

**Kerala State Welfare Corporation for Forward Communities Limited**  
TC 9/476, L2, Kuleena, Jawahar Nagar, Kowdiar PO., Thiruvananthapuram – 695003  
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**No. 110/A1/2024/KSWCFC**

**Dated 19/06/2024**

**EXPRESSION OF INTEREST FOR SELECTION OF BANKS FOR THE  
IMPLEMENTATION OF VARIOUS SCHEMES**

Kerala State Welfare Corporation for Forward Communities Limited is a Government of Kerala undertaking registered with the aim to carry on the business of promoting comprehensive development and welfare of the economically backward sections among forward communities of Kerala. Government have directed that Benefit under Skill Development Programme shall be provided for the loans availed from selected banks through Competitive bidding. To enhance self employment opportunities of Stake holder communities, Samunnathi implemented the projects viz Samunnathi Thoosanila, Samunnathi Farming project, Ksheera Samunnathi and Samunnathi e-Auto.

In view of the above, Expression of Interests are invited by the Corporation from the Commercial/ Nationalised / Scheduled & Regional Rural banks for the implementation of the said schemes. The terms and conditions are given below;

- 1) The Bank should have Association with State Govt, Departments, PSUs and adequate experience in funding to beneficiaries of schemes.
- 2) The Bank should have experience in hand holding the projects in agri& allied sector though JLG/ SHG platforms
- 3) The Bank should be a RBI empanelled Financial Institution which is carrying out business with Central and State Government.
- 4) Bank should have adequate network of branches and customer service points to carry out the programme throughout the state.
- 5) The Bank should be working on CBS platform which enable the customer service to carryout banking operations irrespective of location.
- 6) The Bank must have exclusive functional team to implement the schemes across the State.
- 7) The Bank must be enabled with, RTGS, NEFT, IMPS, UPI, Direct Benefit Transfers, Public Funds Management System etc.
- 8) The bids should contain the following details:
  - a. Number of loans that can be provided in a year.
  - b. Minimum time needed for sanctioning loan.
  - c. Loans to be offered by the bank including interest rate.

- d. Details of number of loans handled by the Bank, pertaining to similar schemes run by the Corporation (if any) including bank interest rates offered to such schemes.
9. There will be a mutual agreement to pool the resources together to promote and make accessible, organised finance facility viz. loan under Dairy, Goat Farming ,Thoosanila Mini cafe segments, Ksheera Samunnathi & Samunnathi e-auto with superior features and client friendly norms for starting small scale business, services, to the marginalised members of forward communities of State of Kerala on the mutually agreed terms and conditions.
10. The Bank will act as KSWCFC's (Kerala State Welfare Corporation for Forward Communities Limited) preferred financier for financing the poor and marginalized people among forward communities of Kerala whose family income does not exceed Rs. 4 lakh per annum.
11. The Bank will work in close co-ordination with the Kerala State Welfare Corporation for Forward Communities and identify the eligible members of forward communities for the purpose of enabling the bank to sanction loan after verifying the viability of each project.
12. The Bank should have presence / branches in all the 14 districts of Kerala.
13. The Bank should have atleast 100 branches through out Kerala (List of Branches).
14. Details of loans for self employment projects offered by the bank including the special percentage of interest.
15. Banks have the right to conduct personal interview of the applicant to ascertain the eligibility of the applicants to avail loan from the Bank.
16. The Bank shall have liberty to seek clarification in respect of any application received and the grant of loan will be solely upon the decision and discretion of the Bank.
17. The bank shall have the liberty to conduct personal visit to the place of business or any other place which it considers necessary.
18. The bank shall have the right to reject the application, if the document forwarded to the bank are not to satisfaction of the bank.
19. Kerala State Welfare Corporation for Forward Communities will publish the name of the Bank as its preferred Financier of the scheme for the poor and marginalized members of the economically backward sections among the forward communities

Interested Banks may submit their Expression of Interest on or **before 5.00 pm on 05/07/2024**. The expression of interest may be addressed to the Managing Director, Kerala State Welfare Corporation for Forward Communities.

Sd/-  
MANAGING DIRECTOR