - a. Virus and spyware protection
 - b. Proactive threat protection
 - c. Network and host exploit mitigation
 - d. Real time scanning
 - e. Scheduled Scanning
 - f. Web and Email protection including personal firewall, Anti spam, site advisor
7. OS firewall should be enabled in the desktop/laptop
8. Access to limited / permitted sites from the desktop/laptop
9. Critical information should not be available in the desktop/ laptop
10. Desktop /laptop should not be left un attended - it should be locked if not in use.
11. At present bank has availed RD(Registered Device) service from M/s Gemalto for 3M cogent device (CSD200) . The bidder has to use either CSD 200 or CSD200i device for BIOMETRIC authentications.

Software

1. Authorized applications only should be deployed.
2. Application whitelisting to be done
3. The application and services which are going to offered on kiosk might be from Banks existing in-house developed applications or FI-vendor based applications.
4. In case of In-house developed application, we need to create one more DMZ layer to extend current application access to KIOSK and which will internally require new java Interface or existing java interface for CBS.
5. But in case of Vendor provided applications, the application has to designed in such a way to integrate with existing applications and database via API.
6. The application access provided to the KIOSK terminals should be similar to application which is offered for our customers like customer on board applications etc. But in case if any data downloading facility offered at kiosks where our customer or enterprise data is getting stored, in this case we would provide

application access on **Enterprise Mobility Management solutions**, this will help to enhance security for end user access.

7. Application will be made available in SSL communication (HTTPS) with TLS 1.2 through Internet for KIOKS and will be hosted in 3-tier architecture.
8. All authentications with UIDAI should be through Registered Devices(RD).For User authentication at application level, current AADHAAR based authentication should only be used.

Network

1. NAC(Network Access Control) agent should be installed and should be integrated to Central NAC Engine for posture assessment and profiling of Endpoints.
2. DLP (Data Loss Prevention) Agent should be installed to prevent Data Loss through BC endpoints.
3. Required port only should be open in desktop.
4. SSL VPN connectivity with dual factor authentication should be provided for End points which prevent Eavesdropping and Man in Middle attack.

FOR HHM/MPOS

MPOS/HHM model.

- 1) Solution should be configured in 3-tier Architecture in both DC and DRC.
- 2) Proper Fail over setup should be available in both DC and DRC.
- 3) VA and PT to be conducted for both Servers and solution.
- 4) OS security patches to be applied on regular basis.
- 5) OS hardening to be done by the solution provider only.
- 6) Code audit to be conducted for the solution and code audit certificate to be submitted before making live.

Hardware:

1. Data encryption should be enabled in the Data Base.
2. Login to BC applications should be through Biometric of the BC.
3. Operating system with all OS security patches to be applied in the Servers.
4. OS hardening to be done in servers by solution provider only.
5. SSL certificate to be procured by the solution provider only, if required.
6. Anti Virus should be updated on daily basis and AV should have minimum these features :
 - g. Virus and spyware protection

- h. Proactive threat protection
 - i. Network and host exploit mitigation
 - j. Real time scanning
 - k. Scheduled Scanning
 - l. Web and Email protection including personal firewall, Anti spam, site advisor
7. OS firewall should be enabled in the servers.
 8. Critical information should not be available in the server as per AADHAAR regulation act 2016.
 9. Replication of data from DC to DR to be done on regular intervals.
 10. Applications in DC and DRC to be in Sync.
 11. All the servers should have backup drives with suitable backup software for taking backups as per Bank policy both at DC and DRC.
 12. Backup software license period should cover period of engagement of corporate BCs.

Network

1. Required port only will be opened for connecting HHM/MPOS device to FI server.
2. SSL VPN connectivity with dual factor authentication should be provided for End points which prevent Eavesdropping and Man in Middle attack.

B. SOLUTION SHOULD PROVIDE FACILITY OF

- Both KIOSK and Mobile BC (HHM)
- Business Correspondent /Agent Maintenance
- Biometric authentication for agent and customer
- Audit trail of all administrative/ transactional activities
- POS/ other terminal authentication
- Role based access - Service level restriction for agents Centralized financial parameters (or limits) maintenance.
- Centralized non-financial parameters maintenance.
- BCA limit management should be parameterized
- Online transaction posting
- Voice acknowledgement in various vernacular languages for the customer.
- Capability to levy variable /fixed , different types charges on the customer transactions on the basis of customer type, transaction type, geographies, general or restricted manner, various plans of charges.
- Log of all transactions.
- Secure Sockets Layer (SSL) mode of communication.
- Report of all transactions processed during the day (filtered by BC, user and date).
- Scalability.
- Holding the entire customer profile, user profile, access rights, authentication methods, rules etc.

- Centralized application management
- Customized MIS as per bank's requirement
- Printing of receipt in the local language

C. TECHNICAL SPECIFICATIONS:

- The technology should be compatible with Standards on Micro ATM/biometric standard Latest version and support inter-bank interoperability through NPCI switch.
- Technology should also meet standards defined by NPCI/ IBA/IDRBT/UIDAI and any other agency acceptable to the Bank, for interoperable transactions between the Banks based on Bank level authentication.
- The Service Provider should upgrade the technology, at its own cost, to meet the standards as may be set by IBA/ IDRBT/NPCI/RBI/UIDAI in future.
- The scope of services may be expanded by the bank at mutually agreed terms and conditions.
- Bank shall have its own FI gateway and the service provider shall have to integrate their devices with intermediary server / middleware in such a way that the authentications / transactions emanating from the front end devices directly hit the server provider's intermediary server / middleware on real time basis. Further the transactions/authentications integrate with CBS of the Bank seamlessly through FI gateway.
- Bank has a technology solution, service provider / agents may use the same for delivery of service using front end devices as per technology solution. Bank and service provider will have to enter a separate agreement for use of the technology and fee for technology payable by service provider to the Bank will be decided with mutual consent. Devices should be able to use application software provided by the Bank or service providers own applications meeting all standards as mentioned in the document. Front end Devices will be supplied and maintained by the service providers at their cost.
- The proposed solution will support authentication of customers, secured communication, transaction processing, authentication of transactions through fingerprint matching, customer enrolment system, uploading/downloading of transactions/ customer enrolment data through online mode, generation of printed acknowledgement for completed transactions, generation of Audit trail including failed transaction. The solution shall provide for simple queries and various types of MIS report.
- The technological details indicated in the RFP are suggestive. The architecture should meet latest industry standards and best practices that minimize costs and risks to the Bank.
- Any alternate technologies based on open standards with equivalent/better security functionality and other features will also be considered for evaluation based on relative merits and their ability to meet the regulatory, legal and bank's business & strategic requirements.
- The Bidder should be in a position to implement a proven technology and should be able to roll out the systems at short notice.
- The system should be scalable and interoperable and work with different types of handheld devices and Contact / Contactless cards provided by different Bidders.

D. 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 may at the KIOSK use Biometric HHM/ Mobile / Internet /Laptop based etc on the technology channel opted by them in view of type of level / type of connectivity available in the area of operation of the BC / BCA.
 - Kiosk model.
 - Biometric HHM device.
 - Internet operated device, printer and FP capturing machine.
 - Mobile device with biometric identification.
- SP shall make available a set of equipment for carrying out transactions at the KIOSK using HHM/mobile/internet/laptop with biometric enabled device by the BCA at the discretion/direction of the Bank. 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 24 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.

E. 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.

F. MAINTENANCE AND SUPPORT

At the time of operationalising 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.

G. 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.

H. 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 HHMs 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.
- Online Dashboard should be provided to the Bank to monitor the activities of BCAs. The Dashboard should be accessible to the Cluster level/circle level/Regional office level Bank officials to monitor the concerned BCAs.

I. 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 IDRBT for SCOSTA, Internet Technologies, Financial Inclusion, Biometrics, Electronic-Commerce, etc.
- The Solution should be implemented in 3-tier architecture as per Bank's policy.
- The most effective and reliable technology architecture will be identified by the Bank that will support the strategy for all India roll out. Bidders are requested to indicate details of their software application with innovative business model and the distinct advantages of their solution.

J. INTER-OPERABILITY

- Bidder shall provide an interoperable solution in support of this project.
- The Solution should be able to support offus transactions in various channels such as Rupay, AEPS etc.
- Bidder shall build necessary interfaces and extend banking/financial services as per bank's policy.

K. DATA BACKUP & CONTINGENCY PLANNING

- Bidder shall be responsible for data protection, complete data backup and other data safeguards including disaster recovery in respect of the project.
- It will be the responsibility of the Bidder to retain all records for future reference to meet internal, legal and regulatory requirements.
- The data to be retained includes information compiled/processed / stored on account of the transactions, account information, balances, charges and the information captured relating to the customers.
- Data Backups must be tested periodically for restoration as per Bank's IT policy.
- Bidder shall have system in place to handle disruptions in service to the customer and ensure quick remedial action.
- Bank would stipulate the archival policy for all critical data, programs, etc.
- Bidder shall have a robust Disaster Recovery and Business Continuity Management.
- Bidder shall comply with the bank's policy on data-backups, disaster recovery and business continuity plan.
- Bidder shall install the intermediate server at Banks' DC/DRC locations.

L. 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 technological solution 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 technologies with highly reliable functionalities to support encryption on the HHM Device/PoS terminal, 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.
- The solution supplied by the Bidder should provide timely tracking and reporting of events / violations to bank's policies.
- Systems should be available to support uninterrupted services to the customers duly meeting the contractual obligations of the Bank towards third-parties and customers.

M. BASIC FUNCTIONS OF THE APPLICATION

The application software must support a minimum of the following basic functions.

- Management of Account life-cycle for savings/term/recurring deposit schemes, demand/term loan schemes, cash credit/ overdraft / SHG schemes
- Cash deposits/receipts, cash withdrawals/payments including EBT payment, to service various deposit, credit, remittances and insurance schemes offered to customers under this project.
- Voice guidance in local language should be provided for transactions to enable the Customers to follow the transactions.
- Transfer transaction between two cards, between two accounts, provision to collect commission, fees, remittances, utility bill payments, charges etc
- Record and maintain detailed audit trails of all types of transactions (financial or non-financial) duly preserving pre and post images of changes made to accounts, parameter files, etc.
- Generation of Control Reports for monitoring and control including reports on the Cash entitlement, cash drawn, cash paid, cash receipts, cash on hand at every service delivery point.
- The application should be capable of identifying different types of transactions done by the BCAs and provide reports as different services carry different rates.
- Any other specifications required by the Bank.

N. INTERMEDIATE SERVER/ FI SERVER

- Services of an Intermediate System consisting of the related hardware, software and required technical support will be provided by the Bidder. Maintenance and Operation of the System will be done by the Bidder at DC/DRC of Bank. The Intermediate software will have the capability of switching and connecting the front-end devices with the backend Banking Solution in a secure manner. It will also have following additional functionalities:
- Only Authorized or registered devices on ensuring the authentication of terminal ID, message as per standard format, should decrypt the message successfully and connect to the Intermediate Server.

- Intermediate Server will push software upgrades, if any, to the devices during every BOD and ensure that all the devices are having the latest version of the software.
- Secure communication between all devices/systems end-to-end.
 - Intermediate Server should be installed at the Bank premises.
 - Ensure that all the upload done from the various handheld devices/Laptops are properly accounted in the system with various status flags and validations.
- Online Dashboard utility to be provided to the bank as per the banks requirements for monitoring.

O. INTERFACE WITH CORE-BANKING SYSTEM OF THE BANK

- The Accounts of customers covered under Financial Inclusion would reside in Bank's Core Banking System. The features and business rules specified in the Core Banking system should be extended to the Solution offered by the bidder/s.
- The Bidder shall develop and provide interfaces for the FI gateway so as to ensure backend system to interact with Core Banking System of the Bank.
- Audit trails should be stored for all transactions and should be accessible to the bank's authorized personnel whenever needed. Audit trail should be able to track the transaction end-to-end.

P. HANDHELD DEVICE SPECIFICATIONS

- The technology should be compatible with Standards on Micro ATM/biometric standard latest version and support 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 standard cards.
- Should have online connectivity possible, and also have ability to transfer data using methods.
- All communications with the handheld devices should be by secured modes.
- Should be battery operated with several days in standby, and at least 8 hours of continuous operations
- Application should be upgradeable in the field.
- Agent based rule definition.
- Capability of hand held device; the device should be capable of undertaking the following functions :-
 - Reading fingerprint of customer;
 - Validation of cards with respect to authorized hand held device
 - Authentication of the customer;
 - Secure storage of transactions;
 - Facility for online connectivity;
 - Voice guidance for transactions
 - Printing of receipt in local language
 - Facility to seed the Aadhaar Number
- Uploading and/or downloading of transactions to/from Intermediate system through online connectivity as well as through modes
- Secure communication between handheld device and all other devices/systems

- In case of any communication failure, it should ensure that no data is lost during transmission
- Printing reports/ mini-statements, receipts with a Impact printer is preferred. In case it is a thermal printer, then the paper used must be of superior quality.
- Maintenance of full traceability and audit trail of the transactions
- Locking the device from further usage whenever the business reached the permissible limit of transactions
- The handheld device should be able to maintain a database of linked customer accounts, and to transfer/upload the transactions through online connectivity or modes.

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, by the Service Provider. The Bank will prescribe the number of locations wherein the solution is to be deployed as per the requirement of the Bank as and when required. The successful bidder shall deploy the solution for the first lot locations within 45 days and for all the subsequent lot locations within 30 days from the date of purchase order or the date of intimation.

HYBRID MODEL:

- 1.1. The Solution offered should be combination of both KIOSKs (fixed point BC) and Mobile BC. The Service Provider shall ensure minimum working hours of 4-5 hours at the KIOSK using Laptop and other devices and thereafter work as Mobile BC using HHM/MPOS depending upon the requirement. 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 handheld devices, Laptops, enrollment system, digital fingerprint scanners, digital cameras, printers, intermediate switching, backend Banking software, 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 25%. List of additional locations where KIOSKs are to be established will be advised to the selected bidder/s by the bank separately. 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 Annexure 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
 - Account balance inquiry

- Aadhaar Enabled Payment System (AEPS - ON US and Off US)
- E-KYC facility for account opening
- IMPS (Immediate Mobile Payment System)
- Enrolment of Social Security Schemes: PMJJBY, PMSBY, APY
- Third party financial products
- Opening 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

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 above 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. General purpose Credit card (GCC)
3. Kisan Credit Card (KCC)
4. Current Account
5. Savings Bank account (other than No Frills Account)
6. Term Deposits
7. Recurring Deposits
8. Mutual funds on a referral basis
9. Insurance (Life and Non-Life), Pension and any other third party financial product
10. 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.

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 card or PIN/password plus card. The BCA must have on-line 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, 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, United India Insurance Co. 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 / Circle Office)
3. Display of BC certificate as an authorized Bank's BC.
4. ID card for BC and BCA to be issued by the Bank and BC respectively.
5. 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.POT, POS, Mobile, PC Kiosk.
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 collection of required KYC documents / photograph of the customer.
3. Enrollment of the customer as per the process approved by bank.

4. Digitization of customer details within 3 days of customer enrollment and transmission of data to the bank.
5. Coordinating with link branches to expedite verification and upload of customer data in CBS for account creation.
6. Distribution/delivery of card / activation of the card & CBS account number to the customers after account creation in the bank's CBS.
7. Maintaining secrecy about customer account information.
8. Maintenance of sufficient balance in the BC settlement account to support customer transactions and fund settlement with the bank.
9. Increase of BCA electronic threshold limits to ensure continuity in customer services as per bank's requirement.
10. Arrange for availability of sufficient cash at BCO.
11. BC will ensure replenishing / collection of surplus cash from the BCO.
12. BC will ensure regular payment of remunerations to the BCAs.
13. BC will ensure availability of consumables like printing paper, ribbon etc at the BCO.
14. BC to ensure issuance front end system generated receipt to the customers on successful transaction.
15. To define dispute resolution mechanism
16. Forwarding any feedback / complaint received from the customers to the bank.
17. Risk mitigation process in operations
18. Arranging insurance for cash and devices at the BCO.
19. 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

1. 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 Charges to be paid to the Business Correspondent

A. For the activities mentioned in Column 1 below, Business Correspondent will be paid Fixed remuneration at the following rates.

Activity	Remuneration
<u>Fixed Fees</u>	
For 100 to 200 transaction in a month	Rs 2500/- Per month
For more than 200 transactions in a month	Rs 5000/- Per month
Savings Bank Account opening along with issuance of RuPay card	Through e-KYC Rs. 20 per account
	Through Non e-KYC Rs 15/-per account
Issuance of RuPay card to the existing SB accounts	Rs. 5 per card
Recurring Deposit account opening	Rs. 5 per account
Fixed Deposit*	Rs. 5 per account
Aadhaar seeding/mobile seeding	Rs. 5 per successful transaction
Fund transfer/Credit for non base branch accounts	0.5% maximum Rs 5 per transaction
Balance Enquiry/Mini statement	NIL
PMSBY	Re 1/- per policy.
PMJJBY	Rs 30/- per policy
APY	Rs 50/- per policy, payable on receipt of applicable incentive from the Government
BHIM Aadhaar Pay - Identification of the Merchant and distribution of the Finger Print scanner	Rs. 20/- per successful enrolment
ME identification and Delivery of POS machine	Rs. 50/- on every successful activation
SHG and JLG	
For formation and promotion including credit linkage	Not exceeding Rs.500/- per SHG/ JLG formed and credit linked with the Bank in stages as under.

For stationary and overhead expenses after saving linkage of SHG	Rs. 100/-
4 months after saving linkage of SHG	Rs. 200/-
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.

Note:

- 1) The above rates are inclusive of all taxes & charges other than GST.
- 2) All charges to be share 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 4 -5 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 to be eligible for payment of fixed charges.
- 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.5000/- (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.
- 5) The gross amount less TDS will be credited to the BC Account maintained in our Bank.
- 6) Other services and products not included above will be added from time to time with mutual consent as per Bank/RBI/Government guidelines.
- 7) Bank has the right to delete/modify any stipulations mentioned above and also stipulate such other conditions with due notice to BC.
- 8) 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.

APPENDIX - VII

BUSINESS CORRESPONDENT AGREEMENT

As per IBA/Bank's draft

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 Xerox copies).	
14	Total Number of Employees:	
15	PAN Number	

Date:

Signature of Authorized Official with Seal

PROFILE OF EACH BC/ CONSORTIUM MEMBER (TSP) 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	Constitution (Public Ltd Co., / Pvt Ltd Co./ Partnership/ Proprietary Concern etc)	
8	Date of Establishment:	
9	Name of Chief Executive:	
10	Name of Contact Person and Phone No:	
11	Line of Activity:	
12	Date from which the bidder is experienced in similar type of activity	
13	Products Developed / Serviced (Attach product literature	
14	Details of Quality Certifications Obtained for the Company & its Products, such as ISO-9001:2000 etc. (attach Xerox copies).	
15	Total Number of Employees:	
16	Envisaged role of the Company	

Financial Background	2014-15	2015-16	2016-17
Turnover			
Net Profit after TAX			
Total Assets			
Total Liabilities			

Date:

Signature of Authorized Official with Seal

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 & 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

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

(In Rs in Lakhs)

	2014-15	2015-16	2016-17
Audited (A) / Provisional (P)	(A)	(A)	(A)
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 three financial years.

- a) 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).
- b) In case of a Company, please furnish data on share holding pattern, names of main promoters and names of Directors.
- c) Please furnish data required for getting report from CIBIL on the Company, promoters and Directors.
- d) If the bidder is having a tie up with a TSP (consortium member) , separate form is to be used to furnish the details for individual members.

Date:

Signature of Authorised Official with Seal

STATEMENT OF TIE-UPS/ AGREEMENTS ENTERED FOR THE PROJECT

S.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

Point no	Traits	Max Marks	Reply of Bidder	Marks Awarded
1	Hand held machine to be supplied to comply with Latest Micro ATM standards	5		
2	The solution should support mobile BC module and for kiosk should be able to access our Banks Kiosk software solution	5		
3	The solution shall be capable of handling minimum of 10 Banking functionalities such as opening of SB & Term deposit accounts, Remittances, Loans, cash deposits, withdrawals, balance inquiry, mini statement, Micro insurance, Govt payments like NREGP, SSP etc.	5		
4	The solution should ensure secure communication between HHMs, inter mediatory server and FI Server and comply with acceptable security standards such as SSL for data download and upload.	3		
5	Capacity of the Solution - No of financial transactions supported per day. Whether the Hardware and Software can be right sized to meet additional transactions envisaged	5 2		
6	Voice guidance mechanism : How many Indian languages supported by the solution	5		
7	Provide audit trails	3		
8	capability of parameterization of settings at interface servers for the upper /lower limits of all type of transactions	3		
9	Capable of inter operability	5		
10	Capable of Aadhaar No seeding	5		
11	Checks for Bio metric De duplications	5		
12	Having Disaster recovery management as apart of for Business continuity Plan	5		
13	Scope of Facility Management	3		

14	Does the bidder undertake all activities of BC along with the Technical solution OR having consortium with any TSP.	5		
15	Total no of banks in India for which similar solution has been successfully Implemented	5		
16	The solution should provide standard MIS Reports and online dash board as required by the bank. It should be capable to provide MIS as required by statutory authorities for Financial Inclusion.	5		
17	The solution should have provision for taking backups of the transaction data and master data at periodical intervals and conform to Backup standards as contemplated by Information Technology Act, 2000.	3		
18	The HHM/Laptop should support connectivity through any communication channels such as GPRS, GSM, CDMA, and PSTN depending upon the type of connectivity available at the local place of operation.	4		
19	Any activity through the HHM/Laptop should be processed only on the biometric authentication of the BC and the customer jointly.	3		
20	HHM/Laptop and its application should be capable to fetch software upgrades, revision in business rules etc from the servers	5		
21	HHM/Laptop printers should be able to print the receipts of all type of transactions in local language.	3		
22	The bidder as part of Technical compliance of the solution, has to give a demo of the solution	5		
23	The bidder as part of Technical compliance of the solution, arrange for an on site visit to one of the Public sector banks, where the solution is implemented.	5		

B. Questionnaire

	Feature	Requirement	Bidder's Response
1. Architecture of the Financial Inclusion System			
	Whether Architecture Proposed is Centralized?	Indicate the architecture and data-flow	
	Whether the solution proposed is "Scalable?"	Justify	
	Whether the solution proposed provides reliable security end-to-end?	Specify the security measures in detail	
	Whether the solution proposed is having redundancies	Describe	
	Whether the solution proposed has a "Good Response Time"	Indicate the response times	
	Comment on the Bandwidth utilization by the proposed solution per user & Any optimization tools are available.	Indicate the band width required & tools for optimization	
	Whether easier back up and retrieval mechanisms are built in to the solution proposed?	Comment	
	Business Process Continuity features	Describe	
	Whether the proposed solution is all set for DR Replication	Describe	
2. Protocols Used			
	Specify the standards/ protocols supported/used between different components/modules in the total solution	Specify in detail	
3. Interoperability			
	Interoperable with Other Servers in the bank & offus transactions with other Banks.	Specify the protocols	
	Comment on the interoperability of the solution proposed with other applications/platforms.	Desired	
4. Bandwidth and Other Details			
	Indicate Type/band width for each type of connectivity in the present network architecture at each level.	Indicate	
	Attach Network architecture diagram	Mandatory	

5. List of Hardware Proposed to be used by the Bidder (Please, cover all the equipment Server, Handheld devices, Laptop, scanners, etc) location-wise (i.e., at Bank premises or Bidder's premises):

S. No.	Type of Hardware (eg.Server/Switch/ OFC etc.)	Make and Model	Quantity	Proposed Use
1				
2				
3				

6. Details of Software Proposed to be used by the Bidder

S. No.	Software (Operating System, Middleware, Application, etc)	Bidder	Version	No. of Licenses Required
1				
2				
3				
4				
5				

7. External Backup			
	Feature	Requirement	Bidder's Response
1	External Backup system proposed shall provide for speed backup.	Give specifications of all the components of external backup system proposed (make, model, configuration, backup speed, bench mark details with the proposed server/ storage, if any, etc.)	
8. Any Other Equipment Proposed by the Bidder and not Covered Above (to make the solution fully functional as per the architecture proposed by the bidder):			
	Feature	Requirement	Bidder's Response
1			
2			
3			
4			
5			

CONFIRMATION OF SOFT COPY

To

The General Manager

CANARA BANK

FI Division, PC & FI Wing,

Head office JC Road

Bangalore 560002

Dear Sir,

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

Bidder's corporate name

BIDDER'S UNDERTAKING LETTER

Date:

From:

To
The General Manager
CANARA BANK
FI Section, PC & FI Wing,
Head office JC Road
Bangalore 560002

Dear Sir,

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) 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 12 months 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 _____

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 / Clause No.	Sub	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:

Date

The General Manager
CANARA BANK
FI Division, PC & FI Wing,
Head office JC Road
Bangalore 560002

Dear Sir,

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

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) 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 up to 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.....2018.

(Signature)

(Name)

(in the capacity of)

Duly authorized to sign Bid for and on behalf of

Annexure XII
COMMERCIAL BID -Bill of Material

Sr. No.	Particulars	(Rupees upto 2 decimal places)
1	Cost of Operations	
	<p>Consolidated Cost* for services like hardware, cash management, remuneration to BCAs, etc., i.e., extending end-to-end banking & financial services including technology services covering all connected activities narrated in the RFP.</p> <p>The services include hardware, software, middleware and other infrastructure, Laptop/HHM together with scanner, printer, rent for Kiosks and all expenses incidental to the operation at the Kiosk/BCO Points, backend FI server storage, switching costs, connectivity charges, centralized terminal management services, facility management, cash handling, transportation & 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>
	Grand Total	

1. All the amount billed on the Bank shall be shared by BC:BCA in the ratio of 20:80.
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.

Date:

Signature with Official seal

Annexure -XIII

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

Pre Contract Integrity Pact

1. GENERAL

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

AND

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

1.2. WHEREAS the BUYER proposes to engage services of the bidder for business correspondent services - hybrid opex model (kiosk & mobile) and the BIDDER/SERVICE PROVIDER is willing to offer/has offered the services and

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

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

2. NOW, THEREFORE, the BUYER and the BIDDER/SERVICE PROVIDER agree to enter into this pre-contract integrity agreement, hereinafter referred to as Integrity Pact, which shall form part and parcel of RFP as also the contract agreement if contracted with BIDDER, in the event that the BIDDER turns out to be successful bidder, and it is intended through this agreement to avoid all forms of corruption by following a system that is fair, transparent and free from any influence/prejudiced dealings prior to, during and subsequent to the Contract to be entered into with a view to:-

2.1. Enabling the BUYER to engage the desired Services at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement, and

2.2. Enabling BIDDER/SERVICE PROVIDER/SERVICE PROVIDER to refrain from bribing or indulging in any corrupt practices in order to secure the contract, by providing assurance to them that the BUYER shall not be influenced in any way by the bribery or corrupt practices emanating from or resorted to by their competitors and that all

procurements shall be free from any blemish or stain of corruption and the BUYER stays committed to prevent corruption, in any form, by its officials by following transparent procedures.

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

3. COMMITMENTS OF THE BUYER

The BUYER commits itself to the following:-

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

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

4. COMMITMENTS OF BIDDER/SERVICE PROVIDERS

The BIDDER/SERVICE PROVIDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post-contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:-

- 4.1.** The BIDDER/SERVICE PROVIDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with the bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.
- 4.2.** 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 the contract or any other contract with the BUYER or for showing or forbearing to show

favour or disfavour to any person in relation to the contract or any other contract with the BUYER.

- 4.3. The BIDDER/SERVICE PROVIDER further confirms and declares to the BUYER that the BIDDER/SERVICE PROVIDER is the Authorised Service Provider having necessary authorizations, intellectual property rights and approvals from the intellectual property right owners of such materials/services and has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER/SERVICE PROVIDER, nor has any amount been paid, promised or intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.
- 4.4. The BIDDER/SERVICE PROVIDER, either while presenting the bid or during pre-contract negotiations or before signing the contract, shall disclose any payment he has made, is committed to or intends to make to officials of the BUYER or their family members, agents, brokers or any other intermediaries in connection with the contract and the details of services agreed upon for such payments.
- 4.5. The BIDDER/SERVICE PROVIDER will not collude with other parties interested in the contract to impair the transparency, fairness and progress of the bidding process, bid evaluation, contracting and implementation of the contract.
- 4.6. The BIDDER/SERVICE PROVIDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities emanating from other competitors or from anyone else.
- 4.7. The BIDDER/SERVICE PROVIDER shall not use improperly, for purpose of competition or personal gain, or pass on to others, any information provided by the BUYER as part of the business relationship, regarding plans, technical proposal and business details, including information contained in any electronic data carrier. The BIDDER/SERVICE PROVIDER also undertakes to exercise due and adequate care lest any such information is divulged.
- 4.8. The BIDDER/SERVICE PROVIDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.
- 4.9. The BIDDER/SERVICE PROVIDER shall not instigate or cause to instigate any third person to commit any of the acts mentioned above.

5. PREVIOUS TRANSGRESSION

- 5.1. The BIDDER/SERVICE PROVIDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Bank, Public Sector Enterprise/Undertaking in India or any Government Department in India that could justify BIDDER's exclusion from the tender process.
- 5.2. If the BIDDER/SERVICE PROVIDER makes incorrect statement on this subject, BIDDER/SERVICE PROVIDER can be disqualified from the tender/bid process or the contract, if already awarded, can be terminated for such reason.

6. EARNEST MONEY (SECURITY DEPOSIT)

- 6.1. Every BIDDER/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 therefor.
 - 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 Bangalore.

12. OTHER LEGAL ACTIONS

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

13. VALIDITY

13.1. The validity of this Integrity Pact shall be from the date of its signing and extend up to 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,
FI Section PC &FI Wing, Head Office
NO 112, J C Road,
Bengaluru - 560 002 Karnataka

Dear Sir,

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

Ref: Your RFP 1/2018 dated

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

<p>NOTE: This Authorization letter is to be carried in person and shall not be placed inside any of the bid covers.</p>
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Annexure XV
Bank Guarantee Format for Earnest Money Deposit

To : The Deputy General Manager,
Canara Bank,
PC & FI Wing, Head Office,
No 112, J C Road Bangalore 560002

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 (hereinafter called "the Tender") in favour of Canara Bank FI Section PC & 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 _____ 2018.

(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 : PC &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,
PC & FI Wing, Head Office,
JC ROAD BANGALORE 560002

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) as per their Contract dated _____with you (hereinafter referred to as “the CONTRACT”)

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

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

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

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

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

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

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

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

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

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

In order to give full effect to the guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against the CONTRACTOR hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of 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 _____ 2018.

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 :PC & FI WING FI 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 1/2018 dated _____

WHEREAS, we, _____, having Registered Office at _____, hereinafter referred to as the Bidder, are agreeable to provide business correspondent services-hybrid opex model (kiosk & mobile) 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)** 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)** 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 :