

**REQUEST FOR PROPOSAL (RFP)**

FOR

ENTERING INTO AGREEMENT FOR CONDUCTING INDUCTION  
TRAINING FOR NEWLY RECRUITED PROBATIONARY  
OFFICERS(POs) & SINGLE WINDOW OPERATOR-A/ CLERKS  
(SWO-A/CLERKS) IN  
UNION BANK OF INDIA

**UNION BANK OF INDIA**

**HR DEPARTMENT,  
CENTRAL OFFICE  
239, VIDHAN BHAVAN MARG, NARIMAN POINT,  
MUMBAI - 400 021**

**THROUGH**

**UNION BANK OF INDIA,  
UNION LEARNING ACADEMY - PEOPLE EXCELLENCE (ULA - PE)  
KALKERE, BANNERGHATTA ROAD, BENGALURU 560 083**

**Mob. No. : 8105861181**

**e-mail : 1. ula.peopleexcellence@unionbankofindia.bank  
2. gajanan.patil@unionbankofindia.bank**

**RefNo.: UBI/RFP:815:2023**

**Date: 04.05.2023**

## OBJECTIVES

**UNION BANK OF INDIA**, a leading Public Sector Bank, intends to train newly recruited Probationary Officers & SWO-A/Clerical staff before posting them in various branches / offices of the Bank by giving them training through Training Institute(s) / professional agency(ies) engaged in the activity of training, besides utilizing internal training resources, through an open tendering process.

This RFP seeks to select an Institute / Institutes that has / have the capability and experience of providing the training services for implementation of the Bank's plan of training approximately 2073 Probationary Officers & 1185 SWO-A/ Clerks, both by internal and external resources. Numbers proposed to be trained by external resources would be approx. 1447 Probationary Officers and 559 SWO-A/Clerks. These numbers may vary depending upon the number of staff reporting finally and also the availability of internal resources.

**This tender is meant for the exclusive purpose of bidding as per the terms & conditions and scope of the training of POs & SWO-A/Clerks of the bank. It shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.**

### BID DETAILS WITH KEY DATES

<b>RFP Reference &amp; Issuance date (Issue of Tender Notification)</b>	<b>UBI/RFP:815:2023 dt. 04.05.2023</b>
<b>Price of RFP(Non –refundable)</b>	<b>Rs.5,000.00</b>
<b>Courier Charges</b>	<b>Rs.250.00</b>
<b>Earnest Money Deposit</b>	<b>Rs.28,00,000.00</b>
<b>Last date for requesting any clarifications(by mail – (AS PER ANNEXURE 15). Any query raised other than in the format will not be considered.</b>	<b>08.05.2023</b>
<b>Pre- Bid meeting Date &amp; Venue (along with Non –refundable Rs.5,000/-RFP purchase amount as per Section 1, point 1.5)</b>	<b>11.05.2023 03.00 PM</b> <b>Venue: Union Bank of India, Staff College Kalkere, Bannerghatta Road Bengaluru – 560 083</b>
<b>Last date for clarifications/ responses to be posted by the Bank on its website</b>	<b>17.05.2023</b>
<b>Last Date and Time for Receipt of Bids at Union Bank of India, Staff College, Kalkere, Bannerghatta Road, Bengaluru (Bid submission Last Date &amp; Time)</b>	<b>24.05.2023 03.00 PM</b>
<b>Date of opening of Technical Bids (Technical Bid Opening Date &amp; Time)</b>	<b>24.05.2023 03.30 PM</b>
<b>Place of opening of Technical Bids</b>	<b>Union Bank of India, Staff College, Kalkere Bannerghatta Road, Bengaluru-560083</b>
<b>Visit by the bank representatives to the site of short-listed bidders (to the shortlisted units quoted in the bid) after preliminary scrutiny. Presentation on technical capabilities and Sample training sessions (sessions on given topics on Gen. Banking, Credit, HR, FOREX, Finacle 10-CBS as per Time Table annexed) to be arranged during the visit.</b>	<b>01.06.2023 to 06.06.2023 (Tentative)</b>
<b>Date and time of opening of Commercial Bids of the technically qualified bidders</b>	<b>Will be separately communicated to the qualified bidders.</b>
<b>Place of opening of Commercial Bids</b>	<b>Union Bank of India, Staff College, Kalkere, Bannerghatta Road, Bengaluru-560083</b>

<b>Programme Commencement</b>	<p> <b>July/August 2023 (SWOs /POs Phase I)</b>  <b>December 2023 /January 2024 (POs Phase II)</b> </p> <p> <i>Note: The above mentioned dates are tentative and the Bidder acknowledges that he cannot hold the Bank responsible for any revision in these dates; Changes, if any, to the schedule will be intimated through the Bank's website; The bids will be opened in the presence of bidders who choose to be present at the time of opening of bids. The related institutes should be ready to commence the programme at short notice during these months or any other dates/months.</i> </p>
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**SECTION 1 – INVITATION FOR BID (IFB)**

**RefNo.: UBI/RFP:815:2023**

**Date:04.05.2023**

- 1.1 **UNION BANK OF INDIA** a leading Public Sector Bank, intends to train approximately 2073 Probationary Officers & 1185 SWO-A/Clerks before posting them in various branches/ Offices of the Bank, by inviting bids from various Training Institutes / Professional Agencies engaged in the activity of training through an open tendering process.
- 1.2 **UNION BANK OF INDIA** invites separate sealed bids, both technical bid and commercial bid, from eligible bidders for providing training along with boarding and lodging facilities for the aforesaid number of newly recruited 1447 Probationary Officers & 559 SWO-A/Clerks .
- 1.3 A complete set of Request for Proposal (RFP) can be obtained from the following address during office hours on all working days either in person or by post on submission of a written application along with a non-refundable fee of Rs.5,000/- (Rs.250 extra in case it is to be sent by Courier) in the form of Demand Draft or Banker's Cheque in favour of **UNION BANK OF INDIA** payable at Bengaluru. The bidders who purchase the RFP in their own names only are eligible for submission of bid.

<p style="text-align: center;"><b>UNION BANK OF INDIA</b> Staff College, Kalkere, Bannerghatta Road, Bengaluru - 560 083 Ph : 080-22639006, 9035, 9020</p>
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- 1.4 A complete set of RFP for the above purpose can also be downloaded from Bank's official website [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) Or from the Government portal [www.eprocure.gov.in](http://www.eprocure.gov.in)
- 1.5 The bidder who has downloaded the RFP from above website, is required to remit a non-refundable fee [bid price] of Rs.5,000/- in the form of DD or Banker's cheque, in favour of **UNION BANK OF INDIA** payable at BENGALURU during office hours within the last date and time of submission of bid, failing which the bid of the concerned bidder will not be entertained.
- 1.6 Payment of bid price i.e. **Non-refundable Rs.5,000/- (RFP amount)** is mandatory to attend pre-bid meeting.
- 1.7 All bids (Technical & Commercial) must be submitted at the same time giving full particulars in separate sealed envelopes at the bank's given address within the time period specified as above.
- 1.8 All bids must be accompanied by a bid security as specified in the RFP and



must be delivered during office hours at the above address on or before specified date and time indicated above.

- 1.9 Technical Bids will be opened in the presence of the bidders' representatives, who choose to attend Technical Bid Opening on the specified date and time. Technically qualified bids will be taken up for further processing. After technical evaluation of the bids, the Commercial Bids of qualified bidders will be opened in the presence of the technically qualified bidders' representatives on the date and time which is mentioned above.
- 1.10 No further discussion/interface will be entertained from bidders whose bids have been technically disqualified.
- 1.11 Non attendance at the Bid opening time will not be a cause for disqualification of a bidder.
- 1.12 The Bank reserves the right to accept or reject in part or full any or all the offers without assigning any reasons whatsoever.
- 1.13 The successful bidder will have to give Performance Bank Guarantee (as per Annexure-10) for 10% of the total project cost.
- 1.14 Bidders have to keep checking our websites for any additional instructions/Addendum/Corrigendum, if any before 48 hours of tender submission time. Bidders, who quote tender without attaching tender or the addendum/corrigendum, if any, will be rejected."
- 1.15 The bidder has to submit Integrity Pact (IP) signed by authorized signatory / Signatories as per prescribed format mentioned in Annexure 17 on plain paper in advance (not prior to issuance of RFP) or at the time of bid submission. Bidder shall be liable for rejection in case of non-submission of the same.
- 1.16 Interested bidders may obtain further information from In-Charge, Union Learning Academy – People Excellence (ULA – PE) at the address of the Bank given below:

**In-Charge**  
**Union Learning Academy**  
**People Excellence (ULA – PE)**  
**Union Bank of India**  
**Staff College,**  
**Kalkere, Bannerghatta Road,**  
**Bengaluru 560 083**  
[ula.peopleexcellence@unionbankofindia.bank](mailto:ula.peopleexcellence@unionbankofindia.bank)

## SECTION 2 - BACKGROUND

### 1. INTRODUCTION

- 1.1 Union Bank of India, a Body Corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking ) Act 1970 and having its Head Office at 239, Vidhan Bhavan Marg, Nariman Point, Mumbai-400 021 (hereinafter referred to as “**The Bank**”), and having its Staff College at Kalkere, Bannerghatta Road, Bengaluru - 560 083, which term or expression unless excluded by or repugnant to the context or the meaning thereof, shall be deemed to include its successors and permitted assigns. Union Bank of India with branch network 8700+, total business of Rs.19.00 Lakh crores +, total staff strength of 75,000+ and it is fifth largest public sector Bank.

Union Bank of India, intends to issue this bid document, hereinafter called **Request for Proposal** or **RFP**, to have services of Training Institute(s) / Professional Institute(s)(hereinafter referred to as “The Institutes”) for training approximately 1447 Probationary Officers & 559 SWO-A/Clerks on the terms and conditions defined in this RFP. The final allocation of POs & Clerks candidates to the successful bidders will depend upon the actual allocation by IBPS to the Bank, actual number of candidates reporting for completion of formalities, candidates to be trained by the Bank at its Union Learning Academies & Zonal Learning Centres and also looking into the geographical spread of candidates & availability of our branches nearby for branch visits.

- 1.2 Through the RFP, the Bank wants to select an institute(s) that has/have the capability to train and create a totally committed work force that would become the driving force to take the Bank to new heights in business growth.
- 1.3 This RFP has been prepared solely for the purpose of enabling the Bank in defining the requirements for entering into a tie-up with a suitable Training Agency for undertaking training of POs for 3 weeks (21 working days-Phase I) & 4 weeks (24 working days-Phase II) and of SWO-A/Clerks for 2 weeks (11 working days), in the Bank from the date of commencement of the programme. The phase II training of POs will be conducted after completion of 20 weeks of on-the-job training provided by the bank internally. The Institute should be able to provide suitable functional, banking, technological and soft skills training for all the above said newly recruited Employees of Union Bank of India, POs & SWO-A/Clerks of the bank on a dedicated basis using their **own/leased venues for training as well as for residential (with boarding facilities)** purposes of the POs & SWO-A/Clerks. The RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between the Bank and any successful bidder as identified by the Bank after completion of the selection process.
- 1.4 The RFP document contains statements derived from information that is believed to be true and reliable at the date obtained, but does not purport to provide all of

the information that be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with Bank in relation to the provision of services. Neither Bank nor any of its directors, officers, employees, agents, representatives, contractors or advisers gives any representation or warranty (whether oral or written), express or implied as to the accuracy, updating or completeness of any writings information or statements given or made in this RFP document. Neither bank nor any of its directors, officers, employees, agents, representatives, contractors or advisers has carried out or will carry out an independent audit or verification or investigation or due diligence exercise in relation to the contents of any part of the RFP document.

- 1.5 The RFP document is intended solely for the information of the party to whom it is issued (“the Recipient” or “the Respondent”) i.e. Government Organization/PSU/limited company, partnership firm, Society, proprietary firm or/and an autonomous institution approved by GOI/RBI.
- 1.6 The RFP document is confidential and is not to be disclosed, reproduced, transmitted or made available by the Recipient to any other person. The RFP document is provided to the Recipient on the basis of undertaking of confidentiality given by the recipient to Bank. Bank may update or revise the RFP document or any part of it. The recipient acknowledges that any such revised or amended document shall be received subject to the same confidentiality undertaking. The Recipient will not disclose or discuss the contents of the RFP document with any officer, employee, Institute, director, agent or any other person associated or affiliated in any way with the Bank or any of its customers or suppliers without the prior written consent of the Bank.
- 1.7 Subject to any law to the contrary, and to the maximum extent permitted by law, the Bank and its directors, officers, employees, agents, representatives, contractors or advisers shall not be liable for any loss, claim, expense (including, without limitation, any legal fees, costs charges, demands, actions, liabilities, expenses or disbursements incurred therein or incidental thereto) or damage (whether foreseeable or not) suffered by any person acting on or refrain from acting because of any presumptions or information (whether oral or written and whether express or implied), including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the Losses arises in connection with any ignorance, negligence, inattention, casualness, disregard, omission, default, lack of care, immature information, falsification or misrepresentation on the part of the Bank or any of its directors, officers, employees, contractors, representatives, agents or advisers.
- 1.8 All costs and expenses (whether in terms of time or money) incurred by the Recipient / Respondent in any way associated with the development, preparation and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations etc. and providing any additional information required by the Bank, will be borne, entirely and exclusively by the Recipient / Respondent. However, Stamp duty, which be incurred towards entering in to agreement with the successful bidder for awarding the contract, will be borne by

the successful bidder/s.

- 1.9 No binding legal relationship will exist between any of the Recipients / Respondents and the Bank until execution of a contractual agreement to the full satisfaction of the Bank.
- 1.10 This tender is meant for the exclusive purpose of bidding as per the terms & conditions and Training requirements indicated. It shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.
- 1.11 The RFP for all intents and purposes is final. However, Bank reserves the right to bring about any changes in requirements/scopes and the same will be communicated to the bidders well in advance so as to allow the bidders sufficient time to prepare their proposal.

## **2 INTEGRITY PACT (IP)**

Venders/bidders/sellers, only those who commit themselves to Integrity Pact (IP) with the Bank, would be considered competent to participate in the bidding process. In other words, entering into this pact would be the preliminary qualification. In case of bids for value of Rs.1.50 Crore not accompanied with signed IP by the bidders along with the technical bid, the offers shall be summarily rejected.

IP shall cover all phases of contract i.e. from the stage of Notice Inviting Tenders (NIT)/Request for Proposals (RFP) till the conclusion of the contract i.e. final payment or the duration of warranty/guarantee. Format of IP is attached as Annexure 17 for strict compliance.

The following Independent External Monitors (IEMs) have been appointed by the Bank, who will review independently and objectively, whether and to what extent parties have complied with their obligation under the pact.

- a) Dr. Meera Chadha Borwankar, IPS (Retd.),  
E-mail - [mcborwankar@gmail.com](mailto:mcborwankar@gmail.com)
- b) Smt. Bharathi Sivaswami Sihag, IAS (Retd.)  
E-mail - [bsihag@hotmail.com](mailto:bsihag@hotmail.com)

Integrity Pact (IP) should be deposited with Mr. Gajanan Patil (Mob No. 8105861181) of Staff College, Bengaluru at the address mentioned in place of opening of bids.

## **BRIEF ABOUT THE PRESENT TRAINING SET UP AND FUTURE PLANS FOR TRAINING OF POS & SWO-A/CLERKS:**

- 2.1 UNION BANK OF INDIA is having nine Union Learning Academies (ULAs) and nine Zonal Learning Centers (ZLCs) located at Bengaluru, Mangaluru, Hyderabad, Bhopal, Bhubaneswar, Gurgaon, Lucknow, Powai and Visakhapatnam). The successful bidder will have interaction with Union Bank of India, Staff College, Bengaluru faculty while imparting the training for the POs & SWO-A/Clerks for any specific bank products/services for clarification. Selected Institutes to depute their 2 or 3 faculty members to attend the Train The Trainer Programme for one or two days at our Staff College, Bengaluru, immediately after entering into the contract and before commencement of programme at the Institutes' cost.
- 2.2 The POs & SWO-A/Clerks have to shoulder the operations of the branches across the country and have to be equipped with practical operational knowledge clubbed with banking theory. As majority of them are joining the bank on completion of their education and does not have any banking knowledge, they have to be given comprehensive inputs on banking besides soft skills like communication, team building and leadership qualities.
- 2.3 For the purpose of functional convenience, the office of the Assistant General Manager, Union Learning Academy - People Excellence (ULA - PE), Kalkere, Bannerghatta Road, Bengaluru 560 083 of Union Bank of India, is designated as the Nodal Office for the purposes and objectives set to be achieved through this RFP document.

## **3. THE NEED FOR ENGAGEMENT OF TRAINING INSTITUTES**

### **3.1 Objective of Engagement**

- 3.1.1 Bank plans to train approximately all the aforesaid numbers of newly recruited POs for 3 weeks (21 working days-Phase I) at one leg & SWO-A/Clerks for 2 weeks (11 working days) at second leg so that the trained work force when posted to the branches / offices can directly start working with confidence as they will be equipped with the wherewithal of branch/banking operations. The phase II training of POs for 4 weeks (24 working days) will be conducted after 20 weeks completion of internal on-the –job training provided by the bank.
- 3.1.2 The Bank wishes to enter into a tie-up with competent training agency/ agencies to provide focused training on various aspects to all POs & SWO-A/Clerks of the Bank in a dedicated manner at one location or different locations across the country with a minimum capacity for 400 trainees for training with lodging and boarding facilities at one / each location. **The bank requests proposals from reputed training agencies having their own/leased campuses along with residential facilities, for undertaking the above assignment.**

- 3.1.3 The Bank, at its sole and absolute discretion, choose to avail all services or part thereof. Such decision be advised even during the course of the assignment. The areas covered under this tie-up arrangement are given in the scope of work outlines in para 3.2 below

### **3.2 Scope of Work**

- 3.2.1 A description of the envisaged scope is enumerated in sub-para 3.2.2 and 3.2.3 below. However, the Bank reserves its right to change the scope of the RFP considering the size and variety of the requirements and the changing business conditions. Notwithstanding what is mentioned in sub para 3.2.2 and 3.2.3 hereinafter, the selected Bidder will be required to design and undertake the training assignment to the newly recruited Bank staff in full compliance of all existing government/RBI guidelines , within a specified time frame.

The selected bidder will be responsible for carrying out the training in the areas and as per the specifications enumerated below and for implementation of the same within the stipulated time frame. The Bank expressly stipulates that the selection of a suitable Training Agency under this RFP is on the understanding that this RFP contains only the principal provisions for the entire assignment and that any other services which be required in connection with the successful implementation of the training assignment shall be deemed to be a part of the assignment whether covered under RFP or not. Other services include providing of training certificates, laundry facilities (In addition Iron box facility, washing machine facility for their immediate use) , drinking water in class rooms, hostel rooms, changing linen/bath towels twice a week, dust bin/covered dust bins, mosquito repellents, First Aid Box etc.

The selected bidder shall be required to undertake to perform all such tasks, and render all such requisite services as be required, for the successful completion of the entire assignment at no additional cost to the Bank.

There may be difference in the exact number of persons attending this training and the Bank reserves its right to alter the stated figure. Deputing newly joined staff members to induction training is done only after completion of their recruitment procedures, the Bank cannot commit on the exact number of persons to be sent for training at the identified external training institution.

#### **3.2.2 Responsibilities**

- a. Designing the training programme to be carried out for POs & SWO-A/Clerks in the Bank and customize the entire content to Bank's specific needs.
- b. Holding the Train-the-Trainers programmes for standardizing the training in different venues, and equip trainers of different venues (in case the training is held at different venues) with the same standard content and methodology.



- c. The selected Bidder will carry out the training programmes at the identified/ selected centres by the Bank (one centre or different centres across the country) on parallel basis in one go, so as to cover all the POs & SWO-A/Clerks under the training programme within the defined timeline. Bank may at its discretion ask the Institutes to conduct the Induction Programme for POs & SWO-A/Clerks in one go. Training programmes for POs & SWO-A/Clerks will have to be conducted concurrently across all the Institutes/centres i.e. the date of commencement and conclusion of the programme for each category will be same in all the Institutes/centres.
- d. It is planned to have 2 weeks (11 working days) class room training for SWO-A/Clerks. In view of the Bank Holiday on every 2<sup>nd</sup> and 4<sup>th</sup> Saturday, total training days for Clerks will be 14 days. POs training will be in two phases. Phase –I training programme for POs will be scheduled for 3 weeks (21 working days). The phase –II training programme for POs will be scheduled for 4 weeks (24 working days). In view of the Bank Holiday on every 2<sup>nd</sup> and 4<sup>th</sup> Saturday, total training days for POs (phase-I) will be 27 days & total training days for POs (Phase II) will be 32 days. Programme schedule/time table enclosed herewith is tentative and may undergo change. Final schedule would be communicated at least one week before commencement of the programme.
- e. However, the actual duration and dates of the programme will be as decided and communicated by the Bank. Similarly, the allocation of the POs & Clerks will be decided by the Bank and communicated to the Institutes, depending upon the infrastructure, availability of seats during the training period including the computer labs of specified capacity, faculty support and the geographical concentration of candidates vis-a-vis location of the Institute selected and proximity of Bank's branches to the centres.
- f. Programme management implementation has to be done by setting up a programme management team and by giving updates/feedback to Bank – Assistant General Manager, Union Learning Academy – People Excellence (ULA-PE), Union Bank Of India, Staff College, Kalkere, Bannerghatta Road, Bengaluru 560 083 or any other authority as be decided on a daily basis.

### 3.2.3 Detailed scope of the project:

The scope of the project is to design appropriate training programme for the Bank's POs & SWO-A/Clerks and then undertake the training programme on a dedicated basis with lodging and boarding and other allied facilities, the training infrastructure and venue(s) being provided by the agency / institute (the selected bidder). The training infrastructure should have the facilities and IT support for access to our CBS (Finacle 10)/IT RELATED training server in the institute for the benefit of all the candidates undergoing the training along with implementation of necessary data security features.

The training programme for the POs & SWO-A/Clerks has to be tailored for Bank's specific needs and should be in line with the enclosed Time Table & broad Contents (Annexure 18) designed for POs & SWO-A/Clerks.

The training programme should be so designed as to cover the areas stipulated in a systematic manner with a methodology conducive to optimizing the learning process of trainees.

The institute must be equipped with adequate and well trained faculty members including ex-bankers with relevant practical banking experience along with faculty for training the candidates in soft skills.

The training programme content will have to be tailored and customized to Bank's context, products and processes by the selected bidder. Bank will be providing detailed reading material based on which vendor institutes to prepare materials like PPT, exercises, cases, quiz etc. which will be vetted by the Bank. Necessary sample formats of AoF (account opening forms), specimen documents, various deposit slips etc will be provided by the Bank. Vendor Institute has to arrange for sufficient copies at their end at their cost for distributing among participants. The entire content developed will have to be documented by the selected bidder and the training manuals / documents will remain the joint property of the Bank and the bidder and subject to non-disclosure / confidentiality clause to any third party.

As a part of undertaking this training assignment, it will be the responsibility of the training agency (ies) to provide the following in the location(s) where the training will be imparted.

1. Writing materials/pads/pen
2. Programme contents and delivery
3. Reading material and hand-outs – soft and hard copies
4. Professional / experienced faculty with Banking knowledge and soft skills
5. Good ambience of training classroom (including Air conditioned facility) and Residential facility with twin sharing.
6. Boarding facility-with morning tea/coffee, breakfast, lunch, snacks/tea during the breaks, evening snacks and tea/coffee and night dinner (As detailed in Annexure 13)
7. Computer labs to have computer systems (desk tops) or laptops for hands on CBS/ Finacle 10/IT related learning and practice for each individual separately. In addition computer labs to be made available for practice to the candidates for one hour each before and after the regular sessions.
8. Selected Institute's faculty members would be taking the Finacle 10/CBS/IT related sessions in addition to other sessions on banking topics as per the Time table/contents provided by the Staff college. It will be the responsibility of the Institutes to ensure adequate technical/infrastructure support for smooth conduct of these sessions. Separate leased line connectivity with adequate bandwidth will be arranged by Bank for running CBS/ Finacle 10 sessions smoothly.
9. All the training materials/inputs prepared should be shared with the Bank for its vetting and this process should be completed at least one week before the



- commencement of the programmes.
10. In case the candidates are joining the Bank by directly reporting for the Training, verification/registration formalities required for admitting the candidates like verification of ID proof, appointment/nomination letter etc. are to be done by the selected Institutes, for which required arrangements are to be made by them. However if any issue arises, the Bank's Observers deputed at the Institutes, may be consulted for further clarification.
  11. The Bank will be deputing its observers to each of the selected Institute (one observer for every 150 to 200 candidates or part thereof. The selected institute will provide suitable number of experienced faculties for imparting training on Bank's CBS/Finacle 10/IT related sessions. The deputation of Bank's faculty members for taking CBS/ Finacle 10 sessions will be at the discretion of the bank depending upon the number of trainees allocated and need for such faculties for smooth conduct of such sessions. Travel expenses of the Bank's faculty members/ observers will be taken care by the Bank.
  12. The selected Institute will have to provide AC accommodation and also food to these observers/faculties deputed by the Bank, at no extra cost. Such observers/faculties will report at least one day in advance and leave one day later from the programme/session dates.
  13. Required Facilities are to be given to our deputed observers/faculty members like separate PC with internet connection/printer, for sending receiving mails, taking print outs, Xerox copies, stationery etc. for smooth overseeing/conduct of the training programme.
  14. The top Executives of the Bank may personally visit the training venues during the training period to interact with the trainees and/or address the trainees through web (VC). Total no. of such VC sessions may be 3 -4 during the programme and these VCs to be arranged in a separate hall or auditorium having capacity to accommodate all the participants and should be well equipped with basic infrastructure for VCs. The Institutes are required to make necessary arrangements for such address for all trainees in a particular venue in a single go at no extra cost. Such VC address will be held across the entire system/centres after the regular sessions. Intimation of the VC schedule will be provided at the commencement of the programme (which may vary subject to any pre-occupations of the concerned Executives of the Bank).
  15. During the course of training, as per the time table drawn, there will be branch visits of around 15 candidates per batch to each branch and each batch is to be accompanied by a faculty member from the Training Institute. Bank will be identifying the branches for visit. Participants shall be taken to selected

branches of the bank to have first-hand knowledge of the activities of the branch from day beginning to day-end. While the branch staff will facilitate the trainees to understand the branch functioning, the accompanying faculty of the Institute has to coordinate and discuss the learnings of the visit in the class next day as per curriculum.

16. Logistics like transport including the road permits etc. and food arrangements for the participants for such branch visits are to be arranged by the Training Institute. Identification of branches for visit will be done by the Bank based on the need, proximity and convenience.
17. Also there will be sessions on Model Branch, to be driven through simulation of branch environment by role plays with the Institutes' faculty intervention, on the various aspects of banking i.e. operations, agriculture and retail loans and also handling of NPA borrowers, customer handling etc.
18. In case of need for hospitalization for any trainee, the same should be taken care of by the Institute in a nearby good hospital and the expenses so incurred are to be separately claimed from the Bank and got reimbursed, provided the expenses so incurred is more than Rs.500/- for the candidate.
19. Institute to arrange for a cultural evening for the participants on any one of the training days. Group photos of the trainees in batches also to be arranged and soft copy of the photo to be delivered to the trainees and a copy to the Bank.
20. Senior staff of the Bank may visit the Centres to interact with the candidates during the training programme. However, details of such visits, if any, will be intimated to the Institutes in advance.
21. The day-to-day sessions including the CBS/ Finacle 10/IT sessions to be completed on the same day as per the Time Table drawn by the Institute and approved by the Bank. In case of any disruptions like power failure, connectivity issues, day's sessions to be completed by extending beyond the regular timings.

The venues where the training will be conducted should be either own or leased premises where the institute must have been conducting programmes for the three consecutive years during last six years from the date of this RFP. Design and conduct of the Induction Programme should be with an objective of making the POs & SWO-A/Clerks 'work ready' and providing them with necessary basic inputs related to Banking. On the topics covered during a week, a weekly evaluation tests to be held and results shared with the Bank. Similarly, feedback by different faculty members should also be shared with the Bank.

#### 4. Documentation and Timeline

All the proposals / observations / design of the programmes, training manuals, materials etc. so prepared by the agency will have to be thoroughly discussed with the Assistant General Manager – People Excellence (ULA-PE), Union Bank of India, Staff College, Kalkere, Bannerghatta Road, Bengaluru 560 083 before finalization. Documents / reports will be submitted as soft copy in doc (excel format for tables) and PDF format as well as one signed hard copy.

The tie-up will be for **a period of twelve months**. Bank expects the selected bidder to start the training programmes immediately on selection and signing of the contract / tie-up agreement. Given the nature of the initiative and the target to train all the POs & SWO-A/Clerks of the Bank being recruited, the selected bidder is expected to conduct suitable training programmes and deploy appropriate quality and number of faculty / trainers to train them at one go as per the time line fixed by the Bank. The strength and quality of the team will be evaluated based on the sample sessions on the pre allotted topics by the Staff College during the technical evaluation.

#### 5. CONFIDENTIALITY

The RFP document is confidential and is not to be disclosed, reproduced, transmitted or made available by the Recipient to any other person. The RFP document is provided to the Recipient on the implied understanding of confidentiality asked by the Bank will be adhered to by the bidder/applicant. Bank may update or revise the RFP document or any part of it. The Recipient acknowledges that any such revised or amended document shall be received subject to the same confidentiality undertaking. The Recipient will not disclose or discuss the contents of the RFP document with any other officer, employee, vendor, director, agent or other person associated or affiliated in any way with Bank or any of its customers or suppliers without prior written consent of the Bank.

### **Section 3 -INSTRUCTIONS TO BIDDERS (ITB)**

#### **1 ELIGIBILITY CRITERIA**

- 1.1 Before submitting the bid, the bidder must ensure that it fulfills the following eligibility criteria and provide adequate documentary evidence for each of the criterion stipulated below:
- 1.2 The applicant bidder should be a professional agency / organization engaged in imparting training.
  - i. Have experience in training employees of Indian Public sector / Private sector Banks on Banking, functional and theoretical, technological and behavioral areas. **Each centre of the Institute should have a 3 years operations/experience in conducting such programmes and proof to this effect should be produced along with the bid.**
  - ii. Institutes should have own /leased campuses where residential accommodation & provision for boarding facilities should be available in each of its centre quoted in the bid. The training as well as residential and boarding facilities should be in the same campus or within a short distance of 1 Km for minimum of 400 persons on twin sharing basis. In case of leased accommodation, the lease agreement should be prior to the date of submission of the bid and should be beyond three months from the date of commencement of proposed training. Training/accommodation/boarding facilities in Hotel/function halls will not be permitted.
  - iii. As the number of candidates is approximately 1447 POs & 559 SWO-A/Clerks, institutions should have large capacities to take care of large number of candidates. The minimum capacity of each institute/centre should be 400. The candidates will be distributed among different institutes depending upon the availability of facilities with the institutes and convenience of the Bank. Decision of the Bank shall be final in this regard. While imparting training the strength in each class room should be maximum 40. Computer labs also should at least match with this strength. Ideally, Institute should have at least 1 computer lab for every 2 regular class rooms. In case of need, Institutes should have the arrangement to accommodate additional 2 or 3 candidates more in the class rooms and the computer labs.
  - iv. The institutions should have adequately trained faculty and they should have exposure in banking subjects and should also have exposure to customer handling, soft skills and customer service

experiences for relating them to the trainees.

- v. The Training Institutes will be required to connect to Bank's training server, the connectivity will be provided by Union Bank of India including the Network Equipment (i.e. Router) at both the ends at bank's cost. The Network LAN Switch at Bidder's end will be the responsibility of the Bidder. The requirement of space, power, cooling etc. for the Router, Modem etc. at the Bidder's end has to be arranged and provided by the Bidder and these should be as per requirement to run the Finacle10 programme smoothly.
- vi. Bidders are expected to provide information in terms of the Bandwidth requirement for each location based on number of concurrent users, to enable the Bank to subscribe the required Bandwidth. Hardware required for the connectivity (Routers/Switches etc.) at Bank's site in Mumbai will be provided by the Bank. The router at the Bidder's site will also be provided by the Bank. Except for the Router all other equipment, devices, etc. will be the responsibility of the Bidder. Termination of the leased line/MPLS at Bidder's end has to be ensured by the Bidder and all the required permissions for the same have to be arranged by the Bidder. The configuration of router required for the connectivity will be done and managed by the Bank at both the ends i.e. Bank's end and Bidder's end in collaboration with bidders technical personnel. Back up provision (Power backup & Technical support) for smooth and uninterrupted Finacle 10 /CBS sessions and VC conduct (Testing before commencement) should be available at the bidders end.
- vii. The network requirement is to be specified for the minimum concurrency for 400 users.
- viii. The institute is required to have LAN connectivity. There should not be any other LAN / WAN / Internet Connection to these network systems. All the clients in connection should have antivirus solution with updated virus definitions.
- ix. Bidder has to provide the required IP address to communicate with the classroom PCs etc. including the Router Interface. The IP address has to be provided within one subnet only, Natting will be performed at the Router placed at Bidder's end with the support of the technical team at the bidders level.
- x. The access to the CBS/ Finacle 10/IT RELATED training server from the PCs at the Classrooms will be provided through firewall.

- 1.3 The applicant bidder should not have been blacklisted by any Govt. Department / PSU / PSE or Banks or the bidder/firm is otherwise not involved in any such incident with any concern whatsoever, where the job undertaken / performed and conduct has been questioned by any authority, which lead to legal action. Confirmation to this effect should be submitted along with the technical bid (as per Annexure-5).
- 1.4 The applicant bidder should have capability to execute the work with respect to expertise in terms of (i) Skilled faculty and support manpower, (ii) Experience & past performance and the institute shall ensure good conduct and behaviour of faculties.
- 1.5 Bidders have to submit an undertaking in the format (Annexure 18) to abide by the above clause-1(1.2 – v to x).

## 2 TWO BID SYSTEM TENDER

In the first stage, Integrity Pact (IP) signed by authorized signatory(ies) to be submitted by bidder in separate envelope duly sealed and super scribed 'INTERGRITY PACT' will be reviewed and if it is as per prescribed format then only TECHNICAL BID will be opened and evaluated. Bidders satisfying the technical requirements as determined by the Bank and accepting the terms and conditions of this document shall be short-listed for commercial evaluation. Under the second stage, the INDICATIVE COMMERCIAL BID of only those bidders, whose technical bids are qualified, will be opened

- 2.1 Separate envelopes for Technical & Commercial Bids, duly sealed and super scribed 'Quotation for Training of Newly Recruited POs & SWO-A/Clerks- Technical Bid' and 'Quotation for Training of Newly Recruited POs & SWO-A/Clerks - Commercial Bid' shall be submitted as per bid details given in the RFP.
- 2.2 The bidder has also to submit a soft copy of the complete technical bid in Open Office format on a CD super-scribing "Soft Copy of Technical Bid against RFP Ref. No. **UBI/RFP:815:2023 Dated 04.05.2023** along with the technical bid. The bidder will not furnish the soft copy of the commercial bid.
- 2.3 The bidder will take care of submitting the Bid properly filled so that the papers are not loose. The Bids, which are not sealed as indicated above, are also liable for rejection.
- 2.4 The tender not submitted in the prescribed format or incomplete in details is liable for rejection. The Bank is not responsible for non receipt of bid within the specified date and time due to any reason including postal delays or Holidays.
- 2.5 ENVELOPE - I (TECHNICAL BID)
  - 2.5.1 The technical bid will be evaluated for technical suitability as

well as for other terms and conditions.

- 2.5.2 All the formats need to be filled in exactly as per the pro-forma given in the Annexure and any deviation is likely to cause rejection of the bid.
- 2.5.3 The Bank shall not allow/permit changes in the technical specifications once it is submitted.
- 2.5.4 The offer will not be evaluated by the Bank in case of non adherence to the format or partial submission of technical details as per the format given in the RFP.
- 2.5.5 Non submission or partial submission of the information along with the offer could result in disqualification of the bid of the concerned bidder.
- 2.5.6 The Technical Bid must not contain any price information.
- 2.5.7 **The Technical Bid shall comprise:**

- (ii) Covering letter in Company's letter head duly signed by authorized signatory with name, title and seal (Copy of Power of attorney/letter of authorization from competent authority of the company to be submitted)
- (iii) Table of Contents (List of documents enclosed)
- (iv) Bid Form (Annexure-1)
- (v) Bid security (Annexure-2) or DD for Rs.28.00 lacs
- (vi) Bidder's Information (Annexure-3)
- (vii) Eligibility Criteria (Annexure-4)
- (viii) Letter of Confirmation (Annexure-5)
- (ix) Bidder's proposed methodology/approach for providing services to the bank with respect to the scope of training (Annexure-6)
- (x) Balance sheet of last three financial years - Audited
- (xi) A true copy of Registration certificate & list of offices in India (For Company)
- (xii) Other documents / information as requested in this RFP
- (xiii) Integrity Pact (Annexure-17)
- (xiv) Checklist of documents (Annexure-7)

- 2.5.8 The bidder will also submit copy of the RFP as also copy of corrigendum/ reply to queries if any duly stamped and signed on each page by the authorized official of the bidder's company.

## 2.6 ENVELOPE-II (COMMERCIAL BID)

2.6.1 The suggested format for submission of Commercial bid is as follows:

- i. Covering Letter in Company's letter head duly signed by authorized signatory with name, title and seal.
- ii. The Professional Fees / Price for the Training Services for the Scope of



services defined in this RFP. To be submitted as per Commercial bid format. (Annexure-8)

2.6.2 Price must be quoted in Indian Rupees only.

The commercial bid shall be on a fixed price basis (per candidate per day) The price must **include** all costs, taxes and levies **excluding** GST.

No price variation other than GST will be permitted.

2.6.4 The Commercial Bid should give all relevant price information and should not contradict the Technical Bid in any manner.

### 3. NON-TRANSFERABLE TENDER

This tender document is not transferable. Only the bidder, who has purchased this tender in its name or submitted the necessary RFP price (for downloaded RFP) will be eligible for participation in the evaluation process and no assignee /nominee or proxy will be permitted.

### 4. TERMS AND CONDITIONS

Terms and conditions for bidders who participate in the tender are specified in the section called “Terms and Conditions”. These terms and conditions will be binding on all the bidders and will also form a part of the contract, to be signed with the successful bidder on the outcome of this tender process. **Conditional offers will not be accepted.**

### 5. ERASURES OR ALTERATIONS

The offers containing unauthenticated erasures or alterations will not be considered. Therefore, there should be no unauthenticated handwritten material, corrections or alterations in the offer. If such unauthenticated erasures or alterations are present these should be initialed by the person or persons authorized for signing the bid. Any deviation shall lead to the rejection of the bid

### 6. COST OF BIDDING:

The Bidder shall bear all costs associated with the preparation and submission of its bid and the Bank will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

### 7. CONTENTS OF RFP:

7.1 The requirements, bidding procedures and contract terms are prescribed in the RFP. The RFP includes:



- a) Invitation for Bid (IFB)
- b) Background (including scope of Training work)
- c) Instruction to Bidders (ITB)
- d) Terms & Conditions
- e) Annexures

7.2 The Bidder is expected to examine all instructions, annexures, scope of the Training services, terms and conditions etc. in the Bidding Documents. Failure to furnish all information required by the RFP or submission of a bid not substantially responsive to the RFP in any aspect will be at the Bidder's risk and result in the rejection of the bid.

## **8. CLARIFICATION OF RFP:**

A prospective bidder requiring any clarification of the RFP notify the Bank in writing, by fax/e-mail at the Bank's mailing address indicated in the Invitation for Bid (IFB) as per key date schedule. The Bank will respond to any such request for clarification of the RFP by as per key date schedule. The Bank at its sole discretion, reserves the right whether or not to respond to queries raised by bidders or provide written clarifications. No oral responses to a clarification request shall be constructed as amending this RFP document. No extension of any deadline will be granted on the grounds that the Bank has not responded to any question or provided any clarification.

## **9. PRE-BID MEETING**

- 9.1 The prospective bidders, who have purchased a copy of the RFP or submitted the bid price (for downloaded RFP), shall be permitted to attend a pre-bid meeting to be held as indicated in the Invitations for Bids after publication of RFP and well before the last date for receipt of bids. Up to a maximum of 2 (two) representatives of each prospective bidder will be permitted to attend the pre-bid meeting at their own cost. However the Bank, at its discretion, may permit any additional representative of any prospective bidder to attend the pre-bid meeting.
- 9.2 The purpose of the meeting is to clarify issues and to answer questions on any matter that be raised up to that stage. The issues/questions to be raised must be in writing. The Bank will have the liberty to invite any outside agency, wherever necessary, to be present in the pre-bid meeting to reply to the technical queries of the bidders in the meeting.
- 9.3 Any modification of the RFP, which becomes necessary as a result of the Pre-bid Meeting, shall be made by the Bank & exclusively through the issue of an Addendum and will be sent to all prospective bidders who have purchased the RFP [or paid the bid price for the downloaded RFP], allowing at least 4 days' time prior to the last date for receipt of bids. In such case of issuance of addendum by the Bank, the rescheduled dates if any of submission of bids, opening of technical

bids and opening of commercial bids will be intimated to the prospective bidders by the Bank.

- 9.4 Non-attendance at the Pre-bid Meeting will not be a cause for disqualification of a bidder.

#### **10. AMENDMENT OF RFP:**

- 10.1 At any time prior to the deadline for submission of bids, the Bank, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the RFP by amendment.
- 10.2 All prospective Bidders who have purchased the RFP will be notified of the amendment on Bank's official website and Government Portal and this will be binding on them.
- 10.3 In order to afford prospective Bidders reasonable time in which to take the amendment into account in preparing their bid, The Bank, at its discretion may extend the deadline for the submission of bid.

#### **11. LANGUAGE OF BID:**

The bid prepared by the Bidder, all correspondence and documents relating to the bid exchanged by the Bidder & the Bank shall be written in English.

#### **12. BID VALIDITY:**

Bid shall remain valid for 90 days from the date of opening of Technical Bid.

#### **13. BID SECURITY – EARNEST MONEY DEPOSIT**

- 13.1 The bidder shall furnish as part of its bid, bid security of Rs.28,00,000/- (Rupees Twenty Eight Lacs only) in the form of Bank Guarantee.
- 13.2 The bid security is required to protect the Bank against risk of bidder's conduct during the period of bid validity.
- 13.3 The bid security shall be denominated in INDIAN RUPEES only and shall be in any one of the following forms :

13.3.1 A bank guarantee issued by a Scheduled Indian Bank (other than Union Bank of India ) or a Foreign bank, located in India in the Form (**Annexure-2**) provided in the RFP and valid for 12 months from the date of issuance of Bank Guarantee. Bank guarantee for a shorter period shall be rejected by the Bank as non-responsive.

OR

13.3.2 A Demand Draft or Pay Order issued in favor of “UNION BANK OF INDIA” and payable at Bengaluru.

- 13.4 Any bid not secured in accordance with ITB Clause-13.1 and 13.3 above will be rejected by the Bank as non-responsive.
- 13.5 The bid security will be forfeited if a Bidder withdraws its bid during the period of bid validity specified in the Bid form.
- 13.6 The bid security of the unsuccessful bidders will be returned after the completion of the process, whereas the bid security of the finally selected bidder will be returned after the submission of the Performance security.
- 13.8 In exceptional circumstances, the Bank may solicit the Bidders’ consent to an extension of the period of bid validity. The request and the responses thereto shall be made in writing or by fax/email. The bid security provided under ITB Clause-13 shall also be suitably extended. A bidder acceding to the request will neither be required nor be permitted to modify its bid. A bidder may refuse the request without forfeiting its bid security. In any case the bid security of the bidders will be returned after the completion of the process.

#### **14. FORMAT AND SIGNING OF BID:**

- 14.1 Bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the bidder to the contract. All pages of the Bid except for unamended printed literature shall be numbered serially.
- 14.2 “Signature and seal of the bidder” on each page of the RFP as acceptance of the contents of RFP document by the bidder.
- 14.3 The bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the bidder, in which case such corrections shall be initialed by the person or persons signing the bid.

#### **15. SUBMISSION OF BID**

- 15.1 The Bidders shall sign and seal the bids both technical and commercial separately.
  - 15.1.1 Bid packet should contain 3 separate sealed envelopes, one containing “Integrity Pact”, another one containing "Quotation for Training of Newly Recruited POs & SWO-A/Clerks - Technical Bid" as per ITB 2.5 and the third one "Quotation for Training of Newly Recruited POS & SWO-A/Clerks-Commercial Bid" as per ITB 2.6. Bid Security should be submitted in the envelope of Technical Bid.

15.2 The Outer envelope(Bid Pocket) containing both Technical Bid and Commercial Bid” shall be duly marked as “DO NOT OPEN BEFORE **24.05.2023**”

15.3 In addition to the above marking, each envelope must be super-scribed with the following information:

- a) RFP Reference Number
- b) Quotations for Training of Newly Recruited POS & SWO-A/Clerks.
- c) Name and Address & Telephone nos of Bidder

This will enable the Bank to return the bid unopened in case it is declared unacceptable for any reason whatsoever.

15.4 All the inner and outer envelopes shall be addressed to The Bank at the address given below:

**Assistant General Manager - People Excellence (ULA – PE)**  
**Union Bank of India**  
**Staff College, Kalkere, Bannerghatta Road,**  
**Bengaluru - 560 083.**

15.5 If the outer envelopes are not sealed and marked as required by ITB Clause-15.1, the Bank will assume no responsibility for the bid’s misplacement or premature opening.

15.6 If any inner envelope is found to contain both technical and commercial bids, then that bid will be rejected summarily. If any outer envelope is found to contain only the Technical Bid or Commercial bid, it will be treated as incomplete and will be liable for rejection.

15.7 Bids only in closed envelope & in physical form will be accepted.

## **16. DEADLINE FOR SUBMISSION OF BID**

Bids must be received by the Bank at the address specified under ITB Clause 15.4 and not later than the time and date specified in the ITB. In the event of the specified date for the submission of Bids being declared a holiday for the Bank, the bids will be received up to the appointed time on the next working day.

The Bank, at its discretion, may extend the deadline for submission of Bids by amending the RFP in accordance with ITB Clause-10, in which case all rights and obligations of the Bank and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.

## **17. LATE BID**

Any bid received by the Bank after deadline for submission of bids prescribed by the Bank, in Invitation for Bid, will be rejected and returned unopened to the Bidder.

## **18. MODIFICATION & WITHDRAWAL OF BID**

- 18.1 The Bidder may modify or withdraw its bid after the bid's submission, provided that written notice of the modification including substitution or withdrawal of the bids is received by the Bank prior to the deadline prescribed for submission of bids.
- 18.2 The Bidder's modification or withdrawal notice shall be prepared, sealed, marked and dispatched in accordance with the provisions of ITB Clause – 15. A modification or withdrawal notice also be sent by fax/e-mail but followed by a signed confirmation copy, postmarked not later than the deadline for submission of bids.
- 18.3 No bid be modified subsequent to the deadline for submission of Bids.
- 18.4 No bid be withdrawn in the interval between the deadline for submission of bids and the expiration of the period of Bid validity. Withdrawal of the bid during this interval results in the Forfeiture of Bid security, pursuant to ITB Clause – 13.5

## **19. BID OPENING**

- 19.1 The Bank will open the Technical Bids as per the schedule mentioned in IFB. The Commercial bids for technically qualified bidders only will be opened on the date specified for opening commercial bid. Bank shall notify such bidders who are found technically qualified.
- 19.2 Attendance of all the authorized representatives of the bidders who are present at Bid Opening will be taken in a register against name, name of the company and with full signature.
- 19.3 The following details will be announced at the bid opening:
  - a) Bidder's names,
  - b) Bid Modifications or withdrawals,
  - c) Technical Details (in case of Technical bid opening),
  - d) Bid Prices & Discounts if any (in case of Commercial bid opening),
  - e) Presence or absence of Bid Security (in case of Technical bid opening) and such other details as the Bank, at its discretion, consider appropriate.
- 19.5 Alterations in the bids, if any, made by the bidder / companies would be

signed legibly to make it perfectly clear that such alterations were present on the bids at the time of opening. It would be ensured that alterations are signed by the bidder/company's executive who has signed the bid or by the bidder/company's representative authorized by the executive who has signed the bid.

- 19.6 Wherever any erasing or cutting is observed, the substituted words would be encircled and initialed by the bank officer singly and the fact that such erasing / cutting of the original entry were present on the bid at the time of opening shall be recorded.
- 19.7 An "on the spot statement" giving details of the bids opened and other particulars as read out during the opening of the bids will be prepared.
- 19.8 Bids (and modifications sent pursuant to ITB Clause-18) that are not opened and read out at Bid opening shall not be considered further for evaluation, irrespective of the circumstances. Such Bids will be returned unopened to the Bidders.
- 19.9 Commercial bids of those bidders who have not been technically qualified will be returned unopened to the concerned bidders at their recorded address.

## **20. CLARIFICATIONS OF BID**

To assist in the scrutiny, evaluation and comparison of offers the Bank , at its discretion, may ask some or all bidders for clarification of their offer. The request for clarification and the response shall be in writing and no change in the price or substance of the bid shall be sought, offered or permitted.

## **21. PRELIMINARY EXAMINATION**

- 21.1 The Bank will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed and whether the bids are generally in order.
- 21.2 Arithmetical errors if any will be rectified on the following basis.
  - 21.2.1 If there is discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected.
  - 21.2.2 If there is a discrepancy between words and figures, the amount in words will prevail.
  - 21.2.3 If the bidder does not accept the correction of errors as per ITB clause 21.2.1 & ITB Clause 21.2.2, its bid will be rejected.

- 21.3 The Bank, at its discretion, may waive any minor informality, nonconformity or irregularity in a Bid, which does not prejudice or affect the relative ranking of any Bidder. This shall be binding on all bidders and the Bank reserves the rights for such waivers.
- 21.4 Prior to the detailed evaluation, pursuant to ITB Clause-22, the Bank will determine the substantial responsiveness of each bid to the RFP. For purposes of these clauses, a substantially responsive bid is one, which conforms to all the terms & conditions of the RFP without material deviations. Deviations from or objections or reservations to critical provisions such as those concerning Bid Security, Performance Security, Force Majeure, Applicable Law and Taxes & Duties will be deemed to be material deviation. The Bank's determination of a Bid's responsiveness is to be based on the contents of the Bid itself without recourse to extrinsic evidence.
- 21.5 If a Bid is not substantially responsive, it will be rejected by the Bank and not subsequently be made responsive by the bidder by correction of the non-conformity.

## 22. EVALUATION OF BIDS

- 22.1 The Bank will evaluate / scrutinize and compare the bids, which have been determined to be substantially responsive, pursuant to ITB Clause-21.

### 22.2 EVALUATION OF TECHNICAL BIDS

#### Technical bid evaluation criteria

Criteria	Weightage
Profile, experience and capabilities of the Institute	40%
Faculty & support staff	20%
Session delivery quality	30%
Financials	10%

The Technical Bids opened pursuant to ITB Clause-19 will be evaluated by the Bank on the basis of following criteria:

- Completeness of the Technical bid in all respects and availability of all information/details asked for vide ITB Clause-2 & 2.5 read with evaluation parameters listed in annexure 12 & 13 at page 61 & 66 of RFP.
- The Bank will first scrutinize the eligibility of prospective bidders as per 'Eligibility Criteria' mentioned in ITB clause – 1, based on the documents submitted. The offers of the bidders who fulfill the above eligibility criteria will be taken up for further scrutiny i.e. technical evaluation



- c. Responsibilities including scope and deliverables as per RFP.
- d. Based on the preliminary scrutiny of the information and documents furnished by the bidders, a short listing of the eligible bidders will be made. The Bank's representatives will be visiting such bidders to verify the training facilities and also to validate the information submitted by them in the bid. During the visit of the Bank's representatives, the bidders shall also be required to make a brief presentation on the technical capabilities. Also a sample training sessions to be arranged during the visit for observation by the bank's representatives.
- e. Based on the Technical evaluation and observations during the visit of the Banks representatives, marks will be allotted and Commercial Bids of those of the bidders, who have scored a minimum of 75% of the marks allotted in the technical bid, will be opened.

### **22.3 EVALUATION OF COMMERCIAL BIDS**

The Bank will open and scrutinize the commercial bids of the technically qualified bidders only pursuant to ITB Clause-22.2. The commercial bid will have to be submitted in the format as per Annexure-8. Commercial bid should not have any alteration or overwriting. The calculation / amount arrived by the Bank will be final and will be binding on the bidders.

### **22.4 Combined Technical–Commercial Evaluation**

In respect of all the qualified Bidders, in whose case, the commercial bid has been opened; a combined techno-commercial evaluation will be done by the Bank as per the following procedure:

Technical score will be arrived at treating the marks of the bidder scoring the highest marks (A) in Technical evaluation as 100. Technical score for other bidders (B, C etc.) will be computed using the formula = Marks of B / Marks of highest scorer 'A' x 100.

Similarly, Commercial Score of all technically cleared bidders will be arrived at taking the cost quoted by L-1 bidder i.e., the lowest quote from all technically qualified bidders (say B) as 100. Marks for other bidders will be calculated using the formula Combined Score = Cost of L-1 bidder / Cost quoted by bidder x 100.

A "Combined Score" will be arrived at, taking into account both marks scored through Technical Bid evaluation and the nominal commercial quotes with a weightage of 70% for technical and 30% for commercials as detailed below.



Then combined score is arrived at by adding Technical Score and Commercial Score. The successful bidder will be the one who has the highest Combined Score (H-1). The scores will be considered up to two decimal points.

### Example

S. N .	Bid der	Techn ical Evalua tion Marks (T)	Nominal Bid Price in INR (C)	Technical Score	Commercial Score	Combined Score (out of 100)
1	A	95	65	$95/95 \times 70 = 70.00$	$60/65 \times 30 = 27.69$	$70.00 + 27.69 = 97.69$ (H-1)
2	B	90	60	$90/95 \times 70 = 66.31$	$60/60 \times 30 = 30.00$	$66.31 + 30.00 = 96.31$ (H-2)
3	C	85	70	$85/95 \times 70 = 62.63$	$60/70 \times 30 = 25.71$	$62.63 + 25.71 = 88.34$ (H-3)

In the above example, Bidder A with highest score (H-1) becomes the successful Bidder.

## 23. CONTACTING THE BANK

- 23.1 No Bidder shall contact the Bank on any matter relating to its Bid, from the time of the bid opening to the time of final selection of the vendor.
- 23.2 Any effort by a Bidder to influence the Bank in the Bank's bid evaluation, bid comparison or contract award decisions result in the rejection of the Bidder's bid.

## 24. POST QUALIFICATION

- 24.1 The Bank will determine to its satisfaction whether the Bidder selected is qualified to perform the contract.
- 24.2 The determination will take into account the Bidder's financial and technical capabilities. It will be based upon an examination of the documentary evidence of the Bidder's qualifications submitted by the Bidder, as well as such other information as the Bank deems necessary and appropriate including details of experience and records of past performance, and also observations during the personal visit to the training facilities by the Bank's representatives.
- 24.3 An affirmative determination will be prerequisite for selection. A negative determination will result in rejection of the Bidder's bid.

## 25. THE BANK'S RIGHT

- 25.1 The Bank reserves the right to accept or reject any bid, and to annul the

bidding process and reject all bids at any time prior to award of Contract, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Bank's action. Bank reserves the right to modify any terms, conditions and specifications of the RFP.

25.2 Bank reserves the right to obtain revised price bids from the bidder with regards to changes in RFP clauses or if the Bank is not satisfied with the price offered.

25.3 Bank reserves the right to accept any Bid in part or whole.

## **26. SIGNING OF CONTRACT**

26.1 At the same time as the Bank notifies the Bidder that its bid has been accepted, the Bank will send the Bidder the Contract Form (Annexure-9) provided in the RFP, incorporating all agreements between the parties.

26.2 Within 10 (Ten) days of receipt of Contract Form, the bidders shall sign and date the contract and return it to the Bank along with the required Performance Security.

26.3 Bank reserves the right to select the next ranked bidder if the selected bidder withdraws his proposal after selection or at the time of finalization of the contract or disqualified on detection of wrong or misleading information in the proposal.

26.4 In case the bidder fails to comply ITB Clause 26.1 and 26.2 or in case the bidder withdraws his proposal after selection as per ITB Clause 26.3 the bid security of the bidder will be forfeited.

## **27. PROJECT SITE**

The Bank is having its Head Office at Mumbai. Union Learning Academy - People Excellence (ULA - PE) is located at Staff College, Bannerghatta Road, Bengaluru 560 083. The successful bidder (i.e. selected Institute) for providing Training services as per the scope of services defined in this RFP, shall be required to visit Bank's ULA-PE at Staff College, Bannerghatta Road, Bengaluru 560083 to participate in various meetings, discussions, etc. The Bank will not pay or reimburse any cost towards journey, lodging, boarding etc. for the visit of Institute(s) to Bengaluru.

## **28. NO COMMITMENT TO ACCEPT LOWEST OR ANY TENDER**

28.1 The Bank shall be under no obligation to accept the lowest or any other offer received in response to this tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever.

- 28.2 The Bank reserves the right to make any changes in the terms and condition of the RFP.
- 28.3 The Bank will not be obliged to meet and have discussions with any bidder and/or to listen to any representations.
- 28.4 The Bank reserves the right to engage one or more selected bidders in order to their ranks and capabilities to accommodate the participants. In case first-ranked bidder (H-1) has limited capacity as assessed by Bank, then the next ranked bidder will be selected to accommodate the POs & SWO-A/Clerks to be given Induction Training. In case, the price quoted by the H-2 bidder is lower than the H-1 bidder, lower price quoted will prevail for H-2 bidder. In case H-2 bid price exceeds the H-1 price, the H-2 bidder has to match with the price quoted by H-1 bidder. Similar is the case with H-3 bidder. However below H-3 ranked bidder will not be considered. If H-1 refuses to participate in the process, the whole bidding process will be cancelled. Further H-1 bidder will be blocked for participation in Union Bank of India bid process and the bid security of the bidder will be forfeited.

**Nevertheless, Bank reserves the right to distribute the number of trainees among H-1, H-2, H-3 bidders looking to overall effectiveness of the Training, geographical distribution of the trainees, availability of Branches in the vicinity and seating capacity for VC. Allocation to H-3 is totally at the discretion of Bank depending upon need and they cannot claim participation as a matter of right.**

Combined techno-commercial evaluation as described in point 22.2, 22.3 & 22.4 will be the criteria for deciding the successful bidders for POs & SWO-A/Clerks.

Institutes have to quote the price for POs & SWO-A/Clerks and any bid where price is not quoted for the segment shall be liable to be rejected/disqualified.

## **29 SELF AFFIDAVIT/ DECLARATION**

The successful bidders have to submit a self-affidavit/declaration as per Annexure 11 to the effect that Firm/Company does not have any pecuniary liability nor any judiciary proceedings or any restraint restricting them in fulfilling the training services.

## **SECTION 4 - TERMS AND CONDITIONS**

### **1. PERFORMANCE SECURITY**

The successful bidder will have to give Performance Bank Guarantee (as per Annexure-10) for 10% of the total project cost (i.e. Training Fees for the services of

implementation of Training programme for the newly recruited POS & SWO-A/Clerks of the bank), while submitting the acceptance of order. The validity of the Performance Bank Guarantee should be for minimum period of 12 months and, if required, it should be renewed till completion of the project. Any change in the bank guarantee format will be subject to approval by the Bank's Legal Department. Bidders also have to ensure receipt of BG by the Bank in time.

## **2. TERM OF ASSIGNMENT**

Term of Assignment shall be till completion of Project i.e. 12 months from the date of signing of contract.

## **3. PAYMENT TERMS**

Payments, towards the Training services to be provided for the related activities as defined in the scope of Training (clause – 3.2, Section 2), shall be made within a fortnight of the receipt of the Bill raised by the Bidder/Agency on conclusion of the each programmes for POs & SWO-A/Clerks

## **4. DELAY IN ADHERING TO THE PROJECT TIMELINES**

The Institute must strictly adhere to the time schedule, as specified in the Contract, executed between the bank and the Institute, pursuant hereto, for performance of the obligations arising out of the contract and any delay will enable the Bank to resort to any or all of the following at sole discretion of the bank.

(a) Penalty

(b) Termination of the agreement fully or partly

If there is any delay in the implementation of the contract due to bidder Institute's fault from schedule furnished by the Bank, and accepted by the bidder institute, Bank will recover 1% on the total cost of the project (i.e. Training fees) paid to the bidder Institute for each day of delay. This recovery will be subject to an upper limit of 10%. Thereafter the order/contract be cancelled and amount paid, if any, be recovered with 1.25% interest per month. Bank will be the deciding authority to consider whether the reasons for delay are acceptable or not. In case the order / contract is cancelled, the bid security / performance security amount deposited by the institute will be forfeited.

Any deviations from the norms would be treated as breach of the contract by the Institute and will be dealt with accordingly.

The Bank reserves the right to invoke the penalty clause for not conducting the classes as per sessions designed and also as per the time-table decided between the institute and the Bank. The Bank is entitled to invoke the penalty clause for not fulfilling the conditions of proper food arrangements or not properly arranging / maintaining the hostel rooms or for not maintaining the quality of food or hostel. However, it will be decided from the feedback received from the participants. If the majority (more than

50%) of the participants complains that the arrangements are not adequate or satisfactory, it would be the deciding factor and the Bank will have the right to impose the penalty. The penalty amount will be a minimum 1% of the total project cost (training fees) subject to a maximum of 10% of the project cost (training fees).

The Bank also reserves right to claim damages for improper or incomplete execution of the assignment.

## **5. INDEMNITY**

The bidder will indemnify the Bank against all actions, proceedings, claims, suits, damages and any other expenses for causes/loses attributable to bidder/Institute. **(As per Annexure 14)**. The total liability of the selected bidder under the contract will not exceed the total cost of the project and costs incidental to the loss.

## **6. GOVERNING LANGUAGE**

The governing language of the contract shall be English. All correspondence and other documents pertaining to the contract which are exchanged by the parties shall be written in this language.

## **7. APPLICABLE LAW**

The contract shall be interpreted in accordance with the laws prevalent in India and will be subject to the exclusive jurisdiction of courts either in Bengaluru or in Mumbai.

## **8. PUBLICITY**

Any publicity by the bidder Institute in which the name of the Bank is to be used should be done only with the explicit written permission of the Bank.

## **9. FORCE MAJEURE**

The Institute shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if any to the extent that it's delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.

For purposes of this Clause, "Force Majeure" means an event beyond the control of the Institute and not involving the Institute's fault or negligence and not foreseeable. Such events include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions.

If a Force Majeure situation arises, the Institute shall promptly notify the Bank in writing of such condition and the cause thereof latest within two calendar days. Unless otherwise directed by the Bank in writing, the Institute shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure

event.

In such a case, the time for performance shall be extended by a period not less than the duration of such delay. If the duration of delay continues beyond a period of one month, Bank and the bidder shall hold consultations with each other in an endeavor to find a solution to the problem.

Notwithstanding above, the decision of Bank shall be final and binding on the bidder.

## **10 BIDDER'S INTEGRITY**

The bidder Institute is responsible for and obliged to conduct all contracted activities in accordance with the contract using state of the art methods and economic principles and exercising all means available to achieve the performance specified in the contract. The bidder shall not disclose the information to any third party without banks written consent.

## **11 BIDDER'S OBLIGATIONS**

The bidder Institute is obliged to work closely with the Bank's staff, act within its own authority and abide by directives issued by the Bank and implementation activities.

The bidder Institute is responsible for managing the activities of its personnel or its representatives and will hold itself responsible for any misdemeanors.

The bidder Institute is under obligation to provide training services as per the contract.

The bidder Institute will treat as confidential all data and information about the Bank, obtained in the execution of their responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of the Bank.

## **12 PROJECT MANAGEMENT**

The Bank and the bidder Institute will nominate a Project Manager each immediately on acceptance of the order, who will be the single point of contact for the project.

## **13 USE OF CONTRACT DOCUMENTS, INFORMATION AND NON-DISCLOSURE AGREEMENT**

The Bidder shall hold all information about this tender and / or information gathered about the Bank through this process in strict confidence with the same degree of care with which the Bidder protects its own confidential and proprietary information. The Bidder shall restrict disclosure of the Information solely to its employees, agents and contractors on a need to know basis and advise those persons of their obligations hereunder with respect to such Information.

To use the Information only as needed for the purpose solely related to this Project; Except for the purpose of execution of this Project, not disclose or otherwise provide such information or knowingly allow anyone else to disclose or otherwise provide such Information.

The Bidder shall not disclose any information to parties not involved in services forming part of this order and disclosure of information to parties not involved in supply of the products and services forming part of this order will be treated as breach of trust and invite legal action. This will also mean termination of the contract and disqualification of the bidder in any future tendering process of the Bank.

Any information considered sensitive must be protected by the bidder from unauthorized disclosure or access.

Any document, other than the Contract itself, shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the bidder's performance under the Contract if so required by the Bank .The successful bidder shall enter into a Non-Disclosure Agreement with the Bank as per Annexure 16.

#### **14 TERMINATION FOR CONVENIENCE**

The Principal, Staff College, Kalkere, Bannerghatta Road, Bengaluru 560083, by written notice sent to the bidder institute may terminate the contract, in whole or in part at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.

**BANK RESERVES THE RIGHT TO CANCEL OR WITHDRAW CONDUCTING OF POs' PHASE-I & PHASE-II PROGRAMME FOR SHORTLISTED INSTITUTES WITH A WRITTEN NOTICE TO THE SELECTED BIDDERS FOR THE TERMINATION OF THE CONTRACT.**

#### **15 CONTRACT AMENDMENT**

No variation in or modification of the terms of the contract shall be made except by written amendment signed by the parties.

#### **16 ASSIGNMENT**

The bidder Institute shall not assign, in whole or in part, its obligations to perform under the contract, except with the Bank's prior written consent.

#### **17 CORRUPT OR FRAUDULENT PRACTICES**

As per CVC directives it is required that bidder Institute observes the highest standard of ethics during the selection of Institute and execution of such contracts. In pursuance of this policy;



- (i) “Corrupt practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the selection process or in contract execution;

And

- (ii) “Fraudulent practice” means a misrepresentation of facts in order to influence a selection process or the execution of contract to the detriment of the Bank and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition;

The Bank will reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question;

The Bank will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for, or in executing a contract.

## **18 GOVERNING LAW AND RESOLUTION OF DISPUTES**

The RFP and the subsequent contract with the selected Bidder shall be governed in accordance with the Laws of India and will be subject to the exclusive jurisdiction of courts either in Bengaluru or in Mumbai.

All disputes and differences of any kind, whatsoever, between the bidder and the Bank, arising out of or in relation to the construction, meaning, operation or effect of the contract, shall be settled amicably by both Bank and the bidder. If after thirty days from the commencement of such informal negotiations, Bank and the bidder are unable to resolve amicably a contract dispute; either party may require that the dispute be referred for resolution by formal arbitration.

All questions, disputes or differences arising under and out of, or in connection with the contract, shall be referred to two arbitrators: one arbitrator to be nominated by the Bank and the other to be nominated by the bidder. In the case of the said arbitrators not agreeing, then the matter will be referred to an umpire to be appointed by the arbitrators in writing before proceeding with the reference. The award of the arbitrators, and in the event of their not agreeing, the award of the umpire appointed by them shall be final and binding on the parties. The arbitration and conciliation act 1996 shall apply to the arbitration proceedings and the venue for arbitration shall be at Bengaluru, India. In case the bidder would like to exit the project, the same shall be taken up by the arbitration process.

## **19 PRIVACY AND SECURITY SAFEGUARDS**

The successful bidder Institute shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed,



developed, or implemented by the successful Bidder under this contract or existing at any Bank location.

## **20 SEVARABILITY**

If, for any reason whatsoever, any provision of this Bid is or becomes invalid, illegal or unenforceable or is declared by any court of competent jurisdiction (or by any other instrumentality) to be invalid, illegal or unenforceable, the validity, legality or enforceability of the remaining provisions shall not be affected in any manner (in that jurisdiction), and the entire agreement (in any other jurisdiction); and the Parties will negotiate in good faith with a view to agreeing to one or more provisions which be substituted for such invalid, unenforceable or illegal provisions, as nearly as is practicable to such invalid, illegal or unenforceable provision

## **21 NO EMPLOYER-EMPLOYEE RELATIONSHIP**

The selected Bidder(s) or any of its holding/subsidiary/joint venture/affiliate/group/clients companies or any of their employees/officers/staff/personnel/representative/agents shall not, under any circumstances, be deemed to have any employer-employee relationship with the bank or any of its employees/officers/staff/representative/personal /agents.

## **22 VICARIOUS LIABILITY**

The selected Bidder(s) shall be the principal employer of the employees, agents, contractors, sub contractors etc., engaged by the selected Bidder(s) and shall be vicariously liable for all the acts, deeds, matters or things, whether the same is within the scope of power or outside the scope of power, vested under the contract. NO right of any employment in the bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, sub contractors etc by the selected Bidder(s) , for any assignment under the contract. All remuneration, claims, wages, dues etc., of such employees, agents, contractors, sub contractors etc of the selected Bidder(s) shall be paid by the selected Bidder(s) alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the selected Bidder(s) employees, agents, contractors, sub contractors etc. The selected Bidder(s) shall agree to hold the Bank, its\ successors, assigns and administrators fully indemnified and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that arise or caused to the Bank through the action of the selected Bidder(s) employees, agents, contractors, sub contractors etc.

## **23 ERRORS AND OMISSIONS**

Each Recipient should notify the Bank of any error, fault, omission or discrepancy found in this RFP document but not later than **05.05.2023**.

## **24 FACILITIES TO BE PROVIDED AT HOSTEL**

1. The students have to be provided rooms either single occupancy or maximum double occupancy.
2. There should be separate wings for boys and girls.
3. The residential accommodation should be within the campus or within a short distance of 1 KM from the campus.
4. The hostel rooms need not be necessarily air-conditioned in places where the temperature is moderate during the programme days (May, June and July) but should be well ventilated and should have fan(s)/air coolers depending upon the climatic condition of the place.
5. However, if AC facility is already available in the hostel rooms, such Institutes need to provide the same to the candidates between 7.00 pm to 8.00 AM and on 24 hours during intervening holidays and prefix and suffix days of the programme. Such Institutes have to separately indicate in the commercial bid format charges towards the AC per day per candidate. However, this will not be considered for the purpose of arriving at L-1. Bank reserves the right to negotiate on this price and also to avail AC facility or not.
6. One English financial newspaper to be provided in each room where the trainees will be residing
7. Recreation facilities should be available in the campus / hostel like TV, indoor games, gym etc and the trainees should have access to these facilities.
8. Internet café/facility should be available in the campus for the use of participants
9. The kitchen and food should be in hygienic condition.
10. There should be an attendant doctor within the campus, for boys and girls separately so that the candidates if and when fall sick may be attended to immediately.
11. Adequate power back up should be available to meet the needs of the class room/lodging/boarding.
12. The hostel facilities should also have adequate security for the safety of the trainees.

Above facilities are not exhaustive. The Training Institutes should make all necessary arrangement to take care of comfort level of all the participants to their full satisfaction.

## **25. FOOD MENU & QUALITY OF FOOD**

The successful bidders shall be providing food and beverages to the Trainees as per the food menu attached. (Annexure 13). The successful bidder shall provide the food and beverages of good quality. The inputs used like Groceries, Vegetables, Oil etc. should be of highest standard.

## **26. SEAT ALLOCATION**

Seat allocation to the external agencies will be made only after fulfillment of internal capacity of our training system at optimum level, depending upon banks training priorities.

ANNEXURE 1

BID FORM

Ref. No.:

Date:

To :

**IN-CHARGE (ULA-PE)**

**UNION BANK OF INDIA**

**STAFF COLLEGE, KALKERE, BANNERGHATTA ROAD**

**BENGALURU 560 083**

Having examined the RFP (Ref. No.: \_\_\_\_\_ dated \_\_\_\_\_) including all annexures, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to deliver services in conformity with the said RFP and in accordance with our proposal and total cost / training fees indicated in the Commercial Bid and made part of this bid.

We undertake, if our bid is accepted, to deliver services and complete the project in accordance with the scheduled time lines.

If our bid is accepted, we will provide the guarantee of a Bank in a sum equivalent to 10% of the contract price for the due performance of the Contract in the form prescribed by the Bank.

We agree to abide by this bid for the period of 12 months from the date fixed for Technical bid opening and it shall remain binding upon us and be accepted at any time before the expiration of that period.

Until a formal contract is prepared and executed, this bid, together with the bank's written acceptance thereof and bank's notification of award, shall constitute a binding Contract between us.

We undertake that, in competing for (and, if the award is made to us, in executing) the contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand that the bank is not bound to accept the lowest or any bid the bank may receive.

Place :

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 2023 .

.....  
(Signature)

-----  
(In the Capacity of)  
Duly authorised to sign bid for and on behalf of  
(Name & Address of Bidder)

ANNEXURE 2

**BID SECURITY FORM**

**FORMAT OF BANK GUARANTEE (BG) FOR BID SECURITY (EMD)**

to be stamped as applicable in the respective state .

TO :

**IN-CHARGE (ULA-PE)**

**UNION BANK OF INDIA**

**STAFF COLLEGE, KALKERE, BANNERGHATTA ROAD**

**BENGALURU 560 083**

WHEREAS \_\_\_\_\_ (hereinafter called "the Bidder") has submitted its  
bid dated \_\_\_\_\_ (date of submission of bid) for providing the Training services for  
implementation of Training programme for the newly recruited POS & SWO-  
A/Clerks of the bank in response to UNION BANK OF INDIA's Request for Proposal  
( RFP) No. \_\_\_\_\_ dated \_\_\_\_\_ (hereinafter called "the  
Bid" ).

KNOW ALL PEOPLE by `

\_\_\_\_\_ (name of bank)  
presents that WE \_\_\_\_\_ of  
(name of country) having our registered \_\_\_\_\_  
office at \_\_\_\_\_ (address of  
bank) (hereinafter called "the Bank") are bound unto UNION BANK (hereinafter called  
OF INDIA "the  
Beneficiary") in the sum of Rs. \_\_\_\_\_ /-( Rupees \_\_\_\_\_ only) for which  
payment  
will and truly to be made to the said Beneficiary, the Bank binds itself, its successors  
and assigns by these presents. Sealed with the common seal of the said Bank this day  
of \_\_\_\_2023. \_\_\_\_\_

THE CONDITIONS of this obligation are:

1. If the Bidder withdraws its Bid during the period of bid validity specified by the Bidder on the Bid Form; or
2. If the Bidder, having been notified of the acceptance of its bid by the Beneficiary and the bidder during the period of bid validity:
  - a) fails or refuses to execute the Contract Form if required; or
  - b) fails or refuses to perform, in accordance with the Terms and Conditions of the RFP or Contract; or
  - c) fails or refuses to furnish the Performance Security, in accordance with the Terms and Conditions of the RFP or Contract;

We undertake to pay the Beneficiary up to the above amount upon receipt of its first written demand, without the Beneficiary having to substantiate its demand, provided

that in its demand the beneficiary will note that the amount claimed by it is due to it owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to and including \_\_\_\_\_(mention date of expiry which should be a minimum of 12 months), and any demand in respect thereof should reach the Bank not later than the above date.

Notwithstanding any other term contained herein:

- a) this guarantee shall be valid only up to \_\_\_\_\_ (Insert Guarantee End Date) whereupon it shall automatically expire irrespective of whether the original guarantee is returned to the Bank or not; and
- b) the total liability of Bank under this guarantee shall be limited \_\_\_\_\_ (Rupee to Rs. \_\_\_\_\_<sup>s</sup> only)

Place : SEAL Code No. SIGNATURE.

**NOTE :**

- 1. BIDDER SHOULD ENSURE THAT THE SEAL & CODE NO. OF THE SIGNATORY IS PUT BY THE BANKERS, BEFORE SUBMISSION OF BG**
- 2. STAMP PAPER IS REQUIRED FOR THE BG ISSUED BY THE BANKS LOCATED IN INDIA.**

### ANNEXURE-3

#### BIDDER'S INFORMATION

1. Name :
2. Constitution and year of establishment :
3. Registered Office/Corporate office Address :
4. Mailing Address :
5. Name and designations of the persons authorized to make commitments to the Bank:
6. Telephone, Fax, e-mail :
7. Bank Details, A/C No, IFSC Code
8. Name & Addresses of Directors/Promoters :
9. Details of Organisation Structure :
10. Description of business, service profile & client profile :
11. Whether the bidder is in imparting training / Training business, if yes then mention the period (evidence to be enclosed) :
12. Gross annual turnover of the bidder (not of the group) [from Audit] :

Amt. in lacs  
Year 2019-20  
Year 2020-21  
Year 2021-22
13. Net profit of the bidder (not of the group) [from Audit] :

Amt. in Lacs  
Year 2019-20  
Year 2020-21  
Year 2021-22

{Above figures at item 11 & 12 should be audited figures and copy of audited financial statements for above years to be submitted}

14. Details of assignments (for banks) executed successfully as Trainer / Training Provider in India that included:

S.No.	Name of the Bank	Description of services provided	Scheduled time limit	Time taken for the execution of assignment	
				Date of commencement	Date of completion

(Note – The documentary proof for above from Banks are to be furnished)

	Network of Training Units	Number of Units
	<b>In Bengaluru (This is given as an example. Bidders to mention no. of units with address of each unit)</b>	
	<b>Outside Bengaluru</b>	
	Δ	
	Δ	
	<b>Total number of Training Units</b>	
	a) Names of Public Sector Banks to whom Induction Training is imparted. b) Number of training programs conducted c) Number of persons trained (year-wise information to be furnished)	
	a) Is the organization a member of Indian Society for Training and Development. Please give details thereof. b) Details of any other affiliations or recognitions that the organization has received can be given	
	a) Number of Faculty Members for banking sessions who are on permanent rolls in the organization w/w ex-Bankers with experience (JAIIB/CAIIB) and position held. b) Measures available to evaluate the individual trainee	
	a) Number of Class Rooms b) Details of Computer Lab c) Library facilities d) Details of Support Staff such as administration, hostel wardens, care takers etc. e) Recreation facilities	
Details of Faculty Members in our Organisation		



	Faculty Member	Area of specialization	Experience			Qualification	Any special observations such as Research paper submitted etc.
			In Banks	Position held Grade	Outside as faculty		

	a) Number of Hostel Rooms [State whether it is twin sharing or dormitory, Number of AC & Non AC rooms etc.] b) Recreation facilities c) Medical Care d) Canteen facilities
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15. Details of similar assignments on hand as on date :

S.No.	Name of the Bank	Description of services provided	Scheduled time limit	Date of commencement

(Note – The documentary proof for above from Banks are to be furnished)

(a) Banking area

16. No. of Faculty :

(b) other areas

17. Availability of infrastructure:

Details of class rooms			Details of computer lab	
		Nos.		Nos.
1.	Total seating Capacity in each class room (please mention Total class rooms & room wise capacity)		Total no. of seats in each computer lab (please mention room wise capacity)	
2.	Within which available		Within which	

	<p>during the months of <b>Jul, Aug 2023 &amp; Dec 2023, Jan 2024</b> (specify the actual dates of availability during this period)</p> <p>Venue wise (keeping in mind hostel capacity also)</p>		<p>available during the months of <b>Jul, Aug 2023 &amp; Dec 2023, Jan 2024</b> (specify the actual dates of availability during this period)</p>	
--	--	--	---	--

18. Availability of Auditorium(with VC/web address facility)

Venue :

No of auditorium ..... (mention seating capacity of each auditorium)

Whether own VC equipment's available in all centres - YES / NO

19. Availability of access to internet by the participants (specify Nos.)

20. Other information / details :

### DECLARATION

We hereby declare that the information submitted above is complete in all respects and true to the best of our knowledge. We understand that in case any discrepancy or inconsistency or incompleteness is found in the information submitted by us, our application is liable to be rejected.

Place :

Date:

SEAL

(Authorized Signatory)

# ANNEXURE-4

## MINIMUM ELIGIBILITY CRITERIA

	Eligibility Criteria	Compliance (Yes/No)	Supporting documents to be submitted
For Institutions	Should have conducted programmes for Banks earlier (in last 3 years) and should have faculty experienced in Training in Banking subjects, soft skills, customer handling, grievance/complaint redressal etc.		Proof of having conducted such programmes in the past along with credentials of the faculty members
	Whether a registered company under the Companies Act 1956 or Registered Partnership Firm under Partnership Act 1932		<b>For Company</b> 1. A copy of Registration 2. A copy of Articles of Association <b>For Partnership Firm</b> A copy of deed of Partnership <b>For Society:</b> Registration Certificate, Bye laws
	Whether blacklisted by any Govt. Department / PSU / PSE or Banks or the bidder/firm is otherwise involved in any such incident with any concern whatsoever, where the job undertaken/ performed and conduct has been questioned by any authority, which lead to legal action.		Self-declaration to this effect should be submitted
	Whether the firm is a profit making and financially sound company.		A copy of last three financial year's relevant audited balance sheets and profit & loss statements should be submitted with the offer.
	Whether institute is being run in		Documentary

	owned/leased premises for the minimum of last 3 years and whether boarding facilities are available with a minimum capacity for 400 trainees for training and residential accommodation at one location.		proof to be submitted
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Place :

Date:

SEAL

(Authorized Signatory)

**LETTER OF CONFIRMATION**

**To  
IN-CHARGE (ULA-PE)  
UNION BANK OF INDIA  
STAFF COLLEGE, KALKERE, BANNERGHATTA ROAD  
BENGALURU 560 083**

**REF: UBI/RFP: \_\_\_\_\_ dated \_\_\_\_\_**

Dear Sir,

We confirm having submitted the Bid and annexures in accordance with the said RFP. The details submitted by us are true and correct to the best of our knowledge and if it is proved otherwise at any stage of execution of the contract, UNION BANK OF INDIA has the right to summarily reject the proposal and disqualify us from the process.

We confirm that we will abide by the conditions mentioned in the Tender document (RFP and annexure) in full and without any deviation.

We, hereby acknowledge and confirm, having accepted that the Bank can at its absolute discretion, apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP and related documents, in short listing of bidder Institutes for providing Training services.

We shall observe confidentiality of all the information passed on to us in course of the tendering process and shall not use the information for any other purpose than the current tender.

We also confirm that we have not been blacklisted by any Govt. Department / PSU / PSE or Banks or otherwise not involved in any such incident with any concern whatsoever, where the job undertaken / performed and conduct has been questioned by any authority, which lead to legal action.

Place :

Date:

SEAL

(Authorized Signatory)

ANNEXURE-6

**BIDDER'S PROPOSED METHODOLOGY / APPROACH FOR PROVIDING SERVICES TO THE BANK/ WITH RESPECT TO THE SCOPE OF TRAINING WORK:**

(A) Proposed methodology / approach :

(B) Details of deliverables, other than the deliverables specified by the bank, the bidder proposes with specific reference to the scope of work :

(C) Proposed team profile with reference to the scope of work :

S. No	Name & designation of the Proposed Team Member(s)	Professional Qualification	Banking Solutions expertise (Mention if he has worked in Banks earlier) In terms of years and areas of expertise	IT Expertise in terms of years and areas of expertise	Details of the experience in imparting Training in Banks (Mention the Scope, name of the banks and Status of the assignments)

(D) Other Information :

Place :

Date: \_\_\_\_\_ SEAL \_\_\_\_\_ (Authorized Signatory)

**ANNEXURE 7**

**CHECKLIST OF DOCUMENTS TO BE SUBMITTED**

<b>Documents</b>	<b>Submitted (Yes/No)</b>
1. A copy of Power of attorney/authority letter in the name of authorized signatory of the bid	
2. Bid Form (as per Annexure 1)	
3. Bid Security (as per Annexure 2) / DD towards bid security	
4. Bidder's Information (as per Annexure 3)	
5. Eligibility Criteria (as per Annexure 4)	
6. Letter of Confirmation (as per Annexure 5)	
7. Bidder's proposed methodology / approach for providing services to the Bank with respect to the scope of Training (as per Annexure 6)	
8. Commercial Bid (as per Ann 8) In a separate sealed envelope	
9. Form of self-affidavit/declaration (Annexure 11)	
10. Integrity Pact (Annexure 17)	
11. Undertaking / Declaration (Annexure 18)	

Note : Supporting documents of the annexures are to be provided.

Place : \_\_\_\_\_  
Date: \_\_\_\_\_ SEAL \_\_\_\_\_ (Authorized Signatory)



**UBI/RFP:815:2023    dated: 04.05.2023**

**COMMERCIAL BID**

ITEM	RATE PER TRAINEE PER DAY (RS.)
Providing induction training on residential basis including boarding, as per the scope of work and general conditions detailed in the RFP/tender document which includes complete faculty support, use of computer labs, Finacle 10, internet, library, food, recreation and medical care facilities in the campus	POs & SWO-A/CLERKS Rs. _____ (in words.....)

Price towards provision of AC in hostel rooms per day per candidate : Rs. \_\_\_\_\_  
*(Institutes having existing AC facilities in hostel rooms to quote this price. This price is over and above the amount quoted above and this price will not be considered for arriving at L-1. Also refer to point No.24 (5) in Section 4)*

Note :

1. The above cost / fees is fixed which include all costs, taxes and levies excluding GST.
2. Intervening Sundays/Public holidays and also 1 prefix and 1 suffix day for arrival and departure of the candidates will be considered for payment. However final payment will be arrived based on actual number of days of stay including arrival and departure day.
3. For the purpose of deciding L-1 / H1 price quoted above will be considered. Also refer to point No. 22.3 & 22.4 for arriving at the successful bidder.

Place :

Date

SEAL

Authorised Signatory

**CONTRACT FORM  
AGREEMENT**

THIS AGREEMENT made at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_ 2023 between UNION BANK OF INDIA a body corporate constituted under the Banking Companies Acquisition and Transfer of Undertaking Act 1970, having its Head Office at 239, Vidhan Bhavan Marg, Nariman Point Mumbai-400021 and its Staff College at Bengaluru 560083 (hereinafter called “ THE BANK ” which expression shall unless repugnant to the context mean and include its successors and permitted assigns ) of one part AND \_\_\_\_\_ ( Hereinafter called “THE INSTITUTE” which expression shall unless repugnant to the context mean and include its successors and permitted assigns) of the other part :

WHEREAS the Bank is desirous that certain Training services should be provided by the Institute viz, Training of newly recruited POs & SWO-A/Clerks and has accepted a Bid by the Institute for providing the Training Services to POs & SWO-A/Clerks .

**NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:**

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to in the RPF for training of newly recruited POs & Clerks in UNION BANK OF INDIA bearing No. **UBI:RFP:815:2023** dated **04.05.2023** which comprises of Invitation for Bid( IFB ), Instruction to Bidders ( ITB), Terms & Conditions and Annexure and Corrigendum to RFP dated .....
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.,
  - (a) The RFP/Q for selection of the Institute and Corrigendum
  - (b) The Bid Form and Price (i.e. Training fee) submitted by the Bidder and subsequent amendments made into it as accepted by the Bank if any.
  - (c) The schedule of requirements (i.e. Training services)
  - (d) The Bank's Notification of Selection of Training Institute/ Letter of Offer
3. In consideration of the payments to be made by the Bank to the Institute in terms of Letter of Offer for having Training Services placed by the Principal, Union Bank of India, Staff College, Bannerghatta Road, Bengaluru , the Institute hereby covenants with the Bank to provide the training services as specified in the RFP and letter of offer and as per the time schedule indicated therein and to remedy defects therein in conformity in all respects with the provisions of the contract.

4. The Bank hereby covenants to pay the Institute in consideration of the provisions of the training services and the remedying of defects therein, the Letter of Offer Price or such sum as become payable under the provisions of the Contract at the times and in the manner prescribed by the Contract .
5. The details of the Training Services which the Institute shall be required to provide to the Bank in terms of Letter of Offer for having training services that will be placed by the Principal, Union Bank of India , Staff College ,Kalkere, Bannerghatta Road, Bengaluru -560 083 shall be as contained in the Clause No. 3.2 of Section 2 of the RFP bearing No. **UBI:RFP:815:2023** dated **04.05.2023**.

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written.

Signed, sealed and Delivered by the said \_\_\_\_\_

(For the Institute) in presence of \_\_\_\_\_

1.

2.

Signed , sealed and Delivered by the said \_\_\_\_\_ ( For the Bank ) in presence of \_\_\_\_\_

1.

2.

**PERFORMANCE SECURITY FORM**

(FORMAT OF BANK GUARANTEE (BG) FOR PERFORMANCE SECURITY)

(ON A NON-JUDICIAL STAMP PAPER OF APPROPRIATE VALUE)

TO,

**THE PRINCIPAL, UNION BANK OF INDIA,  
STAFF COLLEGE, KALKERE, BANNERGHATTA ROAD,  
BENGALURU 560 083**

WHEREAS \_\_\_\_\_ hereinafter referred to as the Bidder has submitted its bid for providing Training to the newly recruited POs & SWO-A/Clerks in response to Union Bank of India Request for Proposal (RFP No..... dated.....)(hereinafter referred to as the Bid)

KNOW ALL PEOPLE by these presents that We, \_\_\_\_\_ (name of the bank) of \_\_\_\_\_ (name of country) having our registered office at \_\_\_\_\_ (address of bank) (hereinafter called "the Bank") are bound unto UNION BANK OF INDIA (hereinafter called "the Beneficiary") in the sum of Rs.\_\_\_\_\_/ - (Rupees \_\_\_\_\_ only) for which payment will and truly to be made to the said Beneficiary, the Bank binds itself, its successors and assigns by these presents. Sealed with the common seal of the said Bank this \_\_\_\_\_ day of \_\_\_\_\_ 2023.

THE CONDITIONS of this obligation are:

If the Bidder, having been notified, by the beneficiary, as selected for providing training to newly recruited POs & SWO-A/Clerks, during the period of contract fails to provide services or perform obligations in accordance with the aforesaid RFP and Contract, as bidder;

We undertake to pay the Beneficiary up to the above amount upon receipt of its first written demand, without any demur and without the Beneficiary having to substantiate its demand.

This guarantee will remain in force up to \_\_\_\_\_ (mention date of expiry ), and any demand in respect thereof should reach the Bank not later than the above date.

Notwithstanding anything stated hereinabove

This guarantee shall be valid upto \_\_\_\_\_ days from the date of issuance of the

guarantee and thereafter it shall automatically expire irrespective of whether the original Guarantee is returned or not. The Total Liability of the bank under this guarantee shall be limited to Rs.\_\_\_\_\_

SEAL

Code No.

Signature

NOTE :

1. BIDDER SHOULD ENSURE THAT THE SEAL & CODE NO. OF THE SIGNATORY IS PUT BY THE BANKERS, BEFORE SUBMISSION OF BG
2. BG SHOULD BE DULY STAMPED

**FORM OF SELF AFFIDAVIT/ DECLARATION****[TO BE SUBMITTED ON FIRM'S/ COMPANY'S LETTER HEAD ONLY]**

We, M/s ..... are one of the Bidders for providing training services to Union Bank of India as per your "Request for Proposal" for training the New Recruit POS & SWO-A/Clerks dated No.....dated

We hereby declare that our Firm/Company does not have any pecuniary liability nor any judiciary proceedings or any restraint restricting us in fulfilling the training services. We further declare that in case the Bank finds our averments' are not true and incorrect, the Bank can initiate necessary action against us, as deemed fit.

The information submitted in the eligibility criteria and technical bid are true and factually correct.

Authorized Signatory(ies)  
(Name, Designation and  
Seal of the Firm/ Company)

## ANNEXURE 12

### PARAMETERS FOR EVALUATION OF TECHNICAL BID

SI No	Parameters	Allocated score
<b>A</b>	<b>Profile, experience and capabilities of the Institute</b>	<b>40</b>
	Incorporation	
	Background	
	Network	
	Clients	
	Accreditation and Affiliation	
	Class Rooms	
	Computer Lab	
	Auditorium with VC facility	
	Hostel Rooms & Canteen	
<b>B</b>	<b>Faculty &amp; Support staff</b>	<b>20</b>
	Faculty( academic)	
	Faculty( number)	
	Support Staff	
<b>C</b>	<b>Session delivery quality</b>	<b>30</b>
	Presentation skill	
	Communication skill	
	Connect with participants	
	Methodology	
	PPT/content	
<b>D</b>	<b>Financials of the Institute</b>	<b>10</b>
	Annual Turnover	
	Net Profit	
	<b>TOTAL</b>	<b>100</b>



The technical bids will be evaluated on the following criteria:

Sl No	Parameters	Rating / Weight Assigned
<b>A</b>	<b>Profile, experience and capabilities of the Institute</b>	<b>40</b>
<b>01</b>	<b>Incorporation</b>	<b>3</b>
	Unit is incorporated Under Companies Act	3
	Unit is partnership firm/Society registered under relevant act	2
	Unit is a proprietary concern with necessary license to conduct this business	1
<b>02</b>	<b>Background</b>	<b>2</b>
	In business for 5 years or more	2
	In business for less than 5 years	1
<b>03</b>	<b>Network</b>	<b>3</b>
	Has Branches at 3 or more locations in India	3
	Has branches at 2 locations	2
	Has no branches other than the main unit	1
<b>04</b>	<b>Clients</b>	<b>3</b>
	3 or more Public Sector Banks have availed training facilities Including faculty support for the 3 consecutive years during last 6 years from the date of RFP	3
	Less than 3 Public Sector Banks have availed training facilities Including faculty support for the 3 consecutive years during last 6 years from the date of RFP	2
	No Public Sector Bank has availed training facilities	0
<b>05</b>	<b>Accreditation and Affiliation</b>	<b>3</b>
	Member of ISTD	3
	Member of any other training authority or any other accreditations	2
	No affiliations	0
<b>06</b>	<b>Class Rooms (available for us) for all locations offered as acceptable to Bank</b>	<b>5</b>
	Number of Class Rooms – 51 or more	5
	Number of Class Rooms – 30 to 50	4
	Number of Class Rooms – 20 to 30	3
	Number of Class Rooms – Less than 20	2
<b>07</b>	<b>Computer Lab (available for us)</b>	<b>4</b>
	No. of Computer Labs with 40 seaters capacity – 25 or more	4
	No. of Computer Labs with 40 seaters capacity – Less than 25	2
<b>08</b>	<b>Auditorium with VC facility (available for us)</b>	<b>3</b>
	Seating capacity of 600 & above	3
	Seating Capacity of 400 to 600	2

	Seating capacity of 200 to 400	1
<b>09</b>	<b>HOSTEL</b>	<b>14</b>
	<b>a. Rooms (available for us)</b>	
	1. 700 Rooms and above	4
	2. 600 Rooms and up to 699 Rooms	3
	3. 500 Rooms and up to 599 Rooms	2
	4. 400 Rooms upto 499 Rooms	1
	<b>b. Recreation facilities [TV, Internet Café, Indoor Games etc]</b>	2
	<b>c. Medical Care</b>	3
	1. Daily – 3 points	
	2. Thrice a week – 2 points	
	3. Less or visit on request – 1 point	
	<b>d. Canteen facilities</b>	5
	1. Hygiene	
	Cooking & Washing area separate - 1 points	
	Cooking & Washing area together - 0 point	
	2. Adequate Ventilation - 1 point	
	3. Adequate Lighting - 1 point	
	4. Proximity to classroom/hostel - 1 point	
	5. Seating 100 & more at a time - 1 point	
	Seating Less than 100 - 0 point	
<b>B</b>	<b>Faculty &amp; support staff</b>	<b>20</b>
<b>01</b>	<b>Faculty (Academic aspects)</b>	<b>9</b>
	Number of Faculty Member with Banking experience more than 15 years (with JAIIB/CAIIB qualification) - 21 or more	9
	Number of Faculty Member with Banking experience more than 10 to 15 years (with JAIIB/CAIIB qualification) - 21 or more	6
	Number of Faculty Member with Banking experience more than 07 to 10 years (with JAIIB/CAIIB qualification) - 21 or more	3
<b>02</b>	<b>Faculty for banking classes (Physical aspects)</b>	<b>8</b>
	Number of permanent faculty on the rolls - 51 or more	8
	Number of Permanent faculty on the rolls – 36 to 50	5
	Number of Permanent faculty on the rolls – 21 to 35	3
	Number of Permanent faculty on the rolls – Up to 20	2
<b>03</b>	<b>Support Staff</b>	<b>3</b>
	Number of Support Staff – 20 persons and above	3
	Number of support staff less than 20	1
<b>C</b>	<b>Session delivery quality</b>	<b>30</b>
<b>01</b>	Presentation skill	6
<b>02</b>	Communication skill	6
<b>03</b>	Connect with participants	6

<b>04</b>	Methodology	6
<b>05</b>	PPT/content	6
<b>D</b>	<b>Financials of the Institute</b>	<b>10</b>
<b>01</b>	<b>Gross Annual turnover for 2021-22</b> 1. Rs.3 Crores & above – 5 Marks 2. Rs.1 Crores and Less than Rs.3 Crores – 3 marks 3. Less than Rs.1 Crores - 1 mark	5
<b>02</b>	<b>Net Profit for 2021-22</b> (for non-profit organization, net surplus of income over expenditure will be considered)  1. Rs. 100 lacs and above – 5 marks 2. Rs.75 lacs to Less than Rs.100 lacs – 3 marks 3. Less than Rs.75 lacs – 1 mark	5
	<b>Total</b>	<b>100</b>

(Note – The minimum qualifying marks in Technical bid are 75 %, to be eligible for participation in Commercial bid)

[Marks will be allotted based on the availability of the class rooms, computer lab and auditorium exclusively for Union Bank of India for conducting POs/SWOs programme during the specified period. Combined capacity of all the centres meeting the eligibility criteria will be accounted for in arriving of the scores in the various parameters.

The CVs of faculties handling Union Bank of India assignment exclusively is to be attached along with the bid documents. Out of these CVs, minimum five faculties may present the sample sessions on allotted topics related to Gen Banking, FOREX, Credit, HR and Finacle 10 based on the time table/contents for POs/Clerks programme during visit of the banks' representatives. Bidders are requested to submit documentary proof for eligible parameters for evaluation of the technical bid to enable us to award marks in the above mentioned criteria. However after personal visits by bank officials' points for the above parameters will be finally awarded]

**IANNEXURE-13**

**FOOD MENU**

<b>1.Bed Tea / Coffee</b>	In small flasks or electric kettle with tea bag / sugar cubes in the hostel room
<b>2.Breakfast ( Veg / non-Veg)</b>	<p>I) Cornflakes / dalia 40 gms. with Milk 250 mls. and 4 large slices/ toasts with butter and jam, 2 eggs to order, Seasonal Fruits (100gms) / Fruit juice (150ml) and Tea / Coffee</p> <p style="text-align: center;"><b>AND</b></p> <p>II) 2 stuffed parathas / 2 Bhatura &amp; Chhola/6 puri with sabji, and Curd (200 gms.) with sauces / pickles,</p> <p style="text-align: center;"><b>or</b></p> <p>II) South Indian Dishes ( 4 idly / vada/ 2 uttapam/dosha/Upma/Poha with sambar &amp; chatni)</p>
<b>3. Mid Morning tea / coffee</b>	with 2 standard quality biscuits – biscuits to be different for different tea breaks
<b>4.Lunch (Veg)</b>	<p><b>Veg:</b> (1) Appetiser / Soup, (2) rice (Basmati) / pulao / Fried rice,(3) Nan / chapati / tandoori roti / Puri, (4) dal-50gm (Arhar/Mung/ chana/ masoor) (5) special dish:- quality paneer/mushroom/kofta etc. (125gms), (6) seasonal vegetables/chana/rajma/lobia sabzi, (7) Bhazi: seasonal vegetables (8) curd (100 gms.)/ raita, (9) pickle, (10)papad, (11)sweet dish(50 gms)/ seasonal fruits (150gms) / ice-cream (Amul/Kwality Walls) and (12)salad (seasonal). Item not to be repeated on consecutive days.</p>
<b>5. Mid afternoon Tea / coffee</b>	with 2 standard quality biscuits – biscuits to be different for different tea breaks
<b>6. Evening Tea/ Coffee with snacks</b>	Pakora / Aloo Bonda/Samosa/cutlets/Veg.Chop/sandwich etc. (200gms) with sauces/chatni
<b>7. Dinner(Veg/ non-Veg)</b>	<p>I) <b>Veg</b> - Similar as mentioned in Lunch Menu, but no repetition of lunch menu items</p> <p>II) <b>Non veg</b> - (1) Appetiser / Soup, (2) rice (Basmati) / pulao / Fried rice,(3) Nan /chapatis / tandoori roti / Puri, (4) dal (50gm) (5) seasonal vegetable / Kala Chana / Rajma / Lobia (6) Bhazi, (7) Fish / Mutton / Chicken (200 gms) /Egg Curry (two eggs) – same items not to be repeated on consecutive days , (8) curd (100 gms)/raita (9) pickles, (10) papad, (11) sweet dish 50 gms / seasonal fruits 150 gms / ice-cream, and (12) salad (seasonal). Item not to be repeated on consecutive days.</p>

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**Only branded packed and sealed spices / sauces/ condiments/ pickles/butter/ghee/flour, etc. with Agmark/Food quality certified to be used viz.:**

- Spices : Cookme/ MDH/ Everest / Ashok / Sunrise or its equivalent
- Papad : Lijjat or its equivalent
- Butter : Amul / Britannia or its equivalent
- Atta : Whole wheat atta - Pilsburry, Annapurna, Saktibhog, Ashirwad, or its equivalent
- Biscuit : Britannia / Parle or its equivalent
- Milk: Verka / Vitta Dairy /Amul / Mother Dairy or its equivalent.
- Cooking medium: Saffola / Sun Flower or its equivalent.
- Bread : Britannia / Modern or its equivalent
- Sauces / Pickles: Kissan / Maggi / Mother's Choice/Nirlop/Priya or its equivalent.

**INDEMNITY BOND**

(To be stamped as applicable in the respective state)

This DEED OF INDEMNITY made on the \_\_\_\_\_ day of \_\_\_\_\_ by \_\_\_\_\_ (hereinafter referred to as the Institute) which expression shall unless repugnant to the context mean and include its successors and permitted assigns of the one part in favour of UNION BANK OF INDIA a body corporate constituted under the Banking Companies Acquisition and Transfer of Undertaking Act 1970., having its head office at 239, Vidhan Bhavan Marg, Nariman Point Mumbai-400021 and its Staff College, Bannerghatta Road, Bengaluru 560083 ( hereinafter referred to as the BANK) which expression shall unless repugnant to the context or meaning there of shall mean and include its successors and assigns of the other part.

WHEREAS Union Bank of India, has floated RFP bearing No. \_\_\_\_\_ dated \_\_\_\_\_ and corrigendum thereto dated \_\_\_\_\_ for training of newly recruited POS & SWO-A/Clerks.

AND WHEREAS the said \_\_\_\_\_ ( Training Institute ) has participated in the RFP and has been issued with Letter of Offer bearing No.....dated ..... and the Institute has entered into a Contract dated..... for providing training services to the allotted number of newly recruited POS & SWO-A/Clerks.

AND WHEREAS one of the terms and conditions of the RFP is that the Bidder has to execute an Indemnity in favour of the Bank.

NOW THIS INDENTURE WITNESSETH that in pursuance of the said Contract the Institute hereby covenants with the Bank and its successors in title that the Institute will at all times hereafter keep the Bank fully indemnified against all losses, actions, proceedings, claims, suits, damages and any other expenses for causes attributable to the bidder/Institute and the total liability of the Institute under the contract shall not exceed the total cost of the Contract awarded.

In witness whereof, the above named Institute has executed this Indemnity Bond at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_

EXECUTANT  
( seal and signature )

WITNESS

- 1.
- 2.

( To be attested by Notary )

ANNEXURE 15

**QUERIES/CLARIFICATIONS ON THE RFP (INTERESTED BIDDERS TO SEEK  
QUERIES/CLARIFICATIONS IN THIS FORMAT)**

SL. No.	Section No. in RFP	Page No. In RFP	Particulars as mentioned in RFP	Query
1.				
2.				

Note :

1. Query in the above format to be submitted in word format (editable format) before the specified date.
2. To be sent to following e-mail Id's.

[ula.peopleexcellence@unionbankofindia.bank](mailto:ula.peopleexcellence@unionbankofindia.bank)

[gajanan.patil@unionbankofindia.bank](mailto:gajanan.patil@unionbankofindia.bank)



ANNEXURE 16

(On stamp paper of relevant value)

**NON-DISCLOSURE AGREEMENT**

**This Agreement** made and entered into at \_\_\_\_\_, this ----- day of ----- 2023 BETWEEN Union Bank of India, a corresponding new bank constituted under section 3 of Banking Companies (Acquisition & Transfer of undertakings) Act, 1970 having its head office at Union Bank Bhavan, 239, Vidhan Bavan Marg, Nariman Point, Mumbai - 400 021(hereinafter referred to as “Union Bank” which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the **ONE PART**;

**AND**

\_\_\_\_\_ a company registered under the Companies Act 1956/2013 and having its Registered Office at \_\_\_\_\_ (hereinafter referred to as “The Institute” which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the **OTHER PART**.

Union Bank and \_\_\_\_\_ are hereinafter collectively referred to as “the Parties” and individually as “the Party”.

**WHEREAS:**

Union Bank intends to engage the services of M/s \_\_\_\_\_ (Institute) for providing training services to the allotted number of newly recruited POS & SWO-A/Clerks of the Union Bank. In the course of such services, it is anticipated that each party may disclose or deliver to the other certain or some of its trade secrets or confidential or proprietary information, for the purpose of enabling the other party to perform the services (hereinafter referred to as “the Purpose”).

**NOW, THEREFORE, THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS :**

1. Confidential Information: “Confidential Information” means all information disclosed/ furnished by either of the Parties to another Party in connection with the

business transacted/to be transacted between the Parties. Confidential Information shall include any copy, abstract, extract, sample, note or module thereof.

The Receiving Party may use the Confidential Information solely for and in connection with the Purpose. The Receiving Party shall restrict disclosure of the Information solely to its employees, agents and permitted contractors on a need to know basis and advise those persons of their obligations hereunder with respect to such Information.

Notwithstanding the foregoing, “Confidential Information” shall not include any information which the Receiving Party can show: (a) is now or subsequently becomes legally and publicly available without breach of this Agreement by the Receiving Party, (b) was rightfully in the possession of the Receiving Party without any obligation of confidentiality prior to receiving it from the Disclosing Party, (c) was rightfully obtained by the Receiving Party from a source other than the Disclosing Party without any obligation of confidentiality, (d) was developed by or for the Receiving Party independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence, or (e) is disclosed pursuant to an order of a court or governmental agency as so required by such order, provided that the Receiving Party shall, unless prohibited by law or regulation, promptly notify the Disclosing Party of such order and afford the Disclosing Party the opportunity to seek appropriate protective order relating to such disclosure.

2. Non-disclosure: The Receiving Party shall not commercially use or disclose any Confidential Information or any materials derived therefrom to any other person or entity other than persons in the direct employment of the Receiving Party who have a need to have access to and knowledge of the Confidential Information solely for the Purpose authorized above. The Receiving Party may disclose Confidential Information to consultants only if the consultant has executed a Non-disclosure Agreement with the Receiving Party that contains terms and conditions that are no less restrictive than these. The Receiving Party shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Receiving Party agrees to notify the Disclosing Party immediately if it learns of any use or disclosure of the Disclosing Party’s Confidential Information in violation of the terms of this Agreement.
3. Publications: Neither Party shall make news releases, public announcements, give interviews, issue or publish advertisements or publicize in any other manner whatsoever in connection with this Agreement, the contents / provisions thereof, other information relating to this Agreement, the Purpose, the Confidential

Information or other matter of this Agreement, without the prior written approval of the other Party.

4. Term: This Agreement shall be effective from the date hereof and shall continue till expiration or termination of this Agreement due to cessation of the business relationship between Union Bank and RTA. Upon expiration or termination as contemplated herein the Receiving Party shall immediately cease any and all disclosures or uses of Confidential information; and at the request of the Disclosing Party, the Receiving Party shall promptly return or destroy all written, graphic or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes or modules thereof.
5. The obligations of the Receiving Party respecting disclosure and confidentiality shall continue to be binding and applicable without limit in point in time except and until such information enters the public domain.
6. Title and Proprietary Rights: Notwithstanding the disclosure of any Confidential Information by the Disclosing Party to the Receiving Party, the Disclosing Party shall retain title and all intellectual property and proprietary rights in the Confidential Information. No license under any trademark, patent or copyright, or application for same, which are now or thereafter may be obtained by such Party is either granted or implied by the conveying of Confidential Information. The Receiving Party shall not conceal, alter, obliterate, mutilate, deface or otherwise interfere with any trademark, trademark notice, copyright notice, confidentiality notice or any notice of any other proprietary right of the Disclosing Party on any copy of the Confidential Information, and shall reproduce any such mark or notice on all copies of such Confidential Information. Likewise, the Receiving Party shall not add or emboss its own or any other any mark, symbol or logo on such Confidential Information.
7. Return of Confidential Information: Upon written demand of the Disclosing Party, the Receiving Party shall (i) cease using the Confidential Information, (ii) return the Confidential Information and all copies, abstract, extracts, samples, notes or modules thereof to the Disclosing Party within seven (7) days after receipt of notice, and (iii) upon request of the Disclosing Party, certify in writing that the Receiving Party has complied with the obligations set forth in this paragraph.
8. Remedies: The Receiving Party acknowledges that if the Receiving Party fails to comply with any of its obligations hereunder, the Disclosing Party may suffer immediate, irreparable harm for which monetary damages may not be adequate. The Receiving Party agrees that, in addition to all other remedies provided at law or in equity, the Disclosing Party shall be entitled to injunctive relief hereunder.

9. Entire Agreement, Amendment, Assignment: This Agreement constitutes the entire agreement between the parties relating to the matters discussed herein and supersedes any and all prior oral discussions and/or written correspondence or agreements between the parties. This Agreement may be amended or modified only with the mutual written consent of the parties. Neither this Agreement nor any right granted hereunder shall be assignable or otherwise transferable.
10. Governing Law: The provisions of this Agreement shall be governed by the laws of India.
11. General: The Receiving Party shall not reverse-engineer, decompile, disassemble or otherwise interfere with any software disclosed hereunder. All Confidential Information is provided “as is”. In no event shall the Disclosing Party be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by the parties constitutes any representation, warranty, assurance, guarantee or inducement by either party to the other with respect to the fitness of such Confidential Information for any particular purpose or infringement of trademarks, patents, copyrights or any right of third persons.

**IN WITNESS WHEREOF**, the Parties hereto have executed these presents the day, month and year first hereinabove written.

**For and on behalf of**

Union Bank of India

\_\_\_\_\_

(Authorised Signatory)

**For and on behalf of \_\_\_\_\_ Limited**

\_\_\_\_\_

(Authorised Signatory)

## ANNEXURE 17

Tender Ref. No.:.....

### INTEGRITY PACT

Whereas Union Bank of India having its registered office at Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai, India- 400 021 acting through its .....Department, represented by General Manager / Dy. General Manager hereinafter referred to as the Buyer and the first party, proposes to procure (Name or category of the Equipment, services, etc.), hereinafter referred to as Stores and / or Services.

And

M/s....., represented by....., Chief Executive Officer (which term, unless expressly indicated by the contract, shall be deemed to include its successors and its assignee), hereinafter referred to as the Bidder/ Seller and the second party, is willing to offer/ has offered the Stores and / or Services.

2. Whereas the Bidder / Seller is a private company/public company /partnership/ registered export agency, constituted in accordance with the relevant law in the matter and the Buyer is a Public Sector Undertaking and registered under Companies Act 1956. Buyer and Bidder/Seller shall hereinafter be individually referred to as “Party” or collectively as the “parties”, as the context may require.

#### 3. Preamble

Buyer has called for tenders under laid down organizational procedures intending to enter into contract/s for supply / purchase / etc of.....and the Bidder / Seller is one amongst several bidders/Proprietary Vendor/Customer Nominated Source/Licenser who has indicated a desire to bid/supply in such tendering process. The Buyer values and takes primary responsibility for values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidder(s) and / or Seller(s).

In order to achieve these goals, the Buyer will appoint Independent External Monitor(s) (IEM) in consultation with Central Vigilance Commission, who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

#### 4. Commitments of the Buyer.

4.1 The Buyer commits itself to take all measures necessary to prevent corruption and fraudulent practices and to observe the following principles: -

- i) No employee of the Buyer, personally or through family members, will in connection with the tender, or the execution of a contract demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
- ii) The Buyer will during the tender process treat all Bidder(s) / Seller(s) with equity and reason. The Buyer will in particular, before and during the tender process, provide to all Bidder(s) / Seller(s) the same information and will not provide to any Bidder(s)/ Seller(s) confidential / additional information through which the Bidder(s) / Seller(s) could obtain an advantage in relation to the process or the contract execution.
- iii) The Buyer will exclude from the process all known prejudiced persons.

4.2 If the Buyer obtains information on the conduct of any of its employees which is a criminal offence under the Indian legislation Prevention of Corruption Act 1988 as amended from time to time or if there be a substantive suspicion in this regard, the Buyer will inform to its Chief Vigilance Officer and in addition can initiate disciplinary action.

5. Commitments of the Bidder(s) / Seller(s).

5.1 The Bidder(s)/ Seller(s) commit himself to take necessary measures to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.

- i) The Bidder(s)/ Seller(s) will not, directly or through any other persons or firm, offer promise or give to any of the Buyer's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he / she is not legally entitled to, in order to obtain in exchange any advantage during the tendering or qualification process or during the execution of the contract.
- ii) The Bidder(s)/ Seller(s) will not enter with other Bidders / Sellers into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
- iii) The Bidder(s)/ Seller(s) will not commit any offence under the Indian legislation, Prevention of Corruption Act 1988 as amended from time to time. Further, the Bidder(s)/ Seller(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Buyer as part of the business

relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.

- iv) The Bidder(s)/Seller(s) shall ensure compliance of the provisions of this Integrity Pact by its sub-supplier(s)/ sub-contractor(s), if any. Further, the Bidder/Seller shall be held responsible for any violation/breach of the provisions by its sub-supplier(s)/sub-contractor(s).
- 5.2 The Bidder(s)/Seller(s) shall ensure compliance of the provisions of this Integrity Pact by its sub-supplier(s)/ sub-contractor(s), if any. Further, the Bidder/Seller shall be held responsible for any violation/breach of the provisions by its sub-supplier(s)/sub-contractor(s).
- 5.3 The Bidder(s)/ Seller(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences
- 5.4 Agents / Agency Commission:

The Seller/Bidder confirms and declares to the buyer that the Seller/Bidder is the original manufacturer or authorized distributor / stockist of original manufacturer or Govt. Sponsored / Designated Export Agencies (applicable in case of countries where domestic laws do not permit direct export by OEMS) of the stores and / or Services referred to in this tender/ offer / contract / Purchase order and has not engaged any individual or firm, whether Indian or Foreign whatsoever, to intercede, facilitate or in any way to recommend to Buyer or any of its functionaries, whether officially or unofficially, to the award of the tender / contract / purchase order to the Seller/Bidder; nor has any amount been paid, promised or intended to be paid to any such individual or firm in respect of any such intercession, facilitation or recommendation. The Seller/Bidder agrees that if it is established at any time to the satisfaction of the Buyer that the present declaration is in anyway incorrect or if at a later stage it is discovered by the Buyer that the Seller/Bidder has engaged any such individual / firm, and paid or intended to pay any amount, gift, reward, fees, commission or consideration to such person, party, firm or institution, whether before or after the signing of this contract / purchase order, the Seller/Bidder will be liable to refund that amount to the Buyer. The Seller will also be debarred from participating in any RFQ / Tender for new projects / program with Buyer for a minimum period of five years. The Buyer will also have a right to consider cancellation of the Contract / Purchase order either wholly or in part, without any entitlement or compensation to the Seller/Bidder who shall in such event be liable to refund agents / agency commission payments to the buyer made by the Seller/Bidder along with interest at the rate of 2% per annum above LIBOR (London Inter Bank Offer Rate) (for foreign vendors) and Base Rate of SBI (State Bank of India) plus 2% (for Indian vendors). The Buyer will also have the right to



recover any such amount from any contracts / Purchase order concluded earlier or later with Buyer.

6. Previous Transgression

6.1 The Bidder /Seller declares that no previous transgressions have occurred in the last three years from the date of signing of this Integrity Pact with any other company in any country conforming to the anti corruption approach or with any other Public Sector Enterprise in India that could justify Bidder's/ Sellers' exclusion from the tender process.

6.2 If the Bidder / Seller makes incorrect statement on this subject, Bidder / Seller can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason without any liability whatsoever on the Buyer.

7. Company Code of Conduct

Bidders / Sellers are also advised to have a company code of conduct (clearly rejecting the use of bribes and other unethical behavior) and a compliance program for the implementation of the code of conduct throughout the company.

8. Sanctions for Violation

8.1 If the Bidder(s)/ Seller(s), before award or during execution has committed a transgression through a violation of Clause 5, above or in any other form such as to put his reliability or credibility in question, the Buyer is entitled to disqualify the Bidder(s)/ Seller(s) from the tender process or take action as per the procedure mentioned herein below:

- i) To disqualify the Bidder / Seller with the tender process and exclusion from future contracts.
- ii) To debar the Bidder / Seller from entering into any bid from Buyer for a period of two years.
- iii) To immediately cancel the contract, if already signed / awarded without any liability on the Buyer to compensate the Bidder /Seller for damages, if any. Subject to Clause 5, any lawful payment due to the Bidder/Seller for supplies effected till date of termination would be made in normal course.
- iv) To encash EMD / Advance Bank Guarantees/ Performance Bonds / Warranty Bonds, etc. which may have been furnished by the Bidder / Seller to the extent of the undelivered Stores and / or Services.



- 8.2 If the Buyer obtains knowledge of conduct of a Bidder/ Seller or of an employee or a representative or an associate of a Bidder / Seller which constitutes corruption, or if the Buyer has substantive suspicion in this regard, the Buyer will inform to its Chief Vigilance Officer.

Compensation for Damages

- 9.1 If the Buyer has disqualified the Bidder(s) / Seller(s) from the tender process prior to the award according to Clause 8, the Buyer is entitled to demand and recover the damages equivalent to Earnest Money Deposit/Security Deposit in case of open tendering.
- 9.2 If the Buyer has terminated the contract according to Clause 8, or if the Buyer is entitled to terminate the contract according to Clause 8, the Buyer shall be entitled to encash the advance bank guarantee and performance bond/ warranty bond, if furnished by the Bidder / Seller, in order to recover the payments, already made by the Buyer for undelivered Stores and / or Services.

9. Price Fall Clause

The Bidder undertakes that it has not supplied/ is not supplying same or similar product/systems or subsystems at a price lower than that offered in the present Bid in respect of any other Ministry/Department of the Government of India or PSU or Coal India Ltd and its subsidiaries during the currency of the contract and if it is found at any stage that same or similar product/ Systems or Subsystems was supplied by the Bidder to any other Ministry / Department of the Government of India or a PSU or any Public Sector Bank at a lower price during the currency of the contract, then that very price will be applicable to the present case and the difference in the cost would be refunded by the Bidder to the Buyer, if the contract has already been concluded.”

10. Independent External Monitor(s)

- 11.1 The Buyer has appointed Independent External Monitors for this Integrity Pact in consultation with the Central Vigilance Commission.
- 11.2 As soon as the Integrity Pact is signed, the Buyer shall provide a copy thereof, along with a brief background of the case to the Independent External Monitors.
- 11.3 The Bidder(s) / seller (s), if they deem it necessary, may furnish any information as relevant to their bid to the Independent External Monitors.
- 11.4 If any complaint with regard to violation of the IP is received by the buyer in a procurement case, the buyer shall refer the complaint to the Independent External Monitors for their comments / enquiry.

- 11.5 If the Independent External Monitors need to peruse the records of the buyer in connection with the complaint sent to them by the buyer, the buyer shall make arrangement for such perusal of records by the Independent External Monitors.
- 11.6 The report of enquiry, if any, made by the Independent External Monitors shall be submitted to the Management of Union Bank of India within 2 weeks, for a final and appropriate decision in the matter keeping in view the provision of this Integrity Pact.
12. Law and Place of Jurisdiction
- This Integrity pact is subject to Indian Laws, and exclusive Jurisdiction of Courts either at Mumbai or at Bengaluru, India.
13. Other Legal Actions
- The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of the extant law in force relating to any civil or criminal proceedings.
14. Integrity Pact Duration
- 14.1 This Integrity Pact begins when both parties have legally signed it. It expires for the successful Bidder / Seller 10 months after the last payment under the contract, and for all other Bidders / Sellers within 6 months from date of placement of order / finalization of contract.
- 14.2 If any claim is made / lodged during this time, the same shall be binding and continue to be valid despite the lapse of this Integrity Pact as specified above, unless it is discharged / determined by MD & CEO, Union Bank of India.
- 14.3 Should one or several provisions of this Integrity Pact turn out to be invalid, the remainder of this Integrity Pact remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
15. Other Provisions
- 15.1 Changes and supplements need to be made in writing. Side agreements have not been made.
- 15.2 The Bidder(s)/Seller(s) signing this IP shall not initiate any Legal action or approach any court of law during the examination of any allegations/complaint by IEM and until the IEM delivers its report.
- 15.3 In view of the nature of this Integrity Pact, this Integrity Pact shall not be terminated by any party and will subsist throughout its stated period.

- 15.4 Nothing contained in this Integrity Pact shall be deemed to assure the Bidder/ Seller of any success or otherwise in the tendering process.
16. This Integrity Pact is signed with Union Bank of India exclusively and hence shall not be treated as precedence for signing of IP with MoD or any other Organization.
17. The Parties hereby sign this Integrity Pact at \_\_\_\_\_ on \_\_\_\_\_ (Seller/Bidder) and \_\_\_\_\_ on \_\_\_\_\_ (Buyer)

BUYER

BIDDER\* / SELLER\*

Signature:

Signature:

General Manager/ Dy.GM,

Authorized Signatory (\*)

Union Bank of India,

.....Division

Date:

Date:

Stamp:

Stamp:

Witness

Witness

1. \_\_\_\_\_

1. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(\*) - Authorized signatory of the company who has also signed and submitted the main bid

## ANNEXURE 18

### UNDERTAKING / DECLARATION FOR NETWORK INFRASTRUCTURE

**[TO BE SUBMITTED ON FIRM'S / COMPANY'S LETTER HEAD ONLY]**

We, M/S .....are submitting our bid for providing training services to Union Bank of India in response to your “Request for Proposal” for training the New Recruit POs & SWO-A/Clerks (RFP Ref. No.....Dated .....).

We hereby undertake that our Firm/company will be providing the necessary infrastructure & services as provided in clause No.-1 (1.2 - v to x, Page No. 20 & 21) of RFP for smooth conduct of the programme and shall be responsible for the same.

**ANNEXURE 19**

**INDUCTION PROGRAMME FOR POS & SWO-A/CLERKS**

**TIMETABLE & CONTENT**

## Program Code/Session No

Venue: .....  
Tea/Coffee Break: 11.15-11.30 & 4.15-4.30  
Lunch: 2.00 - 2.45  
Post Lunch Activity: 2.45 -3.00

“INDUCTION PROGRAM FOR  
SWO-“A”/Clerks - 2023-24”  
DATE-....., 2023

- .....
- .....
- Mo.....
- E mail.....

COORDINATORS

Date/Day	Session-0 (09.30-10.00)	Session-1 (10.00-11.15)	Session-2 (11.30-12.45)	Session-3 (12.45-02.00)	Session-4 (03.00-04.15)	Session-5 (04.30-05.45)
Day 1 Monday ... July, 2023	Inauguration	<b>Keynote Address</b> (10.00 to 10.30)  <b>Ice Breaking</b> (10.30 to 11.15)	Banking System in India	Our Organization	Understanding My Role	Staff Benefits
Day 2 Tuesday ... July, 2023	Check-in /Recap	Basics of Branch Operations	KYC/AML Guidelines	Types of Customers	Banker Customer Relationship	Introduction to CBS
Day 3 Wednesday ... July, 2023	Check-in /Recap	Low Cost Deposit: Operational Guidelines	Low Cost Deposit: Saving Deposit Products		CBS Hands on CIF Retail & SB Account opening	
Day 4 Thursday ... July, 2023	Check-in /Recap	Low Cost Deposit: Current Deposit Products	Cheque: Payment & Collection	Customer Service & Grievance Handling	CBS Hands on CIF Corporate & CD Account opening	

Date/Day	Session-0 (09.30-10.00)	Session-1 (10.00-11.15)	Session-2 (11.30-12.45)	Session-3 (12.45-02.00)	Session-4 (03.00-04.15)	Session-5 (04.30-05.45)
Day 5 Friday, ... July, 2023	Check-in /Recap	Term Deposit: Operational Guidelines	Term Deposit: Products		CBS- Term Deposit - Hands on NEFT / RTGS / IMPS /DD, Standing Instructions AADHAAR, PBPCUST, CHQBOOK, FORM60, LKCM, SMSREG, DCARD, RDCARD, DCBM	
Day 6 Monday, ... July, 2023	Check-in /Recap	Cash Management & Operation		Government Business	CBS Hands on: HTM - Cash and Transfer, CASHCONF, SHRFRPT, Remittance	
Day 7 Tuesday, ... July, 2023	Check-in /Recap	Introduction to Forex	NRI Deposit Products	Cyber Security Awareness, Social Media Policy	Digital Banking Products	
Day 8 Wednesday, ... July, 2023	Check-in /Recap	Nomination & Death Claim	New Initiative by GBOD	Ethics & Compliance Culture	Financial Inclusion	Official Language
				EASE Reforms	Preventive Vigilance	POSH

## Bengaluru

Date/Day	Session-0 (09.30-10.00)	Session-1 (10.00-11.15)	Session-2 (11.30-12.45)	Session-3 (12.45-02.00)	Session-4 (03.00-04.15)	Session-5 (04.30-05.45)
Day 9 Thursday, ... July, 2023	Check-in /Recap	Basic of Advances & Principles of Lending, Types of Credit Facilities		Introduction to MSME Products	Retail Loan Products Union Home	Basics of Monitoring & Recovery
Day 10 Friday, ... July, 2023	Check-in /Recap	Branch Visit			Other Retail Loan Products & TPP	
Day 11 Saturday, ... July, 2023	Check-in /Recap	Communication Skill	Effective Team Member	Time Management	Exit Test & Feedback	Valediction and Farewell





## Union Learning Academy Centre of People Excellence Bengaluru



### Content

Program Name	"Induction Program for SWO—"A"/Clerks 2023
Program Theme	Program for newly inducted SWOs/Clerks
Target group	Newly Inducted SWO 'A' /Clerks
The Objectives of the Program	<ul style="list-style-type: none"><li>• To imbibe the culture of the organization</li><li>• To acquaint with the roles and responsibilities in the organization</li><li>• To make them aware of the organization's structure and functioning</li><li>• To be conversant with the day-to-day laws and practices of banking</li><li>• To develop a customer-centric approach for sustainable growth</li></ul>
Batch Size	30 Participants
Program Days	11 Days Classroom

## Brief Content

### Day 1

Session 1	Session 2	Session 3	Session 4	Session 5
<b>Keynote Address</b> <b>Ice Breaking Activity</b>	<b>Banking System in India</b> <ul style="list-style-type: none"> <li>Overview of Banking Evolution</li> <li>Functions of Banks</li> <li>Importance of Banks in the Economy</li> <li>Indian Financial System</li> <li>Functions &amp; Role of regulators</li> <li>Present Scenario of Banking Industry</li> </ul>	<b>Our Organization</b> <ul style="list-style-type: none"> <li>Brief History of our Bank,</li> <li>Post Amalgamation Position and Prospect</li> <li>Vision and Mission of our Bank</li> <li>Brand Promises of our Bank</li> <li>Various Stakeholders</li> <li>Branch Network: Type/Category</li> <li>Organizational Set - up</li> <li>Results (Latest)</li> <li>Latest Awards &amp; Achievements</li> <li>Goal Post &amp; Focus Areas for the Current Financial Year</li> <li>Connecting through Social Media</li> </ul>	<b>Understanding My Role</b> <ul style="list-style-type: none"> <li>Role and responsibilities in the Organization</li> <li>Fundamental Qualities of a Banker</li> <li>Union Prerna &amp; Job Family Concept</li> </ul>	<b>Staff Benefits</b> <ul style="list-style-type: none"> <li>Career path in the organisation, Leave entitlement</li> <li>Staff welfare schemes</li> <li>NPS, PRAN</li> <li>Various loan facilities, and other staff fringe benefits</li> </ul>

## Day 2

### Session 1

#### Basics of Branch Operations

- Different types of transaction & precautions (Cash, Transfer & Clearing)
- Impersonal accounts & precaution
- Ancillary Activities: Locker, Insurance, MF, Government Business

### Session 2

#### KYC/AML Guidelines

- Types of Accounts
- Who is a Customer?
- Know Your Customer: Importance
- Money Laundering & Anti - Money Laundering
- Effects of Money Laundering
- Process of Money Laundering
- Framework of FIU-India
- Key Elements of KYC
- KYC requirements
- e-KYC
- Re-KYC
- CKYCR
- Reporting under KYC/AML Guidelines
- PAN/Form 60/FATCA
- Benefits of Quality Data.

### Session 3

#### Types of Customers

- Types of Customer: Constitution wise like Individuals, Proprietorship, Partnership, Limited Companies, HUF, Trust, Societies / Clubs / Associations, Government Department, Institutes, Panchayat, Municipality etc.
- Documents to be taken for opening of accounts for Individual, Prop, and Partnership type of customers as per KYC/AML Guidelines

### Session 4

#### Banker Customer Relationship

- Banker & Customer
- Primary Duties of a Banker
- Primary Rights of a Banker
- Garnishee Order & Attachment Order
- Different relationships viz Debtor-creditor, etc.
- Role of banks in different relationship

### Session 5

#### Introduction to CBS

- Introduction to CBS:
- Custom Menus - eLearning,
- Hands-on: Training Server Login,
- CRM Retail

## Day 3

### Session 1

#### Low Cost Deposit: Operational Guidelines

- Importance of Deposit & CASA
- Types of Deposit
- Purpose of SB Account
- Importance of Guidelines
- Eligibility & Non-eligibility
- Process of Account Opening & necessary documents
- Mandate
- issuance of ATM Card, Cheque Book, Passbook, etc.
- Operation & Monitoring
- Dormant Account & Closure of Accounts
- Exercise on Account opening (Account opening form and all

### Session 2 & Session 3

#### Low Cost Deposit: Saving Deposit Products

- Saving Bank Account - General
- SB Account for Pensioner (SBPEN)
- SB Account for Students (SBZER)
- Basic Saving Bank Deposit Account (Small Accounts): BSBDS
- Basic Saving Bank Deposit Account (BSBDA)
- Union Super Salary Account
- SB Flexi Deposit Scheme (SBNFD)
- SB Flexi Deposit Scheme (SBNFP)
- Capital Gain SB Account (SBCAP)
- MACT Claims SB Account (MACT)
- SPECIAL SB SCHEMES VARIANT I (SB Premium) SBPRE
- SPECIAL SB SCHEMES VARIANT II (SB High Net worth Customers) SBHNI
- Union Digital Saving Account (UDSA)

### Session 4 & Session 5

#### CBS Hands on CIF Retail & SB Account opening

- CBS Hands-on: CRM Retail / Corporate
- SB Account Opening
- BSBBDOPN



# Union Learning Academy Centre of People Excellence Bengaluru



annexure to be filled for  
opening the account)

## Day 4

### Session 1

**Low Cost  
Deposits: Current  
Deposit Products**

- Current Deposit

### Session 2

**Cheque: Payment &  
Collection**

- A brief on payment & settlement Act
- Importance of Cheques

### Session 3

**Customer Service &  
Grievance Handling**

- Customer Service
- Customer Centricity

### Session 4 & Session 5

**CBS Hands on CIF Corporate  
& CD Account opening**

- CIF Corporate
- CD Account Opening
- UCCA Account Opening

<ul style="list-style-type: none"> <li>• Benefits to Bank &amp; Customers</li> <li>• Current Deposit</li> <li>• Benefits to Bank &amp; Customers</li> <li>• Difference between SB &amp; CD,</li> <li>• Current Accounts:</li> <li>• Current Deposit Account (General)</li> <li>• Union Classic Current Account (UCCA1)</li> <li>• Union Classic Current Account (UCCA 2)</li> <li>• Union Classic Current Account-B (UCCA -B)</li> <li>• Union Flexi Current Deposit (CDFFD)</li> <li>• Union Flexi Premium Current Deposit (CDFFP)</li> <li>• Union Cash Plus Current Account (UCPCA)</li> <li>• Union Micro Digital Current Account (UMDCA)</li> <li>• Union RERA Current Account</li> <li>• Account Opening</li> </ul>	<ul style="list-style-type: none"> <li>• Important sections of NI Act</li> <li>• Definition of Promissory Notes, Bill of Exchange and Cheque</li> <li>• Features of Cheque</li> <li>• Bearer, Order, Crossed cheques</li> <li>• Holder in due course</li> <li>• Payment in due course</li> <li>• Obligation of honouring the cheques,</li> <li>• Precautions while payment of cheques,</li> <li>• Standard reasons for return of cheques</li> <li>• Collection of cheques- as an agent or as holder for value, Conversion, Truncated cheques, Payment through NEFT AND RTGS</li> <li>• CTS - 2010 (Cheque Truncation System) <ul style="list-style-type: none"> <li>• Clearing of Cheques mechanism</li> <li>• NACH, MMS</li> <li>• Demand Draft</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Charter on Customer rights</li> <li>• Damodaran Committee on Customer Service</li> <li>• Goiporia Committee</li> <li>• Customer Service Compliances</li> <li>• Complaints &amp; its redressal in our Bank</li> <li>• Customer Care Unit - ICMT</li> <li>• Banking Ombudsman</li> <li>• Internal Ombudsman</li> <li>• COPRA</li> <li>• RTI Act</li> </ul>	<ul style="list-style-type: none"> <li>• STOP PAYMENT, AFSM, ALM</li> <li>• HTM - Cash and Transfer</li> </ul>
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# Union Learning Academy Centre of People Excellence Bengaluru



- Procedure to follow while opening a/cs as per constitution of the customer
- Minimum balance

Day 5

## Session 1

### Term Deposits – Operational Guidelines

- Meaning of Term Deposits
- Share of Term Deposit & its importance
- Deposit Insurance
- Addition & Deletion of Names
- Premature closure, premature extension, auto renewal
- 15H/15G
- Limits for payment of Principal and interest by cash
- Deposits of Staff, Senior citizens
- TDS

## Session 2 & Session 3

### Term Deposits – Products

- Short Deposit Receipt (SDR)
- Fixed Deposit Receipt (FDR)
- Deposit Re-Investment Certificate (DRIC)
- Monthly Income Scheme (MIS)
- Union Tax Saver
- Easy Tax Saver Deposit Scheme
- Cumulative Deposit Scheme
- RDFLX (UNION MONTHLY PLUS)
- Union Non-Callable Term Deposits Scheme (UNTDS) for Bulk Deposits
- Motor Accident Claims Annuity Deposit (MACAD)
- Money Flex Term Deposit (MFTD)
- Capital Gain Scheme

## Session 4 & Session 5

### CBS- Term Deposit - Hands on NEFT / RTGS / IMPS /DD, Standing Instructions AADHAAR, PBPCUST, CHQBOOK, FORM60, LKCM, SMSREG, DCARD, RDCARD, DCBM

- FDR, DRIC, MIS
- UMP / RDFLX
- UTS
- Reports, Queries (HFTI, HFTR, HACLINQ, HPSP, HPBP, HPBBR, HACCBAL, HACCBALI, HADI, HCUS, HCUSUM, HCRV, HACS, HACSP, HBR, LETACCT, HSMI, HCUACC, HAFI, HRELACI, ACCDET, CPI, HINQACHQ, MS)
- Custom Menus - eLearning
- NEFT / RTGS / IMPS /DD, Standing Instructions
- AADHAAR, PBPCUST, CHQBOOK, FORM60, LKCM, SMSREG, DCARD, RDCARD, DCBM





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## Session 1 & Session 2

### Cash Management & Operation

- Cash Operation
- Cash Holding Limit
- Insurance
- Remittances
- ATM Loading
- Reconciliation
- Counterfeit Currency Note
- Impounding
- Cash Balance Book & Cash Reports

## Session 3

### Government Business

- Pension Payments, Life Certificate
- Sukanya Samridhhi, PPF Accounts, KVP, APY, SCSS 2004
- NPS, PRAN
- Collection of Taxes, GST, etc

## Session 4 & Session 5

### CBS Hands on:

#### HTM - Cash and Transfer, CASHCONF, SHRFRPT, Remittance

- HTM, CASHCONF, SHRFRPT, DWBP, Remittance

## Day 7

## Session 1

### Introduction to Forex

- Basic concepts of forex & International Trade
- Important terminologies
- RBI Regulations
- Our Bank set up for conducting forex transactions

## Session 2

### NRI Deposit Products

- Why NRI deposits for banks
- who is an NRI & PIO
- Who are eligible and ineligible to open NRI a/cs
- A/c opening formalities
- What is CAC & how does it function
- Various available deposit scheme- NRO, NRE, FCNR, RFC s and their salient features LIKE Type of

## Session 3

### Cyber Security Awareness, Social Media Policy

- Session on Cyber Security Awareness
- Session on Social Media Policy

## Session 4 & Session 5

### Digital Banking Products

- Definition - Digital Banking Channels, ATM, SMS Banking, Mobile Banking, E-banking, Call Centre, E-cash
- Enabling U-Mobile & Internet Banking, etc.
- UBINET, Union Parivaar
- Registration of SMS Banking, Mobile Banking, Internet Banking
- SMS based VAS
- USSD
- Online Account Opening
- Tabulous Banking
- UPI, BHIM
- Debit, Credit and Prepaid Card
- FASTAG, POS, AADHAAR PAY

- deposit/Joint a/c with residents & restricts if any/ currency controlled/ credits & debits to be allowed / Period of term deposits / ROI /TDS/ Repatriation facilities for different schemes / Loan against deposits etc.
- Inward & outward remittance

- Bharat QR
- U CONTROL
- Union Connect

## Day 8

### Session 1

#### Nomination & Death Claim

- Importance of Nomination
- Process of Nomination
- Modification, Cancellation
- Death Claim Settlement
- Death Claim Procedures.

### Session 2

#### New Initiative by GBOD

- My Diary Portal
- Churn Model
- Positive Pay System
- CTS Clearing Process- Branch deposit Capture
- Door Step Banking
- Digital Documentation etc.

### Session 3

#### Ethics & Compliance Culture

##### EASE Reforms

- Session on Ethics and Compliance Culture
- Session on EASE Reforms

### Session 4

#### Financial Inclusion Preventive Vigilance

- Concept, definition & need of Financial Inclusion
- Financial exclusion & it's consequences
- Activities under FI
- Basic features of PMJDY scheme, Benefits of RuPay card
- Basic features of PMJJBY, PMSBY & APY schemes
- Role of BCs in implementation of Financial Inclusion
- What is vigilance?
- Why Vigilance?
- What is Preventive Vigilance?
- Importance of Preventive Vigilance

### Session 5

#### Official Language POSH

- Importance of Raj Bhasha, Implementation of use of Hindi in daily routine works, Letters received in Hindi should be replied in Hindi only, achieving Targets region wise, Use of bilingual stamps, Awards received, Initiatives of our bank
- Hindi website screen shots
- Session on POSH

			<ul style="list-style-type: none"><li>• Activities under preventive vigilance (Listing out the same)</li></ul>	
Day 9				
<b>Session 1 &amp; Session 2</b> <b>Basic of Advances &amp; Principles of Lending, Types of Credit Facilities</b> <ul style="list-style-type: none"><li>• Core functions of a Bank</li><li>• Need for finance</li><li>• Basics of Advances</li><li>• Cardinal principles of lending</li><li>• 4 Cs, 7 Ps</li><li>• Fund based and Non-Fund based limits</li><li>• Working Capital &amp; Term Loan</li><li>• Secured &amp; Unsecured Advances</li></ul>		<b>Session 3</b> <b>Introduction to MSME Products</b> <ul style="list-style-type: none"><li>• Brief on important MSME Products</li><li>• Various MSME Products</li></ul>	<b>Session 4</b> <b>Retail Loan Products</b> <ul style="list-style-type: none"><li>• Union Home</li></ul>	<b>Session 5</b> <b>Basics of Monitoring &amp; Recovery</b> <ul style="list-style-type: none"><li>• Basics of Monitoring</li><li>• Care at different stages of sanction &amp; disbursement</li><li>• Understanding early Stress Signals</li><li>• Monitoring Tools</li><li>• Concept of NPA - IRAC &amp; Provisioning norms</li><li>• Effect of NPA</li></ul>
Day 10				
<b>Session 1, Session 2 &amp; Session 3</b> <b>Branch Visit</b>			<b>Session 4 &amp; Session 5</b> <b>Other Retail Loan Products &amp; Third-Party Products</b> <ul style="list-style-type: none"><li>• Vehicle Loan- Union Miles</li><li>• Education Loan</li><li>• Loan Against property</li><li>• Union Personal</li><li>• Loans for pensioner</li><li>• Non interest &amp; Fee based income &amp; its importance</li><li>• Overview of Third Party Products</li></ul>	
Day 11				

Session 1 Communication Skill	Session 2 Effective Team Member	Session 3 Time Management	Session 4 Exit Test & Feedback	Session 5 Valediction and Farewell
<ul style="list-style-type: none"> <li>Basics of communication</li> <li>Communication process</li> <li>Techniques of effective communication</li> <li>Various types of communication</li> <li>Speaking Skills</li> <li>Listening Skills</li> </ul>	<ul style="list-style-type: none"> <li>Meaning of team</li> <li>What makes a team work</li> <li>How people work together to achieve more</li> <li>Various styles and types needed in a team</li> <li>Characteristics that distinguish a team from a group of people</li> <li>Formation of a good team- stages of development i.e. Forming, Storming, Norming, Performing</li> </ul>	<ul style="list-style-type: none"> <li>What is Time?</li> <li>Importance of time management</li> <li>Time management Quadrant-Urgent &amp; Important</li> <li>Time savers, time stealers &amp; time wasters</li> <li>Identify time wasters at the work place</li> <li>Identify ways of improving the management of time</li> </ul>	<ul style="list-style-type: none"> <li>Exit Test</li> <li>Feedback</li> </ul>	

Program Code/Session No

Venue: .....  
Tea/Coffee Break: 11.15-11.30 & 4.15-4.30  
Lunch: 2.00 - 2.45  
Post Lunch Activity: 2.45 -3.00

“INDUCTION PROGRAM FOR  
PROBATIONARY OFFICERS 2023-24” Phase-I  
DATE-....., 2023

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- E mail.....

COORDINATORS

Date/Day	Session-0 (09.30-10.00)	Session-1 (10.00-11.15)	Session-2 (11.30-12.45)	Session-3 (12.45-02.00)	Session-4 (03.00-04.15)	Session-5 (04.30-05.45)
Day 1 Monday 03 July, 2023	Inauguration	<b>Keynote Address</b> (10.00 to 10.30)  <b>Ice Breaking</b> (10.30 to 11.15)	Your Learning Journey	Banking System in India	Our Prestigious Organization	Staff Benefits
Day 2 Tuesday 04 July, 2023	Check-in /Recap	Roles & Responsibilities of an Officer	Categories of Branches and Branch Banking	Cash Management and RBI Guidelines	Types of Customers	Banker Customer Relationship
Day 3 Wednesday 05 July, 2023	Check-in /Recap	KYC & AML Guidelines	Low Cost Deposit: Operational Guidelines	Introduction to CBS	CBS Hands on CIF Retail	
Day 4 Thursday 06 July, 2023	Check-in /Recap	Low Cost Deposit: Saving Deposit Products		Low Cost Deposit: Current Deposit Products	CBS Hands on CIF Corporate	

Date/Day	Session-0 (09.30-10.00)	Session-1 (10.00-11.15)	Session-2 (11.30-02.45)	Session-3 (12.45-02.00)	Session-4 (03.00-04.15)	Session-5 (04.30-05.45)
Day 5 Friday, 07 July, 2023	Check-in /Recap	Term Deposit: Operational Guidelines	Term Deposit: Products		CBS Hands on: SB Account Opening	CBS Hands on: CD Account Opening
			Weekly Revision/Quiz (1.30 to 2.00)			Weekly Evaluation
Day 6 Monday, 10 July, 2023	Check-in /Recap	Legal Aspects of Banking	Role Play: Liability Products		CBS Hands on: HTM - Cash and Transfer, CASHCONF, SHRFRPT, Inventory Management	CBS Hands on: STOP PAYMENT, AFSM, ALM, GSTTDS, GSTMM
Day 7 Tuesday, 11 July, 2023	Check-in /Recap	Payment and Settlement	Nomination and Death Claim		CBS Hands on FDR, DRIC, UMP	CBS Hands on: HTM, Deposit menus
			EASE Reform (1.30 to 2.00)			
Day 8 Wednesday, 12 July, 2023	Check-in /Recap	SDV Locker Operation	Customer Service & Compliances	Complaints & Grievance Redressal Mechanism	CBS Hands on: NEFT / RTGS / IMPS /DD, Standing Instructions	CBS Hands on: Custom Menus - EKYC, AADHAAR, PBPCUST, CHQBOOK, FORM60, LKCM, SMSREG, DCARD, RDCARD, DCBM



Union Learning Academy  
People Excellence

# Union Learning Academy of People Excellence, Bengaluru



Date/Day	Session-0 (09.30-10.00)	Session-1 (10.00-11.15)	Session-2 (11.30-12.45)	Session-3 (12.45-02.00)	Session-4 (03.00-04.15)	Session-5 (04.30-05.45)
Day 9 Thursday, 13 July, 2023	Check-in /Recap	Branch Security	Interpersonal Skills and Communication Skills		Inquiry & Reports (Custom Menus- ATMCLAIM, ATMREC, CCARD, POS, FASTAG, OLACOPN, STATINV, CTTUM)	CBS Hands on: Practice Session
Day 10 Friday, 14 July, 2023	Check-in /Recap	Government Business			Custom Menus (OFFI, SUNREF, SUSPTM, DFM, HCSOLOP, FORM15, RECCHRG, DIGITAL AUTHORITY CHEQUE)	CBS Hands on: Practice Session
Day 11 Saturday, 15 July, 2023	Check-in /Recap	Role of Branch Manager & Deputy Branch Head	Emotional Intelligence	Change Management	Time Management	Weekly Revision / QUIZ
						Weekly Evaluation
Day 12 Monday, 17 July, 2023	Check-in /Recap	Financial Inclusion			CBS : Bulk transactions, Loan against Deposit , Query & Report	

Date/Day	Session-0 (09.30-10.00)	Session-1 (10.00-11.15)	Session-2 (11.30-2.45)	Session-3 (12.45-02.00)	Session-4 (03.00-04.15)	Session-5 (04.30-05.45)
Day 13 Tuesday, 18 July, 2023	Check-in /Recap	Preventive Vigilance (General Banking Aspects)	Union Prerna & Job Family Concept Ethics & Compliance Culture, Prevention of Sexual Harassment at Workplace (POSH), Cyber Security Awareness, Social Media Policy (5 Sessions -30 Min Each)		Digital Banking	
Day 14 Wednesday, 19 July, 2023	Check-in /Recap	New Initiatives of Operations Department	UBINET, Union VIGIL, HR Aapke Sath, Union Pariwar etc..		Branch Visit	
Day 15 Thursday, 20 July, 2023	Check-in /Recap	Introduction to Foreign Exchange	NRI Deposits		Remittances - Inward and Outward	CBS : SB NRE, SBNRO,FCNR - A/C opening & transaction
Day 16 Friday, 21 July, 2023	Check-in /Recap	Basics of Advances & Principles of Lending	Types of Credit Facilities		Introduction To Risk Management	Retail: Preliminaries & Retail Lending Overview
			Weekly Revision / QUIZ			Weekly Evaluation
Day 17 Monday, 24 July, 2023	Check-in /Recap	Retail: Union Home- Product Features			Retail: Union Mortgage Product Features	



Date/Day	Session-0 (09.30-10.00)	Session-1 (10.00-11.15)	Session-2 (11.30-12.45)	Session-3 (12.45-02.00)	Session-4 (03.00-04.15)	Session-5 (04.30-05.45)
Day 18 Tuesday, 25 July, 2023	Check-in /Recap	Retail: Union Miles Product Features	Retail: Union Education Product Features		Retail: Other Retail Loans	Retail: LAS Exercise
Day 19 Wednesday, 26 July, 2023	Check-in /Recap	Marketing: Third Party Products	Marketing of Banking Products	Business Etiquette & Sales : presentation skills	Basics of Credit Monitoring	Basics of Documentati on
Day 20 Thursday, 27 July, 2023	Check-in /Recap	Basics of NPA Recovery	Legal Measures for Tackling NPA	Branch Profitability - Your Role	Model Branch	
Day 21 Friday, 28 July, 2023	Check-in /Recap	Effective Team Member	Official Language policy of GOI	Online assessment (Exit Test)	Training Feedback	Valediction and Farewell
					Experience Sharing	



## Union Learning Academy Centre of People Excellence Bengaluru



### *Content*

Program Name	"Induction Program for Probationary Officers 2023"- Phase I
Program Theme	Program for newly inducted officers
Target group	Newly Inducted Probationary Officers
The Objectives of the Program	<ul style="list-style-type: none"><li>• To imbibe the culture of the organization</li><li>• To acquaint with the roles and responsibilities in the organization</li><li>• To make them aware of the organization's structure and functioning</li><li>• To be conversant with the day-to-day laws and practices of banking</li><li>• To develop a customer-centric approach for sustainable growth</li></ul>
Batch Size	30 Participants
Program Days	21 Days Classroom



# Union Learning Academy Centre of People Excellence Bengaluru



## Brief Content

### Day 1

Session 1	Session 2	Session 3	Session 4	Session 5
<b>Keynote Address</b> <b>Ice Breaking</b> <b>Activity</b>	<b>Your Learning Journey (75 Min)</b> <ul style="list-style-type: none"> <li>Overview of 52-week PO Induction Learning Journey</li> </ul>	<b>Banking System in India (75 Min)</b> <ul style="list-style-type: none"> <li>Overview of Banking Evolution</li> <li>Functions of Banks</li> <li>Importance of Banks in the Economy</li> <li>Indian Financial System</li> <li>Functions &amp; Role of regulators</li> <li>Present Scenario of Banking Industry</li> </ul>	<b>Our Prestigious Organization (75 Min)</b> <ul style="list-style-type: none"> <li>Brief History of our Bank,</li> <li>Post Amalgamation Position and Prospect</li> <li>Vision and Mission of our Bank</li> <li>Brand Promises of our Bank</li> <li>Various Stakeholders</li> <li>Branch Network: Type/Category</li> <li>Organizational Set - up</li> <li>Results (Latest)</li> <li>Latest Awards &amp; Achievements</li> <li>Goal Post &amp; Focus Areas for the Current Financial Year</li> <li>Connecting through Social Media</li> </ul>	<b>Staff Benefits (75 Min)</b> <ul style="list-style-type: none"> <li>Career path in the organization,</li> <li>Leave entitlement</li> <li>Cost to company (CTC)</li> <li>Staff welfare schemes</li> <li>NPS &amp; PRAN Number</li> <li>Various loan facilities, and other staff fringe benefits</li> <li>Transfer Policy</li> </ul>

## Day 2

Session 1 Roles & Responsibilities of an Officer (75 Min)	Session 2 Categories of Branches and Branch Banking (75 Min)	Session 3 Cash Management and RBI Guidelines (75 Min)	Session 4 Types of Customers (75 Min)	Session 5 Banker & Customer Relationship (75 Min)
<ul style="list-style-type: none"> <li>Understanding the role &amp; responsibilities</li> <li>Expectations of Customers from Bank</li> <li>Branch as a team &amp; your role as an Officer</li> <li>Expectations from an officer</li> <li>Prepare to perform your role in an effective manner to achieve our goals &amp; aspirations</li> </ul>	<ul style="list-style-type: none"> <li>Types and categories of branches and basic branch operations, Branches - M/U/SU/R, Agri focused Br/BBB/MCB/MLP/RLP/Union Experience branches / WBB / Overseas Branch / A Category / B category / C Category / Currency Chest / FI branches / Asset Recovery Branches / CMS /Call Centre / CCU etc.,</li> <li>Various activities in Branch &amp; Different Departments, Different types of transaction &amp; precautions (Cash, Transfer &amp; Clearing / Sol &amp; Intersol /Ancillary Services, Impersonal accounts &amp; precaution, Cash Department &amp; Cash Operation in Detail.</li> </ul>	<ul style="list-style-type: none"> <li>Cash Department procedure and Currency Management</li> <li>RBI Guidelines on currency management (Clean Note Policy, Counterfeit Currency handling etc.)</li> </ul>	<ul style="list-style-type: none"> <li>Types of Customer: Constitution wise like Individuals, Proprietorship, Partnership, Limited Companies, Limited Liability Partnership, HUF, Trust, Societies/Clubs/Associations, Government Department, Institutes, Panchayat, Municipality etc.,</li> <li>Understanding &amp; dealing with various types of customers as per KYC-AML guidelines, Documents to be taken for opening of accounts for different types of customers as per KYC/AML Guidelines,</li> </ul>	<ul style="list-style-type: none"> <li>Banker &amp; Customer Relationship,</li> <li>Primary Duties of a Banker,</li> <li>Primary Rights of a Banker,</li> <li>Garnishee Order &amp; Attachment Order,</li> <li>Different relationships viz Debtor-creditor, etc.</li> <li>Role of banks in different relationship.</li> </ul>

## Day 3

Session 1 KYC / AML Guidelines	Session 2 Low Cost Deposit: Operational Guidelines	Session 3 Introduction to CBS	Session 4 CBS Hands-on	Session 5 CBS Hands-on
<ul style="list-style-type: none"> <li>Types of Accounts, who is a Customer?</li> <li>Know Your Customer: Importance, Money Laundering &amp; Anti - Money Laundering, Effects of Money Laundering, Process of Money Laundering,</li> <li>Key Elements of KYC, KYC requirements, e-KYC, Re-KYC, CKYCR, Reporting under KYC/AML Guidelines, PAN/Form 60//FATCA, Benefits of Quality Data.</li> </ul>	<ul style="list-style-type: none"> <li>Importance of Deposit &amp; CASA,</li> <li>Types of Deposit, Purpose of SB Account,</li> <li>Operational Guidelines, Eligibility &amp; Non-eligibility, Process of Account Opening &amp; necessary documents, Mandate,</li> <li>Issuance of ATM Card, Cheque Book, Passbook, etc, Dormant Account &amp; Closure of Accounts, Exercise on Account opening (Account opening form and all annexure to be filled for opening the account).</li> </ul>	<ul style="list-style-type: none"> <li>Introduction to CBS</li> </ul>	<ul style="list-style-type: none"> <li>CBS Hands on - CRM Retail</li> </ul>	<ul style="list-style-type: none"> <li>CBS Hands on - CRM Retail</li> </ul>



# Union Learning Academy Centre of People Excellence Bengaluru



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## Day 4

<b>Session 1</b> <b>Low Cost Deposits: Savings Deposit Products</b> <ul style="list-style-type: none"> <li>SB Account for Pensioner (SBPEN)</li> </ul>	<b>Session 2</b> <b>Low Cost Deposits: Savings Deposit Products</b> <ul style="list-style-type: none"> <li>SB Flexi Deposit Scheme (SBNFD)</li> </ul>	<b>Session 3</b> <b>Low Cost Deposits: Current Deposits</b> <ul style="list-style-type: none"> <li>Current Deposit</li> </ul>	<b>Session 4</b> <b>CBS Hands-on</b> <ul style="list-style-type: none"> <li>CBS Hands-on - CIF Corporate</li> </ul>	<b>Session 5</b> <b>CBS Hands-on</b> <ul style="list-style-type: none"> <li>CBS Hands-on - CIF Corporate</li> </ul>
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<ul style="list-style-type: none"> <li>• SB Account for Students (SBZER)</li> <li>• Basic Saving Bank Deposit Account (Small Accounts): BSBDS</li> <li>• Basic Saving Bank Deposit Account (BSBDA)</li> <li>• Union Super Salary Account</li> </ul>	<ul style="list-style-type: none"> <li>• SB Flexi Deposit Scheme (SBNFP)</li> <li>• Capital Gain SB Account (SBCAP)</li> <li>• MACT Claims SB Account (MACT)</li> <li>• SPECIAL SB SCHEMES VARIANT I (SB Premium) SBPRE</li> <li>• SPECIAL SB SCHEMES VARIANT II (SB High Net worth Customers) SBHNI</li> <li>• Union Digital Saving Account (UDSA)</li> </ul>	<ul style="list-style-type: none"> <li>• Benefits to Bank &amp; Customers</li> <li>• Difference between SB &amp; CD,</li> <li>• Current Accounts:</li> <li>• Current Deposit Account (General)</li> <li>• Union Classic Current Account</li> <li>• Union Flexi Current Deposit (CDFFD)</li> <li>• Union Flexi Premium Current Deposit (CDFFP)</li> <li>• Union Cash Plus Current Account (UCPCA)</li> <li>• Union Micro Digital Current Account (UMDCA)</li> <li>• Union RERA Current Account</li> </ul>		
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Day 5

Session 1	Session 2	Session 3	Session 4	Session 5
<b>Term Deposits – Operational Guidelines</b> <ul style="list-style-type: none"> <li>Meaning of term deposits, Share of Term Deposit &amp; its importance</li> <li>Deposit insurance,</li> <li>Addition &amp; deletion of names, Premature closure, premature extension, auto renewal,</li> <li>Form 15H/15G</li> <li>Limits for Payment of Principal &amp; Interest by Cash,</li> <li>Deposits of Staff, Senior citizens, TDS.</li> </ul>	<b>Term Deposits – Products</b> <ul style="list-style-type: none"> <li>Short Deposit Receipt (SDR)</li> <li>Fixed Deposit Receipt (FDR)</li> <li>Deposit Re-Investment Certificate (DRIC)</li> <li>Monthly Income Scheme (MIS)</li> <li>Union Tax Saver</li> <li>Easy Tax Saver Deposit Scheme</li> </ul>	<b>Term Deposits – Products</b> <ul style="list-style-type: none"> <li>Cumulative Deposit Scheme</li> <li>RDFLX (UNION MONTHLY PLUS)</li> <li>Union Non-Callable Term Deposits Scheme (UNTDS) for Bulk Deposits</li> <li>Motor Accident Claims Annuity Deposit (MACAD)</li> <li>Money Flex Term Deposit (MFTD)</li> <li>Capital Gain Scheme</li> </ul>	<b>CBS Hands-on</b> <ul style="list-style-type: none"> <li>CBS Hands-on - SB Account Opening</li> </ul>	<b>CBS Hands-on</b> <ul style="list-style-type: none"> <li>CBS Hands-on - CD Account Opening</li> </ul>



<b>Session 1</b> <b>Legal Aspects of Banking</b> <ul style="list-style-type: none"> <li>Legal framework -</li> <li>NI Act, BR Act ,RTI Act,</li> <li>PSS Act, BI Act, Bankers book evidence Act,</li> <li>Indian Partnership Act</li> <li>Indian Contract Act,</li> <li>Companies Act,</li> <li>Bankers Book of Evidence Act</li> <li>Limitation Act</li> </ul>	<b>Session 2</b> <b>Role Play: Liability Products</b> <p>Participants will be provided with the customer profile of different customers and they must suggest and cross sale the Liability products of our bank</p>	<b>Session 3</b> <b>Role Play: Liability Products continue...</b>	<b>Session 4</b> <b>CBS Hands-on</b> <p>CBS Hands-on - HTM, CASHCONF, DWBP, SHRFRPT, Inventory Management</p>	<b>Session 5</b> <b>CBS Hands-on</b> <p>CBS Hands-on - STOP PAYMENT, AFSM, ALM, GSTTDS, GSTMM</p>
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## Day 7

<b>Session 1</b> <b>Payment and Settlement</b> <ul style="list-style-type: none"> <li>A brief on payment &amp; settlement Act</li> <li>Importance of Cheques,</li> <li>Important sections of NI Act,</li> </ul>	<b>Session 2 &amp; Session 3</b> <b>Nomination and Death Claim</b> <ul style="list-style-type: none"> <li>Importance of Nomination,</li> <li>Process of Nomination,</li> <li>Modification, Cancellation,</li> <li>Death Claim Settlement, Death Claim Procedures.</li> </ul> <p><b>EASE Reform</b></p>	<b>Session 4</b> <b>CBS Hands-on</b> <ul style="list-style-type: none"> <li>CBS Hands-on - FDR, DRIC, UMP</li> </ul>	<b>Session 4</b> <b>CBS Hands-on</b> <ul style="list-style-type: none"> <li>CBS Hands-on - HTM Deposit menus</li> </ul>
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- Definition of Promissory Notes, Bill of Exchange and Cheque,
- Features of Cheque, Bearer, Order, Crossed cheques,
- Holder in due course
- Payment in due course, Obligation of honouring the cheques, Precautions while payment of cheques
- Standard reasons for return of cheques,
- Collection of cheques- as an agent or as holder for value, Conversion,
- Truncated cheques, Payment through NEFT, IMPS AND RTGS, CTS -DD
- Clearing of Cheques mechanism, Demand Drafts, NACH, MMS

- Concept of EASE Reform
- Themes, action points, evaluation metrics & ranking

## Day 8

Session 1 SDV Locker Operation	Session 2 Customer Service & Compliances	Session 3 Complaints and Grievances Redressal Mechanism	Session 4 CBS Hands-on	Session 5 CBS Hands-on
Facilities to the customer, SDV Lockers, Allotment, Operation, etc., Safe Custody of Articles, Duplicate Keys of Branches, Finacle handling of Locker Operation, Breaking of locker.	Customer Service, Customer Centricity, Charter on Customer rights, Damodaran Committee on Customer Service, Goiporia Committee & other Committee on Customer Service, Customer Service Compliances, Customer Care Unit, Call Centres	Complaints and its redressal in our bank, Banking Ombudsman, Internal Ombudsman, COPRA, RTI Act	NEFT / RTGS / IMPS / DD Standing Instructions	Custom Menus - EKYC, AADHAAR, PBPCUST, CHQBOOK, FORM60, LKCM, SMSREG, DCARD, RDCARD, DCBM

## Day 9

Session 1 Branch Security	Session 2 & Session 3 Interpersonal Skills and Communication Skills	Session 4 CBS Hands-on	Session 5 CBS Hands-on
<ul style="list-style-type: none"> <li>Safety Measures</li> <li>Branch Site and Premise</li> <li>Security of Cash</li> <li>Currency Chest</li> <li>Security equipment's</li> <li>Automated Teller Machines (ATM)</li> <li>Escalation Mechanism &amp; Follow-up Actions on Occurrence of Crime</li> </ul>	<ul style="list-style-type: none"> <li>Interpersonal Skills:</li> <li>Need and importance of Interpersonal Relationships both in personal and professional life.</li> <li>Interpersonal relationship with staff -Service to internal customer</li> <li>Transactional Analysis</li> <li>Four Primary Life Positions - I am Ok you are OK!</li> <li>Communication Skills:</li> <li>Importance of communication</li> </ul>	<ul style="list-style-type: none"> <li>Inquiry &amp; Report menus</li> <li>ATMCLAIM, ATMREC, CCARD, POS, FASTAG, OLACOPN, STATINV, CTTUM</li> </ul>	<ul style="list-style-type: none"> <li>CBS Practice Session</li> </ul>

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|---|--|--|--|
| <ul style="list-style-type: none"> <li>safekeeping of cash safe keys/gold safe keys/handling of Branch premises keys</li> </ul> | <ul style="list-style-type: none"> <li>Types: Verbal &amp; Non-Verbal communication</li> <li>Effective role of Body Language in communication</li> <li>Listening Vs Hearing</li> <li>Empathetic listening-strengthen the bonds of interpersonal relations</li> </ul> |  |  |
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## Day 10

### Session 1, Session 2 & Session 3 Government Business

- Public Provident Fund,
- Senior Citizen's Deposit Scheme, 2004,
- Sukanya Samriddhi Account,
- Kisan Vikas Patra,
- axes (CBDT - GST - CBEC - Custom Duty)
- National Pension System by PFRDA,
- Departmentalized Ministries Accounts (DMA)
- Pension Payments,
- RBI 7.75 Savings Bond 2018, NHAI Bond, RB Guidelines Turnover Commission,
- Account Labeling of Government Accounts
- e Freight, Educational Institution,
- Fund Management Solution, Non Tax Receipt Portal, Payment Gateway Services,
- Port Community System
- Public Financial Management System
- GBM Package Handling

### Session 4 CBS Hands-on

- Custom Menus - OFFI, SUNREF, SUSPTM, DFM, HCSOLOP, FORM15, RECCHRG, DIGITAL AUTHORITY CHEQUE

### Session 5 CBS Hands-on

- CBS Practice Session

## Day 11

Session 1 Role of Branch Manager & Deputy Branch Head	Session 2 Emotional Intelligence	Session 3 Change Management	Session 4 Time Management	Session 5 Weekly Revision/ Quiz/ Weekly Evaluation
<ul style="list-style-type: none"> <li>Role and Responsibilities of Branch Head/Deputy Branch Head</li> <li>Taking over charge of a Branch</li> <li>Role and Responsibilities of Deputy Branch Head</li> </ul>	<ul style="list-style-type: none"> <li>What is Emotional Intelligence?</li> <li>Various Qs? (IQ, EQ, AQ, SQ etc.)</li> <li>Battle of Quotients: IQ &amp; EQ</li> <li>Emotions @ Work: Emotional Baggage</li> <li>Impact of EI: Work life balance, decision making, building &amp; mending relationship</li> <li>How to deal with your emotions</li> <li>HOT buttons - Possible triggers</li> <li>Activity on EI</li> </ul>	<ul style="list-style-type: none"> <li>Why to embrace change?</li> <li>Why people don't want to change?</li> <li>CHANGE is inevitable for the survival: Eagle rebirth (Video)</li> <li>Human response to Change:               <ol style="list-style-type: none"> <li>Acceptance</li> <li>Resistance</li> <li>Indifference</li> <li>Forced acceptance</li> </ol> </li> </ul>	<ul style="list-style-type: none"> <li>What is Time?</li> <li>Importance of time management</li> <li>Managing oneself is time management</li> <li>Time Quadrant-Urgent &amp; Important</li> <li>Concept of time wasters.</li> <li>Identify time wasters in the work place</li> <li>TWs- need Long term solutions &amp; short-term solutions</li> <li>Identify ways of improving the management of time</li> <li>Time savers &amp; time stealers</li> <li>Methods of tackling procrastination</li> </ul>	

## Day 12

Session 1, Session 2 & Session 3 Financial Inclusion	Session 4 & Session 5 CBS Hands-on
<ul style="list-style-type: none"> <li>Concept, Definition, Need &amp; progress of Financial Inclusion</li> <li>Financial exclusion and its consequences</li> <li>Nachiket Mor &amp; Deepak Mohanty Committees Reports</li> <li>Activities under FI</li> </ul>	<ul style="list-style-type: none"> <li>CBS: Bulk transactions, Loan against Deposit, Query &amp; Report</li> </ul>

- Financial Inclusion policy of our bank
- PMJDY objectives and details
- Benefits of RuPAY card
- Account opening at branch and BC point
- Simplification of KYC, e-KYC
- Schemes of PMJJBY, PMSBY & APY
- BC model, it's importance, benefits and facilities provided by BC to customers,
- Role of Bank Mitra / BC
- Role and features of Aadhar Enrolment Centers
- Importance & Objectives of Financial literacy
- RSETIs, VKCs, Union Chetna

## Day 13

### Session 1

#### Preventive Vigilance (General Banking Aspects)

- What is vigilance?
- Why Vigilance?
- What is Preventive Vigilance?
- Importance of Preventive Vigilance
- Activities under preventive vigilance (Listing out the same)

### Session 2 & Session 3

#### Mandatory Sessions

- Union Prerna Project
  - Job family Concept
  - KRAs
  - Need of job family
  - Categorization of job family
  - Benefits of job family
  - Revamped Performance Appraisal System
- Session on Ethics and Compliance Culture
- Session on POSH
- Session on Cyber Security Awareness
- Session on Social Media Policy

### Session 4 & Session 5

#### Digital Banking Products & Registration of Digital banking

- Definition - Digital Banking Channels, ATM, SMS Banking, Mobile Banking, E-banking, Call Centre, E-cash
- Enabling U-Mobile & Internet Banking, etc.
- UBINET, Union Parivaar
- Registration of SMS Banking, Mobile Banking, Internet Banking
- SMS based VAS
- Whats App Banking (UV Conn), USSD
- Online Account Opening
- Tabulous Banking
- UPI, BHIM
- Debit, Credit and Prepaid Card
- FASTAG, POS, AADHAAR PAY, Bharat QR, U CONTROL
- Downloading of various apps & Registration

## Day 14

<b>Session 1</b> <b>New Initiative of GBOD</b> <ul style="list-style-type: none"> <li>My Diary Portal</li> <li>CHURN Model</li> <li>Digital documentation (DDE)</li> <li>Door Step Banking</li> <li>CTS clearing Process - Branch Deposit Capture</li> <li>Positive Pay System</li> </ul>	<b>Session 2 &amp; Session 3</b> <b>UBINET, Union VIGIL, HR Aapke Sath, Union Pariwar etc</b> <ul style="list-style-type: none"> <li>Use of UBINET</li> <li>Union Vigil</li> <li>HR Aapke Sath</li> <li>E-docs</li> <li>Quick Search</li> <li>Fast Access</li> <li>Rates &amp; Charges</li> <li>Union Pariwar</li> </ul>	<b>Session 4 &amp; Session 5</b> <b>Branch Visit</b>
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## Day 15

<b>Session 1</b> <b>Introduction to Foreign Exchange</b> <ul style="list-style-type: none"> <li>Basic concepts of forex &amp; International Trade</li> <li>Important terminologies</li> <li>RBI Regulations</li> <li>Our Bank set up for conducting forex transactions</li> </ul>	<b>Session 2 &amp; Session 3</b> <b>NRI Deposits</b> <ul style="list-style-type: none"> <li>Why NRI deposits for banks</li> <li>who is an NRI &amp; PIO</li> <li>Who are eligible and ineligible to open NRI a/cs</li> <li>A/c opening formalities</li> <li>Various available deposit scheme- NRO, NRE, FCNR, RFC s and their salient features LIKE Type of deposit/Joint a/c with residents &amp; restricts if any/ currency controlled/ credits &amp; debits to be allowed / Period of term deposits / ROI /TDS/ Repatriation facilities for different schemes / Loan against deposits etc.</li> </ul>	<b>Session 4</b> <b>Remittances – Inward and Outward</b> <ul style="list-style-type: none"> <li>Inward Remittances</li> <li>Outward Remittances</li> <li>FEMA guidelines on Inward / Outward Remittances</li> <li>Various modes of Inward / Outward remittances</li> <li>Documents required to be obtained</li> <li>Centralised cheque collection centre</li> <li>LRS &amp; Express Money</li> </ul>	<b>Session 5</b> <b>CBS Hands-on</b> <ul style="list-style-type: none"> <li>SB NRE / TDNRE</li> <li>SB NRO / TDNRO</li> <li>FCNR A/c opening and transaction</li> </ul>
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## Day 16

Session 1 Basics of Advances & Principles of Lending	Session 2 & Session 3 Types of Credit Facilities	Session 4 Introduction to Risk Management	Session 5 Retail: Preliminaries & Retail Lending Overview
<ul style="list-style-type: none"> <li>Core functions of a Bank</li> <li>Basics of Advances</li> <li>Cardinal principles of lending</li> <li>4Cs, 7 Ps of lending</li> </ul>	<ul style="list-style-type: none"> <li>Fund based and Non-Fund based limits</li> <li>Secured &amp; Unsecured Advances</li> <li>Fund Based: -Working Capital &amp; Term Loan</li> <li>Non-Fund Based: - LG/BG, LC &amp; DPGL</li> </ul>	<ul style="list-style-type: none"> <li>What is Risk?</li> <li>What are the different types of Risks that a Bank can face?</li> <li>What is the risk in accepting Deposits and Lending to customers?</li> <li>How the Risk management takes place in Banks?</li> <li>Risk Management architecture of our Bank.</li> <li>Consequences of Frauds on One's Career</li> <li>Business Continuity Plan</li> </ul>	<ul style="list-style-type: none"> <li>Retail Lending What &amp; Why, Focus of bank towards RAM</li> <li>Importance of Retail Advances in view of capital conservation and low delinquency ratio,</li> <li>Key differences between Retail &amp; Wholesale Lending</li> <li>Our Bank Vs. Peer Banks in Retail, Strategies at Corporate level - formation of Vertical &amp; ULPs, Branch Level strategies for Retail Growth, Various Challenges &amp; opportunities in Retail Lending</li> </ul>

## Day 17

Session 1, Session 2 & Session 3 Retail: Union Home- Product Features	Session 4 & Session 5 Retail: Union Mortgage Product Features
<ul style="list-style-type: none"> <li>Product features of Union Home viz. eligibility, purpose, sustenance, Margin, rate of interest, quantum of loan, calculation of eligibility etc</li> <li>Understanding ITR and working our eligibility, steps in housing loan sanction process, Deviation allowed and authorities to approved deviations, Takeover of Housing Loan, Builder tie-ups etc., Direct Selling Agent</li> <li>Housing Loans Variants - Union Smart Save, Union Awas, Union Mortgage Plus, PMAY Loans.</li> </ul>	<ul style="list-style-type: none"> <li>Discussion on Union Mortgage Product Features Viz. Purpose, eligibility, quantum, security, rate of interest. Understanding ITR and working out eligibility</li> </ul>



## Day 18

Session 1 Retail: Union Miles Product features	Session 2 & Session 3 Retail: Union Education Product Features	Session 4 Retail: Other Retail Loans	Session 5 Retail: LAS Exercise
<ul style="list-style-type: none"> <li>Discussion on Union Miles Product Features viz. Purpose, eligibility, quantum, security, rate of interest. Understanding ITR and working out eligibility, Car Dealer tie-ups and payment of incentive to car dealers and sales executive</li> </ul>	<ul style="list-style-type: none"> <li>Discussion on Union Education Products: Inland Studies, Study Abroad, Education Loan to NRI, Special Education Loan Schemes, Skill Education Loans</li> </ul>	<ul style="list-style-type: none"> <li>Discussion on Union Personal Loans and its variants with respect to eligibility, Quantum, Margin, Rate of interest, processing and Appraisal. Union Cash Loan product features</li> </ul>	<ul style="list-style-type: none"> <li>Retail: LAS Exercise</li> </ul>

## Day 19

Session 1 Marketing: Third Party Products	Session 2 Marketing of Banking Products	Session 3 Business Etiquette & Sales: presentation skills	Session 4 Basics of Credit Monitoring	Session 5 Basics of Documentation
<ul style="list-style-type: none"> <li>Third Party Products What &amp; Why, Fee Based Income and Its Importance in present banking scenario, Our channel partners and their product offerings, Life Insurance, Non- Life Insurance &amp; Mutual Funds Basics, Marketing</li> </ul>	<ul style="list-style-type: none"> <li>Marketing Concept an Introduction, Marketing of financial products, customer profiling and segmentation, Lead Generation various tools &amp; techniques, Cross Selling as growth strategies, Marketing</li> </ul>	<ul style="list-style-type: none"> <li>Professional business etiquette - an introduction, Greeting and Meeting customers, Creating a first impression- need, importance &amp; techniques, Purpose and types of sales</li> </ul>	<ul style="list-style-type: none"> <li>Prevention is better than cure</li> <li>Adherence to all terms &amp; conditions of sanction.</li> <li>Proper due diligence and inspection.</li> <li>Review/renewal.</li> <li>Keeping watch on the Early Stress Signals.</li> </ul>	<ul style="list-style-type: none"> <li>Documentation &amp; its importance</li> <li>Stamping &amp; Limitation</li> <li>Types of Security Documents Facility-wise &amp; Product-wise Documentation for General Advances &amp; Retail Loans</li> </ul>

approach for various third-party products, Value creation through financial advising	strategies in dynamic business environment, Out bound and In bound marketing strategies, Product wise marketing strategies etc	presentation, Effective preparation & delivery of sales presentation	<ul style="list-style-type: none"> <li>Taking immediate remedial measures.</li> <li>Monitoring Action Plan.</li> </ul>	
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## Day 20

Session 1 Basics of NPA Recovery:	Session 2 Legal measures for tackling NPA	Session 3 Branch Profitability – Your Role	Session 4 Model Branch: Rural & Semi-Urban Branches	Session 5 Model Branch: Urban & Metro Branches
<ul style="list-style-type: none"> <li>Importance of Asset quality</li> <li>Understanding concept of NPA</li> <li>Classification norms</li> <li>Provisioning</li> <li>Impact of NPA</li> </ul>	<ul style="list-style-type: none"> <li>Legal measures for tackling</li> <li>NPA/SARFAESIA/Suit File/DRT/IBC/RR Act/Lokadalat</li> </ul>	<ul style="list-style-type: none"> <li>Highlights of latest Financial Results</li> <li>Profitability Measures</li> <li>Tools for Profitability</li> <li>Avenue for Profitability</li> </ul>	<ul style="list-style-type: none"> <li>Situation of Rural/Semi-Urban Branches</li> <li>All branch operation since Day begin to CSOPOP</li> <li>Role play for different activities and dealing with different types of customers</li> </ul>	<ul style="list-style-type: none"> <li>Situation of Urban/Metro Branches</li> <li>All branch operation since Day begin to CSOPOP</li> <li>Role play for different activities and dealing with different types of customers</li> </ul>

## Day 21

Session 1 Effective Team Member	Session 2 Official Language Policy of Government of India	Session 3 Online assessment (Exit test)	Session 4 Training Feedback & Experience Sharing	Session 5 Valediction and farewell
<ul style="list-style-type: none"> <li>Meaning of team</li> <li>What makes a teamwork?</li> </ul>	<ul style="list-style-type: none"> <li>Importance of Raj Bhasha</li> <li>Implementation of use of Hindi in daily routine works</li> </ul>			



## Union Learning Academy Centre of People Excellence Bengaluru



- How people work together to achieve more
- Various styles and types needed in a team
- Characteristics that distinguish a team from a group of people
- Formation of a good team- stages of development. i.e. Forming, Storming, Norming, Performing

- Letters received in Hindi should be replied in Hindi only
- Achieving Targets region wise
- Use of bilingual stamps
- Awards received & Initiatives of our bank
- Hindi website screen shots

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**स्टाफ महाविद्यालय, बेंगलूरु / Staff College, Bengaluru**  
**परिवीक्षाधीन अधिकारियों हेतु प्रवेश प्रशिक्षण कार्यक्रम – 2023-24**  
**Induction Program for Probationary Officers - 2023-24**  
**समय-सारणी / Time Table**  
**Phase II Classroom Training**  
**दिनांक/Date: .....to .....**

समन्वयक / Co-ordinators	Session Number

दिन/DAY-1			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/ Premailiries	
	10.00-11.30	Inauguration	
	11.30-11.45	Tea Break	
I	11.45-01.15	Learning from Phase - I : Journey so far	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
II	02.15-03.45	Learning from Phase - I : Journey so far	
	03.45-04.00	Tea Break	
III	04.00-05.00	Learning from Phase - I : Summarization of important topics	

दिन/DAY-2			
Session सत्र	Timings समय	Topics विषय	Faculty
	9.30-10.00	Morning Prayer/Recap	
I	10.00-11.45	New Initiatives of our Bank	
	11.45-12.00	Tea Break	
II	12.00-01.00	Structure of Credit Verticals in our Bank (MSME, MCV, LCV & FIG)	
	01.00-01.45	Lunch Break	
	01.45-02.00	Post Lunch Activity	
III	02.00-03.00	Structure of MLP in our Bank & Branch Role in MLP Set up	
	3.00-03.15	Tea Break	
IV	03.15-05.00	Loan Applications, Scrutiny, Check List	

दिन/DAY-3			
Session सत्र	Timings समय	Topics विषय	Faculty
	9.30-10.00	Morning Prayer/Recap	

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I	10.00-11.45	Due Diligence & CIBIL	
	11.45-12.00	Tea Break	
II	12.00-01.15	Analysis of Balance Sheet & Ratio Analysis	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.15	Analysis of Balance Sheet & Ratio Analysis	
	3.15-03.30	Tea Break	
IV	03.30-05.00	Analysis of Balance Sheet & Ratio Analysis	

दिन/DAY-4			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Analysis of Profit & Loss Account	
	11.30-11.45	Tea Break	
II	11.45-01.15	Cash flow & Fund Flow Statements	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Cash flow & Fund Flow Statements	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Emotional Stability & Stress Management	

दिन/DAY-5			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Working Capital - Turnover Method	
	11.30-11.45	Tea Break	
II	11.45-01.15	Working Capital - Turnover Method	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Working Capital - FBF Method	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Working Capital - FBF Method	
	05.00-05.15	Weekly Assessment Test	W - 1

दिन/DAY-6			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Working Capital - Cash Budget Method	
	11.30-11.45	Tea Break	
II	11.45-01.15	Term loan Assessment	
	01.15-02.00	Lunch Break	

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	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Term loan Assessment	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Handling Different Customers	

दिन/DAY-7			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Credit Guarantee Schemes	
	11.30-11.45	Tea Break	
II	11.45-01.15	Credit Guarantee Schemes	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Loan Policy & MSME Policy	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Loan Policy & MSME Policy	

दिन/DAY-8			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	MSME Products	
	11.30-11.45	Tea Break	
II	11.45-01.15	MSME Products	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Reinforcing Important Terminology pertaining to Credit	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Marketing strategies for MSME Business	

दिन/DAY-9			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Credit rating and IRB module in LAS	
	11.30-11.45	Tea Break	
II	11.45-01.15	Credit rating and IRB module in LAS	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Processing of Proposal in LAS	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Processing of Proposal in LAS	

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दिन/DAY-10			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Processing of Proposal in LAS	
	11.30-11.45	Tea Break	
II	11.45-01.15	Processing of Proposal in LAS	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Processing of Proposal in LAS	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Bank Guarantee	

दिन/DAY-11			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Letter of Credit	
	11.30-11.45	Tea Break	
II	11.45-01.15	Assessment of Fund Limits for Export Credit	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Assessment of Non-Fund Limits LC/BG	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Building Your Personal Brand	
	05.00-05.15	Weekly Assessment Test	W - 2

दिन/DAY-12			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Pre-shipment	
	11.30-11.45	Tea Break	
II	11.45-01.15	Post-shipment and ECGC	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Credit Monitoring Policy at a glance	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Monitoring and Corrective action through CMCC PORTAL	

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दिन/DAY-13			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Effective Credit Monitoring through Credit Monitoring Tools	
	11.30-11.45	Tea Break	
II	11.45-01.15	Resolution of Stressed Assets	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Imports	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Forward Contracts and Exchange Rates	

दिन/DAY-14			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Facility-wise & Product-wise Documentation	
	11.30-11.45	Tea Break	
II	11.45-01.15	Essentials of Mortgages & CERSAI, how to fill Security Documents	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Stamping/Registration/Limitation	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Staff Accountability (Credit Related)	

दिन/DAY-15			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.00	NPA classification norms - Effect on profitability	
II	11.00-11.30	One Time Settlement -the Prudent path for Resolution	
	11.30-11.45	Tea Break	
III	11.45-01.15	One Time Settlement -the Prudent path for Resolution Continued along with Case Study	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
IV	02.15-03.30	SARFAESIA - Recovery through Quick and lawful means	
	03.30-03.45	Tea Break	



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V	03.45-05.00	Other Legal Measures to tackle NPA - Civil Suit/DRT/IBC	
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दिन/DAY-16			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Risk Management in Bank	
	11.30-11.45	Tea Break	
II	11.45-01.15	Credit Risk Assessment in Bank with Case Study	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Internal Credit Rating Rationales and its interpretation	
	03.30-03.45	Tea Break	
IV	03.45-05.00	External Credit Rating - Concept, Process and Interpretation of Scores	

दिन/DAY-17			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-10.45	Film on Preventive Vigilance by the Central Vigilance Commission	
II	10.45-11.30	Union Bank of India Officers' Service Rules and Regulations	
	11.30-11.45	Tea Break	
III	11.45-01.15	Ethics & Values	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
IV	02.15-03.30	Preventive vigilance functions of CVC	
	03.30-03.45	Tea Break	
V	03.45-05.00	Compliance Risk Management	
	05.00-05.15	Weekly Assessment Test	W - 3

दिन/DAY-18			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Case Studies on Preventive Vigilance Best Practices	
	11.30-11.45	Tea Break	
II	11.45-01.15	Audits Functions as a tool for Preventive Vigilance	

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	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Digitization & Cyber Security Policy	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Complaint Handling System	

दिन/DAY-19			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Fraud Preventive Measures in Loan Portfolio	
	11.30-11.45	Tea Break	
II	11.45-01.15	Fraud Preventive Alerts and reporting system in Bank	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Group Activities & Presentation/ Expert Panel Discussion	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Group Activities & Presentation/ Expert Panel Discussion	

दिन/DAY-20			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Classification of Priority Sector Advances & common guidelines	
	11.30-11.45	Tea Break	
II	11.45-01.15	Importance of Agriculture and it's classification	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Agriculture production credit - UGC	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Agriculture production credit - Other than UGC	

दिन/DAY-21			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Project approach for Agriculture investment credit	
	11.30-11.45	Tea Break	

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II	11.45-01.15	Exercise on Agri. project finance	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Agri. investment credit - Farm Mechanisation & Minor Irrigation	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Agri. allied activities	

दिन/DAY-22			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Processing of Proposal in LAS	
	11.30-11.45	Tea Break	
II	11.45-01.15	Central Government sponsored schemes	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.45	Gold Loan Scheme	
	03.45-04.00	Tea Break	
IV	04.00-05.00	Finance to SHG & JLG	
	05.00-05.15	Weekly Assessment Test	W - 4

दिन/DAY-23			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Financial Inclusion	
	11.30-11.45	Tea Break	
II	11.45-01.15	Introduction to Advances Finacle Menus	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-03.30	Introduction to NPA Finacle Menus	
	03.30-03.45	Tea Break	
IV	03.45-05.00	Negotiation Skills	

दिन/DAY-24			
Session सत्र	Timings समय	Topics विषय	Faculty
	09.30-10.00	Morning Prayer/Recap	
I	10.00-11.30	Monitoring of Advances Finacle Menus	
	11.30-11.45	Tea Break	
II	11.45-01.15	Executive Summary and Finacle Menus	
	01.15-02.00	Lunch Break	
	02.00-02.15	Post Lunch Activity	
III	02.15-02.45	Official Language & Technology	

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	02.45-03.00	Tea Break	
	03.00-05.00	Assessment Test	

**CONTENT FOR PO INDUCTION 2020-2021-Phase II Classroom**

Day	Dept.	Timing (in minutes)	Topics	Contents
1	Recap of Phase - I	90	Learning from Phase-I : Journey so far	Group Presentation by POs on the challenges faced & solutions devised based on their training experience undergone at the Base Branch, Service Branch, Currency Chest, NRI Branch & RLP
		90		
		60	Learning from Phase-I : Journey so far	Based on the Group Presentation, the Coordinator/s to summarize the learning points. Additionally, the coordinator will also briefly summarize in nutshell on the subjects dealt in the Phase I Classroom Training Program
2	IT	105	New Initiatives of our Bank	Recent initiatives - People, Product & Process
	Credit	60	Structure of Credit Verticals in our Bank	<ul style="list-style-type: none"> <li>Brief on various credit verticals in our Bank and its role (MSME, MCV, LCV &amp; FIG)</li> </ul>
		60	Structure of MLP in our Bank and Branch Role in MLP Set up	<ul style="list-style-type: none"> <li>Concept of CPC/MLP/MLP lite &amp; its structure and functioning.</li> <li>Role of Branches in MLP Structure</li> </ul>
		105	Loan Applications, Scrutiny, Check List	<ul style="list-style-type: none"> <li>Importance of Loan Application, Different types of Loan Application forms</li> <li>What are the things to be looked into Loan Application?</li> <li>Importance of check list for credit proposal</li> <li>Scrutiny of documents received as per check List</li> </ul>
3	Credit	60	Due Diligence & CIBIL	Meaning of Due Diligence, Significance of conducting Due Diligence, How Due Diligence is to be conducted, Interview / Discussion with the applicant, Industry Analysis /Prospects, Financials Statements Market Information Confidential opinion from existing borrower, Pre-sanction inspection, Generation of CIBIL report and interpretation of CIBIL / CIC reports
		45	Due Diligence & CIBIL: Credit	<ul style="list-style-type: none"> <li>Credit information</li> </ul>

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			Information and Compilation of Credit Report	<ul style="list-style-type: none"> <li>• What is to be seen before compiling credit report</li> <li>• Compilation of credit report</li> <li>• Computation of Means</li> <li>• Vulnerable aspects</li> </ul>
	Credit	75	Analysis of Balance Sheet & Ratio Analysis	<ul style="list-style-type: none"> <li>• What are the Financial Statements &amp; Purpose of obtaining the financial statements</li> <li>• When to obtain Audited set of financial statements?</li> <li>• How to scrutinize various items on the Liabilities and Assets of the Balance sheet?</li> <li>• The concept of Long Term and short-term sources and uses</li> <li>• Regrouping the Balance Sheet items as per our Bank's norms</li> <li>• Concept of Ratio analysis and various types of ratios - Liquidity ratio, Solvency ratio, Profitability ratios &amp; Performance ratios and interpretation of ratios</li> <li>• Exercise on Balance sheet &amp; ratio analysis</li> </ul>
		60		
		90		
4	Credit	90	Analysis of Profit & Loss Account	<ul style="list-style-type: none"> <li>• Purpose of obtaining Profit &amp; Loss Account</li> <li>• Concept of Gross Sales, Net Sales, Cost of Production, Cost of Sales, Operating Profit, Non-Operating Income / Expenditure and Net Profit</li> <li>• Various Profitability ratios</li> <li>• Exercise of Profit &amp; Loss Account</li> </ul>
		90	Cash flow & Fund Flow Statements	<ul style="list-style-type: none"> <li>• Concept of Cash Flow and Funds Flow, Importance and interpretation of cash flow from Operating, Investing &amp; Financing activity</li> <li>• Importance of Funds flow statement and How to know movement of NWC and internal &amp; external diversion of funds</li> </ul>
		75		
	HR	75	Emotional Stability & Stress Management	<ul style="list-style-type: none"> <li>• Understanding what is stress and emotional stability</li> <li>• How to maintain emotional stability and discussing techniques to achieve it</li> <li>• Is stress always BAD?</li> <li>• Types of stress?</li> <li>• Discover the cause of stress and ways to handle</li> </ul>
5	Credit	90	Working Capital - Turnover Method	<ul style="list-style-type: none"> <li>• Concept of Working Capital and its importance for Business Units</li> <li>• Concept of Gross Working Capital, Working Capital Gap &amp; Net Working Capital</li> </ul>
		90		

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				<ul style="list-style-type: none"> <li>Operating Cycle and its importance in assessing working capital</li> <li>Various Methods of Assessment of Working Capital</li> <li>Assessment of Working Capital under Turnover Method</li> <li>Exercise on Turnover Method</li> </ul>
		75	Working Capital - FBF Method	<ul style="list-style-type: none"> <li>Why FBF method for assessment of working capital, Understanding of CMA data</li> <li>Concept of Holding Level for RM, WIP, FG, Debtors and Creditors</li> <li>Assessment of working Capital under FBF method</li> <li>Exercise on FBF Method</li> </ul>
		75		
6	Credit	90	Working Capital - Cash Budget Method	<ul style="list-style-type: none"> <li>Concept of Cash Budget Method</li> <li>Where Cash Budget Method is applicable</li> <li>Assessment of working capital under Cash Budget Method</li> <li>Exercise on Cash Budget Method</li> </ul>
	Credit	90	Term loan Assessment	<ul style="list-style-type: none"> <li>What is term loan and types of term loans</li> <li>Purpose of Term loan</li> <li>Appraisal of term loan - Qualitative &amp; Quantitative aspects</li> <li>Assessment of term loan</li> <li>DSCR &amp; Sensitivity analysis, BEP Analysis</li> <li>Exercise on Term loan assessment</li> </ul>
	Credit	75		
	HR	75	Handling Different Customers	<ul style="list-style-type: none"> <li>Understanding the customer pain points and strategies to address them</li> <li>Resolving customer problems with Emotional Intelligence</li> <li>Dealing with difficult customers</li> </ul>
7	Credit	90	Credit Guarantee Schemes	CGTMSE, CGFMU, CGSSI, CEGSSC
		90		
		75	Loan Policy & MSME Policy	Important aspects of Loan Policy & MSME Policy
		75		
8	Credit	90	MSME Products	Key Features of Following MSME Products: Union MSME Suvidha, Union Liqui Property, Union Rent, Union Parivahan, Union Progress, Union Professional, Union Turnover Plus Union Ayushman Plus, Union Mudra, Union Nari Shakti, Union GST Gain, Stand up India, Union Start up and PMSVANidhi
		90		
		75	Reinforcing Important Terminology pertaining Credit	Quality of capital, TEV Study, LIE, LEI, Consortium / Multiple Banking Arrangement, Holding on Operation, Draw down Schedule, SPV, Large Exposure Framework etc.

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		75	Marketing Strategies for MSME Business	<ul style="list-style-type: none"> <li>• Importance of MSME Sector</li> <li>• Need for MSME lead generation</li> <li>• Various methods for lead generation.</li> </ul>
9	Credit	90	Credit rating and IRB module in LAS	<ul style="list-style-type: none"> <li>• Need and purpose for credit rating</li> <li>• The various credit rating models available based on the nature of advance and amount of limits</li> <li>• Exposures exempted from credit rating</li> <li>• IRB Rating Module in LAS with exercise</li> </ul>
		90		
		75	Processing of Proposal in LAS	Case study on Loan proposal processing in LAS and preparation of Process note - Hands on Exercise
		75		
10	Credit	90	Processing of Proposal in LAS	Case study on Loan proposal processing in LAS and preparation of Process note - Hands on Exercise
		90		
		75		
	Forex	75	Bank Guarantee	Bank Guarantees - including Operational Guidelines
11	Forex	90	Letter of Credit	Letter of Credit including UCDPC and URR, Inco Terms - operational guidelines.
	Credit	90	Assessment of Fund based Limits for Export Credit	What is pre-shipment credit What is post-shipment credit Assessment of pre-shipment credit Assessment of post shipment credit
	Credit	75	Assessment of Non-Fund Limits LC/BG	Assessment of NFB Limits LC and LG
	HR	75	Building Your Personal Brand	<ul style="list-style-type: none"> <li>• Personal Power V/s Positional Power</li> <li>• Activity to understand Own Branding</li> <li>• 7 Steps for Personal Branding</li> <li>• A Brand is a Promise</li> </ul>
12	Forex	90	Pre-shipment	Export Finance - Pre-shipment,
	Forex	90	Post-shipment and ECGC	Export Finance - Post shipment and ECGC
	CCM & SAMV	75	Credit Monitoring Policy at a glance	<ul style="list-style-type: none"> <li>• Brief of aim and objectives of Credit Monitoring Policy</li> <li>• Different stage in monitoring-Pre, during and post disbursement</li> <li>• Precautions at various stages of credit dispensation</li> <li>• Identification of Stress</li> <li>• Monitoring tools &amp; Responsibilities at the Branch</li> <li>• Early Stress Signals</li> <li>• Monitoring Action Plan</li> <li>• Preventive Measures</li> </ul>
	CCM & SAMV	75	Monitoring and Corrective action	<ul style="list-style-type: none"> <li>• A thorough study of stress asset position- SMA-0, SMA-1 &amp; SMA-2</li> <li>• Analysis of stress position of branches</li> </ul>



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			through CMCC PORTAL	<ul style="list-style-type: none"> <li>• Handling of Mock run</li> <li>• Improving the position of Review/Renewal</li> <li>• Use of CMCC PORTAL as an important Monitoring tool</li> <li>• Follow up of stress assets through this portal</li> <li>• CMCC PORTAL for effective due diligence process-Defaulter list/CRILC Report)</li> </ul>
13	CCM & SAMV	90	Effective Credit Monitoring through Credit Monitoring Tools	<ul style="list-style-type: none"> <li>• Discussion on monitoring tools available for monitoring at branches and at controlling offices</li> <li>• Focus on some of the important tools like Stock statement, Review renewal, Audit Reports, Account operations, financial statements etc.</li> <li>• Importance of monitoring tools in getting warning signals</li> <li>• CPA and its guidelines</li> </ul>
	CCM & SAMV	90	Resolution of Stressed Assets	<ul style="list-style-type: none"> <li>• All relevant guidelines on RBI framework on stress assets</li> <li>• SMA classification</li> <li>• CRILC</li> <li>• Corrective Action Plan (CAP)</li> </ul>
	Forex	75	Imports	Import Collection including URC
	Forex	75	Forward Contracts and Exchange Rates	Derivatives & Treasury Products - Forward Contracts and Exchange Rate Mechanism
14	CCM & SAMV	90	Facility-wise & Product-wise Documentation	<ul style="list-style-type: none"> <li>• Facility-wise Documentation</li> <li>• Product-wise Documentation</li> <li>• GEN/RETAIL/MSME/RABD/ FOREX etc.</li> </ul>
	CCM & SAMV	90	Essentials of Mortgages & CERSAI, how to fill security documents	<ul style="list-style-type: none"> <li>• Essentials of Mortgages</li> <li>• Documents to be obtained for Mortgage creation.</li> <li>• Process flow</li> <li>• CERSAI</li> <li>• Guidelines relating to CERSAI</li> <li>• How to fill Security Documents</li> <li>• Practical inputs on Document filling</li> <li>• FAQ on Documentation &amp; Mortgage</li> </ul>
	CCM & SAMV	75	Stamping/Registration/Limitation	<ul style="list-style-type: none"> <li>• Guidelines on Stamping</li> <li>• Guidelines Registration</li> <li>• Guidelines Limitation</li> </ul>
	CCM & SAMV	75	Staff Accountability (Credit Related)	Brief guideline about Staff Accountability, Time line & Procedures of Staff Accountability (Credit Areas)
15	CCM & SAMV	60	NPA classification norms - Effect on profitability	<ul style="list-style-type: none"> <li>• IRAC norms</li> <li>• Provisioning Norms</li> <li>• Effect on profitability</li> </ul>



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	CCM & SAMV	30	One Time Settlement -the Prudent path for Resolution	<ul style="list-style-type: none"> <li>Recovery Policy guidelines</li> <li>OTS mechanism</li> <li>Small case lets on OTS proposals</li> <li>Ready reckoner for One Time Settlement</li> </ul>
	CCM & SAMV	90	One Time Settlement -the Prudent path for Resolution	Continued along with Case Study
	CCM & SAMV	75	SARFAESIA - Recovery through Quick and lawful means	<ul style="list-style-type: none"> <li>Brief on SARFAESI Act 2002</li> <li>Small case lets on SARFAESIA to cover the process of the action, procedure and critical issues</li> <li>Discussion on Branches' cases on SARFAESIA</li> <li>Practical guidance on preparation of Note for approval</li> <li>Preparation of Section 13(2) Notice</li> </ul>
	CCM & SAMV	75	Other Legal Measures to tackle NPA - Civil Suit/DRT/IBC	<ul style="list-style-type: none"> <li>Brief about Suit Filing in various forums</li> <li>Procedure of filing suit</li> <li>Precautions to be taken by branches for follow up of suits and quick recovery</li> <li>Preparation of First information Report for suit filing</li> <li>Brief about NCLT and the provisions of IBC 2016</li> </ul>
16	Risk	90	Risk Management in Bank	Concept of Risk in Bank, Various Types of Risks faced by Bank, How Banks Manage Risk, Bank's Risk Management Structure
		90	Credit Risk Assessment in Bank with Case Study	Understand the Concept of Credit Risk, Know about Types of Credit Risks and its risk drivers, Process of Credit Risk Management in Banks, Brief about major policies on Credit Risk Management
		75	Internal Credit Rating Rationales and its interpretation	Concept of Credit Rating, Its importance in effective management of credit risk in Bank, Approaches of Internal Credit Rating System in our Bank, Understanding the process flow of Internal Credit Rating System - IRB System, Interpretation of Scores / Rating
		75	External Credit Rating - Concept, Process and Interpretation of Scores	Know about the concept of External Credit Rating for bank exposure, Understanding the process of rating followed by External Credit Rating Agencies, Interpretation of scores and uses of rating, Mapping of External and Internal Rating, Group Discussion on credit rating of accounts
17		45	Film on Preventive Vigilance by the	Film on Preventive Vigilance prepared by the Commission for Vigilance Awareness

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	Risk (Preventive Vigilance)		Central Vigilance Commission	Week-2018 to be screened from CVC website, Discussion on the major observations by participants
		45	Union Bank of India Officers' Service Rules and Regulations	Knowing Union Bank of India Officer Service Regulation Roles and Responsibilities Conduct rules for Officers Grievances Redressal and Escalation Matrix Staff Accountability in Non-Credit Area
		90	Ethics & Values	Ethics and values with special reference to Banking Business Ethical Dilemma and conflict of interest Transparency in Banking Business
		75	Preventive vigilance functions of CVC	Know about Central Vigilance Commission, Brief about roles and responsibility of CVC, Steps taken by CVC under Preventive Vigilance activities, Procurement including E-Procurement and Govt. E- Market place - need for efficiency and transparency
		75	Compliance Risk Management	Concept of Compliance and Compliance culture in bank Cost of Non-Compliance Regulatory / Statutory requirements Effectiveness of Operational risk management in ensuring compliance in bank Bank's setup for compliance function and Roles and responsibilities
18	Risk (Preventive Vigilance)	90	Case studies on Preventive Vigilance Best Practices	Presentation on couple of historical fraud incidents as a Case Studies on Preventive Vigilance initiatives in bank Experience sharing (Group Activity) - with moderator Discussion on shortcomings noticed by participants and finding out measures to prevent such incidents
		90	Audits Functions as a tool for Preventive Vigilance	Audit Philosophy, Various Audits, Structure of Internal Audit Department, RBI Guidelines on Risk Based Audit, Basanth Seth Committee recommendations Trigger Based Audit, Compliance to Audit reports
	IT	75	Digitization & Cyber Security Policy	Know how a Technology is as enabler for fraud prevention, Knowing importance of cyber hyenine in banking operations, Brief about Bank's Information Security Policy Brief about Bank's Cyber Security Policy, VYOM (STP - Mudra, KCC, GST Gain, Nari Shakti, Credit Card, Union Cash Digital,

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				PAPL, Mutual Fund, Insurance), Metaverse, Sandbox, Sparsh Debit Card.
	Risk (Preventive Vigilance)	75	Complaint Handling System	Standard Operating Process for Complaint Handling Role and Responsibility of CC/ Branch/RO/FGMO/CCU Process flow and Escalation Monitoring and Reporting
19	Risk (Preventive Vigilance)	90	Fraud Preventive Measures in Loan Portfolio	Frauds in Advances accounts and International Business, Creative Accounting & Trade based money laundering RCSA, Near Miss events and related areas.
		90	Fraud Preventive alerts and reporting system in bank	What is Fraud Fraud prevention measures Banks systems and procedures How to report a Fraud Importance of timely reporting and action
		75	Group Activities & Presentation/ Expert Panel Discussion	Presentation by participants in groups of 10, and expert panel discussions on topics of Preventive Vigilance and Fraud Prevention
		75		
20	ABD & FI	90	Classification of Priority Sector Advances & common guidelines	Concept of Priority sector, Importance of PSA, Sub-sectors of PSA including Weaker sections & Minority communities, Penalties for non-achievement, RIDF- Impact on bank, Common guidelines of RBI for Priority Sector Advances & benchmarks
		90	Importance of Agriculture and it's classification	Importance of Agriculture, Problems faced by Indian Agriculture, National Agriculture policy, Our Bank's initiatives, Classification of Agri. advances and Common guidelines, Scrutiny of Records of Rights
		75	Agriculture production credit - UGC	Concept & components of production credit, UGC scheme, scale of finance, Interest Subvention concept, Collateral security, margin norms, Issuance of RuPay cards to KCC, PMFBY, PAIS, LCRI, Demo on Online application facility, administering exercise on UGC for arriving limit for 5 years, Flow chart, File maintenance
		75	Agriculture production credit - Other than UGC	Other products of Production credit: Gold loan / silver loan, Loan against WHR, KCC (AH & F), Loan against Deposits, Debt Swap scheme, Production credit to SHG / JLG
21	ABD & FI	90	Project approach for Agriculture investment credit	Investment credit as a project approach and components, Technical, Economic and Financial factors, Factors deciding financial viability

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		90	Exercise on Agri. project finance	Exercise on Agri. project finance, Demo of Model techno economic analysis, e-manual, Glimpses of Agri. products
		75	Agri. investment credit - Farm Mechanisation & Minor Irrigation	Activities under Agri. investment credit, Techno economic aspect of Farm mechanization, Minor irrigation, Exercise on tractor finance, Demonstration for proper file maintenance
		75	Agri. allied activities	Agriculture allied activities and it's importance, Technical and economic parameters, An exercise on processing of a Dairy unit
22	ABD & FI	90	Processing of Proposal in LAS	Introduction to LAS, Processing of crop loan (UGC)
		90	Central Government sponsored schemes	Government sponsored scheme: Features of PMEGP; DAY-NRLM; DAY-NULM; DRI & Stand-up schemes, Subsidy-upfront and backward subsidy, controlling of subsidy in Finacle
		90	Gold Loan Scheme	Purpose, eligibility, Restrictions on gold loan, assessment, quantum of loan & delegation, repayment, gold loan schemes, re-appraisal of gold loans, Physical securities of gold ornaments, Maintenance of gold loan register, Precautions, eligibility for engagement / renewal of Appraiser, Prevention of fraudulent activities by appraiser, Diligence in obtaining and maintaining security, Joint custody and role of joint custodians in safe keeping of gold ornaments, guidelines on Inspection by internal auditors.
		60	Finance to SHG & JLG	SHG & JLG: Concept and features, SHG bank & credit linkage including Grading, JLG models, Difference between SHG & JLG, Film on SHG
23	ABD & FI	90	Financial Inclusion	Financial Inclusion: Concept, Causes of FI, Institutional initiatives including initiatives of Union Bank of India, PMJDY, Social security schemes, BC/BF concept, Rural marketing: Importance of customer service, Concept of Rural marketing, Tips for marketing various products and cross selling of various products, RSETI, VKC, UAG, UBISFT, Union Mitr, Farmers club & Financial literacy, Rural publicity in R & SU areas

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	IT	90	Introduction to Advances Finacle Menus	HOAACLA / HACMLA, LAS2FIN, GLAO, GLAV, HACLHM, Multiple Limits, HINTTM / HLINTTM, HCLM, HSCLM, HCLL, STKSTMT, HLADISB, HLASPAY, HPAYOFF, HLMN, CERDET
	IT	75	Introduction to NPA Finacle Menus	NPATM, OTSTM, LAW, NPAEXP, NPAPSP, NPARPT
	HR	75	Negotiation Skills	<ul style="list-style-type: none"> <li>• What is Negotiation?</li> <li>• Why Negotiation?</li> <li>• How to resolve conflicts through negotiation</li> <li>• Phases of Negotiation</li> <li>• Ten Commandments of effective Negotiation</li> <li>• Sutra for Win -Win Negotiation.</li> </ul>
24	IT	90	Monitoring of Advances Finacle Menus	HLAOP, HLPAYH, HLAODR, HLARA, ICACD, HASSET, HAINTRPT, HINTPRF, HAITNQ, INTLIST, LIPC, HSGCERT, HCRV INSEXP, LAROR, HATOR, FACWR, F1, M27R, CCODCHK,
	IT	90	Executive Summary and Finacle Menus	HACI, HCUDET, HCRV, GSTMM, CRM Module, HACS, HCUSUM, HCULI, HINTTM, HLVSI, HINTCI, ICACD, HCLL, HRELPI, INTCERTI, HCUACC, BG & LC menus, CUSTVIEW
	Rajbhasha	30	Official Language & Technology	Unicode, Core Rajbhasha Solution
		120	Assessment Test	Assessment Test No. 3 after Phase II Classroom Training.