



Expression of Interest (Eoi)

**for Integrated Payment
Gateway Solution and
other utilities in Municipal
Corporation Amritsar**

**Municipal Corporation
Town Hall, Amritsar**

Phone/ Fax: 2545155

**Expression of Interest (Eoi) for
Integrated Payment Gateway Solution
Under 'Property Tax Project' of Municipal Corporation Amritsar**

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 'Property Tax Project' of Municipal Corporation Amritsar and which may be extended** for payment of various services being provided by Municipal Corporation Amritsar

2. Terms of Reference

- a. Presently Property tax cash counters are operational in 8 Zones and one cash counter in Town Hall complex
- b. Opening of Current/Saving Accounts in the name of the concerned Municipal Corporation for Property Tax, without the stipulation of minimum balance and without the stipulation any charges of any kind and any incidental charges, handling charges and collection charges.
- c. Opening of any other accounts on the request and in the name of the respective Municipal Corporation from time to time.
- d. Providing Net Banking facility to all the accounts that are maintained in the name of the Municipal Corporation/Municipality by the bank.
- e. Providing of daily Cash Pickup facility at free of cost for all Zonal counters in city wherever the bank has its branches within the vicinity of 1 Km. Bank shall deal with MC employees on priority basis.
- f. The cash collected at all Cash counters/Zones of MCA 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 Municipal Corporation accounts maintained with the Bank concerned. Further, the Bank/ Cash Pick up Agency will submit a report to the Municipal Corporation Amritsar and the Banker, furnishing the counter-wise details of cash collections and remittance to the Municipal Corporation account

and discrepancies, if any for monitoring the Cash transactions for every day.

- g. Cash Picked Up from Cash counters should be deposited in the MCA account maintained by the bank on the same day.
- h. **Banks should transfer the amount collected in any mode/ manner on real time basis as the case may as decided by the department, to the account of Municipal Corporation .**
- i. Meeting of all operational costs like insurance coverage for cash in transit (from MCA/Zones cash counter to Bank), stationery cost for making currency sections/bundles (labels and stickers).
- j. Installation of Electronic Data capture (EDC) terminals at Bank's own cost in all Municipal Corporation's cash counters. Number of EDC machines shall be 1-2 for each Cash Counter
- k. To supply Cheque Books, Statement of Accounts, Pay in slips at free of cost as and when request is made by the concerned Municipal Corporation/Municipality.
- l. To provide e-Payment services for the payment of service fee/ tax for all MCA services. E-Payment services shall include the payment through banks payment aggregator/ Payment service provider with Debit/ Credit Card of Master and Visa and also through Internet Banking of major banks (at least 15 Banks).
- m. To provide payment of service charges/ tax through Bank ATMs.
- n. To provide GSM/ CDMA enabled Mobile Point of Sales Terminals at free of cost for the collection of taxes at Citizen Door Steps through Debit/ Credit Card of Master and Visa Type. **Minimum Three Mobile Point of Sales Terminals should be provided.**
- o. Bank should develop necessary screens/ softwares for the Mobile PoS for capturing transaction reference such as citizen identifier for easy reconciliation. Mobile PoS should be able to print receipt for the payment.
- p. 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.
- q. Banks shall provide re-directing facility for existing websites of MCA for payments.

- r. The Bank shall furnish Management Information Reports on daily basis and also on monthly. The reports shall be furnished in mutually agreed formats including soft copies of the reports.
- s. 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.
- t. 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 MOU shall be with mutual consent of the Department and the Bank.
- u. MoU can be terminated/short closed by giving one month notice by MCA, in case better and more efficient products are available in the market or for any other reason. MCA is not bound to give any reason for short closure.
- v. 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 MCA.
- w. In case of any changes in RBI regulations etc. the bank shall bring to the notice of MCA for effecting changes in the terms & conditions of the MoU.
- x. A separate mechanism should be established for issues resolution for any issues related to the services provided by the banks under this EoI. 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.

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 at least 3 branches within Municipal Corporation Amritsar limits to provide cash pick up facility.
- c. Bidder should have relevant experience for at least one Municipal Corporation in India

- d. 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
- e. The Payment system provider proposed by the bidder should have at least one globally accepted certification for information security like VeriSign etc.
- f. The Payment system provider proposed by the bidder should be certified for PCI DSS (Payment Card Industry Data Security Standard).
- g. The Payment system proposed by the bidder should accept both Master and Visa Debit and Credit Cards.
- h. The Payment system proposed by the bidder should accept the payment through Internet Banking of at least 15 Banks.

6. Procedure for Submission of Eol

- a. Bidder should submit their technical proposal in a sealed envelope along with cover letter as per format given in this Eol.
- 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 Eol, shall be sent to the **Commissioner, Municipal Corporation, Town Hall, Amritsar to reach on or before 3.00 PM of 09-12- 2013 along with the Demand Draft of Rs.1000/- (Cost of Eol) in favour of Commissioner, Municipal Corporation, Amritsar.**
- e. **Sealed** proposal shall be opened at 3.30 PM on the same day in the office of the **Commissioner, Municipal Corporation.**

- 7. The Commissioner, Municipal Corporation Amritsar, reserves the right to cancel the EOI now offered at any time without assigning any reason whatsoever.

Proposal Submission Form

To:

The Commissioner

Municipal Corporation

Town Hall, Amritsar,

Punjab, India.

Dear Sir:

We, the undersigned, offer to provide services for **Banking operations in Municipal Corporation Amritsar under 'Property Tax Project'** 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.

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 MCA 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): _____

EoI For Banking Operations in Municipal Corporation Amritsar

Annexure I: Property Tax Zonal Offices

Sr.No	Office	Location
1.	Municipal Corporation	Town Hall
2	Zone No. 1a	Kesri Bagh
3	Zone No.3	Bhagtawala
4	Zone No. 3a	Sultanwind
5	Zone. No. 5	Putlighar
6	Zone. No.6	Company Garden
7.	Zone No.7	Opp. Bus Stand
8	Zone No.8	Chheharta

Zonal office may be shifted to other location with a prior notice of 1 week to the bank and the bank has to make necessary transfer of its equipment and services to other location without any cost.