



**PSB  
Alliance**

Transforming Together

**Expression of Interest for Empanelment of  
Field Collection Agencies**

**(Ref. No. PSBA/EOI/ Empanelment of Field Collection Agencies/2026-  
27/0009 Dated 17/04/2026)**

**Registered Office Address:**

**3<sup>rd</sup> FLOOR, UNIT NO. 301, VIOS TOWER, OFF EASTERN FREEWAY, NEAR WADALA TRUCK TERMINAL,  
WADALA EAST, MUMBAI – 400037**

## TABLE OF CONTENTS

<b>Sr. No.</b>	<b>Section No.</b>	<b>Particulars</b>
<b>1</b>	<b>1</b>	<b>Introduction &amp; Background</b>
	<b>1.1</b>	<b>About PSB Alliance Private Limited</b>
	<b>1.2</b>	<b>Purpose of Expression of Interest (EOI)</b>
	<b>1.3</b>	<b>Definitions</b>
<b>2</b>	<b>2</b>	<b>Eligibility Criteria for Field Collection Agencies</b>
<b>3</b>	<b>3</b>	<b>Scope of Work</b>
	<b>3.1</b>	<b>Scope Summary</b>
	<b>3.2</b>	<b>Detailed Scope of Work</b>
<b>4</b>	<b>4</b>	<b>Payment and Billing Terms</b>
<b>5</b>	<b>5</b>	<b>Important Instructions / Information</b>
<b>Annexure</b>	<b>A</b>	<b>Expression of Interest Application Form</b>
<b>Annexure</b>	<b>B</b>	<b>Letter of Satisfactory Performance &amp; Conduct</b>
<b>Annexure</b>	<b>C</b>	<b>State/Union Territory &amp; City Wise details of FOS</b>

## 1. Introduction & Background:

### 1.1. About PSB Alliance Private Limited:

PSB Alliance Private Limited (hereinafter referred to as "Company" / "PSB Alliance") is a joint venture of 12 Public Sector Banks, delivers tech-driven, secure services to the banking sector that foster innovation and redefine banking excellence. It is set up to make financial activities & banking easier; we implement the latest innovations and strive to be at the forefront of change.

We specialize in solutions that enhance operational efficiency and expand service reach by streamlining processes and enabling banks to optimize resources, improve customer experience.

By leveraging the collective expertise of our partner banks, we develop and implement innovative financial technology solutions. Our commitment is to provide secure, user-friendly platforms that drive growth and accessibility in the Indian banking ecosystem.

### 1.2. Purpose of Expression of Interest (EOI):

The purpose of this Expression of Interest (EOI) is to invite responses from prospective field collection agencies and to conduct a preliminary assessment of their eligibility, experience, financial strength, and operational capability for doing field collection activities in SMA accounts of member banks. PSB Alliance, at its sole discretion, may either proceed with an open Request for Proposal (RFP) after this Expression of Interest (EOI) or limit the RFP to shortlisted bidders as per PSB Alliance requirement, in line with the RBI's outsourcing policy and regulatory guidelines.

**Disclaimer:** The information provided by the collection agencies/vendors in response to this Expression of Interest Document will become the property of PSB ALLIANCE PRIVATE LIMITED. The Company reserves the right to amend, withdraw, or reissue this EOI document at any time. All such amendments will be duly communicated to the prospective vendors and shall be binding upon them. This EOI is not an offer by the Company, but merely an invitation to prospective agencies to submit their Expression of Interest for empanelment. The Company reserves the right to accept or reject any or all submissions without assigning any reason thereof.

### 1.3. Definitions:

In this Expression of Interest (EOI), unless the context otherwise requires, the following terms shall have the meanings assigned to them herein:

- **'Service Provider' / 'Vendor' / 'Collection Agency' / 'Agency'** shall mean and refer to the same entity, being the agency participating in this EOI process and/or subsequently empanelled and/or engaged by PSB Alliance for undertaking field collection activities.
- **'FOS' (Feet on Street)** shall mean the field personnel deployed by the Service Provider for carrying out on-ground collection activities.
- **'DRA' (Debt Recovery Agent)** shall mean individuals authorized and deployed by the

Service Provider for collection activities in accordance with applicable regulatory guidelines.

- **'Tele caller' / 'Team Leader' / 'Supervisor' / 'Manager'** shall mean personnel deployed by the Service Provider forming part of the operational and supervisory hierarchy for monitoring and managing collection activities.
- **'Customer'** shall mean individuals, partnership firms, companies, or any other legal entities who have availed credit facilities from member banks.
- **'Dues' / 'Overdue'** shall mean all amounts payable by the Customer, including principal, interest, penal charges, delayed payment charges, and any other charges under the relevant loan/facility agreements.
- **'SMA' (Special Mention Account)** shall mean loan accounts showing signs of incipient stress, as classified in accordance with applicable regulatory guidelines issued by the Reserve Bank of India from time to time.
- **'Allocation'** shall mean assignment of Customer accounts by PSB Alliance to the Service Provider for undertaking field collection activities.
- **'Deallocation'** shall mean withdrawal of assigned accounts from the Service Provider by PSB Alliance.
- **'PSB Alliance'** shall mean PSB Alliance Pvt. Ltd.
- **'Member Banks'** shall mean banks associated with PSB Alliance and availing services under this arrangement.
- **'RFP' (Request for Proposal)** shall mean the subsequent stage of the selection process following this EOI, wherein shortlisted agencies may be invited to submit detailed proposals.
- **'Startup'** shall mean an entity that is recognized as a startup by the Department for Promotion of Industry and Internal Trade (DPIIT) under the Government of India's Startup India Initiative, and which satisfies the applicable eligibility criteria prescribed by DPIIT from time to time, including but not limited to conditions relating to period of existence, turnover threshold, and nature of business.

The above terms may be used interchangeably, wherever applicable, and shall be deemed to have the same meaning unless expressly stated otherwise or repugnant to the context.

## 2. Eligibility Criteria for Collection Agencies:

Sr. No.	Basic Requirement	Eligibility Criteria	Confirming Documents to be submitted during RFP
1	Legal Entity	<p>The Collection Agency must be an Indian entity, duly registered as a public or private company under the Companies Act, 1956/2013, or as a proprietorship, partnership firm registered under the Indian Partnership Act, 1932, or a Limited Liability Partnership (LLP). Consortiums are not permitted. The entity should have been in existence in India for a minimum period of Five (5) years as on the date of submission of the EOI; the same applies to #MSME organizations</p> <p>For agencies applying under the startup category, the period of existence shall be a minimum of Two (2) years as on the date of submission of the EOI.</p>	<p>Certificate of Incorporation, Partnership Deed, LLP Agreement, shops &amp; establishment certificate, GST etc.)</p> <p>If it's a startup then, DPIIT Recognition Certificate (under Startup India Initiative)</p> <p>If it's MSME then Udyam Certificate</p>
2	Experience	<p>The Collection Agency must have managed collection/recovery activities for at least 2 Scheduled Commercial Banks / *NBFCs with 5 years' experience</p> <p>For startups, collection agencies must have managed collection/recovery activities for at least 2 Scheduled Commercial Banks / *NBFCs with 2 Years experience and the promoter should have experience of at least 5 years of working in field collection/recovery.</p>	<p>Purchase order/ contract/Agreement /Engagement letter</p>

Sr. No.	Basic Requirement	Eligibility Criteria	Confirming Documents to be submitted during RFP
3	Client Reference	Collection Agency should provide client reference and contact details (email/ landline/ mobile) of minimum 2 Scheduled Commercial Banks / *NBFCs for whom the Collection Agency has carried out collection/recovery activity for 5 years. For startups, collection agencies shall provide client reference and contact details (email/ landline/ mobile) of minimum 2 Scheduled Commercial Banks / *NBFCs for whom the Collection Agency has carried out collection/recovery activity for 2 years.	Declaration in the Letterhead of Collection Agency
4	Blacklisting/Litigation	The Collection Agency company should not have been blacklisted, debarred, or declared fraud, inefficient by any Government Department, Public Sector Undertaking (PSU), or Statutory Body and there are no pending defaults related to GST, Income Tax, Shop & Establishment laws or government agencies.	Self-declaration on the Collection Agency's letter head
5	Taxation Registration	The Collection Agency must have a valid: 1. Company/partnership PAN & PANs of all Partners/ Directors (Mandatory) 2. GST Registration No. (Mandatory) 3. MSME Registration No. (If applicable) In case of Proprietorship firm, Proprietor's name in PAN & AADHAAR should be same.	Self-Attested copies
6	Ownership	The Collection Agency should not be owned or controlled by any of the Directors or present employees (or relatives) of PSB Alliance Pvt. Ltd. & its member banks.	Self-declaration on the Collection Agency's letter head

Sr. No.	Basic Requirement	Eligibility Criteria	Confirming Documents to be submitted during RFP
7	No. of FOS	The Collection Agency must have a minimum of 50 FOSs available on roll. For startups, the minimum requirement is 20 FOSs on roll.	Self-declaration on the Collection Agency's letter head
8	Subcontracting	The Collection Agency should not have subcontracted the collection activity to any other vendor in past.	Self-declaration on the Collection Agency's letter head
9	Turnover and Net worth	<p>The Agency must have registered an average annual turnover of Rs. 2.00 Cr. or above (from Indian Collection or Debt recovery operations only) during the last three financial years – 2023-24, 2024-25 and 2025-26 (Not inclusive of the turnover of associate companies) and agencies must have positive net worth in the previous financial year (2025-26).</p> <p>For #MSMEs, minimum annual turnover has to be Rs.1.00 Cr during the last three financial years – 2023-24, 2024-25 and 2025-26 with exemption in networth criteria.</p> <p>For startup companies, minimum annual turnover has to be Rs. 50.00 lakhs. in last two financial years – 2024-25 and 2025-26 with exemption in networth criteria.</p>	<p>Audited Financial statements for the financial years (For the financial year 2025–26 in cases where an audited financial statement is not available, a CA-certified financial statement comprising the balance sheet and profit &amp; loss statement shall require a unique UDIN for validity).</p> <p><b>AND</b></p> <p>Certified letter from the Chartered Accountant verifying turnover is related to collection activity/recovery only.</p>

**\*Non-Banking Financial Companies (NBFCs) with operations in a minimum of four states and AUM of Rs.500 Cr**

**# MSME organizations shall be treated at par with regular organizations (other than startups), subject to a turnover relaxation of ₹1.00 crore and exemption in net worth criteria.**

The eligibility criteria outlined above are for preliminary screening of prospective agencies only.

Submission of supporting documentary evidence is not required at this EOI stage. However, agencies shortlisted for the subsequent RFP must furnish complete supporting documents and confirmations. PSB Alliance Pvt. Ltd. reserves the right to validate all submitted information, request additional documents or clarifications, and disqualify agencies at any stage of the process.

Collection Agencies must satisfy all eligibility criteria listed above as on the date of EOI submission. All criteria apply at the individual-company level (not at the group-of-companies level) unless explicitly stated otherwise.

### 3. Scope of Work:

#### 3.1. Scope Summary:

PSB Alliance proposes to empanel collection agencies for field collection activities in SMA accounts of member banks.

**Exclusions:** This scope excludes the following:

- Staff Loans
- Mudra Loans
- Pool Accounts
- Co-lending Accounts
- Government Scheme Loans (e.g., PM SVANidhi, Vishwakarma)
- Retail & MSME accounts with outstanding  $\leq$  ₹1,00,000

The objective of this initiative is to minimize account irregularities, improve asset quality, enhance Collection efficiency and strengthen the overall financial health of member banks.

Each collection agency must specify, in its EOI application form, the State(s) and/or combinations of States & Union Territories (from the list below) where it can provide field collection services, per the terms and conditions in this scope of work.

1. Andhra Pradesh
2. Arunachal Pradesh
3. Assam
4. Bihar
5. Chhattisgarh
6. Goa
7. Gujarat, Dadra and Nagar Haveli, Daman and Diu
8. Haryana, Chandigarh
9. Himachal Pradesh
10. Jharkhand
11. Karnataka
12. Kerala, Lakshadweep
13. Madhya Pradesh
14. Maharashtra
15. Manipur
16. Meghalaya
17. Mizoram
18. Nagaland
19. Odisha
20. Punjab
21. Rajasthan
22. Sikkim

23. Tamil Nadu, Puducherry, Andaman and Nicobar Islands
24. Telangana
25. Tripura
26. Uttar Pradesh
27. Uttarakhand
28. West Bengal
29. Jammu and Kashmir, Ladakh
30. Delhi

PSB Alliance reserves the sole right to allocate, modify, or deallocate accounts across any location, product, segment, member bank, or collection agency, at its sole discretion.

### **3.2 Detailed Scope of Work:**

PSB Alliance shall provide selected empaneled collection agencies with a daily list of SMA-classified customers, along with relevant information for field-level collection activities. The Service Provider shall follow up professionally and compliantly to recover overdue amounts, aiming to improve collection efficiency and reduce member banks' SMA portfolios.

a. **Account allocation and supervision:** Upon allocation of SMA accounts, the Service Provider shall distribute the same among its FOS based on parameters such as bank, product, segment, location, or any other criteria as may be specified by PSB Alliance. Simultaneously, an appropriate supervisory hierarchy, including tele callers, team leaders and managers, shall be established to ensure effective end-to-end monitoring and control.

b. **Field visits and support:** The Feet on Street (FOS) shall undertake visits to each assigned Customer for collection of the total overdue amount and record detailed feedback/trail of each visit in the prescribed format. In parallel, the assigned tele callers, team leaders, and managers shall provide necessary support, monitoring, and review of their respective teams to ensure optimal collection performance against the allocated accounts.

c. **Scope of overdue:** The overdue amounts to be collected shall include principal, interest, and any other charges payable under various loan/facility agreements executed by customers of member banks in respect of credit facilities availed. For this document, 'Customer' shall mean individuals, partnership firms, companies, or any other legal entities.

d. **Collection instruments:** Collection shall be done through permissible instruments such as cheques, demand drafts, pay orders, or banker's cheques drawn in favor of the respective bank. Alternatively, customers may remit overdue amounts through digital/online payment modes or by visiting the respective bank branches. Collected instruments should be deposited in the designated bank account within 24 hours of collection.

e. **Cash prohibition:** Cash Collection from customers is strictly prohibited.

f. **Handling dishonored Instruments:** In the event of dishonor of cheques, demand drafts, or pay orders collected by the Service Provider, the Service Provider shall promptly follow up with the Customers and obtain fresh payment instruments or facilitate alternative modes of payment in

substitution thereof.

**g. Visit feedback submission:** The Service Provider shall submit customer-wise and agent-wise visit feedback, including detailed dispositions, on a regular basis or at such frequency as may be specified by PSB Alliance, in the prescribed format which will be shared with member banks.

**h. Record maintenance and reporting:** The Service Provider shall maintain true, complete, and accurate records of all collection activities undertaken on behalf of PSB Alliance. The Service Provider shall furnish relevant data and information pertaining to collection efforts and actions taken in respect of Customers referred to for follow-up and collection of Dues, on a daily, fortnightly, monthly basis, or at such intervals as may be specified by PSB Alliance.

**i. Customer information updates:** The Service Provider shall promptly inform PSB Alliance of any changes in the Customer's address, contact details, place of business/office, location of assets/vehicles/equipment, or whereabouts, as well as any other relevant information, including changes in the Customer's funding/repayment accounts, that may come to his/her knowledge during collection activities.

**j. Vendor Compliance and Target Guidelines:** Once empaneled, vendors must abide by all rules and regulations set by PSBA from time to time. Rules, norms, and eligibility criteria are at the sole discretion of PSBA.

Targets for vendors are subject to change based on requirements for products, geography, and banks. Targets will be set on a daily, weekly, and monthly basis as decided by PSBA.

**Service Provider" shall not:**

The Service Provider shall not receive any payment from Customers in the form of cash, jewelry, or any other liquid asset or consideration in kind. Further, the Service Provider shall not engage in, or attempt to engage in, any act that is unlawful or contrary to the scope of work, applicable regulations, or any instructions/guidelines issued by PSB Alliance or its member banks.

**Service Provider" shall:**

a) In all dealings with Customers or third parties, the Service Provider shall ensure that its Feet on Street (FOS) are duly deputed with valid identity cards in the format prescribed by PSB Alliance or its member banks. Such identification shall be always carried out and presented, as required, to establish their bona fide authorization to act on behalf of PSB Alliance and the respective member bank.

b) The Service Provider shall strictly adhere to the Code of Conduct and Fair Practices Code issued by the Reserve Bank of India (RBI), the Code of Conduct prescribed by the Indian Banks' Association (IBA), guidelines issued by the Banking Codes and Standards Board of India (BCSBI), and any other regulatory requirements as may be prescribed from time to time. The Service Provider shall also

comply with all operating instructions issued by PSB Alliance and/or its member banks

c) The Service Provider shall maintain separate files and detailed records in relation to all collection activities and shall provide full access to such records and documents to the authorized representatives of the Reserve Bank of India (RBI), PSB Alliance, and/or its member banks, as and when required, within a reasonable timeframe.

d) The Service Provider shall strictly operate within the scope of this RFP. In the event the Service Provider engages with Customers or third parties beyond the defined scope or undertakes any act that is unlawful or contrary to the provisions contained herein, and such actions result in any loss or damage to PSB Alliance and/or its member banks, the Service Provider shall be solely liable and responsible for such losses.

#### FOS Management:

a) All FOS employed by the Service Provider for field collection activities must hold valid DRA (Debt Recovery Agent) certification issued by the Indian Institute of Banking & Finance (IIBF). Additionally, they must have a CIBIL (or equivalent) bureau score of at least 650, along with valid address proof and a police verification report.

b) The Account Collector Ratio (ACR) for FOS shall be maintained at 80:1. Accordingly, no FOS shall be assigned more than 80 accounts at any time.

c) For every 10 FOS, collection agency shall appoint one Team Leader and for every 5 Team Leaders, it shall have 1 Manager depending on the size of the allocation.

d) The count of FOS with respect to Team Leaders and Managers for each vendor is auditable. Vendors must fully comply with all rules set by PSBA.

e) Training Module/Delivery: The Service Provider must impart training as per content and methodology prescribed by PSB Alliance covering Product, Process, compliance, Quality & Regulatory awareness as well as current feedback, product & process related updates.

f) The Service Provider shall ensure that the performance and compliance of each FOS, Tele Caller, Team Leader and Manager, are reviewed on a daily, weekly, fortnightly and monthly basis. Appropriate and timely corrective actions shall be taken to ensure that the targets specified by PSB Alliance are consistently achieved and not compromised

**Note: PSB Alliance Pvt. Ltd. reserves the absolute right to add to, alter, modify, or amend the scope of work at any time, based on requirements of member banks. Such changes shall be communicated to the Service Provider and shall be binding upon them.**

#### 4. Payment & Billing:

Invoices should be raised in the name of the PSB Alliance Pvt. Ltd. for services provided/ work done in the previous month by the 15th (Fifteenth) day of the succeeding calendar month. It should contain Bank-wise details in a format specified by the PSB Alliance Pvt. Ltd. from time to time. All disputes pertaining to the invoices shall be settled with the PSB Alliance Pvt. Ltd. and the bank concerned will also help to resolve the issue from time to time.

The details of the Payout Grid/Structure shall be disclosed & communicated in the subsequent Request for Proposal (RFP).

## 5. Important Information:

Sr. No.	Description	Details
1	Expression of Interest Reference	PSBA/EOI/ Empanelment of Collection Agencies/2026-27/0009 Date: 17/04/2026
2	Brief of EOI	Expression of Interest for Empanelment of Field Collection Agencies
3	Start Date of EOI Applications	<b>17.04.2026</b>
4	Last date for Submission of Queries	24.04.2026 Till 6:00 PM
5	Date of Reply of Queries by PSB Alliance	30.04.2026
6	Last Date for receipt of applications	<b>15.05.2026 Till 6:00 PM</b>
7	Contact Person Name	Tanmay Deodhar – Chief Manager / Rajesh Karna - Manager
8	Contact No.	9860223740 / 8457878331
9	E-Mail ID	<a href="mailto:tanmay.deodhar@psballiance.com">tanmay.deodhar@psballiance.com</a> / <a href="mailto:rajesh.karna@psballiance.com">rajesh.karna@psballiance.com</a>
10	Hard copy and soft copy submission	Kindly submit the hard copy to the address below and the soft copy to the email ID provided above. PSB Alliance Private Limited, 3rd Floor, Unit No. 301, VIOS Tower, Off Eastern Freeway, Near Wadala Truck Terminal, Wadala East, Mumbai – 400037

**Note:**

1. All interested Field Collection Agencies are required to submit the duly signed and stamped Expression of Interest (EOI) document, along with properly filled Annexures A, B, and C, on or before the submission deadline specified in this notice. Vendors applying under the Startup Criteria shall submit the Experience Certificate of the Promoters along with Annexures A, B, and C.
  
2. PSB Alliance Private Limited reserves the right to disqualify, terminate, or delist any Collection Agency if information provided in the EOI, RFP or during the Agreement period is found to be false, incorrect, misleading or misrepresented—at any stage and without prior notice or liability.
  
3. PSB Alliance reserves the sole discretion to implement the project either in phases, area-wise or in its entirety.

## Annexure A: Expression of Interest Application Form

Reference No. PSBA/EOI/ Empanelment of Field Collection Agencies/2026-27/0009

Date: 17/04/2026

Sr. No.	Particulars	Response from the Service Provider
1.	Name of the Service Provider	
2.	Year of establishment and constitution (Proprietorship, Partnership, LLP, Pvt Ltd, Ltd.)	
3.	Address of Registered office and corporate office	
4.	Address of other office locations of the Service Provider	
5.	Name of the Proprietor/Partners/Directors of the Company (Each registered Partners/Directors to be listed here).	
6.	Names and designations of the persons authorized to make commitments to PSB Alliance Private Limited	
7.	Contact Number of Authorised Person	

8.	E-mail address of Authorised Person																									
9.	Financial of the Service Provider for the last 3 Financial Years	<p>In Lakhs.</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>2023-24</th> <th>2024-25</th> <th>2025-26</th> </tr> </thead> <tbody> <tr> <td>Turn over</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Net Profit</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Net Worth</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Particulars	2023-24	2024-25	2025-26	Turn over				Net Profit				Net Worth											
Particulars	2023-24	2024-25	2025-26																							
Turn over																										
Net Profit																										
Net Worth																										
10.	Details of Statutory Registration of Service Provider	<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Document</th> <th>Registration No.</th> <th>Date of Registration.</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>PAN</td> <td></td> <td></td> </tr> <tr> <td>2.</td> <td>GST</td> <td></td> <td></td> </tr> <tr> <td>3.</td> <td>CIN</td> <td></td> <td></td> </tr> <tr> <td>4.</td> <td>Shop &amp; Establishment</td> <td></td> <td></td> </tr> <tr> <td>5.</td> <td>DPIIT Recognition Certificate</td> <td></td> <td></td> </tr> </tbody> </table>	Sr. No.	Document	Registration No.	Date of Registration.	1.	PAN			2.	GST			3.	CIN			4.	Shop & Establishment			5.	DPIIT Recognition Certificate		
Sr. No.	Document	Registration No.	Date of Registration.																							
1.	PAN																									
2.	GST																									
3.	CIN																									
4.	Shop & Establishment																									
5.	DPIIT Recognition Certificate																									
11.	Escalation Matrix with First Level Support, Second Level Support, Regional & Zonal head, Country Head Details along with their Name, Contact Number (LL & Mobile), E- Mail ID.	(Use a Separate Sheet to create the Chart)																								
12.	No. of DRA FOS & their State/Union Territory	As per the format in <b>Annexure C</b>																								
12.	Name of the Scheduled Commercial Banks / NBFCs with which the agency has worked currently and for the last 5 years, along with the products and segments handled.  In the case of a startup company, the	Letter for Satisfactory Performance & Conduct to be submitted as per the format in <b>Annexure B</b> .  <b>Experience Certificate</b> of the Promoter in field collection/recovery.																								

	same information is required for the current and last 2 years, along with a Promoter Experience Certificate covering 5 years.	
13.	Name of the State(s) and/or combinations of State(s) and Union Territory(ies) for which the Expression of Interest is being submitted for undertaking field collection activities	

Signature:

Name of the Collection Agency:

Name of the Authorised Signatory:

Designation:

Date:

**Annexure B**  
**Letter of Satisfactory Performance & Conduct**

To,  
PSB Alliance Private Limited  
Mumbai

Subject: Satisfactory performance and conduct of the Collection Agency

This is to certify that M/s \_\_\_\_\_ (Name of the Field Collection Agency) has been appointed and assigned work for field collection activities with our Bank for \_\_\_\_\_ years.

The brief scope of work assigned includes \_\_\_\_\_  
(Mention Products & Segments).

The State/Union Territory & City Wise details of Feet on Street (FOS) engaged in our field collection activities by the Collection Agency are mentioned below:

Sr. No.	State/UT	City	No. of DRA certified FOS

We certify that the conduct, performance and service delivery of the above-mentioned agency have been satisfactory during the period of engagement.

Signature:

Name of the Bank:

Name of the Authorised Signatory:

Designation:

Date:

**Annexure C**  
**State/Union Territory & City Wise details of FOS**  
**(On the Letter Head of the Collection Agency)**

To,  
PSB Alliance Private Limited  
Mumbai

Dear Sir,

We write to inform you that we have engaged \_\_\_\_\_ number of Feet on Street (FOS) in field collection/recovery related services of banks as detailed below.

Sr. No.	State/UT	City	No. of FOS	No. of DRA certified FOS	No. of FOS under DRA Training

We hereby certify that the above information is true and correct to the best of our knowledge.

Signature:

Name of the Authorised Signatory:

Designation:

Name of Collection Agency:

Date: