

## **NOTICE**

### **EMPANELMENT OF BUSINESS CORRESPONDENTS**

UCO Bank, a body Corporate, established under the Banking Companies(Acquisition and Transfer of Undertakings) Act 1970, having its Head Office at 10 BTM Sarani, Kolkata 700001, India, hereinafter called "The Bank", is one of the leading public sector banks in India having 3000+ branches and 2100+ ATMs (including biometric enabled ATMs) and 3600+ CSPs spread all over the country.

Bank is inviting applications from the interested Corporate BCs to be empanelled for engagement of BC agents on Pan India / Regional basis for providing services in SSA/ non SSA / Urban areas. Interested entities may submit their applications in the given format by 21.12.2019 in the following address.

Assistant General Manager  
UCO Bank, Financial Inclusion Dept.,  
HO, 3<sup>rd</sup> Floor,  
10 BTM Sarani, Kolkata- 700001

#### **Eligible Entities**

Corporate Business Correspondent
<ul style="list-style-type: none"><li>• NGOs/ MFIs set up under Societies/ Trust Acts and Section 25 Companies;</li><li>• Cooperative Societies registered under Mutually Aided Cooperative Societies Acts/Cooperative Societies Acts of States/Multi State Cooperative Societies Act;</li><li>• Companies registered under the Indian Companies Act, 1956 with large and widespread retail outlets, other than Non Banking Financial Companies (NBFCs).</li><li>• Non-deposit taking NBFCs (NBFCs-ND) subject to the following conditions:<ul style="list-style-type: none"><li>○ It should be ensured that there is no commingling of bank funds and those of the NBFC-ND appointed as BC.</li><li>○ There should be a specific contractual arrangement between the bank and the NBFC-ND to ensure that all possible conflicts of interest are avoided.</li><li>○ Banks should ensure that the NBFC-ND does not adopt any restrictive practice such as offering savings or remittance functions only to its own customers and forced bundling of services offered by the NBFC-ND and the bank does not take place.</li></ul></li><li>• Bank can appoint SHG federations or Self Help Promoting Institutions (SHPIs) as Corporate BCs. The SHG federation/SHPI will appoint and manage the selected members as Bank Sakhis (Bank Mitr) as per NABARD guidelines.</li></ul>

#### **Eligible entities shall fulfill following criteria:**

<b>Eligibility Criteria for Corporate BC</b>	<b>Eligibility criteria for engaging Corporate BCs who will appoint women SHG members (Bank Sakhis) as BC agent</b>	<b>Eligibility criteria for Corporate BC Selection for NGOs/ MFIs set up under Societies/ Trust Acts and Section 25 Companies</b>
Company should be in operation for at least 3 years prior to date of application.	Company should be in operation for at least 1 year prior to date of application.	NGOs/ MFIs set up under Societies/ Trust Acts and Section 25 Companies should be in operation for at least 1 year prior to date of application.
The applicant should not have been blacklisted by any Govt./Govt.	Same criteria to apply	Same criteria to apply

Agency/ Bank(s)/ Financial Institutions in India in the past. Applicant has to submit an undertaking to this effect in their Company's Letter Head.		
The Applicant should have proper support organization structure for each cluster of 10-15 SSAs/non SSAs/ Urban centers to carry out the BC activity successfully.	Same criteria to apply	Same criteria to apply
Applicant in this category shall have experience of successful implementation of Bank Mitra based financial inclusion project for at least one public sector bank in India.	Applicant in this category shall have experience of successful implementation of Bank Mitra based financial inclusion project for at least one public sector bank/RRB in India.	Applicant in this category shall have experience of successful implementation of Bank Mitra based financial inclusion project for at least one public sector bank/RRB in India.
The memorandum/ bye-law/ constitution of all the above eligible entities including section 25 companies (Non-Profit Organizations) should permit to undertake the activity.	Same criteria to apply	Same criteria to apply
Positive Net worth in each of the last 3 financial years along with minimum net worth as per latest Audited Balance Sheet should be Rs 2 Crore. In case of a wholly owned subsidiary, the net worth of Parent/ holding Company will be taken into consideration. Same clause shall be applicable for NBFC as well.	Positive Net worth in last financial year and minimum net worth as per latest Audited Balance Sheet should be Rs 50 Lakhs. In case of a wholly owned subsidiary, the net worth of Parent/ holding Company will be taken into consideration. Same clause shall be applicable for NBFC as well.	This Clause is not applicable for NGOs/ MFIs set up under Societies/ Trust Acts and Section 25 Companies.
Annual turnover should not be less than Rs 5 Crore in any two of the three previous financial years as per audited financial statement.	Annual turnover should not be less than Rs 1 Crore in last financial year as per audited financial statement.	Annual turnover should not be less than Rs 1 Crore in last financial year as per audited financial statement.

#### Scope of Work:

Primary responsibility of Corporate BCs is to deploy and manage BC Agents in field as per requirement of Bank along with Cash management at BC Point. BC Agents are further required to deliver financial services in their service area as prescribed by RBI viz. Opening of BSBD Accounts, Receipts from and payment to the customers of our bank and other banks. Remittance, Disbursement of Small Value Credit, Recovery in standard loan accounts, Recovery in NPA accounts, Formation of SHG/ JLG & Credit Linkage , enrolling for micro Insurance/ micro Pension products, Financial Literacy, Value added services like Aadhaar Seeding in Saving account of Bank's Customer, RuPay Card distribution and activation to PMJDY Customers, Mobile recharge/ Bill Payment etc. Bank also, at its discretion, may add any other services which may be considered by Bank/RBI/ any regulatory body of India. BC agents must have passed Business Correspondents / Facilitators certification examination conducted by IIBF and also requisite certification of recovery as the case may be. Bank should have exclusivity on the fixed point location of BC.

## Infrastructure

Corporate BC has to ensure availability of co branded brick and mortar infrastructure, bank specific terminals such as tab/laptop/Micro ATM, furniture and fixtures, cash box, with bank specific branding along with proper power supply and network connectivity at all the locations without any cost to the Bank.

### Technology Solution:

Bank has deployed Micro ATM based technology solution under which Bank will provide technical specifications of the devices that will be certified by the technical service provider and these devices will be procured by the BCs or will be provided by the Corporate BC. Terms and conditions relating to warranty and maintenance are to be taken care by the corporate BC. At present only Evolute make Leopard model of tab based machines (along with pin pad, receipt printer, finger print scanner etc) has been certified for the service. However other certified devices will be notified in due course.

### Payment Structure:

The commission will be on the basis of commission structure prepared by Committee of bankers formed by Department of Financial Services, Ministry of Finance, Govt of India. The commission sharing between Corporate BC and their BC Agents shall be in ratio of 20:80 with applicable taxes based on the invoice raised by the corporate BC. For any additional value added services, commission structure as decided by Govt of India/RBI/Bank/ any such agency will be applicable.

### Evaluation Process

Bank will evaluate all the received applications based on the experience, track record, area of operation and bank may ask for a presentation of the working model (if required so) before selection. Bank at its own discretion may accept or reject any application without assigning any reason thereof.

### Agreement including other terms & Condition:

A copy of our standard BC agreement will be shared with the selected entities separately for their information and reference for onward execution with the BC agents engaged by them. The empanelled entities will also have to execute a Master Service Agreement with the Bank before commencement of business.

### Integrity Pact:

#### 1. ADOPTION OF INTEGRITY PACT

UCO Bank has adopted practice of Integrity Pact (IP) as per CVC guidelines. The Integrity Pact essentially envisages an agreement between the prospective vendors / bidders / sellers, who commit themselves to Integrity Pact (IP) with the Bank, would be considered competent to participate in the bidding process. In other words, entering into this pact would be the preliminary qualification. In case of bids for the purchase of Goods, Services, and Consultancy etc. not accompanied with signed IP by the bidders along with the technical bid, the offers shall be summarily rejected. The essential ingredients of the Pact include:

- i. Promise on the part of the principal not to seek or accept any benefit, which is not legally available.
- ii. Principal to treat all bidders with equity and reason
- iii. Promise on the part of bidders not to offer any benefit to the employees of the Principal not available legally
- iv. Bidders not to enter into any undisclosed agreement or understanding with other bidders with respect to prices, specifications, certifications, subsidiary contract etc.
- v. Bidders not to pass any information provided by the Principal as part of business relationship to others and not to commit any offence under PC/IPC Act.
- vi. Foreign bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principals or associates.
- vii. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle. Integrity Pact, in respect of a particular contract, shall be operative from the date IP is signed by both the parties till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings. IP shall cover all phases of contract i.e. from the stage of Notice Inviting Tenders (NIT)/Request for Proposals (RFP) till the conclusion of the contract i.e. final payment or the duration of warrantee/guarantee.

All pages of Integrity Pact (IP) must be signed and stamped. Integrity Pact (IP) should be deposited with the applications at the address mentioned.

## **2. PRELIMINARY SCRUTINY**

UCO Bank will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether all the necessary information supported by documentary evidences are submitted as per prescribed method. Offers not meeting the prescribed guidelines and or with incorrect information or not supported by documentary evidence, wherever called for, would summarily be rejected. However, UCO Bank, at its sole discretion, may waive any minor non-conformity or any minor irregularity in an offer. UCO Bank reserves the right for such waivers and this shall be binding on all vendors.

## **3. SINGLE POINT OF CONTACT**

The selected bidder shall appoint a single point of contact, with whom Bank will deal, for any activity pertaining to the requirements of this advertisement.

## **4. INDEPENDENT EXTERNAL MONITOR (S)**

The following Independent External Monitors (IEMs) have been appointed by UCO Bank, who will review independently and objectively, whether and to what extent parties have complied with their obligation under the pact.

i. Shri S. R. Raman  
1A-121, Kalpataru Gardens  
Near East-West Flyover  
Kandivali East, Mumbai - 400101  
E-mail:- raman1952@gmail.com

ii. Ms. Vijayalakshmi R Iyer  
Flat No. – 1402, Barberry Towers,  
Nahar Amrit Shakti,  
Chandivali, Powai, Mumbai – 400072  
E-mail:- vriyer1955@gmail.com

**a.** The Bank has appointed Independent Monitors (hereinafter referred to as Monitors) for the Integrity Pact in consultation with the Central Vigilance Commission (Names and Addresses of the Monitors given in the Pre Contract Integrity Pact to be submitted by the bidder.

**b.** 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.

**c.** The Monitors shall not be subject to instructions by the representatives of the parties and perform their functions neutrally and independently.

**d.** Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings.

**e.** As soon as the Monitor notices, or has reason to believe, a violation of this Pact, he/she will so inform the Authority designated by the BUYER.

**f.** The bidder (s) accepts that the Monitor has the right to access without restriction to all Project documentation of the BUYER including that provided by the BIDDER. The BIDDER will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to subcontractors. The Monitor shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractor(s) with confidentiality.

**g.** The BUYER will provide to the Monitor 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 will offer to the Monitor the option to participate in such meetings.

**h.** The Monitor will submit a written report to the designated Authority of Bank within 8 to 10 weeks from the date of reference or intimation to him by the Bank and should the occasion arise, submit proposals for correcting problematic situations.

## **Contact Details:**

Contact Person – A Phani Gopal, Chief Manager

Land Line- 033-44558473

## **.PRE CONTRACT INTEGRITY PACT**

### **(To be stamped as per the Stamp Law of the Respective State)**

Whereas UCO Bank having its registered office at UCO BANK, a body corporate constituted under The Banking companies (Acquisition & Transfer Act of 1970), as amended by The Banking Laws (Amendment) Act, 1985, having its Head Office at 10, Biplabi Trailokya Maharaj Sarani , Kolkata-700001 acting through its ARBD & FI Department, represented by General Manager / Dy. General Manager hereinafter referred to as the Buyer and the first party, proposes to empanel (Name or category of the services) hereinafter referred to as Stores and / or Services.

And

M/s\_\_\_\_\_ represented by\_\_\_\_\_ Chief Executive Officer, (which term, unless expressly indicated by the contract, shall be deemed to include its successors and its assignee), hereinafter referred to as the bidder/seller and the second party, is willing to offer/has offered the Services.

**2.** Whereas the Bidder/Seller is a private company/public company/ /partnership/registered export agency, constituted in accordance with the relevant law in the matter and the BUYER is a Public Sector Undertaking and registered under Companies Act 1956. Buyer and Bidder/Seller shall hereinafter be individually referred to as —Party or collectively as the —parties, as the context may require.

### **3. Preamble**

Buyer has called for applications under laid down organizational procedures intending to enter into contract /s for providing Business Correspondence services and the Bidder /Seller is one amongst several bidders /Proprietary Bidder /Customer Nominated Source/Licenser who has indicated a desire to bid/supply in such tendering process. The Buyer values and takes primary responsibility for values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidder (s) and / or Seller(s).

In order to achieve these goals, the Buyer will appoint Independent External Monitor(s) (IEM) in consultation with Central Vigilance Commission, who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

## **4. Commitments of the Buyer**

**4.1** The Buyer commits itself to take all measures necessary to prevent corruption and fraudulent practices and to observe the following principles: -

- (i) No employee of the Buyer, personally or through family members, will in connection with the tender, or the execution of a contract demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
- (ii) The Buyer will during the tender process treat all Bidder(s) /Seller(s) with equity and reason. The Buyer will in particular, before and during the tender process, provide to all Bidder (s) /Seller(s) the same information and will not provide to any Bidders(s) /Seller(s) confidential /additional information through which the Bidder(s) / Seller(s) could obtain an advantage in relation to the process or the contract execution.
- (iii) The Buyer will exclude from the process all known prejudiced persons.

**4.2** If the Buyer obtains information on the conduct of any of its employees which is a criminal offence under the Indian Legislation Prevention of Corruption Act 1988 as amended from time to time or if there be a substantive suspicion in this regard, the Buyer will inform to its Chief Vigilance Officer and in addition can initiate disciplinary action.

## **5 Commitments of the Bidder(s) /Seller(s):**

**5.1** The Bidder(s)/ Seller(s) commit itself to take necessary measures to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.

- (i) The Bidder(s) /Seller(s) will not directly or through any other persons or firm, offer promise or give to any of the Buyer's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he / she is not legally entitled to, in order to obtain in exchange any advantage during the tendering or qualification process or during the execution of the contract.
- (ii) The Bidder(s) /Seller(s) will not enter with other Bidders / Sellers into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other

actions to restrict competitiveness or to introduce cartelization in the bidding process.

- (iii) The bidder(s) /Seller(s) will not commit any offence under the Indian legislation, Prevention of Corruption Act, 1988 as amended from time to time. Further, the Bidder(s) /Seller(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Buyer as part of the business relationship, regarding plans, technical proposals and business details, including information constrained or transmitted electronically.
- (iv) The Bidder(s) /Seller(s) shall ensure compliance of the provisions of this Integrity Pact by its sub-supplier(s) / sub-contractor(s), if any, Further, the Bidder /Seller shall be held responsible for any violation/breach of the provisions by its sub-supplier(s) /Sub-contractor(s).

**5.2** The Bidder(s) /Seller(s) shall ensure compliance of the provisions of this Integrity Pact by its sub-supplier(s) / sub-contractor(s), if any, Further, the Bidder /Seller shall be held responsible for any violation /breach of the provisions by its sub-supplier(s) /sub-contractor(s).

**5.3** The Bidder(s) /Seller(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

#### **5.4 Agents / Agency Commission**

The Bidder /Seller confirms and declares to the Buyer that the bidder/Seller is the original service provider/manufacturer/authorized distributor / stockiest of original manufacturer or Govt. Sponsored /Designated Export Agencies (applicable in case of countries where domestic laws do not permit direct export by OEMS of the stores and /or Services referred to in this tender / Offer / contract / Work order and has not engaged any individual or firm, whether Indian or Foreign whatsoever, to intercede, facilitate or in any way to recommend to Buyer or any of its functionaries, whether officially or unofficially, to the award of the tender / contract / Purchase order to the Seller/Bidder; nor has any amount been paid, promised or intended to be paid to any such individual or firm in respect of any such intercession, facilitation or recommendation. The Seller / Bidder agrees that if it is established at any time to the satisfaction of the Buyer that the present declaration is in anyway incorrect or if at a later stage it is discovered by the Buyer that the Seller/Bidder has engaged any such individual /firm, and paid or intended to pay any amount, gift, reward, fees, commission or consideration to such person, party, firm or institution, whether before or after the signing of this contract /Work order, the Seller /Bidder will be liable to

refund that amount to the Buyer. The Seller will also be debarred from participating in any RFP / Tender for new projects / program with Buyer for a minimum period of five years. The Buyer will also have a right to consider cancellation of the Contract / Work order either wholly or in part, without any entitlement of compensation to the Seller /Bidder who shall in such event be liable to refund agents / agency commission payments to the buyer made by the Seller /Bidder along with interest at the rate of 2% per annum above LIBOR (London Inter Bank Offer Rate) (for foreign bidders) and Base Rate of SBI (State Bank of India) plus 2% (for Indian bidders). The Buyer will also have the right to recover any such amount from any contracts / Work order concluded earlier or later with Buyer.

## **6. Previous Transgression**

6.1 The Bidder /Seller declares that no previous transgressions have occurred in the last three years from the date of signing of this Integrity Pact with any other company in any country conforming to the anti-corruption approach or with any other Public Sector Enterprise in India that could justify Bidder's /Seller's exclusion from the tender process.

6.2 If the Bidder /Seller makes incorrect statement on this subject, Bidder /Seller can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason without any liability whatsoever on the Buyer.

## **7. Company Code of Conduct**

Bidders /Sellers are also advised to have a company code of conduct (clearly rejecting the use of bribes and other unethical behavior) and a compliance program for the implementation of the code of conduct throughout the company.

## **8. Sanctions for Violation**

8.1 If the Bidder(s) /Seller(s), before award or during execution has committed a transgression through a violation of Clause 5, above or in any other form such as to put his reliability or credibility in question, the Buyer is entitled to disqualify the Bidder(s) /Seller (s) from the tender process or take action as per the procedure mentioned herein below:

- (i) To disqualify the Bidder /Seller with the tender process and exclusion from future contracts.
- (ii) To debar the Bidder /Seller from entering into any bid from Buyer for a period of two years.
- (iii) To immediately cancel the contract, if already signed /awarded without any liability on the Buyer to compensate the Bidder /Seller for damages, if



any. Subject to Clause 5, any lawful payment due to the Bidder/Seller for supplies effected till date of termination would be made in normal course.

(iv) To encash EMD /Advance Bank Guarantees / Performance Bonds / Warranty Bonds, etc. which may have been furnished by the Bidder /Seller to the extent of the undelivered Stores and / or Services.

8.2 If the Buyer obtains Knowledge of conduct of Bidder /Seller or of an employee or representative or an associate of Bidder /Seller which constitutes corruption, or if the Buyer has substantive suspicion in this regard, the Buyer will inform to its Chief Vigilance Officer.

## **9. Compensation for Damages**

9.1 If the Buyer has disqualified the Bidder(s) /Seller(s) from the tender process prior to the award according to Clause 8, the Buyer is entitled to demand and recover the damages equivalent to Earnest Money Deposit in case of open tendering.

9.2 If the Buyer has terminated the contract according to Clause 8, or if the Buyer is entitled to terminate the contract according to Clause 8, the Buyer shall be entitled to encash the advance bank guarantee and performance bond / warranty bond, if furnished by the Bidder / Seller, in order to recover the payments, already made by the Buyer for undelivered Stores and / or Services.

## **10. Price Fall Clause**

The Bidder undertakes that it has not supplied /is not supplying same or similar product/systems or subsystems or services at a price lower than that offered in the present Bid in respect of any other Ministry /Department of the Government of India or PSU or Coal India Ltd and its subsidiaries during the currency of the contract and if it is found at any stage that same or similar product /Systems or Subsystems was supplied by the Bidder to any other Ministry /Department of the Government of India or a PSU or any Public Sector Bank at a lower price during the currency of the contract, then that very price will be applicable to the present case and the difference in the cost would be refunded by the Bidder to the Buyer, if the contract has already been concluded.

## **11. Independent External Monitor(s)**

11.1 The Buyer has appointed independent External Monitors for this Integrity Pact in consultation with the Central Vigilance Commission.

11.2 As soon as the integrity Pact is signed, the Buyer shall provide a copy thereof, along with a brief background of the case to the independent External Monitors.

11.3 The Bidder(s) / Seller(s) if they deem it necessary may furnish any information as relevant to their bid to the Independent External Monitors.

11.4 If any complaint with regard to violation of the IP is received by the buyer in a procurement case, the buyer shall refer the complaint to the Independent External Monitors for their comments / enquiry.

11.5 If the Independent External Monitors need to peruse the records of the buyer in connection with the complaint sent to them by the buyer, the buyer shall make arrangement for such perusal of records by the independent External Monitors.

11.6 The report of enquiry, if any, made by the Independent External Monitors shall be submitted to MD & CEO, UCO Bank, Head Office at 10, Biplabi Trailokya Maharaj Sarani, Kolkata-700001 within 2 weeks, for a final and appropriate decision in the matter keeping in view the provision of this Integrity Pact.

11.7 The word “**Monitor**” would include both singular and plural.

## **12. Law and Place of Jurisdiction**

This Integrity Pact is subject to Indian Laws, and exclusive Jurisdiction of Courts at Kolkata, India or City of Head office of Individual member Bank in India..

## **13. 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 provision of the extant law in force relating to any civil or criminal proceedings.

## **14. Integrity Pact Duration.**

14.1 This Integrity Pact begins when both parties have legally signed it. It expires of order / finalization of contract.

14.2 If any claim is made/ lodged during this time, the same shall be binding and continue to be valid despite the lapse of this Integrity Pact as specified above, unless it is discharged / determined by MD & CEO, UCO Bank.

14.3 Should one or several provisions of this Integrity Pact turn out to be invalid, the reminder of this Integrity Pact remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

## **15 Other Provisions**

15.1 Changes and supplements need to be made in writing. Side agreements have not been made.

15.2 The Bidders (s)/ Sellers (s) signing this IP shall not initiate any Legal action or approach any court of law during the examination of any allegations/complaint by IEM and until the IEM delivers its report.

15.3 In view of nature of this Integrity Pact, this Integrity Pact shall not be terminated by any party and will subsist throughout its stated period.

15.4 Nothing contained in this Integrity Pact shall be deemed to assure the bidder / Seller of any success or otherwise in the tendering process.

**16.** This Integrity Pact is signed with UCO Bank exclusively and hence shall not be treated as precedence for signing of IP with MoD or any other Organization.

**17.** In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.

**18.** The Parties here by sign this Integrity Pact at \_\_\_\_\_ on

\_\_\_\_\_  
(Seller/Bidder) and \_\_\_\_\_ on \_\_\_\_\_ (Buyer)

**BUYER**  
**Signature:**  
**Authorized Signatory**  
**UCO Bank,**

**Place:**  
**Date:**  
**Witness 1:**  
**(Name & Address)**

**BIDDER \* /SELLER\***  
**Signature:**  
**Authorized Signatory (\*)**

**Place:**  
**Date:**  
**Witness 2:**  
**(Name & Address)**



UCO BANK

**APPLICATION FOR EMPANELMENT AS CORPORATE BUSINESS CORRESPONDENT**

**Part A : GENERAL INFORMATION**

Name of the MFI / NGO / Other Entity	
Legal Status (Registration No./ Registration type / Date of Establishment)	
Head of the organization/ CEO Designation	
Registered address of the MFI/NGO/ Entity	
	State PIN CODE
Address for Correspondence	
	State PIN CODE
Telephone Number	
Fax	
E-mail id	
Website Address	
Contact Person's Name & Designation	
Phone Number	
Area of operation for which application is being submitted (Pan India / cluster of states)	
Net worth of the Company in last 3 years	
Profit of the Company in last 3 years	
Experience of Working as Corporate BC for any PSB	

**Signature & Seal of Applicant**

**Part B: ENCLOSURES**

- Request letter on Entity's letter head.
- Memorandum & Articles of Association.
- Background of the company/Names of Promoters Directors / Market reports etc.
- Financial Statement for the last three years along with auditors' report and annexure.
- Statement of copy of account with existing banker for the last 6 months.
- Details of credit limits enjoyed if any with details of bankers, addresses of contact persons and their phone numbers.
- Brief note on experience in this line with other banks and names and phone numbers of references.
- Declaration in the company's letter head that they have not been blacklisted should not have been blacklisted by any Govt./Govt. Agency/Bank(s)/Financial Institutions in India in the past.
- In case of Non-deposit taking NBFCs (NBFCs-ND) following declarations shall be submitted that :
  - a) there is no commingling of bank funds and those of the NBFC-ND appointed as BC.
  - b) there is a specific contractual arrangement between the bank and NBFC-ND, with details.
  - c) no restrictive practices are adopted such as offering services only to its own customers and forced bundling of services offered by the NBFC-ND.
- Declaration that the information provided is correct in all respects.

**Part C: Guidelines**

- 1) Positive net worth in each of the last 3 financial years along with a minimum net worth as per latest Audited Balance Sheet should be Rs. 2 Crore.  
In case of a wholly owned subsidiary, the net worth of parent/ holding company will be taken into consideration.
- 2) Annual turnover should not be less than Rs 5 crore in any two of the three previous financial years as per audited financial statement.
- 3) Company should be in operation for at least 3 years prior to date of application.
- 4) The applicant should not have been blacklisted by any Govt./Govt. Agency/Bank(s)/Financial Institutions in India in the past. Applicant has to submit an undertaking to this effect in their Company's Letter Head.
- 5) The Applicant should have proper support organization structure for each cluster of 10-15 SSAs to carry out the BC activity successfully.
- 6) Applicant in this category shall have experience of successful implementation of Bank Mitra based financial inclusion project for at least one public sector bank in India.
- 7) The memorandum/byelaw/constitution of all the above eligible entities including section 25 companies should permit to undertake the activity