



To

1. The Chairman, Allahabad Bank,  
Head Office, 2, Netaji Subhas Road, Calcutta - 700001.
2. The Chairman, Andhra Bank,  
Andhra Bank Building Sultan Bazar, P.B. No. 161, Hyderabad - 500001.
3. The Chairman, Bank Of Baroda,  
Baroda Corporate Centre, C-26, G-Block, Bandra-Kurla Complex,  
Bandra (East), Mumbai - 400051.
4. The Chairman, Bank Of India,  
Head Office Express Towers, Nariman Point, Mumbai - 400021.
5. The Chairman, Bank of Maharashtra,  
Lok Mangal 1501, Shivaji Nagar, Post Box No. 919, Pune - 411005.
6. The Chairman, Canara Bank,  
112, Jayachamarajendra Road Post Box No. 6648, Bangalore - 560002.
7. The Chairman, Corporation Bank,  
Bharath Building G.H.S. Road, Post Box No. 88, Mangalore - 575001.
8. The Chairman, Dena Corporate Centre,  
C-10, G Block Bandra Kurla Complex Bandra East, Mumbai - 400051.
9. The Chairman, India Bank,  
Building P.B. No. 1384, 31, Rajaji Road, Chennai - 600001.
10. The Chairman, Indian Overseas Bank,  
Central Office 762, Anna Salal, P.B. No. 3765, Chennai - 600002.
11. The Chairman, Oriental Bank Of Commerce,  
E-Block, Connaught Place, P.B. No. 329, New Delhi - 100001.
12. The Chairman, Punjab & Sind Bank,  
Bank House 4<sup>th</sup> floor, 21, Rajendra Place, New Delhi - 110008.
13. The Chairman, Punjab National Bank,  
7, Bhikaji Cama Place, Africa Avenue, New Delhi - 110008.
14. The Chairman, UCO Bank,  
Head Office 10, Biplabi Trailokya Maharaj, Sarani, Calcutta - 700001.
15. The Chairman, Syndicate Bank,  
Post Box No. 1, Manipal - 576119, Karnataka State.
16. The Chairman, Union Bank Of India,  
Union Bank Building Central Office, 239, Backbay Reclamation Post Box No.  
93 A, Nariman Point, Mumbai - 400021.
17. The Chairman, United Bank Of India,  
16, Old Court House Street, Calcutta - 700001.
18. The Chairman, Vijaya Bank,  
Administrative Office Jandardhan, Towers No. 2, Residency Road,  
Bangalore - 560025.
19. The Chairman, State Bank of India,  
Block B, Sector 17, Chandigarh - 160017.
20. The Chairman, ICICI Bank,  
SCO - 9-10-11, Madhya Marg, Sector 9, Chandigarh - 160017.
21. The Chairman, HDFC Bank Ltd.  
Plot No. 28, Phase - 1, Industrial Area, Chandigarh.
22. The Chairman, The Haryana State Cooperative Apex Bank Ltd.  
Sector - 11, Panchkula.
23. The Chairman, State Bank Of Hyderabad,  
S.C.O. No. 62-63, Sector 3, Chandigarh.

24. The Chairman, "Trishul"- 3<sup>rd</sup> Floor Opp. Samartheswar Temple, New Law Garden, Ellisbridge, Ahmedabad - 380006.
25. The Chairman, Yes Bank, Nehre Centre, 9<sup>th</sup> Floor, Discovery Of India, Dr. A.B. Road, Worli, Mumbai - 400018, India.
26. The Chairman, Indusind Bank Ltd., 2401 Gen, Thimmayya Road, Pune 411001, India.
27. The Chairman, Allahabad Bank Head Office, 2, Allahabad bank Head Office, 2, Netaji Subhas Road, Calcutta - 700001.
28. The Chairman, Axis Bank, Panchkula Circle, 390, Sector 20, Panchkula.


Memo No. DULB/XEN-IV/RA/2016/27 229 -257  
Dated : 15/03/2016

Subject: **Expression of Interest for integrated payment gateway solution and other utility in Urban Local Bodies of Haryana State.**

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On the subject noted above.

1. An Expression of Interest for the services cited as subject has been invited by this department from all the banks included in the 2<sup>nd</sup> schedule of Reserve Bank of India (RBI) act 1934.
2. The document of EoI is available on our website [www.ulbharyana.gov.in](http://www.ulbharyana.gov.in). Sealed proposals should reach in the O/o Director Urban Local Bodies, Haryana Bays 11-14, Sector 4, Panchkula on or before 05.04.2016 till 1:00 PM and will be opened on the same day at 3:00 PM.
3. In case of any clarification or query you may contact Sh. Ashok Rathee, Executive Engineer on his cell phone +9468188887 or send the query through e-mail [itdulbhry@gmail.com](mailto:itdulbhry@gmail.com). Copy of EoI can also be collected from this Office on working day during working hours.

  
Executive Engineer-IV  
for Director, Urban Local Bodies, Haryana  
Panchkula

**Expression of Interest (Eoi)  
for  
Integrated Payment Gateway Solution  
and other utilities in Urban local Bodies of Haryana State**

**Directorate of Urban Local Bodies, Haryana,  
Bays 11-14, Sector-4, Panchkula**

**Phone/ Fax: 2570020/21  
e-mail: [itdulbhry@gmail.com](mailto:itdulbhry@gmail.com)**



**Expression of Interest (Eoi) for  
Integrated Payment Gateway Solution  
Under various projects of Urban local Bodies of Haryana State**

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**1. General Information**

**a. Purpose of this Eoi:**

The objective of this RFP is to sign a Memorandum of Understanding (MoU) with successful bank, who would provide **Integrated Payment Gateway Solution Under various projects of Urban local Bodies of Haryana State and which may be extended** for payment of various services being provided by Urban local bodies of Haryana State.

**2. Terms of Reference**

a. There are 80 municipalities in Haryana State consisting of 10 Municipal Corporations, 13 Municipal Councils and 57 Municipal Committees as per detail given below.

| <b>Sr. No.</b> | <b>Municipal Corporation</b> | <b>Municipal Council</b> | <b>Municipal Committees</b> |
|----------------|------------------------------|--------------------------|-----------------------------|
| 1              | PANCHKULA                    | THANESAR                 | NARAINGARH                  |
| 2              | AMBALA                       | KAITHAL                  | BARARA                      |
| 3              | YAMUNA NAGAR                 | BAHADURGARH              | SHAHABAD                    |
| 4              | KARNAL                       | PALWAL                   | LADWA                       |
| 5              | PANIPAT                      | REWARI                   | PEHOWA                      |
| 6              | ROHTAK                       | NARNAUL                  | PUNDRI                      |
| 7              | FARIDABAD                    | BHIWANI                  | CHEEKA                      |
| 8              | GURGAON                      | HANSI                    | KALAYAT                     |
| 9              | HISSAR                       | FATEHABAD                | RAJAUND                     |
| 10             | SONEPAT                      | TOHANA                   | TARAORI                     |
| 11             |                              | SIRSA                    | NILOKHERI                   |
| 12             |                              | JIND                     | GHARAUNDA                   |
| 13             |                              | NARWANA                  | ASSANDH                     |
| 14             |                              |                          | INDRI                       |
| 15             |                              |                          | NISSING                     |
| 16             |                              |                          | SAMALKHA                    |
| 17             |                              |                          | MEHAM                       |
| 18             |                              |                          | KALANAUR                    |
| 19             |                              |                          | SAMPLA                      |
| 20             |                              |                          | GOHANA                      |
| 21             |                              |                          | GANNAUR                     |
| 22             |                              |                          | KHARKHODA                   |
| 23             |                              |                          | JHAJJAR                     |
| 24             |                              |                          | BERI                        |
| 25             |                              |                          | SOHNA                       |
| 26             |                              |                          | HAILY MANDI                 |
| 27             |                              |                          | PATAUDI                     |
| 28             |                              |                          | FARUKH NAGAR                |

|    |  |  |                   |
|----|--|--|-------------------|
| 29 |  |  | HODAL             |
| 30 |  |  | HATHIN            |
| 31 |  |  | BAWAL             |
| 32 |  |  | DHARUHERA         |
| 33 |  |  | MOHINDERGARH      |
| 34 |  |  | KANINA            |
| 35 |  |  | ATELI MANDI       |
| 36 |  |  | NANGAL CHAUDHARY  |
| 37 |  |  | NUH               |
| 38 |  |  | FEROZPUR JHIIRKHA |
| 39 |  |  | TAURU             |
| 40 |  |  | PUNHANA           |
| 41 |  |  | CHARKHI DADRI     |
| 42 |  |  | SIWANI            |
| 43 |  |  | BAWANI KHERA      |
| 44 |  |  | LOHARU            |
| 45 |  |  | BARWALA           |
| 46 |  |  | NARNAUND          |
| 47 |  |  | UKLANA            |
| 48 |  |  | RATIA             |
| 49 |  |  | BHUNA             |
| 50 |  |  | RANIA             |
| 51 |  |  | KALANWALI         |
| 52 |  |  | ELLENABAD         |
| 53 |  |  | MANDI DABWALI     |
| 54 |  |  | SAFIDON           |
| 55 |  |  | UCHANA            |
| 56 |  |  | JULANA            |
| 57 |  |  | Barara            |

b. Presently following services are being delivered by various Municipalities in Haryana State through web based electronic system to its citizens.

1. Approval of building plan.
2. Issuance of Occupation certificate.
3. Issuance of Trade license U/s 330, 331, 335 and 336 (applicable in case of Municipal Corporations only)
4. Renewal of Trade license U/s 330, 331, 335 and 336 (applicable in case of Municipal Corporations only)
5. Registration and certification of birth.
6. Registration and certification of death.
7. Registration and certification of marriage.
8. Approval and revision of Fire fighting scheme.
9. Approval and renewal of Fire NOC.
10. Payment of Property tax.

- c. Out of above detailed ten services, there are no fee/charges for services cite at sr. No. 2, 8 and 9.
- d. All the services have been developed by NIC.
- e. Opening of Saving Accounts in the name of the each Municipality for collection of fee/charges under different heads of various services, without the stipulation of minimum balance and without the stipulation any charges of any kind and any incidental charges, handling charges and collection charges.
- f. Opening of any other accounts on the request and in the name of the concerned Municipality from time to time.
- g. Providing Net Banking facility to all the accounts that are maintained in the name of the Municipality by the bank.
- h. Providing of daily Cash Pickup facility at free of cost for all Municipal counters in city. Bank shall deal with MC employees on priority basis.
- i. The cash/DD/Cheques collected at all Cash counters will be picked up daily by Bank/ an authorized cash pick up agency appointed by the Banker and they sort out the cash bundles and remit in the concerned municipal accounts maintained with the Bank concerned. Further, the Bank/ Cash Pick up Agency will submit a report to the concerned municipality and the Banker, furnishing the counter-wise details of cash collections and remittance to the concerned municipal account and discrepancies, if any for monitoring the Cash transactions for every day.
- j. Cash Picked Up from Cash counters should be deposited in the concerned municipal account maintained by the bank on the same day.
- k. Banks should transfer the amount collected through cash, transfer cheques, RTGS, NEFT, net banking, in the account of concerned municipality on real time basis whereas all other transaction through debit card, credit card, net banking, other banks cheque in the accounts of concerned municipality within T+2 days of transaction whereas T is the date of transactions the case may as decided by the department, to the account of concerned municipality.
- l. Meeting of all operational costs like insurance coverage for cash in transit (from municipal cash counter to Bank), stationery cost for making currency sections/bundles (labels and stickers). There should not be any hidden charges.

- m. Installation of Electronic Data capture (EDC) terminals at Bank's own cost in all Municipal cash counters. Number of EDC machines shall be 1-2 for each Cash Counter as per requirement.
- n. To supply Cheque Books, Statement of Accounts, Pay in slips at free of cost as and when request is made by the concerned Municipality.
- o. To provide e-Payment services for the payment of service fee/ tax for all Municipal services. E-Payment services shall include the payment through banks payment aggregator/ Payment service provider with all types of Debit/ Credit Card and also through Internet Banking including RTGS and NEFT of major banks (at least 43 Banks). No charges are to be charged from citizens for e-payment from citizens as well as municipalities.
- p. To provide payment of service charges/ tax through Bank ATMs.
- q. Bank can also look for enabling service charge/ tax payments by the citizens through direct RTGS/ NEFT. Banks can create virtual codes mapped to a virtual account or any other mechanism for this purpose.
- r. Banks shall provide re-directing facility for existing websites of Urban Local Bodies for payments.
- s. The Bank shall furnish Management Information Reports each municipality as well as consolidated report of all municipalities on daily basis and also on monthly. The reports shall be furnished in mutually agreed formats including soft copies of the reports. MIS report each municipality has to be furnished to concerned municipality whereas consolidated report to the head office.
- t. Similarly, in case of NEFT, RTGS, e-Receipt, Direct Credit etc., details of customer/Name of the remitter, document references are to be furnished by the bank to respective ULBs in a mutually agreed format.
- u. The Services envisaged under this EoI is for a period of two years at the same terms and conditions of the agreement subject to satisfactory performance of the services by the Bank. Any modifications or additions to the agreement shall be with mutual consent of the Department and the Bank. Period of contract can be extended for the period and terms & conditions as agreed by both department and bank.
- v. Agreement can be terminated/short closed by giving one month notice

by Directorate of Urban local Bodies, Haryana, in case better and more efficient products are available in the market or as and when department feels that there is any violation of any of the terms and conditions of the agreement or for any other reason. Directorate of Urban local Bodies, Haryana is not bound to give any reason for short closure.

- w. The bank shall nominate a Senior Executive supported by competent team to provide all services under this EoI, for effective co-ordination and attending to the requirements informed from time to time by Directorate of Urban local Bodies, Haryana. Whenever department feels that there is no proper coordination by Senior Executive as well as his supported team, in such cases bank shall transfer such staff immediately.
- x. In case of any changes in RBI regulations etc. the bank shall bring to the notice of Directorate of Urban local Bodies, Haryana for effecting changes in the terms & conditions of the agreement.
- y. A separate mechanism should be established for issues resolution for any issues related to the services provided by the banks under this contract. Resolution time for any PoS terminals related issues should be done with in T+1 Days so as to enable uninterrupted services to the citizens.
- z. All the charges such as collection or integration or transaction etc. shall be borne by the bank i.e. service for e-payment will be absolutely free for Urban Local Bodies as well as citizens and no charges shall be paid by Urban Local bodies/municipality in lieu of implementation or operation of e-payments. There should be no hidden charges for the department as well as citizens.
- aa. Rate of interest in saving account shall be as per the guidelines of RBI.
- bb. Performance bank guarantee of Rs. 1 crore for Municipal Corporation Gurgaon and Faridabad each, Rs. 50 lacs for each other Municipal Corporations, Rs. 25 lacs for each Municipal Councils and Rs. 10 lacs for each Municipal Committee has to be provided by the bank to each Municipal Corporation/Council/Committee.
- cc. The bank shall automatic transfer the amount to create FD for concerned municipal accounts in the following manner:
  - i) Any amount in multiple of Rs. 1 lac/5 lac/10 lac exceeds an amount of Rs. 50 lac in case of Municipal Corporation, Rs. 25 lac in case Municipal Council and Rs. 10 lac in case of Municipal Committee shall automatic transfer to FD in the accounts of concerned municipality. Tenure of the



FD shall be will be 365 days.

- ii) The linked FD may be broken before maturity date, the interest rate applicable for the corresponding days as per the rates given by the bank in financial bid and accepted by the department shall be paid. The difference in interest rates of FD as announced by the bank from time to time to its citizen and as offered by the bank in this EoI shall be considered as and when the interest rates of FD are revised by the bank to its citizen from time to time and the difference will be added to the rates offered by the bank in this EoI.

### **3. Qualification Criteria**

- a. Bidder should be a Scheduled Commercial Bank included in the Second Schedule of Reserve Bank of India (RBI) Act, 1934.
- b. Bidder should have relevant experience for at least one Municipality in India.
- c. Payment Aggregator/Intermediary proposed to be used by the bidder should be a 'payment systems' operators authorized by the Reserve Bank of India to set up and operate in India under the Payment and Settlement Systems Act, 2007.
- d. The Payment system provider proposed by the bidder should have at least one globally accepted certification for information security like VeriSign etc.
- e. The Payment system provider proposed by the bidder should be certified for PCI DSS (Payment Card Industry Data Security Standard).
- f. The Payment system proposed by the bidder should accept both Master and Visa Debit and Credit Cards.
- g. The Payment system proposed by the bidder should accept the payment through Internet Banking of at least 43 Banks.
- h. Bank should have branches in all the 80 locations where municipality exists.
- i. The bank shall provide at least two payment aggregator.

### **6. Procedure for Submission of EoI**

- a. Bidder should submit their technical proposal in a sealed envelope along with cover letter as per format given in this EoI.

- b. Proposal shall be valid for 90 Days from the date of submission.
  - c. Bidder should provide necessary documentation and attachments along with the proposal supporting the qualification criteria.
  - d. Sealed proposal with above mentioned data filled in the prescribed format given in the EoI, shall be sent to the **Director, urban local Bodies, Haryana, Bays 11-14, Sector-4, Panchkukla, Haryana to reach on or before 05.04.2016 till 1:00 PM along with the Demand Draft of Rs.1000/- (Cost of EoI) in favour of the Director, urban local Bodies, Haryana.**
  - e. **Sealed** proposal shall be opened at 3:00 PM on the same day in the office of the **Director, urban local Bodies, Haryana.**
7. The Director, urban local Bodies, Haryana, reserve the right to cancel the EOI now offered at any time without assigning any reason whatsoever.

## Proposal Submission Form

To:

**The Director,**

Urban local Bodies, Haryana

Bays 11-14, Sector-4,

Panchkula, Haryana, India.

Dear Sir:

We, the undersigned, offer to provide services for **Banking operations in Various Municipalities in Haryana State under various Projects** in accordance with your Expression of Interest dated <<----->> and our Proposal.

We hereby declare that:

- (a) All the information and statements made in this Proposal are true and we accept that any misinterpretation or misrepresentation contained in this Proposal may lead to our disqualification by C&DMA.
- (b) Our Proposal shall be valid for 90 days i.e up to << *Please include date*>>.
- (c) We meet the qualification requirements as stated section 3 of the EoI.
- (d) We have gone through complete scope of work as stated in EoI and ready to undertake the work as per scope of work.
- (e) We offer the following interest rates for automatic transfer to create FD of the concerned municipality:

| Sr. No. | Period             | Rate of Interest as applicable on the date of opening of EoI |
|---------|--------------------|--|
| 1.      | 1 to 30 days       |  |
| 2.      | 31 day to 90 day   |  |
| 3.      | 91 day to 180 day  |  |
| 4.      | 181 day to 365 day |  |
| 5.      | Above 365 day      |  |

We undertake, if our Proposal is accepted and the MoU is signed, to initiate the Services related to the assignment with in a stipulated time as mentioned in the MoU.

We understand that Directorate of Urban local Bodies, Haryana is not bound to

accept any Proposal that you receives. We remain,

Yours sincerely,

Authorized Signature {In full and initials}: \_\_\_\_\_

Name and Title of Signatory: \_\_\_\_\_

In the capacity of: \_\_\_\_\_

Address: \_\_\_\_\_

Contact information (phone and e-mail): \_\_\_\_\_