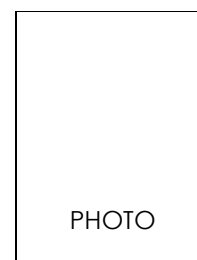


ANNEXURE-I

**THE MANIPUR STATE CO-OPERATIVE BANK LTD., IMPHAL.
APPLICATION FORM FOR BUSINESS CORRESPONDENTS (INDIVIDUALS)**



1. Location (Village/Town) - Location
- District
- State
- PIN
- Distance from Branch
2. Name (IN BLOCK LETTERS) -
3. Father's/Husband's Name -
4. Date of Birth -
5. Gender (Please Tick) - Male Female
6. Marital Status (Please Tick) - Married Unmarried
7. Education (Please Tick) - Below Class X Class X
 Class XII Graduate Post Graduate and above
8. Permanent Address - P. O. - Tehsil -
District -
State - Pin -
9. Communication Address - P. O. - Tehsil -
District -
State - Pin -
10. Telephone No. (With STD Code) - Residence
Office
Mobile
11. E-mail ID, if any -
12. Currently Banking with (Bank) -
13. Bank Account Number, if any -
14. Cheque Facility (Please Tick) - Available Not Available

15. Proof of Name (Please Tick) (Anyone) - Driving License PAN Card
 Voter's ID Card Passport

16. Proof of Address (Please Tick) - Electricity Bill (Latest) NSC (Copy)
 Telephone Bill (Latest) LIC Policy(Copy)
 Letter from Landlord Gas Connection

17. Present Business/
Occupation, if any

18. Computer Literacy Yes No

19. If yes, nature of qualification:

20. If you already own a business or are working your revenue/income per month is

- Less than Rs.1000 Rs.1000 – Rs.2500 Rs.2500 – Rs.4000
 Rs.4000 – Rs.6000 More than Rs.6000

21. Do you have any experience
In selling financial products?
If yes, give details

22. Languages known (say fluent/not so fluent)

Language	Read	Write	Speak
English			
Hindi			
Regional Language (Specify)			
Any other (Specify)			

23. No. of years of stay in the town/village

24. Do you have any police records? If yes, give details

25. Names, address and occupation of two people to whom reference
Can be made 1)
2)

26. Political Affiliation, if any :

27. Default if any to Banks/Financial Institutions :

28. Infrastructure available :(Office, Area, Location, Computer, Internet, Tel. No. etc.

29. Name of the Office from which retired.

30. Position at the time of retirement
(Please give brief of various positions held and role)

31. Any disciplinary action taken against you while in service
(If yes, please give details. Please enclose a certificate of Conduct from your last employer)

32. Particulars of liabilities.

33. Particulars of movable property and Investments

34. Particulars of Immovable Property

(A) Land:	Village	Survey/Patta No.	Area
(B) House/Flat	Location	Built Up Area	Year of Construction

(Property Document's extracts should be attached)

35. Are you willing to invest in the POS machine and other equipment required for carrying out transactions as Business Correspondents?

36. What is the cash balance you are ready to invest for making cash payments/receipt of deposits as Business Correspondent?

I Certify that the above information is true to the best of my knowledge and belief

Signature of the Applicant

Date :

Place :

Address & ID Proof *

* May be obtained from Sarpanch/Pradhan/Gazatted Govt. Servant/
Post Master/Tahsildar/Police Inspector/Govt. Teacher

Address & ID Proof

This is to certify that Mr./Ms./Mrs.....has been a resident of (Complete Address)

.....
foryears and holds a good character in the area. His photograph is herewith attested and I confirm the same. His date of Birth is
The distance between his village/town and Bank is approx.....Km.

Signature :

Name:

Address:

Designation (With Seal)

.....

Reference- I

I hereby certify that Sri/Smt.....has been a resident ofVillage/Town ofDistrict in State ofyears and has been known to me for period ofyears

(Signature)

Name of Referee :

Address :

Designation/Title:

Reference- II

I hereby certify that Sri/Smt.....has been a resident ofVillage/Town ofDistrict in State ofyears and has been known to me for period ofyears

(Signature)

Name of Referee:

Address:

Designation/Title:

ANNEXURE-II
THE MANIPUR STATE CO-OPERATIVE BANK LTD., IMPHAL.
APPLICATION FOR ENGAGEMENT AS BUSINESS CORRESPONDENT (ENTITY)

Instructions: Use additional sheets wherever necessary.
 Strike out whichever is not applicable

I. GENERAL INFORMATION

Name of the MFI/NGO/Entity (e.g. US 25 company)	
Legal Status (Registration No./type/FCRA Status & Date of Establishment)	
Name of Chief, Functionary and 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	
Phone Number	
E-mail id	

II. GENERAL INFORMATION

Mission
May be furnished in separate sheet
Vision
May be furnished in separate sheet
Objectives
May be furnished in separate sheet
Geographical areas of activity (Villages, district, blocks, taluk/ municipalities and states in India where active)

III. SPECIFIC INFORMATION (Names of members/Designation/Academic Qualification/Experience)

Governing Board				
Name	Designation	Academic Qualification	Background details	Membership in other Boards, etc.
May be furnished in separate sheet				

Executive Board

Name	Designation	Academic qualification	Background details	Membership in other Boards, etc.
May be furnished in separate sheet				

Advisory Board

Name	Designation	Academic qualification	Background details	Membership in other Boards, etc.
May be furnished in separate sheet				

IV. INFORMATION ABOUT MICROFINANCE PORTFOLIO

Microfinance (Qualitative)	
Since when are you offering microfinance services?	
What is/are the lending type(s) you use	<ul style="list-style-type: none"> • Individual lending • Group Lending • Group Assisted Individual lending • Mutual Credit Guarantee • Joint Liability Groups • Self Help Groups • Others (please specify)
Number of branches delivering microfinance services	
Number of staff engaged in microfinance services	
No. of Field staff engaged in microfinance	

Client Profile (as on last Quarter)	
Number of active clients	
Geographical distribution of clients	<ul style="list-style-type: none"> • Urban • Semi Urban • Rural
Percentage of women clients	
Number of borrowers	
Number of active borrowers	
Average Loan Size	
Please specify the percentages of the main enterprises for which the beneficiaries take loans	May be furnished in separate sheet

Microfinance products and Services (as on last quarter)	
Please give brief details about the various types of financial products and services you provide.	
Savings Products (please mention all the products under this category like saving deposits, recurring deposits, fixed deposits, etc.)	
Loan Products (please mention various type of loans that you provide under what category e.g. medical loan under Health)	
Insurance Products (Please give the name of Insurance Companies whose products you offer)	
Any other financial products	

Performance Profile (as on last Quarter)	
Cumulative Amount of Loans Disbursed (in Lakhs INR)	
Cumulative Number of Loans Disbursed	
Amount of Loan Disbursed in last 12 months (in Lakhs INR)	
Amount of Loan Outstanding (in Lakhs INR)	
Number of Loans Outstanding	
Average Interest rate on Loans (Please indicate the flat rate)	
NPA%	

Source of Funds	
Grants (Amounts and %)	
Debt (Amounts and %)	
Internal Funds (Amounts and %)	

For each of the above, please give the names of the Agency/Bank/Financial Institutions

Please Note:

This information should be accompanied with last two years' Audited Financial Statement.

Please feel free to provide any additional information or document in support of the information given below.

V. ORGANIZATIONAL PROCESSES

Please tick any one

Process definition is	<input type="checkbox"/> Done Verbally <input type="checkbox"/> Documented (enclosed copy) <input type="checkbox"/> Not Defined <input type="checkbox"/> Not Understood
Review of processes is	<input type="checkbox"/> Done Verbally <input type="checkbox"/> Documented <input type="checkbox"/> Not reviewed

Do you have process manuals maintained for critical processes? (those processes essential for achieving the core business/goals)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable <input type="checkbox"/> Not Applicable
Are these process manuals understood and implemented by the staff concerned (Tick One)	<input type="checkbox"/> Always <input type="checkbox"/> Never <input type="checkbox"/> Not Applicable
How do you educate your concerned staff members on the correct processes to be followed?	<input type="checkbox"/> Handouts <input type="checkbox"/> Training sessions <input type="checkbox"/> Presentations <input type="checkbox"/> They are put available at the website <input type="checkbox"/> They are put available at the library/files <input type="checkbox"/> Centre <input type="checkbox"/> They are not disseminated <input type="checkbox"/> Others
Do you have a well defined Management Information System (MIS)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable
If the answer to the above is "Yes", is your MIS manual or computerized	<input type="checkbox"/> Manual <input type="checkbox"/> Computerized
Mention any best practice developed and implemented by you for microfinance practice (Use Additional Sheets if required)	
Do you have the capacity to handle cash management for the day-to-day operations? If so, please give details of how you will do this?	

VI. OTHERS

1. Do you work with any other Competitor Bank? If so, nature of work undertaken.
2. Are you partially/full controlled by any one who is an Officer/Director or UBI or related to an officer, Director of UBI?

VII. ORGANIZATIONAL STRUCTURE

<p>Please use this space to add your Organizational Structure chart.</p> <p>OR You may furnish separate sheet, if required.</p>

If you would like to add any other information about your activities. Please use this space.
 OR You may furnish separate sheet, if required.

--

VI. SWORN STATEMENT BY THE APPLICANT

I, the undersigned, being the person responsible in applicant entity for the action, certify that:

- i) The information given in this application form is true and correct to the best of my Knowledge, and
- ii) The entity does not fall under any one of the under noted categories -
 - a) Is bankrupt or is being wound up/ is having its affairs administered by the courts/ has entered into an arrangement with creditors/ has suspected business activities/ is the subject of proceedings concerning those matters, or is in any situation arising from similar procedure provided for an national legislation or regulations.
 - b) Has been convicted of an offence concerning professional conduct by a judgment which has the force of res judicata (i.e. against which no appeal is possible).
 - c) Is guilty of grave professional misconduct proven by any means which the Award Partners and Jury can justify.
 - d) Has not fulfilled obligations relating to the payment of social security contributions or the payment of taxes in accordance with the legal provision of India.
 - e) Has been the subject of a judgment which has the force of res judicata for fraud, corruption, involvement in a criminal organization or any other illegal activity.

I am fully aware that any false declaration will lead to the exclusion of the entity from the selection process.

Name:	
Position;	
Signature;	
Date and Place:	
Seal:	

CHECK LIST FOR ENCLOSURES

- 1. Audited Financial Statements for the last two financial years.
- 2. Annual Report for the last 2 years (if printed).
- 3. One copy of photograph (passport size) of the organization's Chief Executive.
- 4. Copies of the certificate of registration authorized by independent authority.
- 5. Rating report from approved Rating Agency has been enclosed

Annexure-III

Indicative Parameters for Due Diligence (Annexure 3.2 of H.R.Khan committee report)

The due diligence on entities to be engaged as the Business Facilitator/Correspondent shall factor the key risks and other risks identified of different capacities of entities. Some of the indicative parameters for due diligence of MFIs/ other entities while considering agency /funding relationship with them are given below.

(A). Due diligence in case of NGO/ MFI

- (a) Charter and Registration – The foremost would be to examine whether the charter and objectives of the MFI / NGO permit it to undertake the kind of activities proposed, especially if it is some form of financial intermediation.
- (b) Presence in the area – MFI / NGOs with adequate presence in the area for a reasonable time period would be preferable, as they would have developed better networking and understanding of local conditions.
- (c) Management and Governance Structure - Many NGO/ MFIs are almost solely driven by the founders. It is essential to examine the composition of the governing body of the entity to assess if it can function independent of the promoter and if there is a second tier of management.
- (d) Manpower Quality and Retention Rates – The quality of manpower from the perspective of undertaking the new task needs to be assessed. If not available in sufficient number, plans of the MFI / NGO to strengthen their manpower through recruitment and training are to be considered.
- (e) Social vs. Profit Orientation – Often MFI / NGOs are social service oriented, which may hamper undertaking a task like financial intermediation. This needs to be carefully assessed as the two are vastly different competencies.
- (f) Accounting Systems – The accounting systems and methods need careful study, especially in case the MFI / NGO is being considered for acting as a financial intermediary.
- (g) Secular and Social Orientation – The MFI / NGOs should preferably be non-discriminatory on caste, gender, political affiliation and religious lines. While its work could focus of specific groups or communities, it should not have any negative discrimination. The commitment of the entity for catering to the unserved, poor, and disadvantaged sections including women, etc. may be seen.
- (h) Assessment of Donors Partners and Peers – Assessment of the MFI / NGO by the donors, partners and peers would be a crucial input in assessing the capabilities of the MFI / NGO. This can be obtained from independent discussions with the donors, partners and peers and the government agencies connected with such programmes.
- (i) Financial Reporting – The financial reporting of the MFI / NGO will indicate both the transparency and compliance to the laws of the land. It is to be seen whether there is consistency in financial reporting to the reporting authority, government, and donors etc.

(B). Due diligence in case of a SHG Federation like Societies under MACS

In the case of the federated structure, the strength of the federation would depend on the health of the constituent SHGs, as the financial assets would be with the members of SHGs. Hence, the due diligence parameters would be a little different from a typical MFI. Some parameters for rating a Federation could be as follows:

(a) Governance Related

- (i) The federation should have a system of rating its constituent SHGs at periodic intervals, preferably six monthly. At least 75% of the SHGs should be rated on all the defined parameters.
- (ii) The federation should be a registered body and have capacity to enter into legal obligations.
- (iii) The federation should have a defined area of operation and have only primary SHGs as members.
- (iv) The federation should have an elected board which should meet at regular intervals.
- (v) The accounts of the federation should have been audited and placed before the General Body within 6 months of the closing of the accounting period.
- (vi) The federation should have filed all the statutory returns before the appropriate authority.

(b) Finance Related

- (i) The federation should be in operating profit from the thrift and credit operations.
- (ii) The thrift collections at the SHG level should be at least 90% of the determined amount.
- (iii) The share capital mobilization should not be in arrears.
- (iv) The federation should demonstrate a repayment performance of 90% or more on a continuous basis.
- (v) At least 95% of the Loan Assets should be in performing category.
- (vi) The federation should have made adequate loan loss provisions.
- (vii) The federation should have defined exposure norms for individuals and groups.

(C). Due Diligence in case of other entities

In case of entities other than MFIs and NGOs, a due diligence may have to be more rigorous. The important aspects which need to be seen are :

- (i) details of incorporation and promoters,
- (ii) details of management staff including qualifications, experience, other business activities, financial status, etc.
- (iii) particulars of employee level expertise.
- (iv) type of infrastructure available,
- (v) financials position,
- (vi) present business relationships and their status and
- (vii) adherence to the various local rules and regulations.



**THE MANIPUR STATE CO-OPERATIVE BANK LTD.
(A GOVERNMENT OF MANIPUR SPONSORED BANK)
HEAD OFFICE: OLD ASSEMBLY ROAD.
IMPHAL-795001 (MANIPUR)**

**Telephone: (0385) 2451540; 2451378.
“MANICOBANK”**

E-mail: mscbltd@gmail.com

Advertisement for Engagement of Business Correspondents (BCs)

Dated, Imphal, the 8th July, 2020.

No. MSCB/301/2020-21/ Whereas the Manipur State Co-operative Bank Ltd. vide its Advertisement No. MSCB/301/2019-20/ dated 9th October, 2019 published in local dailies "POKNAPHAM" and "SANGAI EXPRESS (ENGLISH EDITION)" on 10-11th October, 2019 invites **applications for engagement as Business Correspondents (BCs)** for delivering banking services from individuals/entities;

And, whereas the management of the Bank has decided to invite applications once again from eligible individuals/entities;

Now, therefore, the Manipur State Co-operative Bank once again invites applications in the prescribed format from the following individuals/entities for their engagement as **Business Correspondents (BCs) for delivering banking services:**

- i. Societies registered under MCS Act, 1976/Mutually Aided Cooperative Societies Act (MACS).
- ii. NGOs registered under Societies Registration Act, 1980.
- iii. MFIs set up under Indian Societies/Trust Act/ Societies Registration Act, 1980/NBFCs.
- iv. Companies registered under section 25 of the Companies Act 1956.
- v. Post offices.
- vi. Retired Government Employees and Ex-servicemen.
- vii. Retired Bank employees who have retired on superannuation.
- viii. Farmers Clubs.
- ix. Retired School/college teachers.
- x. Authorised functionaries of well run Self Help Groups (SHGs) linked to MSCB Ltd.

Preference will be given to such entities which have presence and activity throughout the State of Manipur.

The terms and conditions will be as per the agreement to be entered into with the Bank.

The Bank reserves the right to empanel any individual/entity at its discretion. The Bank also reserves the right to reject any application without assigning any reason.

For eligibility criteria, services required to be offered on behalf of the Bank and application form, contact the Head Office of the Bank at Old Assembly Road, Imphal. Interested persons/entities may submit the prescribed application form at the following address:

“The Manipur State Cooperative Bank Ltd., Head Office, Old Assembly Road, Imphal, Manipur”.

The last date for submission of the application will be the **24th July 2020**.

Those who have already submitted their application need not apply.

Sd/-
(A. SUBHASH SINGH, IAS)
Managing Director.