



ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕೈಗಾರಿಕಾ ಮತ್ತು ಮೂಲಸೌಲಭ್ಯ

ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ (ಕೆಎಸ್‌ಐಐಡಿಎಸ್)

“ಖನಿಜ ಭವನ”, 4ನೇ ಮಹಡಿ, ಪೂರ್ವ ಭಾಗ, ನಂ.49, ರೇಸ್‌ಕೋರ್ಸ್ ರಸ್ತೆ,
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ತನಿಖಾ ಸಂಸ್ಥೆಗಳ ಎಂಪಾನೇಲೆಂಟ್ ಪ್ರಸ್ತಾವನೆಗಾಗಿ ವಿನಂತಿ

ಕೆಎಸ್‌ಐಐಡಿಎಸ್ ನಿರ್ದಿಷ್ಟಪಡಿಸಿದಂತೆ ಅರ್ಹತಾ ಅಗತ್ಯತೆಗಳನ್ನು ಪೂರ್ಣಗೊಳಿಸುವಿಕೆಗೆ ಒಳಪಟ್ಟು ಎನ್‌ಪಿಎ ಸಾಲಗಾರರು/ಡೀಫಾಲ್ಟರ್‌ಗಳು/ಗ್ಯಾರಂಟರುಗಳು ಅನ್‌ಜಾರ್ಜ್ ಸ್ವತ್ತುಗಳನ್ನು ಪತ್ತೆಹಚ್ಚಲು ಎಂಪಾನೇಲೆಂಟ್‌ಗಾಗಿ ತನಿಖಾ ಸಂಸ್ಥೆಗಳಿಂದ ಸೂಚಿತ ಮಾದರಿಯಲ್ಲಿ ಅರ್ಜಿಗಳನ್ನು ಆಹ್ವಾನಿಸಲಾಗಿದೆ. ಅರ್ಹತಾ ಅಗತ್ಯತೆಗಳನ್ನು ಪೂರೈಸುವ ಆಸಕ್ತಿಯುಳ್ಳ ತನಿಖಾ ಸಂಸ್ಥೆಗಳು ದಿನಾಂಕ : 29.06.2020, ಸಂಜೆ 5.00 ಗಂಟೆಯೊಳಗೆ ಇ-ಪ್ರೊಕ್ಯೂರ್‌ಮೆಂಟ್ ಪ್ಲಾಟ್‌ಫಾರಂ ಮೂಲಕ ಅಗತ್ಯ ದಾಖಲಾತಿಗಳೊಂದಿಗೆ ಅರ್ಜಿಗಳನ್ನು ಸಲ್ಲಿಸಬಹುದು. ಸಂಬಂಧಿತ ವಿವರಗಳು ಹಾಗೂ ದಾಖಲೆಗಳಿಲ್ಲದೆ ಸ್ವೀಕರಿಸಿದ ಅರ್ಜಿಗಳನ್ನು ಯಾವುದೇ ಕಾರಣವನ್ನು ನೀಡದೆ ತಿರಸ್ಕರಿಸಲಾಗುವುದು. ಈ ನಿಟ್ಟಿನಲ್ಲಿ ಕೆಎಸ್‌ಐಐಡಿಎಸ್ ನಿರ್ಧಾರವು ಅಂತಿಮವಾಗಿರುತ್ತದೆ.

ಎಂಪಾನೇಲೆಂಟ್‌ಗಾಗಿ ವಿಧಿಸಿದ ನಿಯಮ ಹಾಗೂ ನಿಬಂಧನೆಗಳನ್ನು ವೆಬ್‌ಸೈಟ್: www.ksiidc.com ಮತ್ತು ಇ-ಪ್ರೊಕ್ಯೂರ್‌ಮೆಂಟ್ ಪೋರ್ಟಲ್: <https://eproc.karnataka.gov.in>ನಲ್ಲಿ ವಿವರಿಸಲಾಗಿದೆ. ಆಸಕ್ತರು ಮೇಲಿನ ವೆಬ್‌ಸೈಟ್‌ಗಳಿಗೆ ಭೇಟಿ ನೀಡಲು ಸೂಚಿಸಲಾಗಿದೆ. ಹೆಚ್ಚಿನ ವಿವರಗಳಿಗೆ ದಯವಿಟ್ಟು ಸಂಪರ್ಕಿಸಿ, ಉಪ ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು(ವಸೂಲಾತಿ), ಕೆಎಸ್‌ಐಐಡಿಎಸ್.

ಸಹಿ/- ಉಪ ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು (ವಸೂಲಾತಿ), ಕೆಎಸ್‌ಐಐಡಿಎಸ್
ವಾಸಾಸಂಖ್ಯೆ / ಬೆಂಗಳೂರು / 206/ ಎಂ.ಪಿ.ಎ / 2020-21



**GUIDELINES FOR EMPANELMENT OF PRIVATE ASSETS INVESTIGATIVE
AGENCIES**

I. Scope of Private Agencies/Investigative Agencies:-

- (a) To unearth the uncharged properties of the NPA Customers/ Defaulters/Guarantors with documentary evidences thereof for recovery actions.
- (b) To get the details of Income Tax, Professional Tax paid & GST along with copies of returns filed for minimum period of last three years.
- (c) To find out the legal heirs of the NPA Customers/Defaulters/Guarantors, their assets, source of income and modes of expenses, way of life style etc.,
- (d) To identify the properties alienated/transferred by the NPA Customers/Defaulters/Guarantors to their family members/others during the currency of loan from KSIIDC and to obtain evidential proof thereof.
- (e) To ascertain the details of any business of the NPA Customers/ Defaulters/Guarantors.
- (f) To find out details of Bank accounts being maintained by the NPA/Defaulters/Guarantors
- (g) To locate the whereabouts of missing/absconding NPA Customer / Defaulter/ Guarantors and to ascertain their present occupation, income streams etc.,
- (h) To locate the addresses of the missing/absconding NPA Customer/ Defaulter/Guarantors including their legal heirs.
- (i) Any other references related to the above for recovery of loan dues

II. Eligibility Criteria:

- (a) The Detective/Investigative Agency shall be holder of a valid license issued by the competent authority, if any as per the State Laws.
- (b) The detective/Investigative Agency should have a standing of minimum 3 years proven track record with financial Institutions/Banks etc., Proof of certificate shall be furnished. The experience/work done certificate has to be signed by the head of the organization/responsible officer of the organisation
- (c) The following categories of Investigative Agencies shall be given weightage in selection of Investigative Agencies for empanelment by KSIIDC:

(i) Revenue or tax or police officials of government departments, who have left the service/ retired from service and are offering Assets Investigation Services.

(ii) Agencies which are being run by senior ex-officials of CBI,/CVC/Crime Branch and Government Investigative Agencies (Minimum of the rank ACP/DSP)

(iii) Agencies which are being run by senior ex-officials of Public/private sector Banks/NBFC/FIs and Government Investigative Agencies (Minimum of the rank AGM/DGM)

III.Fair Practice Code:

The Detective Agencies/ Investigative Agencies should not have been blacklisted by any Bank/Financial Institutions/IBA/RBI/any Government Agencies and the license and/or the registration should not get revoked by the Government, Court and or any other authority before and/or during the period of empanelment

IV.Submission of Reports:

(a) When the KSIIDC actually assigns any work to the Empanelled Detective Agencies/Investigative Agencies by issuing separate work order, they shall submit their report along with supporting documents/papers, photographs, audio/video recording etc., if any, collected by them within the time frame allotted by KSIIDC for such assignment. They will also be responsible for the authenticity of the information provided by them based on which KSIIDC can proceed further in attaching the property and or taking appropriate legal recourses against the NPA Customers/Defaulters/Guarantors.

(b) Primary/basic information of the NPA Customers/defaulters/Guarantors which are available with the KSIIDC will be provided to the Detective /Investigative Agency which is/are assigned the job. The Detective/Investigative Agency shall complete their assignment and provide their report within a maximum period of **45 days** from the date of acceptance of assignment.

(c) **In the deserving cases, KSIIDC may extend further period as it may deem fit.**

V.Terms and conditions for Empanelment:

The empanelled Detective Agencies/Investigative Agencies shall be required to submit satisfactory documentary evidence for carrying out a background check on the personnel to be engaged in assignment for the KSIIDC before their deployment

- (a) The empanelled Detective/Investigative Agency shall be required to enter into an agreement in the format provided by the KSIIDC. They shall adhere to the applicable code of conduct/professional Standards and execute suitable Non-Disclosure Agreement with the KSIIDC
- (b) The KSIIDC shall reserve the right to examine/verify the supportive documents/reports furnished by the Detective Agencies/Investigation Agencies by inspection/site visit by its officers and /or technical consultant appointed by KSIIDC.

VI.Review/Monitoring of the Panel:

- (a) The performance of empanelled Investigation Agencies shall be reviewed by KSIIDC at regular intervals and
- (b) During the period of review, if the KSIIDC finds that, if the performance of the agency is not satisfactory, the Agency will be de-empanelled

VII.Tenure:

- (a) The Empanelment shall be for a period of two years extendable for further one year based on performance.
- (b) The Empanelled Detective Agency (ies) shall have to execute Indemnity in favor of the KSIIDC in the format provided by KSIIDC as per the proposed agreement.

VIII.Fees payable:

Fee payable to the Investigating Agencies shall be as under:

Fee structure:

1. Rs.5000/- (maximum) plus taxes if any at the time of Assignment of each case.The number of persons travelling at a time to a particular place of visit should not exceed two.
2. Rs.20,000/- For locating/identifying uncharged properties (immovable) of borrower/Guarantors / defaulters/ Director which leads to the attachment of the same, will be paid for each property. (All the properties in one title deed to be considered as one property)
3. Rs.10,000/- on receipt of other information i.e. information on other businesses of the borrower/ Guarantor/Director, accounts with other banks, credit facilities from other banks, liquid assets (movables) like shares, fixed deposits, investments etc.
4. Out of pocket expenses incurred towards outstation travel related to the investigation work with prior concurrence of the KSIIDC, shall

be reimbursed on actual basis on production of bills / vouchers / tickets. The class of travel permissible for reimbursement shall not exceed the cadre of Manager in KSIIDC.

The above rates are exclusive of applicable taxes.

IX. Submission of reports by empanelled agencies

The empanelled agencies shall submit reports along with supporting documents

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