



Expression of Interest (EoI)

For

Banks to engage CSCs/ CHOiCE Agents as Business Correspondent(s) in the State of Chhattisgarh

**CHhattisgarh Infotech Promotion Society
(CHIPS)**

SDC Building, Civil Lines, Raipur, Chhattisgarh– 492001

Fax:- 0771-4066205, Ph No. 0771-4066277

E-mail: ceochips@nic.in Website: www.chips.gov.in

ABBREVIATIONS

- **BC:** Business Correspondents
- **RBI:** The Reserve Bank of India
- **CSC:** Customer Service Centre
- **EOI:** Expression of Interest
- **IT:** Information Technology
- **SDA:** State Designated Agency
- **MMP:** Mission Mode Project
- **BBPS:** Bharat Bill Payment System
- **DMT:** Domestic Money Transfer
- **VAS:** value Added Services
- **BSBDA:** Basic Savings Banks Deposit Account
- **POS:** Point of Sale
- **UPI:** Unified Payment Interface
- **BHIM:** Bharat Interface for Money
- **SHG:** Self Help Group
- **JLG:** Joint Liability Group

Table of Contents

Invitation to EoI.....	5
About Chhattisgarh.....	6
About CHiPS	6
About This Expression of Interest (EOI).....	8
Scope of Work	8
Selection Procedure for Bank	11
Content of Proposal	12
General Terms and Condition.....	13
Other Terms.....	13
Annexure 1	16
Annexure II.....	17

Invitation to EoI

CHiPS invites Expression of Interest from Banks to make CSC's /Choice Agents as a Business Correspondents (BCs) or Business Correspondent Agent in the state of Chhattisgarh. Proposal should include complete Business Correspondent activities as per RBI guidelines.

EOI Details		
1	Last date and time for obtaining/ submission of EoI	23/11/2017 1400 HRS
2	Date and Time of EoI Opening	23/11/2017 1500 HRS
3	Place of opening of EoI	Office of CHiPS, SDC Building, Civil Lines, 2 nd Floor, Raipur – 492001
4	Address for communication	As above Tel: 0771-4066277 Fax 0771-4066205
5	EoI Fees	Rs. 5000/- (Rs. Five Thousand only) by demand draft in favor of CEO, CHiPS payable at Raipur, Chhattisgarh.
6	Contact details of Bank	Interested banks' are requested to send the email to ceochips@nic.in containing following information so that in case of any clarification same may be issued to them: Name of Company, Contact Person, Mailing address with Pin Code, Telephone No., Fax No., Email address, Mobile No. etc.

Note: Interested banks may attend the proposal opening session as per the above time and venue.

About Chhattisgarh

Chhattisgarh is one of the 29 states of India, located in the centre-east of the country. It is the tenth-largest state in India, with an area of 135,194 km square. With a population of 28 million, Chhattisgarh is the 17th-most populated state in the country. A resource-rich state, it is a source of electricity and steel for the country, accounting for 15% of the total steel produced. Chhattisgarh is one of the fastest-developing states in India.

The state was formed on 1st November, 2000 by partitioning 16 Chhattisgarhi-speaking southeastern districts of Madhya Pradesh. The capital city is Raipur. Chhattisgarh borders the states of Madhya Pradesh in the northwest, Maharashtra in the southwest, Telangana in the south, Odisha in the southeast, Jharkhand in the northeast and Uttar Pradesh in the north. Currently the state comprises 27 districts.

One third of Chhattisgarh's population is of tribes, mostly in the thickly forested areas in the North and South. The central plains of Chhattisgarh are known as the “Rice Bowl” of Central India. As far as education index is concerned, female literacy has doubled (60.50%) in the last decade while male literacy (81.40%) is higher than India's average.

About CHiPS

CHiPS, a Registered Society promoted by the Government of Chhattisgarh, is the nodal agency and prime mover for propelling IT growth and implementation of IT plans in the State. The Hon’ble Chief Minister heads the High Powered Governing Council of **CHiPS**. It includes Minister for Finance & Commercial Taxes, Minister for Commerce & Industry (including IT), Minister for Education, Minister for Panchayat & Rural Development, Chief Secretary, a representative from the Ministry of Information Technology in Government of India and eminent persons from IT industry.

Chhattisgarh Government is committed for making governance citizen-friendly and cost effective by delivering services electronically to ensure accountability and transparency, especially using mobiles to reduce cost of services and providing services to its stakeholders without having to go to municipal offices; and by facilitating e-groups to listen to citizens and obtain feedback and use online monitoring of programs and activities with the aid of

cyber tour of worksites. The State is committed for applying Smart Solutions to infrastructure and services in area-based development in order to make them better. The idea is to promote residents of the state to make all required payments through e-payment channel. This will help citizens to reduce administrative hassles payment through manual mode.

CHiPS invites Expression of Interest (EOI) from scheduled banks for implementing cashless ecosystem for CHiPS network across the state. This EOI is being called up for CHiPS to select a bank of repute for an initial period of 5 years to run a Digital Payments solution.

About This Expression of Interest (EOI)

CHiPS is a SDA for implementing 8000+ CSC's/CHOiCE Centers/LSKs in state of Chhattisgarh. The main objective of this expression is to promote financial inclusion in rural areas which in turn will generate income opportunities for the CSCs and benefits rural masses. The EoI is being invited for providing Financial Services in rural area of Chhattisgarh through bank.

CHiPS has taken an initiative on behalf of CSCs to invite banks and implement best fit solution for promoting financial inclusion through this initiative. The scope of work of CHiPS is limited to finalization of suitable bank for CSCs as Business Correspondent (BC). CHiPS will recommend to CSCs, a suitable bank with final proposal and CSCs are open to choose services as per their own interest. Banks are open on their comfort level to take decision about inclusion of individual CSCs as Business Correspondents as per Bank/RBI Guidelines.

Scope of Work

The BC Model should provide complete solution as per the RBI Guideline:

1. CSCs/CHOiCE outlets across Chhattisgarh to be on-boarded as Business Correspondent Agents. These agents will act as branches, located all over Chhattisgarh, will be able to provide banking services (Cash-In and Cash-Out) to common people.
2. On-boarded Business Correspondent Agents should be able to provide services such as Domestic Money Transfer (DMT), Bharat Bill Payment System (BBPS) and other VAS services such as Mobile and DTH recharges, book travel (for Train, Air, Bus, etc), book domestic and international hotels, broadband bill payments, water / gas bill payments, property tax payments, utility bill payments, etc.
3. BC agents to service customers for basic banking services including opening of BSBDA account with Debit Card.
4. CSCs/CHOiCE agents should be able to accept digital payments for services, which are being delivered through Chhattisgarh e-District portal. (Annexure 1)

Minimum Infrastructure available in CSCs/ CHOICE centers	
Desktop	1 No. in each centre
Printer/scanner/photocopier	1 No. in each centre
UPS	1 No. in each centre
Internet Connection	Available at all centres
Single Finger print scanner	Available at all centres

Required Acceptance Infrastructure to be covered in Business Correspondents Model:

- 1) Bank is required to deploy multi bank acquiring POS terminals at all BC agents' location for accepting payments using debit/credit cards with auto settlement functionality.
- 2) Bank to develop an UI/UX for CHiPS and to integrate it with CHiPS application to facilitate payments for Bharat Bill Payment System (BBPS) and other VAS services such as Mobile and DTH recharges, book travel (for air, bus, rail, etc.), book domestic and international hotels, broadband bill payments, water / gas bill payments, property tax payments, utility bill payments, etc. Digital payments modes like UPI, Aadhaar Pay, Bharat QR, Cards etc. shall be enabled in the application for accepting payments.
- 3) POS terminal shall be integrated with the CHiPS application for updating the status of transaction on real time basis in application.
- 4) POS terminal shall be error free terminal i.e., no manual intervention is required like entering the amount in case of merchant transaction.
- 5) POS terminal shall also support withdrawal facility, Cash@POS, as per RBI regulations and guidelines.
- 6) POS terminal shall also support payment acceptance using Bharat QR using BHIM or any other Bharat QR supported mobile App.

Proposed Services to be Covered in Business Correspondents Model:-

- 1) Collection and preliminary processing of account opening, loan applications, deposit forms including verification of primary information / data.
- 2) Filling of loan applications / account opening forms including nomination clause and submission to the bank.
- 3) Every customer Account shall be opened through eKYC in the banking system after all the mandatory information about the applicant/customer has been captured.
- 4) System should be capable of handling all registrations and deregistration (subsequent to initial enrolment, card-personalization and delivery) for additional schemes/products and services at BC outlet, backend or at branch level as decided by the bank for each of the schemes/products and services.
- 5) Promoting and nurturing Self Help Groups (SHGs) / Joint Liability Groups (JLGs), wherever relevant.
- 6) Creating awareness about savings and other products and education and advice on managing money and debt counseling.
- 7) Disbursal of small value credit and collection of small value deposits.
- 8) Receipt and delivery of small value remittances/cash/ other payment instruments.
- 9) Any other service on behalf of the bank, duly authorized by the appropriate authority.

Note: - Any other services as per RBI Business Correspondents Model.

Selection Procedure for Bank

Sr.	Eligibility Criteria	Document Required
1	Banks must be a Banking company in India Registered under RBI and The Company's Act 1956.	Certificate of Incorporation / Registration Certificate
2	Banks should have a minimum annual turnover of INR 1000 crores in each of the last three (3) financial years	Balance Sheet
3	Banks should have implemented / implementing at least two City / State wide Digital solution to collect taxes and utility payments using Prepaid Card and Mobile Application	Letter of Intent
4	Banks should have implemented / implementing at least one co-brand Digital Wallet at City / State level	Letter of Intent
6	Service Tax Registration, Income Tax Certificate (ITR)	Certificate Copy / Registration Number on Letter Head
7	The firm should not have been blacklisted by Central Government or any State Government organization / department in India at the time of submission of the proposal	Declaration letter by banks as per format given in the EOI document (Annexure II)
8	Banks should have atleast 10,000 registered Business Correspondent (BC) Agents across India	Self-Declaration accompanied by RBI reporting

Notes: Appropriate documentary proofs with necessary details should be attached for all above requirements

Content of Proposal

1. Bank Business Policy for BC Model
2. Financial services provided through BC Model
3. Implementation Schedule for all districts in Chhattisgarh
4. Work flow system for BC Model
5. Roles and responsibility of all Stake holders.
6. Minimum eligibility requirements for individual CSC's /CHOiCE Agents as Business Correspondent.
7. End to end solution including Technical, Operational, Functional, Maintenance, Service provisioning, requirement's to operate Business Correspondent Model.
8. Customer Grievance Redressal Mechanism
9. Reporting and MIS portal/dashboard
10. Project timeline for end to end implementation with exceptions, if any.
11. List of Branch operational in Chhattisgarh with Core Banking Network.
12. Minimum Investment Proposal for CSC's /CHOiCE Agents as Business Correspondent (BC).
13. Remuneration /incentive structure financial services wise for Individual CSC's /CHOiCE Agents as Business Correspondent.
14. Any other important information related to this project.

General Terms and Condition

1. Banks are free to take decision regarding engagement of any individual operating CSC's /CHOiCE Agent.
2. Banks must submit its proposal to engage all CSC's/CHOiCE Agents operating in the state as Business Correspondent.
3. CSC's /CHOiCE Agents are open to engage with any of the recommended bank with their own interest.
4. CHiPS / Government of Chhattisgarh will not be liable to bear any cost incurred in this project.
5. Banks should submit monthly MIS report to CHiPS related with CSC's /CHOiCE Agents Operation including but not limited to Remuneration, Operational, services etc.
6. Banks should compliance with all relevant domestic and global security standards.

Other Terms

1. Banks are advised to study all instructions, forms, terms, requirements and other information in the EOI documents carefully. Submission of proposal shall be deemed to have been done after careful study and examination of the EOI document with full understanding of its implications. The response to this EOI should be full and complete in all respects. Failure to furnish all information required by the EOI documents or submission of a proposal not substantially responsive to the EOI documents in every respect will be at the bank's risk and may result in rejection of their proposal.
2. Banks are responsible for all costs incurred in connection with participation in this process, including, but not limited to, costs incurred in conduct of informative and other diligence activities, participation in meetings/discussions/presentations, preparation of proposal, in providing any additional information required by CHiPS to facilitate the selection process.
3. CHiPS will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the selection process. All materials submitted by the banks

shall become the property of the CHiPS and may be returned at its sole discretion.

4. To assist in the scrutiny, assessment and comparison of offers, CHiPS may, at its discretion, ask some or all banks for clarification of their offer. The request for such clarifications and the response shall be in writing. To speed up the EOI process, the CHiPS, at its discretion, may ask for any clarification to be submitted by means of facsimile by the banks. In such cases, original copy of the document describing the clarifications must be sent to the Corporation in person.
5. CHiPS may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective banks, modify the EOI document by an amendment. All the amendments made in the document would be informed to all the participating agencies through mail or through written post. Banks are advised to visit the website (<https://www.chips.gov.in>) on regular basis for checking necessary updates. CHiPS also reserves the rights to amend the dates mentioned in this EOI for submission process. In order to afford prospective banks reasonable time in which to take the amendment into account in preparing their solutions, the CHiPS may, at its discretion, extend the last date for the receipt of proposals.
6. CHiPS may terminate the EOI process at any time and without assigning any reason. CHiPS makes no commitments, express or implied, that this process will result in a business transaction with anyone. This EOI does not constitute an offer by CHiPS.
7. CHiPS will call the banks for a detailed presentation on the proposed solution.
8. Selection of the right bank will be done after considering the best fit solution.
9. CHiPS reserves all rights to select bank for implementation of BC model in state.

To,

The Chief Executive Officer

Chhattisgarh Infotech and Biotech Promotion Society (CHiPS)

SDC Building, Civil Lines,

Rapur CG- 492001

Fax:- 0771-4066205, 0771-4066277

Reg:Our Proposal for Expression of Interest(EOI) for CSC'S/CHOiCE Agents as Business Correspondent(s)in Chhattisgarh State

We submit our Proposal herewith.

We understand that

- You are not bound to accept all or any Proposal received by you, and you may reject all or any Proposal.
- It is totally CHiPS discretion to select the proposal on the basis of responses submitted by us and CHiPS shall not be liable in any court of Justice.
- CHiPS / Government of Chhattisgarh will not be liable to bear any cost incurred in this project.
- If our proposal is accepted, we are responsible to implement recommended area to in due course of time mentioned in our proposal.
- CHiPS may recommend one or more than one Participant to the CSCs / CHOiCE Agent without assigning any reason or giving any explanation whatsoever.
- We understand that mere participation in EoI by us does not imply that we shall be selected in further Evaluation processes.

Datedat_this__dayof_____2017.

Yoursfaithfully

For

Signature

Name

Annexure 1

Services Live on eDistrict Portal			
S No	Service Name	S No	Service Name
1	Income Certificate	21	Samajik Suraksha
2	Domicile Certificate	22	Land Information
3	NAKAL Document	23	Death Certificate Correction
4	SC/ST Certificate	24	Water Tap
5	OBC Certificate	25	Property Mutation
6	Birth Certificate	26	Building NOC
7	Revenue Services (Agricultural Land/Diverted)	27	Food Registration(Hawker Stall)
8	Death Certificate	28	Driving License
9	Shop and Establishment Registration	29	Disability Pension
10	Birth Certificate Correction	30	Marriage Certificate Correction
11	Old Age Pension	31	Food Registration(Small Cottage)
12	Court Order	32	Ration Card
13	Marriage Certificate	33	Case listing
14	Trade License	34	Revenue Service (Solvency)
15	Employment Reg.	35	Grievance-Municipal/Municipality/Panchayat
16	Widow Pension	36	Grievance-Collectorate
17	Revenue Services (Nazul Land)	37	RTI-Collectorate
18	Choice Birth Correction	38	Water Tax
19	Learner License	39	RTI-Municipal
20	Sukhad Sahara	40	Property Tax

UNDERTAKING REGARDING BLACKLISTING

It is hereby certified that, I/we _____ are not blacklisted by Govt. of India & its undertaking as on date. The Firm will immediately inform to Client (CHiPS) in case of any change in the situation any time here in after.

Place: _____

Signature of Authorized Signatory

Date: __/__/__

Name: _____

Designation _____

Seal: