



## छत्तीसगढ़ राज्य ग्रामीण बैंक

(भारत सरकार, राज्य सरकार एवं भारतीय स्टेट बैंक का संयुक्त उपक्रम)  
कॉर्पोरेट ऑफिस – प्लॉट नं. – 47, सेक्टर 24, अटल नगर, नवा रायपुर (छत्तीसगढ़) – 492018

Reference No./CRGB/Notice - 40/2024-25

Dt. 16.08.2024

### NOTICE

कॉर्पोरेट बीसी के रूप में नियुक्ति के लिए निमंत्रण

### Invitation for appointment as Corporate BC

छत्तीसगढ़ राज्य ग्रामीण बैंक, कुल 614 शाखाओं (जिसमें से 492 शाखाएं ग्रामीण क्षेत्रों में स्थित हैं) के अधीन वित्तीय समावेशन योजना के अंतर्गत आबंधित गाँवों में सीधे बैंकिंग सेवाएँ प्रदान करने के लिए कॉर्पोरेट BCs की नियुक्ति हेतु ऐसे इच्छुक संस्थानों से प्रस्ताव आमंत्रित करता है जिनका नाम भारतीय स्टेट बैंक द्वारा जारी कॉर्पोरेट BC की सूची में शामिल हो अथवा जो भारतीय स्टेट बैंक के लिए राष्ट्रीय स्तर या सर्किल स्तर पर कॉर्पोरेट BC के रूप में सेवाएँ दे रहे हों एवं जिनके द्वारा नये नियुक्त CSPs में से न्यूनतम 50 प्रतिशत CSPs की नियुक्ति बस्तर, सुकमा, दंतेवाड़ा, बीजापुर, कोंडागांव, नारायणपुर, कांकेर, बलरामपुर, सरगुजा, सूरजपुर, कोरिया एवं मनेन्द्रगढ़-चिरमिरी-भरतपुर जिलों में की जावेगी। प्रस्ताव प्रस्तुत किये जाने की अंतिम तिथि दिनांक 31.08.2024 सायं 5 बजे तक है। अधिक जानकारी के लिए बैंक की वेबसाइट [www.cgbank.in](http://www.cgbank.in) का Tender Section देखें।

महाप्रबंधक



# छत्तीसगढ़ राज्य ग्रामीण बैंक

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

CHHATISGARH RAJYA GRAMIN BANK

(Joint Venture of Govt. of India, State Govt. & State Bank of India)

Reference No./CRGB/Notice -40/2024-25

Dt. 16.08.2024

## NOTICE

### कॉर्पोरेट बीसी के रूप में नियुक्ति के लिए निमंत्रण Invitation for appointment as Corporate BC

बैंक की कुल 614 शाखाओं (जिसमें से 492 शाखाएं ग्रामीण क्षेत्रों में स्थित हैं) के अधीन वित्तीय समावेशन योजना के अंतर्गत आबंटित गाँवों में सीधे बैंकिंग सेवायें प्रदान किये जाने हेतु CSPs की नियुक्ति कर बैंकिंग सुविधाएँ घर-घर तक पहुँचाने के लिए बैंक द्वारा ऐसे नए कॉर्पोरेट BCs को नियुक्त करने हेतु निविदा आमंत्रित की जाती है जिनका नाम भारतीय स्टेट बैंक द्वारा जारी कॉर्पोरेट BC की सूची में शामिल हो अथवा जो भारतीय स्टेट बैंक के लिए राष्ट्रीय स्तर या सर्किल स्तर पर कॉर्पोरेट BC के रूप में सेवाएँ दे रहे हों एवं जिनके द्वारा नये नियुक्त CSPs में से न्यूनतम 50 प्रतिशत CSPs की नियुक्ति बस्तर, सुकमा, दंतेवाड़ा, बीजापुर, कोंडागांव, नारायणपुर, कांकेर, बलरामपुर, सरगुजा, सूरजपुर, कोरिया एवं मनेन्द्रगढ़-चिरमिरी-भरतपुर जिलों में की जावेगी।

The BCs and their agents will render services to the Bank on contract basis with commission depending on work/performance and there will be no employer-employee relationship between the Bank and the BC or its agents.

#### Eligible entities:

- NGOs MFIs set up under Indian Societies/Trust Acts and Section 25 companies.
- Co-operative Societies registered under mutually aided Cooperative Societies/ Cooperative Societies Acts of States/ Multi State Cooperative Societies Act.
- Companies registered under the Indian Companies Act, with large and widespread retail outlets, excluding Non-Banking Financial Companies (NBFCs-Deposit taking). Preference to be given to companies whose network is largely in rural areas and are willing to cover the unbanked areas.
- Post Offices
- NBFCs (Non-Deposit Taking): RBI registered NBFCs (Non-Deposit Taking) entities with asset size of Rs.50 Crore and above
- Payment Banks

#### Experience:

All applicants should have work experience of minimum 3 year in BC fields.

#### Scope of Activities

The scope of activities to be undertaken by the Business Correspondents will include:

- Opening of deposit accounts (BSBD accounts).

कॉर्पोरेट ऑफिस - प्लॉट नं. - 47, सेक्टर 24, अटल नगर, नवा रायपुर (छत्तीसगढ़) - 492018

Corporate Office - Plot No. -47, Sector 24 Atal Nagar, Nava Raipur (C.G.) 492018

Phone No. - +91 771 2288101 | Toll Free - 18002332300 | Email - [cms.ho@cgbank.in](mailto:cms.ho@cgbank.in) | website - [www.cgbank.in](http://www.cgbank.in)



- b) Receipt and payment of small value deposits and withdrawals (not exceeding Rs.20,000/-) using kiosk based transactions, card-based Micro ATM Transactions and AEPS transactions with customers' consent.
- c) Receipt and delivery of small value remittances to the accounts of beneficiaries viz., Inter-Bank and Intra Bank
- d) Aadhar number seeding and capturing Finger Prints, on voluntary basis, of customers for DBT benefits and AEPS transactions.
- e) Acceptance of deposit in loan accounts
- f) Providing mini account statements and other account information.
- g) Printing of passbooks issued to customers
- h) Distribution of Coins and Bank Notes.
- i) Promoting, collecting forms and Enrolling customers under Social Security Schemes viz. PMJJBY, PMSBY and APY and 3<sup>rd</sup> party products.
- j) Cross selling activities viz. mutual funds, life insurance and general insurance products subject to SEBI and IRDA guidelines.
- k) Payment and Receipt in respect of e-Governance activities
- l) Railway Ticketing & bill payments using Bharat Bill Payment System
- m) Recovery of principal loan amount and interest thereon in respect of NPA accounts, only after complying with RBI instructions
- n) Loan sourcing
- o) Any other service on behalf of the Bank duly authorized by the appropriate authority

The activities to be undertaken by the Business Correspondents would be within the normal course of the Bank's banking business, but conducted through and by the entities (Customer Service Points), at places other than the Bank's premises. The CSPs of Business Correspondents will be linked to an identified base branch which is called 'Link' Branch. The activities of the BCs / CSPs will be scrutinized by the bank as per laid down guidelines issued by the F.I. department from time to time.

KYC/AML norms and due diligence is to be ensured by the BCs/CSPs for strict compliance under BC model. However, the ultimate responsibility for KYC/AML compliance and opening of the account continues to rest with the bank.

### **Display at Kiosk Outlets**

Each Business Correspondent will install the uniform standard signage in the local language (vernacular), prescribed by Bank at customer service point (CSP) indicating their status as services provider for the Bank and displaying our logo, PMJDY logo, name of bank & contact details of the link branch.

Each kiosk outlet is also required to put up a signboard in the local language (vernacular) indicating telephone numbers of Banking Ombudsman and the fees for all services available at the kiosk outlet.

Apart from the above, every Kiosk Outlet will have to display the followings in their outlets for the information of public:

- a) List of products / services available at Kiosk Outlets
- b) Charges for various services to be recovered from
- c) List of Do's and Don'ts for customers



- d) List of Do's and Don'ts for CSPs
- e) Instructions regarding Rupay Card
- f) BC Certification acquired through Indian Institute of Banking & Finance (IIBF)
- g) Other display materials as advised by the Bank from time to time

#### **Engagement of CSPs by Corporate BCs:**

CSPs are identified and engaged by Corporate BCs with proper due diligence. Additional due diligence to be carried out by the bank official identified for the purpose. Though CSPs are engaged by BCs, a duly certified copy of agreement between BC and CSP may be obtained by Bank and kept in custody of official identified for the purpose. Bank will also ensure that a copy of Police Verification Report on each CSP being engaged is invariably obtained within stipulated timeline. Copies of BC/CSP agreement and Police Verification Report be kept as per following arrangement.

- a) BC/CSP agreement be kept at concerned CSP.
- b) A copy of BC/CSP agreement be kept with Link branch and also at DSHs
- c) Copy of Police Verification Report be kept with each entity viz BCs, CSPs, Link branch & DSHs

#### **Agreement:**

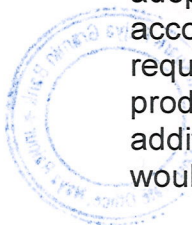
The Standard Agreement, to be executed by the BCs and the Bank, have been finalized in consultation with the Law Department. In case of any deviation, the draft copy of Agreement should be vetted by Law department, before execution of the agreement to take care of the deviation or different State laws, if any. The relationship between Bank and BCs will be guided by Service Level Agreements (SLAs) to be executed with BCs and the SLAs will be aligned with other operative regulations/guidelines.

#### **Commission/ fees for engagement of BCs:**

- a. In line with RBI guidelines, the agreement with the BCs will specifically prohibit them from charging any fee from the customers directly for services rendered by them on behalf of the Bank.
- b. BCs will be given specific targets for the various products marketed by them and will be eligible for additional incentives for exceeding the targets. The structure of commission payable will be revised, periodically, based on experience gained and may be approved by Chairman/Board. The approved structure of commission is advised to all BCs, in case of any revision.

#### **Cash Management:**

To have smooth functioning of the Bank and as a risk mitigation measure, our Bank has adopted BC Model, which undertakes all financial transactions using pre funded settlement accounts maintained by BCs with the Bank. In line with RBI guidelines for ensuring requirement of prefunding of Corporate BCs and BCs Agents, our Bank has designed 1 loan products namely "CRGB OD Product for Business Correspondents" and to provide additional funds to meet their day to day requirement, if BCs require. The cash management would be the responsibility of the BCs.



The BCs need to ensure that at no point of time, kiosk outlet operated by CSPs of BCs remains out of cash, and ensure that customers are given uninterrupted service. Similarly, adequate balance is to be maintained in the settlement account of the BC.

**Fidelity Insurance:**

It will be the responsibility of Business Correspondent to obtain fidelity insurance cover for their agents as well as necessary insurance for cash retention, cash in transit etc.

**Business Continuity Plan (BCP):**

Contingency plans to ensure business continuity is an integral part of our agreement with Corporate Business Correspondent (BC). The BCP will be obtained from Corporate BCs at the time of appointment and subsequently on renewals at yearly intervals.

BCs have to ensure that the kiosk outlets are manned by KO so that business continuity is maintained at CSP.

BCP for CSP outlets will be the Link Branch (as the customers of CSP are customers of Bank), as they are interoperable.

**Security Deposit**

Security Deposit in the form of fixed deposit or Bank Guarantee will be obtained from Corporate BCs @ Rs.10.00 Lakhs for every block of 1000 CSPs. For the next block of 1000 CSPs, additional security deposit of Rs.10.00 Lakhs will be obtained. **(E.g. 1 to 1000 CSPs Rs.10.00 lacs 1001 to 2000 CSPs additional Rs.10.00 lacs i.e. total of Rs.20.00 lacs).** Security deposit (lien marked in favour of Bank) should be kept in the form of STDR for a period of 5 years and kept under safe custody.

All applications (complete in all respect) submitted in sealed envelope super scribe as **“APPLICATION FOR EMPANELMENT OF (Name of Corporate BC)”** and must reach below address on or before **31<sup>st</sup> August, 2024**. Application received after that will be rejected.

**GENERAL MANAGER,**  
**CHHATTISGARH RAJYA GRAMIN BANK,**  
**CORPORATE OFFICE, PLOT NO. 47, SECTOR - 24,**  
**ATAL NAGAR, NAVA RAIPUR (C.G.) - 492018**

Bank reserves the right to reject any/or all the applications without assigning any reasons whatsoever. Chhattisgarh Rajya Gramin Bank reserves the right to add/remove in empanelment list if found that it in interest of Bank. All legal disputes between the parties shall be subject to the exclusive jurisdiction of the appropriate Courts situated at RAIPUR. Eligible applicants will be selected for empanelment and they have to enter in Pre contract agreement with bank.



Place: RAIPUR

  
**GENERAL MANAGER**

