

वसूली एजेंटों (आरए) के पैनल के लिए पात्रता और मूल्यांकन मानदंड

ELIGIBILITY AND EVALUATION CRITERIA FOR EMPANELMENT OF RECOVERY AGENTS (RA)

I. न्यूनतम पात्रता मानदंड/ Minimum Eligibility Criteria:

1. The entity should possess PAN Card / GST registration as applicable;
2. The entity should have been offering Asset Recovery Services at least for the past three years and should have a minimum of 5 personnel including Directors/partners/ employees on its roll on the date of submission of expression of interest;
3. It should have business turnover of INR 50 lakh and above. Business turnover would mean gross earnings for the last three years through services in the nature of Recovery, Asset resolution, reconstruction, OTS & Settlements;
4. At least one third of the Partners/ Directors/ Employees of the agency/ firm should be Chartered Accountants or Advocates or should have worked in judicial, police, Tax and/or Revenue Recovery Departments of the Government or legal Department of Bank for at least 2 years;
5. It should have offices with enough infrastructures at least in 1 major business centre. For the purpose of this work, major business centre shall mean Metros, Tier I & Tier II cities & towns in India;
6. The agency should have the necessary approvals, license and authorisations from the statutory authorities;
7. Only those Recovery Agents who have completed 100 hours of training and obtained certification from IIBF will be eligible for appointment;
8. There should be no complaints pending against Recovery Agents and/or any of its employees/associates/agents etc. before Police and also not involved in Court cases especially in the matters, which are in deviation to the extant RBI guidelines on Recovery agents and the scope of work indicated by the Bank.
9. Empanelment will also be based on the following Points:
 - i. Actual performance of Recovery Agents in past assignments, which will be verified from details of a) number of accounts handled b) period of association with other Financial Institutions, viz., Bank/ FIs, c) Recovery' percentage etc. submitted by the entity/applicant along with the application.
 - ii. Good track record with other bank/FI, which will be verified from opinion reports/ Feedback letter / experience certificate from other bank(s) to be submitted by the entity/applicant along with the application.

II अयोग्यता मानदंड/Disqualification Criteria:

The disqualification of the interested entities for the purpose of empanelment shall be based on the following factors:

- i If Recovery Agent is disqualified by any law for the time being in force which prohibits him from entering into any agreement with the Bank and is Insolvent and any insolvency and or criminal proceedings are pending against the RA.
- ii If Recovery Agent has committed breach of any law, statutory guidelines including guidelines issued by RBI or any other authority or actions/inactions on the part of Recovery Agent or his employees, agents, authorised representatives, amounts to offences under any provisions of law or expose the company to financial or reputational loss.
- iii If Recovery Agent is Loan defaulter of the Bank or any other financial institutions.

III अयोग्यता मानदंड/ Evaluation Criteria:

1. The evaluation of interested entities for the purpose of empanelment shall be as follows:

Sl. No.	Parameters	Score/Marks
1	Number of years in the business	
	a) More than 10 years	15
	b) more than 5 years and less than 10 years	8
	c) more than 3 years and less than 5 years	5
	d) less than 3 year	0
2	Business Turnover/ Revenue :	
	More than INR 50 lakh in a Financial Year	10
	More than INR.50 lakh in last 3 financial years	8
	More than INR 50 lakh in last five financial years	5
	Less than INR. 50 lakh in last five financial years	0
3	Partners/Directors/Employees being	
	Chartered Accountants/Advocates/having 5 years' experience in legal Depts. of banks or judicial/Police/Tax/revenue recovery Depts. of -----	
	(% of total staff)	
	a) more than half	15
	b) one third and above	8
	c) Less than one third	5
	(For even specialised person exceeding one third one additional mark shall be allotted on per head basis subject to a maximum of 15 marks)	
4	Geographical Spread:	
	a) In more than 3 major business centres/ NPA concentrated centre	10
	* b) In more than 1major business centres/ NPA concentrated centre	8
	c) In 1 major business centre/ NPA concentrated centre	5
	d) In less than one such centre	0

*A city, town, district having corporate office of at least 2 NPA borrowers of Bank

An entity shall score the following minimum marks under each parameter so as to be eligible for empanelment.

Parameter	Minimum Marks
Parameter - 1	5
Parameter - 2	5
Parameter - 3	5
Parameter - 4	5
Total	20

In addition to above, the following information shall be factored into the evaluation process.

1. Actual performance of Recovery Agents in past assignments may be verified by obtaining details of
 - a) Number of accounts handled
 - b) Period of association with Bank (in case of RAs already empanelled),
 - c) Recovery percentage, etc. (in case of other banks/ NBFCS)
2. Good track record with other banks/FIs may be verified by obtaining opinion reports / feedback letter / experience certificate from other bank(s).
3. Preference shall be given to the following:
 - (i). Recovery Agents with local presence;
 - (ii). Government approved auctioneers;
 - (iii). Firms with international experience in impaired Asset Management / Business Recovery Services

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