

Eligibility Criteria for Empanelment of Collection Agency(CA)

I. Essential Criteria:

Collection Agents & the Promoter/Key personnel /Officials of the Collection agents shall comply with the following non-relax able criteria

- a) Indian citizen/ entity constituted under Indian Law,
- b) No disqualification such as removal /dismissal from recovery related service earlier or cooling period, if any granted, is not over;
- c) Not convicted of any offence and sentenced to a term of imprisonment,
- d) Not been found guilty of misconduct in professional capacity, or offence involving moral turpitude or otherwise,
- e) Not an un-discharged insolvent,
- f) Not blacklisted by any bank nor any complaint filed against the firm by CBI / Serious Fraud Investigation Cell / Statutory authority / Regulatory authority.
- g) Possesses PAN Card / GSTIN as applicable
- h) Collection Agents (key person) (interacting directly with the customer) should have undergone the " Direct Recovery Agent's "certificate course with 100 hours of training (introduced by IIBF/IBA).

II. Other Criteria:

- a) Minimum experience of **three years** [this may be relaxed by the Bank at its sole discretion in special cases] with any Bank/FI/ NBFC as Collection Agency (CA), however the experience of Key personnel of the CA firm may be considered in lieu of the same
- b) Completed at least **three assignments** successfully as CA with Bank/FI/NBFC (s) in past 3 years, however the experience of Key personnel of the CA firm may be considered in lieu of the same.
- c) The registration of the CA shall be at least three years old
- d) The promoter/key personnel/ officials of the CAs shall be at least graduates from any reputed university in India / abroad. Preference will be given to the Agency having Accounting / Engineering / Law Professionals.
- e) Possess thorough knowledge of the extant RBI guidelines and also instructions/ circulars issued by RBI/IIBF/IBA from time to time.
- f) No complaints pending against CA and/ or any of its employee/ associates / agents etc. before Police and also not involved in court cases especially in the matters, which are in deviation to the extant RBI guidelines on CA and the scope of work indicated by t

(Application for Empanelment of Collection Agents (CA))

1.	Name of the Applicant:	
2.	Name of the other group firm/company, if any	
3.	Contact Details	
4.	<u>Established since:</u> <u>Constitution:</u> (Whether company / Partnership firm / Proprietorship concern) <u>PAN No.:</u> <u>GSTIN No.</u> <u>Name of bankers:</u>	
5.	Whether registered under any Act	
6.	Membership with Professional Body (if any)	

7. Details of Personnel working in CA:(who are to be engaged in the CA activity)

Sr. No	Description	Name	Age	Qualification	Experience	Citizenship (Indian/NRI/Foreign)
a.	Name of Proprietor / Partners / Director(s)					
b.	Name of key functionaries					
8.	Management consulting firms, accounting firms, firms offering asset recovery management services and NBFCs having expertise in asset recovery management services (please provide details)					
9.	Whether Registered for Service Tax, PF, ESIC, etc.: (If so, mention numbers & date)					
10	Infrastructure of CA :					
a.	No. of persons employed : No of partners associated:					
b.	No. of persons engaged in CA activity					

c.	Out of (b) above, no. of employees													
	(i) In respect of whom police verification has been carried out													
	(ii) Who have undergone 100 hours training from any of the accredited institutions of RBI/IIBF/IBA and who have obtained the certificate from “ Direct Recovery Agents ”.													
d.	Details of services offered by CA;													
	i) Whether provided by your firm or in arrangement with any other firm/company? ii) In case of tie-up with another firm, details of the firm?													
e.	Branch Network of CA: i. State-wise presence (with address of offices) ii. Number of Branches in each State [Furnish details viz. addresses, phone & fax numbers and email ID etc]. iii. Overseas Branch/ Offices (if any):													
f.	Turnover and Profit of the Entity for last 3 F.Y. (Rs. Lakhs)	<table border="1"> <thead> <tr> <th>Year</th> <th>Turnover</th> <th>Net Profit</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Year	Turnover	Net Profit									
Year	Turnover	Net Profit												

11. Details of existing empanelment {Min 3 year’s experience with Public sector Banks PSBs)}:

Name of the client with empanelment date	Details of assignment undertaken [at least 3 assignment letters]	Details of assignments completed
		(Give brief details)

12. Brief details of 3 years experience in CA activity (if any) {Please elaborate on the experience with Banks (especially with Public Sector Banks), FI and NBFC.}

13. References (Details of at least 3 references) from Banks, FI/NBFC for whom the CA has undertaken assignments in the past.

(i)

(ii)

(iii)

14. Details of account maintained with IDBI Bank Ltd (City wise/Account nos.):

City Name	Account Nos.

15. Whether the applicant was de-listed from any Banks Panel on earlier occasion. If so, furnish details;

16. Whether the entity has been put in the negative list by IBA/any public sector bank/Government organization or any of its clients for breach of applicable laws/violation of regulatory prescriptions or breach /deficiency of services. If so, furnish details?

17. Place for which the CA is applying for empanelment (Ref. clause 10 (e))

18. Additional information, if any:

UNDERTAKING

I/We,.....(name)Son-of Shri.....Proprietor/Partner/
Director of M/s....., state that the information furnished above is true and
correct to the best of my/our knowledge. I/We agree that in the event that any
concealment/distortion of facts furnished above is brought to notice of the Bank
subsequent to empanelment/appointment by IDBI Bank Ltd, IDBI Bank Ltd would
be at liberty to terminate the said empanelment/appointment without notice or
damages whatsoever.

(Signature)
To be signed by authorized signatory
Designation

Enclosures:

Self-Attested copy of following documents:

- a) Certificates proving Educational qualifications.
- b) Experience Certificate.
- c) Copy of Registration, if any.
- d) Reference Letters.
- e) Copy of Membership of Professional Bodies, if any.
- f) Copy of PAN Card / GSTIN, etc.
- g) Address proof.
- h) Memorandum and Articles of Association in Case of Companies/Partnership deed in case of Partnership Firm.
- i) Copy of Income tax returns (duly acknowledged by IT) and latest "IT assessment order".

(Format for Undertaking to be provided by Collection Agency (CA))

(Notes: (1) To be stamped as an Affidavit in accordance with the local Stamp Law in force in the State in which it is sworn/affirmed before the Magistrate; and (2) To be affirmed before a Notary Public or a Magistrate or any other person competent to administer oaths, who should affix his Official Seal.

I,son/daughter of, am authorized by the (firm/company) to furnish the below undertaking on behalf of (firm/company). I, on behalf of (firm/company) do hereby solemnly affirm and state that:

- a. The Firm/Company (also known as “Agency”) is an entity constituted under Indian Law and the promoters/partners/key personnel are Indian citizens
- b. There has been no disqualification such as removal /dismissal of the Collection Agent from service earlier
- c. The Agents/promoters/partners/key personnel - have not been convicted of any offence and sentenced to a term of imprisonment,
- d. The Agents/promoters/partners/key personnel have not been found guilty of misconduct in professional capacity, or offence involving moral turpitude or otherwise,
- e. The Agency’s promoters /partners/key personnel are not a un-discharged insolvent,
- f. The Agency possesses PAN Card / GSTIN
- g. The Agency has not been blacklisted by any bank nor any complaint filed against the firm/company before CBI / Serious Fraud Investigation Cell / Court.
- h. The Agency shall ensure that there is no any conflict of interest in the assignments entrusted by the Bank and if the Agency comes to know of any such conflict of interest, they shall disclose the same immediately to the Bank.
- i. I on behalf of the Agency, undertake to keep the Bank informed of any events or happening which would make the agency ineligible for empanelment as a Agency.
- j. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.

Solemnly affirmed at _____ on ___ the Day _____ 2020
(Authorized Signatory)
Deponent
Identified By Me
Notary Public