

Date: 16.05.2024

Corrigendum of RFP for Corporate Business Correspondent Entities

Ref: HO/FI/CBC/01/2024-25.

31. Evaluation of Technical Bids and Presentation/Demo:

The Bank will evaluate the bid submitted by the bidders under this RFP. The Technical Proposal submitted by the bidder will be evaluated based on Technical Evaluation Criteria defined in this RFP.

The Bid will be evaluated by a Committee of officers of the Bank. If warranted, the Bank may engage the services of external consultants for evaluation of the bid. It is Bank's discretion to decide at the relevant point of time.

The Bank may call for any clarifications/ additional particulars required, if any, on the technical bids submitted by the bidder. The bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The bidder's offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time.

Bank reserves right to call for a presentation on the features etc., from the short listed Bidders based on the technical bids submitted to make an evaluation. Bank reserves the right to evaluate the bids on technical and functional parameters including possible visit to inspect live sites of the Bidder and witness demos of the system and verify functionalities, response times, etc.

Technical evaluation will take into consideration, the capability of the bidder to implement the proposed solution

Evaluation criteria, evaluation of the responses to the RFP and subsequent selection of the successful bidder will be entirely at Bank's discretion. Its decision shall be final and no correspondence about the decision shall be entertained.

Bank reserves the right to cancel the bidding process for any or some or all the Districts for which the RFP is floated at the sole discretion of the Bank. The bank may use the services of external consultants for bid evaluation, if required. Bidders at First Stage must qualify as per Eligibility Criteria.

Scoring in the Technical Evaluation:

The Bidders, who comply with Bank's technical specifications and other terms and clauses of the RFP document as explained in above points, will be awarded marks. The bidders are expected to submit sufficient supporting details along with all documentary evidence records in their technical competency for enabling the Bank for objective evaluation and scoring in the Technical Requirements. The Bidders themselves shall not fill in any score in Technical Requirements. Evaluation and

scoring process will also involve independent verification by the Bank of the details submitted in the Bid Document.

1. Technical Score as per Evaluation and Assessment Matrix would be done for 100 Marks & the same would be converted into 70.
2. Bidder/s who score/s a minimum of 50 (out of 70) in the above evaluation would ONLY be called for Presentation.
3. Presentation carries 30 marks.
4. Committee comprising of minimum 3 members (and a maximum of 5 members) would be evaluating the Presentation.
5. Their average score would be converted into 30 marks.
6. The final score would be the sum of the scores obtained in Technical Evaluation & Presentation (70 + 30). Bidder who tops the score will be declared as H1.
7. Bank has the right to award the contract to next highest scorer, if H1 fails to execute the contract . In such case, Bank has the right to kept the H1 under **Block List** and shall not be allowed to participate in future works of the Bank.
8. Bank has right to award the contract to more than one bidder/s based on the requirement.
9. In all the cases, the decision of the Bank would be final. Bidders who agree the terms and conditions of the Bank are only requested to participate in the bidding process.

Thus, the proposals will be evaluated in three stages.

Phase 1 – Eligibility cum General Evaluation Criteria

Phase 2 – Technical Evaluation Criteria

Phase 3 – Presentation /Demo Evaluation Criteria

34. Technical Evaluation and Assessment Matrix for on -boarding of CBCs **Assessment Matrix**

S. No	Parameter	Documents required	Maximum Marks	Bidder Score
1	Entity Status (Constitution) <ul style="list-style-type: none"> • PSU/ Public Limited (08 Marks) • Private Limited (06 Marks) • Others (04 Marks) 	Legal Document	08	
2	Net-worth as on 31.03.2023 (MSE entities shall have 10% relaxation) <ul style="list-style-type: none"> • Above 35.00 Cr (12 Marks) • 25.01 Cr to 35.00 Cr (9 marks) • 15.01 Cr to 25.00 Cr (08 Marks) • 5.01 Cr to 15.00 Cr (05 Marks) • 0.00Cr to 05.00 Cr (03 Marks) 	Audited Balance Sheet along with Auditor Certificate with UDIN	12	



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(ప్రతిపక్షం సంస్థ : ఇంటియన్ బ్యాంక్ ఫర్ ఇండియా)

Head Office: 19/565-11, 3rd
floor, Sai Yashus, Opp
Venkateswara theater,
Vellur Road, Chittoor, A.P
pincode:517002

3	ISO 9001 /27001 <ul style="list-style-type: none"> • ISO 9001&27001 (08 Marks) • ISO27001 (05 Marks) • ISO 9001 (03 Marks) 	ISO Certificate	08	
4	Business Correspondent Agents engaged in PSB/RRB in India <ul style="list-style-type: none"> • Above 12000 (12 Marks) • 9001 to 12000 (09 Marks) • 6001 to 9000 (07 Marks) • 3000 to 6000 (05 Marks) • Less than 3000 (03 Marks) 	Bank Letter from PSB / RRB	12	
5	Tie up with PSBs/RRBs in India <ul style="list-style-type: none"> ▪ Above 9 (10 marks) ▪ 7 to 9 (08 marks) ▪ 5 to 7 (06 marks) ▪ 3 to 5 (04 marks) ▪ Less than 3 (02 Marks) 	Bank Letter from PSB / RRB	10	
6	States & Union Territories Covered in PSB/RRB in India <ul style="list-style-type: none"> • Above 15 (12 Marks) • 11 to 15 (10 marks) • 05 to 10 (07 marks) • 0 to 04 (05 marks) 	Bank Letter from PSB / RRB	12	
7	Percentage of Women engaged as BCA in PSB/RRB in India (Women BCA/Total BCA *100) <ul style="list-style-type: none"> • Above 40% (10 Marks) • 30.01% - 40.00% (07 Marks) • 20.01 % - 30.00 % (05 Marks) • 9.00% - 20.00 % (03 Marks) • Less than 9.00% (01 Mark) 	Bank Letter from PSB / RRB	10	
8	Average Active BCA Percentage Per Month during Jan'24, Feb'24 & Mar'24 in PSB/RRB in India {{(Active BCAs in Jan'24+ Feb'24+ Mar'24)/3} / No of BCAs} *100 <ul style="list-style-type: none"> ▪ Above 98 % (12 Marks) ▪ 96.01 % – 98.00 % (10 Marks) ▪ 94.01 % - 96.00% (07 Marks) ▪ 92.01 % - 94.00% (05 Marks) ▪ 90.00 % - 92.00% (03 Marks) ▪ Less than 90.00 % (02Marks) <p>(Active BCA means a BCA who has done at least one financial transaction during a month)</p>	Bank Letter From PSB / RRB	12	

9	Entity Capability in providing Gateway/FI Solution/Application support. <ul style="list-style-type: none"> Entity with own Gateway & Application support – (10 Marks) Entity with Application support (7 Marks) Entity without Gate way and Application support (only managing BCs) – (5 Marks) 	Work order/Contract from PSB/RRB	10	
10	Entity Engaged in BC Management More than 10 years- (6 Marks) 5-10 years (4 Marks) Less than 5 years (2 Mark)	Number of Years of establishment	06	

Note

1. Bidders to submit relevant documents in support from their respective Banks of their position under all the above parameters.
2. If any bidder has not submitted any of the above documentary proof for evaluation of score, such parameter will be treated as “0”

Bidders shall submit proof of document for criteria detailed above. It shall be the responsibility of the bidders to submit relevant proof of document. Scoring shall be done based on the documents submitted along with the technical bid and no further correspondence shall be sent in this regard. The total marks scored in the technical evaluation shall be informed to the participating bidders. Decision of the Bank on evaluation of technical bids shall be final and binding on all bidders and Bank won't accept/consider any kind of claims whatsoever from the bidders. It shall be the responsibility of the bidder to submit required Documentary proofs which are necessarily unambiguous and shall be capable to establish beyond any doubts that bidder is satisfying the particular criteria/clause for which the document is submitted.

19.2. The Service Provider is eligible for fixed & variable charges stipulated as under: (Subject to change from time to time)

Parameter	commission Payable (80:20 ratio to BC:CBC)
Fixed Remuneration for BCAs	Rs. 2500/- per month* <ul style="list-style-type: none"> ➤ Minimum 300 transactions and 5 APY enrolments*** ➤ Weightages @ 25% on APY Enrolments and @ 75% on transactions. ➤ Payment of Fixed Remuneration will be on prorated basis. Illustrative examples are provided separately. ➤ No attendance criteria. ➤ Split transaction will be deducted from total transactions as below:- <ol style="list-style-type: none"> 1. Per customer per transaction limit is Rs. 20,000/- for on-us Rs. 10,000/- for off-us transactions. 2. Max 2 transactions are allowed per day per customer. 3. Per customer per month cash limit is Rs.50,000/-

On-us Cash Deposit (AePS & TPD) /Withdrawal (AePS & RuPAY) / AEPS Off-us Cash Deposit / Withdrawal / AEPS Fund Transfer / Term loan Repayment / Third Party deposit.	0.15% of transaction amount
Transport charges	removed
Mobile Recharge	removed
New APY	Rs.60/-
APY persistency	Rs.10/- on yearly persistency
Paper roll	Rs.30/- per roll. (1 paper roll per 70 transactions)
New PMJJBY	Pro-rata basis Rs.7/- (4 th Quarter), Rs.15/- (3 rd Quarter), Rs.22.50 (2 nd Quarter) & Rs.30/- (1 st Quarter)
New PMSBY	Re.1/-
Loan Canvassing (Loan products as prescribed by Bank from time to time)	Rs.25/- per loan conversion
Recovery of NPA	SS-0.5% of recovered amt. with max ceiling of Rs.100/-. D1 & D2- 5% of recovered amt with max ceiling of 2500/-. D3 & LA - 10% of recovered amount with max ceiling of Rs.2,500/-.
New SB Account Enrolment	Rs. 10/- per action
New FD and RD account Enrolments (with minimum balance of Rs. 5000/- and Rs.500/- respectively)	
Delivery of Loan / Recovery notice issuance	
Aadhar Mandate collection	
Rupay Card Activation	

*** BCAs Minimum APY target is 60 per annum. Bidder should ensure to achieve the APY targets allotted to BCs by Bank from time to time.

Illustrative Examples of New Payment Structure for understanding (as per weightage)

Criteria: Minimum 300 transactions AND 5 APY enrolments of any type							
Case Sl.	No. of Eligible Transact	Weightage up to Maximum of 75%	No. of Eligible APY	Weightage up to Maximum of 25%	% of Fixed pay	Fixed Pay (in	Reason for Fixed Pay
1	300	$300/300 \times 75 = 75\%$	5	$5/5 \times 25 = 25\%$	100%	2500	100% Capacity utilised in both transaction and APY put together
2	150	$150/300 \times 75 = 37.5\%$	2	$2/5 \times 25 = 10\%$	47.5%	1187	47.5% of 2500
3	600	$600/300 \times 75 = 150\%$ (Max-75%)	0	$0/5 \times 25 = 0\%$	75%	1875	75% of 2500 Although Capacity Utilisation = 150% in transactions, max weightage is 75% for transactions
4	0	$0/300 \times 75 = 0\%$	10	$10/5 \times 25 = 50\%$ (Max-25%)	25%	625	25% of 2500 Although Capacity Utilisation = 50% in APY, max weightage is 25% for APY
5	50	$50/300 \times 75 = 12.5\%$	5	$10/5 \times 25 = 50\%$ (Max-25%)	37.5%	937	37.5% of 2500 (12%+25%)
6	250	$250/300 \times 75 = 62.5\%$	4	$4/5 \times 25 = 20\%$	82.5%	2062	82.5% of 2500 (62.5%+20%)

&& Eligible Transaction means total transactions minus split transactions

TECHNICAL BID FORM

Annexure VI

STATEMENT OF TIE-UPS/ AGREEMENTS ENTERED FOR THE PROJECT

Sl. No.	Job / Task	Name of Bank/Financial Institution	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

Annexure XIV

LETTER OF UNDERTAKING BY BIDDER
(TO BE PROVIDED ON LETTER HEAD)

To,
The Chairman,
SAPTAGIRI GRAMEENA BANK
Head office,
Chittoor-517002

Sub: RFP for Business Correspondent Services – Hybrid Opex Model (Kiosk & Mobile) – Using Micro-ATM/TAB.

Ref TENDER NO:

Dear Sir,

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

Place: (Signature of Authorized Signatory)

Date: Name:
Designation:
Seal:

Annexure XIX

DECLARATION FOR MSME BENEFITS

(To be submitted on the letter head of the bidder signed by Director/Company Secretary)

To,
The Chairman,
SAPTAGIRI GRAMEENA BANK
Head office,
Chittoor-517002

Sub: Request for Proposal for Empanelment/Selection of CBC

Ref: RFP No. HO/FI/CBC/01/2024-25 Dated 25/04/2024.

Dear Sir,

This has reference to our bid submitted in response to your RFP Ref No: HO/FI/CBC/01/2024-25 Dated 25/04/2024 floated for engagement /empanelment of Corporate Business Correspondents (CBCs) for providing BC Management Services. We have carefully gone through the contents of the above referred RFP and hereby undertake and confirm that, as per the Govt. Of India guidelines, we are eligible to avail the following MSME benefits in response to your RFP floated, as referred above.

Issue of Tender Documents to MSEs free of Cost.

In case, at any later stage, it is found or established that, the above undertaking is not true then Bank may take any suitable actions against us viz. Legal action, Cancellation of Notification of Award/contract (if issued any), Blacklisting & debarment from future tender/s etc.

Yours Sincerely

For M/s _____

Signature

Name:

Designation: Director/Company Secretary

Place: Date:

Seal & Stamp