

**CHHATTISGARH RAJYA GRAMIN BANK**  
**Head Office, Raipur (CG)**



**EOI TENDER DOCUMENT**

EOI Ref No. CRGB/HO/FI/EOI/01/2021-22 Date 21 September, 2021

**LAST DATE OF SUBMISSION OF TECHNICAL BID**  
**30/09/2021 - 5:00 PM**

**Expression of Interest for**  
**Conducting Financial & Digital Literacy Programme**  
**At various branches of**  
**Chhattisgarh Rajya Gramin Bank**

## Notice for Expression of Interest

To,

All event management firms/institutions/NGOs

Sub - EOI Proposal for organizing Financial & Digital Literacy Programme at various branches of CHHATTISGARH RAJYA GRAMIN BANK.

Dear Sir,

Greetings from Chhattisgarh Rajya Gramin Bank.

We have planned to organize approximate 1470 Financial & Digital Literacy Programme at Various branches/offices situated in CG state for financial & digital awareness amongst rural &LWE area based people. For proposed work, sealed proposals are invited from all event management firms/institutions/NGOs for conducting the Financial & Digital Literacy Programme. The tender document consisting of scope of work is attached herewith for your information. Tender duly filled, signed & sealed shall be placed in sealed envelopes super scribed as -

**"EOI Proposal for Organizing Financial & Digital Literacy Programme in Various branches of CHHATTISGARH RAJYA GRAMIN BANK"**  
**(Private & Confidential)**

Should be submitted to the

**General Manager,**  
CHHATTISGARH RAJYA GRAMIN BANK  
MAHADEV GHAT ROAD,  
SUNDER NAGAR  
RAIPUR (C.G) 492013

Please arrange to submit your best offer with complete Tender document by 30/09/2021 up to 5:00 pm.

The bank does not bind itself to accept the lowest tender & reserves to itself the right to accept any tender or reject any or call tender without assigning reason thereof.

ISSUE OF TENDERS FROM 21 September 2021 ✓  
LAST DATE OF SUBMISSION 30 September 2021 5:00 PM ✓  
DEMO (PRESENTATION) ON 05 October 2021 11:00AM ✓  
(Or will be informed by mail/telephone) ✓

Please feel free to visit/contact us for any kind of clarification.

Thanking You

Yours faithfully,

Senior Manager (FI)





**Please Note -**

A tender submitted shall remain valid for acceptance for a period of 1 year from the date of opening or at the end of financial year, whichever is earlier. The validity of the tender may be extended beyond the stipulated period with the concurrence of the vendor.

**PART "A" TECHNICAL BID**

Shall contain Documents related to eligibility criteria(**Annexure-III**) duly signed and stamped and along with required document. The vendor(s) will be selected on the basis of marks given by Selection Committee.

**Part "B" (In envelope marked) - FINANCIAL BID (A separate Document)**

1. Financial Bids (Annexure V) will be opened only of those firms which are found eligible in Part A.
2. Any amendments in financial bid should be verified by the vendor.
3. Quoted Rates should include all taxes.
4. The Bank does not bind itself to accept the lowest tender and reserves to itself the *right to reject any or all the tenders* received without assigning any reason/s thereof. The notification of award of contract will be made to the successful renderer only.
5. Tender notice duly signed by the renderer in token of his acceptance of all the conditions mentioned here it should be attached to the tender that will be submitted by him.
6. Once the rate is finalized, the selected vendor should visit the allotted site/office and submit the plan and estimate for financial approval.
7. Tender without signature and stamped shall be summarily rejected.

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**PART "A" TECHNICAL BID**

**Annexure-I**

To,

**General Manager,  
CHHATTISGARH RAJYA GRAMIN BANK  
MAHADEV GHAT ROAD,  
SUNDER NAGAR  
RAIPUR (C.G) 492013**

Sir,

**Quotation for Organizing Financial & Digital Literacy Programme**

With reference to your EOI ref no.CRGB/HO/FI/EOI/01/2021-22Date 21 September, 2021.

We submit necessary information herewith

1. Name & address of the Company/Firm:

(With direct phone numbers)

2. Name of Head/Chief of the company/Firm:

3. Email Address:

4. Income Tax PAN (FIRM)

5. GSTIN –

6. Former Experience in the field

7. NGO/FIRM Registration Certificate

**DECLARATION**

1. I/We hereby declare that the terms and conditions of the offer stated herein and as may be modified/mutually agreed upon are acceptable and binding to me/us.
2. We undertake to give a service commitment for the period of at least one year.
3. We undertake that works are done at any area in the CG state.

For, \_\_\_\_\_

(Signature of authorized Signatory)

Name –

List of Documents Attached –

**GENERAL TERMS AND CONDITIONS**

1. No tenders shall be accepted after the stipulated date and time. Bank reserves the right to accept or reject the entire quotation, without assigning any reason thereof at any stage.
2. Necessary documents should be attached with offer.
3. Validity: Rates quoted shall be valid up to 12 months. The Bank, however, reserves the right to call for fresh quotations at any time during the period if considered necessary.
4. Requirement is indicative and may vary as discretion of CRGB.
5. The "Financial Bid" should contain competitive prices of each event to organized anywhere in the state of CG.
6. Prices to be quoted must be inclusive of all expenses and taxes applicable as per Government norms.
7. The successful vendor(s) to whom the work is awarded will be under direct liaison of the representative of CRGB, Regional Office / Head Office, Raipur and has to follow his instructions from time to time.
8. In case of any dispute, decision of CRGB authority shall be final and abiding to the vendor.
9. Bank reserves the right to accept the offer of only one vendor in full or more than one vendor in part or reject any or all quotations, without assigning any reason therefore and irrespective of L1 criteria, at any stage
10. The vendor(s) must meet necessary statutory and legal compliances. CRGB will not be responsible for any legal action arising out of non-compliance to statutory & other similar legal compliances.
11. No attempt shall be made by the vendor(s) or their staff deputed at CRGB to unlawfully reveal, misuse or encroach upon the intellectual or private data/information to which they have access.
12. Any loss or damage caused to the CRGB property by the personnel deputed by the vendor will be recovered from payment of bill to the vendor and the decision of CRGB authority in this matter will be treated as final and abiding to the vendor.
13. The selection of the village and/or the venue of the event will be done with the coordination of respective Branch Managers.
14. There should be maximum participation of villagers during the program.
15. The vendor(s) will have to make arrangements for tents/sound system etc. during the program. No additional expenditure will be incurred by the bank for this.
16. On completion of the program, the vendor(s) will have to submit the attendance sheet (duly attested by the bank officer/employee present in the program), 3-4 photographs of the program, the name, address and mobile no. of the audience to the respective branch.
17. A banner (format attached) must be displayed in the program. The visibility of this banner in the photographs to be submitted in the branch is mandatory.



18. Programs to be organized at Tehsil/Block level should be scheduled at least one week in advance so that officers from RBI, NABARD, Lead Bank and from state administration can be requested to attend those programs.
19. It is mandatory to cover the topics under financial literacy programs as per Annexure III.
20. **Payment Terms:**
  - a. No Advance Payment will be made.
  - b. The necessary TDS will be made as per Government norms.
  - c. Bills/Invoices should be detailed/annexed measurements branch-wise separately mentioning GST separately, although prices to be quoted inclusive of all taxes with breakup.
21. Bank has right to award the work region specific to selected vendors if he match the L-1 prices.
22. All legal disputes between the parties shall be subject to the exclusive jurisdiction of the Courts situated at RAIPUR.

ACCEPTED THE ABOVE TERMS & CONDITIONS

(Signature of authorized Signatory)

Name –

Company / Firm Stamp

## Eligibility/Selection Criteria

The selection will be done at Head Office level respectively covering the following aspects:

- a) Reputation, Earlier experience and presentation.
- b) The vendor should have a minimum 3 Years of Experience of conducting financial literacy camps or similar awareness program.

A summary of this must be enclosed with the Bid, giving the following details:

- Name of the Client
  - Nature of the Project
  - Date of award of Contract
- c) The vendor(s) will have to give a demo (presentation) of a program to bank.
  - d) Vendor must have battery/generator operated Sound Systems with all other accessories, musicians and attire should be attractive.
  - e) Vendor must have male and female actors in their team with good and clear communication skills.
  - f) Program must be-in local language.

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## Topics to be covered under different Financial Literacy Programmes

- 1. Programmes for the people inducted newly in the financial system and Programmes for Adults**
  - a. Income, Expenses and Budgeting.
  - b. Saving
  - c. Credit and Debt Management.
  - d. Insurance (Life and non-life), Term Insurance
  - e. Investment
  - f. Retirement and Pension
  - g. Financial Planning
  - h. Govt. Schemes viz. PMJDY, PMJJBY, PMSBY and APY
  - i. Fraud Protection- Good practices for a safe digital banking experience
  - j. Grievance Redressal- banking related, insurance related and pension related
  - k. Risk Vs. Return
  - l. Customer Liability for Unauthorized Electronic Banking Transactions
- 2. Programmes for Farmers**
  - a. Kisan Credit Card Scheme
  - b. Rupay Kisan Card- Why to use and benefits thereof
  - c. Crop Insurance- Pradhanmantri Fasal Bima Yojana (PMFBY)
  - d. Prompt repayment of crop loan
  - e. Interest subvention schemes
  - f. Insurance (Life and non-life)
  - g. Pension schemes
  - h. Fraud Protection- Good practices for a safe digital banking experience
  - i. Grievance Redressal- banking related, insurance related and pension related
  - j. Risk Vs. Return
  - k. Customer Liability for Unauthorized Electronic Banking Transactions
- 3. Programmes for School Children**
  - a. Needs versus Wants (must have and good to have)
  - b. Budgeting
  - c. Introduction to Banking-SB Account, Current Account, Recurring Deposits, Fixed Deposits
  - d. Different types of loans- Crop loan, Personal loan, Home Loan, Vehicle Loan, Education Loan, etc.
  - e. Introduction to Insurance
  - f. Introduction to Pension
  - g. Fraud Protection- Good practices for a safe digital banking experience
  - h. Grievance Redressal- banking related, insurance related and pension related
  - i. Risk Vs. Return
  - j. Customer Liability for Unauthorized Electronic Banking Transactions
- 4. Programmes for Senior Citizens**
  - a. Beware of Ponzi Schemes- Signs of Ponzi schemes and Scams
  - b. Reporting of Scams to Regulators
  - c. Grievance Redressal- How to lodge complaints with banks and Banking Ombudsman
  - d. Investment products suitable for post-retirement life
  - e. Banking operations for old/sick/incapacitated persons
  - f. Fraud Protection- Good practices for a safe digital banking experience
  - g. Grievance Redressal- banking related, insurance related and pension related
  - h. Risk Vs. Return
  - i. Customer Liability for Unauthorized Electronic Banking Transactions



**5. Programmes for Entrepreneurs**

- a. Who you will turn to for funds to start the unit
- b. Loan Application Process, Mudra, Stand up India
- c. Security, Collaterals and Guarantees,
- d. Credit Guarantee Trust (The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE))
- e. Terminologies- Assets, Liabilities, Profit & Loss, Current Assets, Fixed Assets, etc.
- f. Insurance schemes
- g. Pension schemes
- h. Fraud Protection- Good practices for a safe digital banking experience
- i. Grievance Redressal- banking related, insurance related and pension related
- j. Risk Vs. Return
- k. Customer Liability for Unauthorized Electronic Banking Transactions

**6. Programmes for SHGs**

- a. KYC for opening of SB account by SHG
- b. Good Principles of SHGs
- c. Conducting SHG transactions at BC point
- d. Voluntary Savings
- e. Margin and Security Norms
- f. Insurance schemes
- g. Pension schemes
- h. Fraud Protection- Good practices for a safe digital banking experience
- i. Grievance Redressal- banking related, insurance related and pension related
- j. Risk Vs. Return
- k. Customer Liability for Unauthorized Electronic Banking Transactions

**7. Programmes on Mobile banking**

- a. Steps for availing mobile banking services
- b. Mobile Banking app, BHIM App, BHIM-UPI App with live Demo
- c. NUUP (\*99#), IMPS with live Demo
- d. What is Mobile Wallet and how to use it
- e. Precautions to be taken while using Mobile Banking services
- f. Insurance schemes
- g. Pension schemes

**8. Programmes on Internet Banking, PoS, Micro-ATM, ATM**

- a. What is Internet banking and how to avail internet banking services
- b. What is a PoS, Micro-ATM, ATM
- c. How to use them, Dual Authentication in Micro ATMs
- d. How to do Aadhaar enabled transactions on these machines
- e. Precautions to be taken
- f. Insurance schemes
- g. Pension schemes

**FAME (for details view FAME booklet brought out RBI)**

- Documents to be submitted while opening a Bank Account
- Importance of Budgeting and Saving and responsible borrowing
- Learn more about your deposits and your deposit accounts
- Maintain a good credit society repaying loan on time
- Say Good bye to Demand Drafts and Cheques and start transforming receiving money electronically
- Banking at your Doorstep at your vicinity
- Know how to lodge your complaints at the Bank & the banking ombudsman
- There is no free lunch. Don't get cheated
- Keep in mind the following to have a hassle free ATM experience
- Invest your hard earned money only in registered Entities
- Mis-selling- When you go to the bank to make a deposit and you come back with an insurance plan that you Don't understand.

**PRICE BID**

For Approx. 1470 Financial &amp; Digital Literacy Programme

<b>Sr. No.</b>	<b>Program Location District</b>	<b>Approximate No of Camps</b>	<b>UNIT PRICE</b>	<b>Total COST</b>
1	BALARAMPUR	72		
2	BALOD	78		
3	BASTAR	42		
4	BEMETARA	60		
5	BIJAPUR	15		
6	DANTEWADA	21		
7	DHAMTARI	51		
8	GARIYABAND	33		
9	JASHPUR	72		
10	KANKER	48		
11	KAWARDHA	39		
12	KONDAGAON	45		
13	KORBA	27		
14	MAHASAMUND	36		
15	MUNGELI	24		
16	NARAYANPUR	9		
17	RAJNANDGAON	120		
18	SUKMA	21		
19	SURAJPUR	99		
20	SURGUJA	78		
21	BALODA BAZAR	51		
22	BILASPUR	69		
23	DURG	54		
24	JANJGIR CHAMPA	72		
25	KORIYA	72		
26	RAIGARH	123		
27	RAIPUR	39		
	<b>TOTAL</b>	<b>1470</b>		

**Note:**

- Approx. 1470 Financial & Digital Literacy Programme is presently to be conducted and can be increased or decreased at the discretion of the Bank.
- Prices to be quoted must be inclusive of GST, all expenses & taxes applicable as per Government norms.





# छत्तीसगढ़ राज्य ग्रामीण बैंक

(भारत सरकार, राज्य शासन एवं भारतीय स्टेट बैंक का संयुक्त उपक्रम)

## CHHATTISGARH RAJYA GRAMIN BANK

(A Joint venture of Govt. of India, Chhattisgarh Govt. and State Bank of India)

# वित्तीय एवं डिजिटल साक्षरता कार्यक्रम का आयोजन

क्षेत्रीय कार्यालय :

शाखा :

दिनांक :

स्थान :



## नाबार्ड

द्वारा

“ वित्तीय समावेशन निधि के अंतर्गत ”  
सहायता प्राप्त

Event Conducted by :