Reference No./CGB/Notice-32/2026-27 **Date: 06.05.2026**

NOTICE

कॉर्पोरेट बीसी के रूप में नियुक्ति के लिए निमंत्रण

Invitation for appointment as Corporate BC

बैंक की कुल 627 शाखाओं (जिसमें से 504 शाखाएं ग्रामीण क्षेत्रों में स्थित है) 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 कार्पोरेट BCs को नियुक्त करने हेतु निविदा आमंत्रित की जाती है **जो सार्वजनिक क्षेत्र के किसी भी बैंक के लिए 3 वर्ष से अधिक समय से न्यूनतम 100 CSPs के साथ राष्ट्रीय स्तर या सर्किल स्तर पर कॉर्पोरेट BC के रूप में सेवाएँ दे रहें हों एवं जिनके द्वारा नये नियुक्त CSPs में से न्यूनतम 25 प्रतिशत CSPs की नियुक्ति सुकमा, दंतेवाड़ा, बीजापुर, नारायणपुर एवं कांकेर 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 entitles:

a. Individuals like retired bank employees, retired teachers, retired government employees and ex-servicemen, individual owners of kirana/medical/Fair Price shops, individual Public Call Office (PCO) operators, agents of Small Savings schemes of Government of India/ Insurance Companies, individual who own Petrol Pumps, authorised functionaries of well-run Self Help Groups (SHGs) which are linked to banks, any other individual including those operating Common Service Centres (CSCs)
b. NGOs / MFIs set up under Indian Societies/Trust Acts and Section 8 companies
c. Co-operative Societies registered under mutually aided Cooperative Societies Acts/Cooperative Societies Acts of States / Multi State Cooperative Societies Act.
d. Post Offices.
e. Payments Bank
f. Companies registered under the Indian Companies Act, with large and widespread retail outlets, other than Non-Banking Financial Companies (NBFCs). Preference to be given to companies whose network is largely in rural areas and are willing to cover the unbanked areas.

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g. Non-Deposit taking NBFCs (NBFCs-ND): may be engaged as BCs, subject to the following conditions:
    i. No comingling of bank funds and those of the NBFC-ND appointed as BC.
    ii. Specific contractual arrangement between the bank and the NBFC-ND to ensure that all possible conflicts of interest are adequately taken care of.
    III. 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.

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:

a. Opening of deposit accounts and RD Accounts.
b. Receipt and payment of small value deposits and withdrawals (not exceeding Rs.20,000/- per day) 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. Educate customers about Aadhar seeding and Aadhar linking for benefit like DBT and Collection of Aadhar number seeding / mobile number seeding from 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 and creating awareness about saving and other products, collecting forms and enrolling customers under Social Security Schemes viz. PMJJBY, PMSBY, APY and 3rd party products.
j. Cross selling activities viz. Bank's mutual funds, life insurance and general insurance products subject to SEBI and IRDA guidelines.
k. Conduct of Financial Literacy Camps though their CSPs in their area of operation to create awareness among the people.
l. Payment and Receipt in respect of e-Governance activities.
m. Railway Ticketing & Utility bill payments using Bharat Bill Payment System.

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n. Identification of borrowers and fitment of activities, collection and preliminary processing of loan applications including verification of primary information/data and submission of applications to branches and post-sanction monitoring.
o. Promotion and nurturing of SHG/JLG.
p. Recovery of principal loan amount and interest thereon in respect of standard accounts. Recovery in NPA Accounts. Any CSP/KO engaged as a recovery agent, should have undergone relevant mandatory training & certification examination for Debt recovery Agent conducted by IIBF.
q. Record, track & satisfactorily resolve customer complaints.
r. 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). 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 FI department from time to time.

During account opening journey for customers, 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 and AML/CFT, compliance and opening of the account would continue to rest with the bank i.e. Link Branch.

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 following in their outlets for public information:

a. Working Hours.
b. List of products / services available at Kiosk Outlets.

c. Charges for various services to be recovered from customers.
d. List of Do's and Don'ts for customers.
e. List of Do's and Don'ts for CSPs.
f. Transaction Limits
g. Instructions regarding Rupay Card.
h. BC Certification acquired through Indian Institute of Banking & Finance (IIBF).
i. Display of details of Banking Ombudsman, Regional Office, Link Branch & Respective Corporate BC
j. Other display materials advised by Bank from time to time.

Engagement of CSPs by Corporate BCs:

CSP/KO should have a minimum educational qualification of 10th Standard (Preferably 12th). 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 the agreement between BC and CSP may be obtained by Bank and kept in custody of official identified for the purpose. BC must submit a Police Verification Report (PVR) for each CSP/KO before activation of code to the Link Branch.

Copies of the BC/CSP agreement and Police Verification Report are kept as per the following arrangement:

a. BC/CSP agreement be kept at concerned CSP.
b. A copy of BC/CSP agreement be kept with Link branch.
c. Copy of Police Verification Report be kept with each entity viz BCs, CSPs & Link Branch.
d. CIBIL Report to be kept with BC & Link Branch.

Agreement:

The Standard Agreement (IBA approved can be considered), to be executed by the BCs and the Bank, has 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.

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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. 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 prefunded settlement accounts maintained by BCs with the Bank. In line with RBI guidelines for ensuring the requirement of prefunding of Corporate BCs and BCs Agents, our Bank has designed 1 loan product namely "CGB OD Product for Business Correspondents" and to provide additional funds to meet their day-to-day requirement, if BCs require. Cash management would be the responsibility of the BCs/CSPs. 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, an 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):

a. 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 regular intervals.

b. BCs must ensure that the kiosk outlets are manned by reliable and knowledgeable persons (KO) so that business continuity is maintained at CSP. BCs have also to mitigate the Operational Risks arising out of system failure, discontinuation of business due to sudden illness of CSP operator, natural calamities, etc. and submit a viable BCP to our bank as a part of SLA.

c. Business Continuity Plan for CSPs/Kiosk outlets will be functioning through the Link Branch (as the customers of CSP are customers of Bank), as they are interoperable.

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d. Customer Service Points are operated by a Kiosk Operator (KO). Every CSP is provided with a unique KO code, and the Kiosk can be operated by the Kiosk Operator only. If the CSP is not functioning, for reasons like termination, discontinuation, etc., the customers are required to approach the link branch /nearby CSP until new CSP is appointed.

Security Deposit

Security Deposit in the form of Fixed deposit will be obtained from Corporate BCs as per following: -

I. **1st block of 500 CSPs: ₹5000 per CSP (i.e. ₹25.00 lacs as initial SD);**

II. **2nd block of 500 CSPs (from 501 to 1000 CSPs): ₹5000 per CSP (i.e. ₹25.00 lacs as Addl. SD). and**

III. **For every additional block of 1000 CSPs: ₹2000 per CSP (i.e. ₹20.00 lacs as Addl. SD for every block of 1000 CSPs).**

Security deposit (lien marked in favor of Bank) should be kept in the form of Fixed Deposit in any Branch of the Chhattisgarh Gramin Bank for a period of 5 years and kept under safe custody. Safe custody receipt will be kept with the Respective Branch Manager / Respective General Manager / AGM / HoD (FI) at Corporate Office.

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 **31st May, 2026**. Application received after that will be rejected.

GENERAL MANAGER (Credit),
CHHATTISGARH 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 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.

Sd/-

Place: NAVA RAIPUR

GENERAL MANAGER

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Annexure-A

APPLICATION FOR EMPANELMENT AS CORPORATE BC

Sr. No.	Particulars	Details
1.	Full Name of the applicant/organization /NGO/Trust/Society/Company etc.	
2.	Constitution (attach a copy of the valid document like regd. Trust/society deed, byelaws of the trust/society, memorandum and article of association along with certificate of incorporation)	
3.	Date of establishment	
4.	Registration No (with date of registration) Authorities with whom registered	
5.	Address of the organization	
	Regd. Office	
	Admin. Office	
	Corporate Office	
	Branch Office	
	Website/email address	
6.	Telephone No.	
7.	Contact Person/s Name with Tel/Mobile No. and his/her designation	
8.	Working Experience as Corporate BC (Please enclose Supportive Documents)	No of Years
9.	Name of the Bank (s) where Services are being provided (Please enclose Supportive Documents)	
10.	National/Circle BC for SBI (Please enclose Supportive Documents)	Y/N
11.	Services are being provided in any other RRB sponsored by SBI (Please enclose Supportive Documents)	Y/N
12.	Services are being provided to SBI in Chhattisgarh (Please enclose Supportive Documents) **or**	Y/N
	Services are being provided to any Bank in Chhattisgarh (Please enclose Supportive Documents)	Y/N
13	Number of CSPs deployed in Chhattisgarh (Absolute figure) (Please enclose Supportive Documents)	No. of CSPs: Years of Experience: 5/4/3/2/1 Years

We hereby undertake / declare that: -

a) Aforesaid information furnished by us is correct and true to the best of our knowledge and belief and in case found at any stage that the information provided by us is not correct, our engagement as Corporate BC will be cancelled.

b) Our organization /NGO/ Trust/Society/ company, etc. have never been blacklisted/delisted by any Government/Other Authorities in the past record.

c) Our organization/NGO/Company is a non-political one and not affiliated to any religious organizations, political parties, etc.

d) Our organization/ NGO/ trust/ society/ company, etc., persons managing the organization/trust/society/company, or the principal office-bearers etc. are NOT defaulter with any Banks/Societies/Financial Institutions, etc. and also do not have any criminal record registered with any police stations/Govt. authorities etc. or in any court of law.

e) We have read the details of the scheme for engagement as Corporate BC in the Chhattisgarh Gramin Bank, eligibility criteria, terms & conditions, scope of the activity and payment of service charges etc.

f) In case our organization will selected appointment as Corporate BC, we will/shall sign the Agreement-cum-indemnity with Chhattisgarh Gramin Bank and will deposit the security deposit.

g) We fully agree that submission of this application to the Bank shall not be construed as a right for selection and Bank reserves its right to select/reject the case on merit.

Yours faithfully,

Signature of the Authorized personnel with seal

Name: ______________________________

Designation: _________________________

Place: ____________

Date: _____________

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Check List

S. No.	Name of The Document/Annexure	Submitted/ Not Submitted	Page No
1	Duly filled application with seal and sign		
2	Document related to Point Number - 2,8,9,10,11,12 and 13 of Annexure-A		
3	Financial statements i.e. Audited Balance sheet and Profit & Loss accounts for last three financial years		
4	Undertaking on Company's Letter Head regarding applicant not have been blacklisted by any Govt. /Govt. Agency / Bank(s) / Financial Institutions in India in the past.		
5	The memorandum/bye-law/ constitution of eligible entities		
6	Other		

Signature of the Authorized personnel with seal

Name: ______________________________

Designation: _________________________

Place: ____________

Date: _____________