



## Head Office Coochbehar 736101

### Tender Document

Empanelment of Service provider /contractors for organising programs under Financial Literacy and awareness in 5 Districts of WB viz Coochbehar, Jalpaiguri, Alipurdwar, Darjeeling and Kalimpong under the grant of FIF of NABARD

Tender Ref No: **PDS/FI/47/378/2022-23/ F -RFP**

Tender Float Date: **-14/02/2023**

Last Date of Tender Submission: **20-02-2023 up to 4:00 PM**

Bid Opening Date: **20-02-2023 at 5.00 PM**

Time period of work: 30 days from award of work order.

Tender Fees: ₹ 5000.00/- (Rupees Five Thousand Only) DD in favour of Uttarbanga Kshetriya Gramin Bank, Payable at Coochbehar.

Earnest Money Deposit: ₹ 20,000/- (Twenty Thousand Only) for empanelment as service providers/contractors for Financial literacy and awareness Programs DD in favour of Uttarbanga Kshetriya Gramin Bank, Payable at Coochbehar, MSME Registered contractors / vendors are exempted from EMD. Relevant Documents to be submitted with the application.

Validity of Tender: 30 days

Email for Correspondence: [pndho@rrbubkgb.in](mailto:pndho@rrbubkgb.in)

Sr. No..... (For Office Use Only)

**APPLICATION FOR EMPANELMENT OF SERVICE PROVIDERS /CONTRACTORS**

Name of the Applicant

Category Applied For

Last Date of Submission: 18/02/2023

# Uttarbanga Kshetriya Gramin Bank

## Planning & Development - S & FI Department

Head Office, Shib Bari Road, Coochbehar - 736101

### Empanelment of Service Provider /Contractors

Uttarbanga Kshetriya Gramin Bank is in process of empanelling Service providers/ contractors for organising programs under Financial Literacy and awareness programs in 5 Districts of West Bengal viz Coochbehar, Jalpaiguri, Alipurduar, Darjeeling and Kalimpong under the grant of FIF of NABARD

1. Application forms are invited for empanelment of experienced, reputed, and competent contractors / service providers.
2. Contractors / service providers shall apply for empanelment in prescribed format, which can be downloaded from the web site.
3. The eligibility criteria shall be as under :
  - The Service provider /Contractor should have minimum 3 years “similar work” experience ending 31.12.2022 in the respective field.
  - The contractor’s / service providers must have conducted similar Financial Literacy programs for at least two Banks where one must be a Regional Rural Bank of India.
  - The contractor should have carried out work of minimum ₹ 2,00,000.00/- (Two lacs Only) within last one year.
  - The contractors should have Trade Licence, PAN and GST numbers applicable as per Govt. Rules & Regulations.
  - Definition of “similar work” – Organising program on financial literacy and awareness specially for rural population through displaying information’s, knowledge and awareness about financial literacy, banking and digital products etc through different modes such as organising program of public gathering and interaction with the public verbal interactions / displaying audio / video/ Display vehicles / Nukkad play etc.
4. Service provider /Contractor shall also authorise the bank to approach their employers, clients, corporations, Organizations etc. to verify contractor’s general reputation / competence. Contractor will not raise any objection if Bank approaches his employers, clients, corporations, Organizations etc. to verify contractor’s general reputation / competence.
5. The bank reserves the rights to accept or reject any application without assigning any reason.
6. Details of particulars in respect of work executed should be submitted as desired in attached **Proforma – 1** and particulars in respect of work in hand should be submitted in attached **Proforma – 2**.
7. Documentary proof with respect to the details furnished in the application form regarding eligibility criteria shall be furnished along with the application form. In this regard copies of the work order and completion certificate and / or such documents shall be submitted. Incomplete application or application without proper proof for establishing their credentials will be rejected and no correspondence will be entertained in this regard. Decision of bank in this regard shall be final and binding.
8. If information and details furnished by the applicants are found to be false at any time in future or any information withheld, which comes to the notice of the bank at later date, the empanelment of such applicant will be cancelled immediately.
9. The panel of empanelled Service providers /contractors shall be normally valid for a period of 1 year but can be extended for another 2 years at the discretion of the bank. Service Providers /Contractors whose performance not found satisfactory will be removed from the panel without soughting any reason.
10. The Service Provider / contractor shall not disclose directly or indirectly any information, materials and details of the bank’s infrastructure / systems / equipment / information’s etc. which may come to the possession or knowledge of the service provider / contractor during the course of discharging contractual obligations in connection with this agreement, to any third party, and shall at all times hold the same in strictest confidence. The Service provider /contractor shall treat the details of the Service agreement /work order / contract as private and confidential, except to the extent necessary to carry out the obligations under it or to comply with applicable laws. The Service provider

/ contractor shall not publish, permit to be published, or disclose any particulars of the works in any trade or technical paper or elsewhere without the previous written consent of the Bank. The Service provider /Contractor shall indemnify the Bank for any loss suffered by him as a result of disclosure of any confidential information. Failure to observe the above shall be treated as breach of contract on the part of the Service provider /Contractor and the Employer shall be entitled to claim damages and pursue legal remedies. The Service provider /Contractor shall take all appropriate actions with respect to his/her employees to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Service providers /Contractor's obligations with respect to non-disclosure and confidentiality will survive the expiry or termination of this agreement for whatever reason.

11. Empanelment does not confer any legal right to get work. All statutory dues and other compliances to be done by Service provider /Contractor. Bank will not be liable for any of the non-compliance and will recover the amount paid with penalty / interest, if borne by the Bank.
12. **Relationship:** This agreement does not intend to create, constitute or evidence any partnership, joint venture and trust or employer / employee relationship amongst the parties.
13. **Blacklist:** The Bank reserves its sole right to blacklist the Service provider /contractor in the event of unsatisfactory performance of contractor or non-compliance of the work order and to inform Regulatory/ NABARD/Govt. Authorities/IBA etc. Decision of Bank in this regard shall be final and binding on the Service provider / contractor.
14. The applicant should not have been disqualified / debarred / terminated on account of poor or unsatisfactory performance / blacklisted from any of the public sector banks / Regional Rural Banks / public sector organizations / government / semi-government organizations including any of the offices during last 3 years as on the date of publication of this notice. A suitable declaration to be submitted on the Letter head of the firm duly signed by the Authorized Signatory of Service provider /Contractor.
15. Bank will be at liberty to terminate the work order and de-panel the Service provider / contractor in case of any unsatisfactory performance of non-compliance of work order.
16. In the event of any dispute the jurisdiction will be of Courts at Coochbehar / Siliguri only.
17. Details of civil suits or any other litigation, if any that arose during execution of the contract / work in last 3 years – **Proforma - 3** as attached.
18. Other information about human infrastructure need to be provided as per **Proforma – 4** as attached.
19. Any amendments / corrigendum for empanelment of Service provider / contractors shall be published in bank's website only. Therefore applicants are requested to visit the bank's website regarding modifications / corrigendum issued.
20. After scrutiny of all the details and documents submitted by Service provider / contractor, only eligible firms who qualify the requisite criterion of selection will be notified. Decision of Bank in this regard is final and binding. The list of empanelled firms shall be reviewed / updated at least once in two years. Firms, not found to comply with the criteria at the time of review, shall be removed from the panel.
21. The Bank shall not be bound to empanel any or all applicants and reserves the right to reject any applicant(s) or revoke the empanelment without assigning any reason thereof. Empanelment should not be construed by the applicants as an assurance of contract award or issuance of work order or accreditation by the Bank.
22. Completed empanelment document shall be submitted within the last date and time specified in advertisement to the office of **General Manager (PND S & FI )**, Uttarbanga Kshetriya Gramin Bank, Head Office, Shib Bari Road, Coochbehar – 736101.

#### **GUIDELINES FOR SUBMISSION OF APPLICATION FORM FOR EMPANELMENT OF CONTRACTORS**

1. The application shall be downloaded from the tender section of Bank's website as given in advertisement. The application as per **Annexure 1** (attached) will not be available in Bank. [Website – [www.ubkgb.org](http://www.ubkgb.org)]
2. Details of directors / partners / proprietors should be submitted as per attached format of **Annexure II**.
3. Details of registration and financial status should be submitted as per attached **Annexure III**.
4. Vendors confirming to eligibility criteria mentioned in this application may apply for the process. Any question / doubts related to document may be clarified with Bank over phone on **03582 – 229301/302 (10am to 5pm)**. The applications shall

not include any conditions whatsoever. Only unconditional forms will be accepted. Any conditional form will be liable for rejection.

5. Application form for empanelment shall be submitted in sealed envelope super scribing '**Application for Empanelment as Service providers/ Contractors for organising programs on Financial Literacy and awareness.**

6. The application shall be submitted strictly in the format as mentioned along with the supporting documents.

7. The application shall be signed by the person/s on behalf of the organization having necessary Authority / Power of Attorney to do so. Each page of the application shall be signed and copy of Power of Attorney / Memorandum of association (Wherever applicable) shall be furnished along with application.

8. If the space in proforma is insufficient for furnishing full details, such information may be supplemented on separate sheet stating therein the part of proforma and serial number. Separate sheets may be used for each part of application. While filling up the application with regard to list of important projects completed or on hand the applicant shall only include major works handled by the firm.

9. The ability and competence of the applicant to render required services within the specified time frame will be a major factor while deciding the empanelment of service provider /contractors.

10. Application containing false and / or incomplete information is liable for rejection. The applicant should enclose tender fees draft (non-refundable) for ₹ 5000/- in favour of Uttarbanga Kshetriya Gramin Bank, Head Office, and Coochbehar. The EMD shall bare no interest. MSME Registered contractors / vendors are exempted from EMD. Relevant Documents to be submitted with the application (Exemption: Submission of valid Micro and Small Enterprises (MSEs) certificate as defined in MSE Procurement Policy issued by Department of Micro, Small and Medium Enterprises (MSME) or are registered with the Central Purchase Organization or the concerned Ministry or Department). The Bank reserves right to accept or reject any or all the application without assigning any reasons whatsoever and decision of the Bank in regard to selection of Service providers/ Contractors shall be final.

11. The EMD amount of the vendor will be returned on completion of the tender process, to the unsuccessful bidders and to successful will be given back after submission of security deposit of ₹ 20,000/- in the form of Bank Guarantee (in approved format) of any scheduled bank drawn in favour of the Uttarbanga Kshetriya Gramin Bank, Head Office, Shib Bari Road, Coochbehar or keep Fixed deposit with UBKGB under lien as security deposit while executing the Agreement. The Security deposit of successful bidder shall be retained up to the period of contract. The SD shall bear no interest.

12. Last date and time to accept the application is the last date given in advertisement, during office hours.

**[K. Soni]**  
**General Manager**

**SCOPE OF WORK AND FEE /COST PAYBLE : Organizing program on financial literacy and awareness specially for rural population through displaying information's, knowledge and awareness about financial literacy , banking and digital products etc through different modes such as organizing program of public gathering and interaction with the public verbal interactions / displaying audio / video/ Display vehicles / Nukkad play etc. Service provider / contractor should organize Financial literacy and awareness programs at specified locations and addresses at specified time and dates .**  
**Topics to be covered under different Financial Literacy Programmes are as under :**

### **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 Unauthorised Electronic Banking Transactions

### **2. Programmes for Farmers**

- a. Kisan Credit Card Scheme
- b. RuPay Kisan Card – Why to use, how to use and benefits thereof
- c. Crop Insurance – Pradhan Mantri 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 Unauthorised Electronic Banking Transactions

### **3. Programme 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 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 Unauthorised Electronic Banking Transactions

#### **Programme for Senior Citizens**

- k. Beware of Ponzi Schemes – Signs of Ponzi schemes and Scams
- l. Reporting of Scams to Regulators
- m. Grievance Redressal – How to lodge complaints with banks and BankingOmbudsman
- n. Investment products suitable for post-retirement life
- o. Banking operations for old/sick/incapacitated persons
- p. Fraud Protection – Good practices for a safe digital banking experience
- q. Grievance Redressal – banking related, insurance related and pension related
- r. Risk Vs. Return
- s. Customer Liability for Unauthorised Electronic Banking Transactions

#### **4. Programme 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 Unauthorised Electronic Banking Transactions

#### **5. 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 Unauthorised Electronic Banking Transactions

#### **6. Programme 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

## **7. Programme 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

Banks may develop their own literacy material prepared by them and may also make use of the material and videos developed by other Regulators viz., RBI, SEBI, PFRDA, IRDA, NISM and other organizations like National Centre for Financial Education (NCFE), Data Security Council of India (DSCI) etc. Necessary permission for using the contents may be obtained from the concerned regulator/ agency. The topics provided above are indicative and not exhaustive.

## **8. 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
- Misselling – When you go to the bank to make a deposit and you come back with an insurance plan that you Don't understand

**FEE PAYABLE :** Maximum fee payable for each program will be restricted to Rs 5000/- ( Rs Five thousand only ) per program . Any claim of amount higher than Rs 5000/- per program will be entertained only if Bank has specially mentioned the same in work order .

**DURATION OF EACH PROGRAM:** Each program should be of more than half day duration at specified addresses and locations.



To,  
The General Manager (PDS)  
Uttarbanga Kshetriya Gramin Bank,  
Head Office, Shib Bari Road,  
Coochbehar – 736101.

**Reg: Application for empanelment as service provider /contractors for organising program on Financial literacy and awareness .**

Respected Sir,

I / we have read and understood the instructions and the Terms & Conditions mentioned in the application form. I / we do hereby declare that the information furnished in the application and the supplementary sheets are correct to the best of my knowledge and belief.

I / we authorise Bank to approach our clients to verify the facts submitted by us.

Signature of applicant with seal

Name:

Designation:

Address:

Place

Date:

**Annexure I****Information to be furnished by the applicants applying for empanelment for service provider /contractors for****Financial literacy and awareness programs.**

1	Name of the Organisation / Firm / Applicant		
2	Address with telephone no. and email address if any	Postal Address	
		Telephone Nos / Mobile	
		E-mail Address	
3	Year of establishment		
4	Status of the firm (Enclose Copy)		Proprietorship / Partnership / Limited / Trust / Any
5	Name of the Directors / Partners / Proprietor		i) ii) iii) iv)
6	Name of the address of the Bankers		i) ii) iii) iv) v)
7	Name of the major Projects with amount of projects  <b>(Details to be furnished in Proforma 1)</b>		
8	List of Banks / Institutions the contractor's / service providers have conducted similar Financial Literacy programs for at least two Banks with details of Regional Rural Bank of India ..		i) ii) iii)

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Signature of the Applicant

Place

Date:

**Annexure II**

**Details of Directors / Partners / Proprietors**

<b>Sr. No</b>	<b>Name of Partners / Directors / Proprietors</b>	<b>Academic Qualification</b>	<b>Official Designation</b>	<b>Address / Phone / Fax / e-mail</b>
1				
2				
3				
4				
5				
6				

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Signature of the Applicant

Place

Date:

**Annexure III****Details of Registration**

Sl No	Name of the Organisation / Department	Registration No	Date / Year of Registration	Enclosed Proof	
				Yes	No
1	Register of firms and societies				
2	Income tax department (mention PAN No with copy of latest income tax clearance certificate)				
3	Goods & Service Tax (GST) (Enclose copy of registration certificate)				
4	Work contract tax registration (Enclose copy of latest sale tax clearance certificate) ( if applicable)				
5	Details of EPF account and registration ( if applicable)				

**Financial Status**

Sl No	Financial Year	Turnover of the firm (Amount in Lakhs)	Profit / Loss	Enclosed certified copies of audited balance sheets / chartered accountant's certificate	
				Yes	No
1	2019 – 20				
2	2020 – 21				
3	2021 – 22				

Furnish copies of audited Balance Sheets and Profit & Loss Account (audited) for the last three years. If audited financial statement is not available for any of the year, please mention reason thereof along with unaudited financial statement.

\_\_\_\_\_  
Signature of the Applicant

Place

Date:

**PROFORMA – 1**

**PARTICULARS IN RESPECT OF WORK EXECUTED**

Sl. No.	Name of the work / program executed	Short description of work executed	Name and address of Bank institution	Value of work executed	Date of commencement	Date of completion	Any other relevant information
1							
2							
3							
4							

\_\_\_\_\_  
Signature of the Applicant

Place

Date:

(Use Separate Sheet If Required)

Note The contractor shall mention only those works executed during last 3 years which fulfils the eligibility criteria on this page. The list is to substantiated with the **documentary evidence such as work order or evidences of completion acceptable to Bank** in absence of which the application is liable to be rejected. Other works should be mentioned on separate sheet.

**PROFORMA – 2**

**Particulars in Respect of Work in Hand**

Sl. No.	Name of the work / project under execution with address	Short description of work executed	Name and address of Bank / Institution	Value of work executed	Stipulated time of completion	Status of Work	Any other relevant information
1							
2							
3							
4							
5							
6							

\_\_\_\_\_  
Signature of the Applicant

Place

Date:

(Use Separate Sheet If Required)

**PROFORMA – 3**

**PARTICULARS OF CIVIL SUITS OR ANY OTHER LITIGATION, IF ANY IN LAST 3 YEARS**

Sl. No	Name of the Work / Program executed with address	Short description of work executed	Name and address of Bank /institution employer / owner	Date of Work Order	Date of Completion of Work	Value of Work Executed	Relevant Information regarding civil suits /other litigations with its present stage
1							
2							
3							
4							

\_\_\_\_\_  
Signature of the Applicant

Place

Date:

(Use Separate Sheet If Required)

**PROFORMA – 4**

**OTHER INFORMATION**

1. Work force employed/ available

- i) **Artists**
- ii) Assistants
- iii) Drivers
- iv) Technicians
- v) Mates / helpers
- vi) Others

2. List of major equipment's such as vehicles , display instruments , audio visual equipment's etc, in possession of the firm:

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Signature of the Applicant

Place

Date:



**LIST OF DOCUMENTS ENCLOSED WITH APPLICATION FORM**

1. Status of the Firm / Registration certificate / Memorandum of association,
2. Income Tax clearance certificate,
3. Copy of PAN Card,
4. Copy of GST Registration,
5. EPF registration certificate ( if applicable)
6. Copies of proof regarding the work executed like work order and completion certificate,
7. Photograph of major programs / works executed,
8. Certified copies of audited or unaudited balance sheets / chartered accountants certificates,
9. Copy of power of attorney/ authority letter (wherever applicable),
10. Tender Fees in the form of Demand draft / pay order of ₹ 5000/- in favour of Uttarbanga Kshetriya Gramin Bank, Payable at Coochbehar.
11. EMD of ₹ 20,000/- (twenty Thousand Only) for empanelment as in the form of DD in favour of Uttarbanga Kshetriya Gramin Bank, Payable at Coochbehar. MSME Registered contractors / vendors are exempted from EMD. Relevant Documents to be submitted with the application (Exemption: Submission of valid Micro and Small Enterprises (MSEs) certificate as defined in MSE Procurement Policy issued by Department of Micro, Small and Medium Enterprises (MSME) or are registered with the Central Purchase Organization or the concerned Ministry or Department)

**Note - Please tick the certificates / documents attached.**

Blacklisted contractor should not apply for the process.

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Signature of the Applicant

Place

Date: