

Expression of Interest (Eoi)

Invitation for Expression of Interest (Eoi) from Scheduled Commercial Banks for the management and fintech-based integration of the operations of Bihar Rajya Jeevika Nidhi Credit Co-operative Union Ltd., Patna. (JEEViKA Nidhi)

Bihar Rajya Jeevika Nidhi Credit Co-operative Union Ltd. Patna, (JEEViKA Nidhi), a **Specialized Financial Institution**, is formed and registered under Bihar State Co-operative Societies Act 1935 as a state level institution for providing smooth access to Credit and different financial services to its Members/ Associate Members.

Jeevika Nidhi desires to open its Bank Account in a Scheduled Commercial Bank for maintaining its funds and conduct all operations and services in a digital manner. For this purpose, proposals are invited from interested Scheduled Commercial Banks for which different parameters and conditions are as under:

Objective of Services:

The selected Bank shall offer the following services:

- API integration between Bank and Fund Disbursement System for Jeevika Nidhi.
- Real-time fund transfer, dashboard monitoring, and digital loan management system.
- Integration of services like eKYC, UPI, AEPS, eNACH.
- Ensure transparency in financial transactions.

Eligibility Criteria:

- Should be a scheduled commercial Bank and should fulfill the criteria as per circular R-23001/1/2021-GBA-CGA/761-852 of Ministry of Finance, Department of Expenditure O/o Controller General of Accounts.
- Should have branches in all districts of Bihar.
- Should not be banned by RBI or Govt. of India for providing digital initiatives in the last 5 years.

Terms and Conditions (Additional Mandatory Clauses):

- **Free of Cost Fintech Services:** The selected Bank shall mandatorily offer fintech-related services, API integration, and digital financial architecture **free of cost** to JEEViKA Nidhi. It is clarified that selected bank will not get paid for the services offered. Only, the funds of Jeevika Nidhi will be maintained in the bank.
- The service provider should also specifically mention the **manpower they will deploy** for smooth operations and maintenance of digital platform.
- **Presentation (PPT) Requirement:** All interested service providers must give a Presentation (PPT) before the selection committee constituted by JEEViKA Nidhi to demonstrate their technical capacity, proposed solutions, and understanding of rural microfinance and cooperative credit operations.
- **Final Selection Based on Committee Approval:** The bank shall only be considered for engagement after receiving final approval from the selection committee based on evaluation of the PPT and technical proposal.

Signature
SPM-CF

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Submission Process:

Interested Scheduled Commercial Bank shall submit their technical proposal in sealed envelopes by 16.07.2025 before 5 PM.

Submission Address:

- **Chief Executive Officer,**
BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Vidyut Bhawan, Annexe-II, 1st Floor (Southern Wing) & 3rd Floor
Bailey Road Patna-800 021, Bihar
Phone No/Fax: +91-612-2504980/60
Email: info@brlps.in

*BRLPS reserves the right to shortlist the eligible institutions for the Power Point Presentation (PPT) before the Selection Committee.

Sanjay K. Singh
SPM-CL