

PROPOSAL
FOR
SELECTION OF BANK FOR ONLINE PAYMENT GATEWAY

**Website: <http://mandiboard.nic.in>
Email: pmb.jda@punjabmail.gov.in**

**PUNJAB STATE AGRICULTURAL MARKETING BOARD
PUNJAB MANDI BHAWAN, SECTOR 65-A
S.A.S. NAGAR (MOHALI) - 160062**

Table of Contents

Sr. No.	Description	Page No
1.	Important dates	4
2.	Important Notices	5
3.	Scope of work	6
4.	Modus-Operandi of the Estate payment gateway	6
5.	Eligibility Criteria	6
6.	Flow of Funds	8
7.	Processing of refund	9
8.	Net Banking facility	9
9.	e-Payment services	9
10.	Management Information Reports	9
11.	Services envisaged under EOI	9
12.	technical assistance	9
13.	Onsite support	10
14.	Modifications to MOU	10
15.	Criteria for Selection	10
16.	Responsibilities of the Bank	12
17.	Other instructions	12
18.	Time Limit Plan	13
19.	Payment Terms	13
20.	Termination & Blacklisting	14
21.	Penalties	14
22.	Force Majeure	14
23.	Intellectual Proprietary Rights	15
24.	Resolution of Disputes and Arbitration	15
25.	Selection in case of Tie	15
26.	Agreement	16

27.	Annexure 1 (Last five years collection of funds in Estate Saving Accounts)	17
28.	Annexure 2 Technical Proposal Covering Letter	18
29.	Annexure 3 Particulars of the Bank	19
30.	Annexure 4 Technical Deviations	20
31.	Annexure 5 Techno- Commercial Bid	21
32.	Proposal from M/s ITI, Bangalore	22

1. Important Dates

S.No.	Reference	Detail
1.	Name of the Project	Selection of Bank for Online Payment Gateway
2.	Start Date of Download of the Document	10.01.2018 from 10:00 AM
3.	Email for clarifications	pmb.ada@punjabmail.gov.in , pmb.dgmit@punjab.gov.in
4.	Last date to submit queries	17.01.2018 upto 4:00 PM
5.	Initial meeting	18.01.2018 at 03:00 PM in the Committee Room no. 117, First floor of this office
6.	Last date and Time for submission of Bid to Joint Director (Admn), Room No 112, Ist Floor, Punjab Mandi Board, Mohali	23.01.2018 upto 03:00 PM
7.	Date and Time of opening of Technical Offers	24.01.2018, at 3:00 PM
8.	Date and Time of opening of Commercial Offers (Please submit Annexure-5 in sealed envelope)	29.01.2018, at 3:00 PM
9.	Address for Communication	Punjab State Agricultural Marketing Board, Punjab Mandi Bhawan, Sector 65A, S.A.S Nagar (Mohali) -160062

2. Important Notices

- a) Bankers are advised to study the document carefully. Submission of response shall be deemed to have been done after careful study and examination of the document with full understanding of its implications.
- b) While every effort has been made to provide comprehensive and accurate background information and requirements and specifications, Bankers must form their own conclusions about the solution needed to meet the requirements. Bankers and recipients of this bid may wish to consult their own legal advisers in relation to this bid. All information supplied by Bankers will be treated as contractually binding on the Bankers, on successful award of the assignment by PSAMB on the basis of this bid.
- c) No commitment of any kind, contractual or otherwise shall exist unless and until a formal written contract has been executed by or on behalf of PSAMB. PSAMB may cancel this bid at any time prior to a formal written contract being executed.
- d) The response to this document should be full and complete in all respects. Incomplete or partial responses are liable to be rejected.
- e) The Banker shall bear all costs associated with the preparation and submission of the response, including cost of demonstration, benchmarking and presentation for the purposes of clarification of the bid, if any and desired by PSAMB. PSAMB will in no case be responsible or liable for those costs.
- f) PSAMB reserves the right to accept or reject any or all responses without assigning any reason.
- g) PSAMB may convene an initial meeting, if needed, as prescribed at “1 Important dates” to address any related queries. Prospective Bankers or their official representatives are invited to attend the initial meeting. This initial meeting will not be held if no queries are received by due date.
- h) Amendments necessitated as a result of the initial meeting or otherwise shall be made notified on the website www.mandiboard.nic.in. It shall be the responsibility of Bankers to fine tune their offers incorporating the amendments, so communicated. PSAMB shall not be responsible for any oversight or negligence on part of the Bankers on the amendments to the terms and conditions of the document notified through the above mentioned website.

3. Scope of Work:

To provide an online payment gateway for Punjab Mandi Board Estate saving account, facilitating automatic receipts and disbursement system through electronic mode. For achieving the above scope, the Bank that will be awarded will include the following task:

1. Review of business and system requirements for the payments gateway.
2. Configuration of the e-auction platform to meet system requirements.
3. Integration of the Punjab Mandi Board Estate system developed by Net prophets and e-Auction Platform provider with the Banker's payment gateway.
4. Provision of 24/7 support on issues raised regarding payments.

4. Modus-Operandi of the Estate payment gateway

Presently, plots of different dimensions and purposes have already been sold in different Market Committees and payments are being received in person either through cheque or draft at head office. These payments are fed into the offline software maintained at Head Office and cheques/ drafts along with a statement are sent through the already selected bank.

Now, Punjab Mandi Board intends to collect these payments through online payment gateway. These can be through RTGS/NEFT/Debit/Credit Card or bank transfers through an online software, which is being developed by Netprophets. A Saving bank account will be opened in the selected bank which will hand shake with the new online software. Time to time, SMS and emails are proposed to be sent to the depositors both from bank as well as Punjab Mandi Board Software.

5. Eligibility Criteria

S.No.	Criteria	Documents to be submitted
1	Bidder should be a Commercial Bank/Scheduled Bank and should have minimum 500 Branches PAN India and minimum 25 branches across the State of Punjab	Please submit relevant documents for the same

2	The bidder should have minimum net worth of Rs.500 Crores	Please submit the Net Worth certificate of the Bank
3	The Bank should have experience of at least 5 Government/ Semi Government/ PSUs (PAN India) where the end to end Payment Gateway Services are implemented and running successfully	Please submit copies of Service Agreements for the same and satisfactory running certificate from the competent authority
4	The bidder should have experience in deployment, monitoring and management solution of Payment Gateways	Please submit the relevant Experience Certificate from the competent authority
5	The bidder should have facilitated at least one Payment Aggregators authorized by Reserve Bank of India	Please submit the undertaking for the same along with name of aggregators
6	The Payment system provider/ aggregator proposed by the bidder should be certified for PCI DSS (Payment Card Industry Data Security Centre)	Please submit the relevant certificates for the same issued by the competent authority
7	The Payment system provider/ aggregator proposed by the bidder should have at least one globally accepted certification for information securities like VeriSign etc.	Please submit the relevant certificates for the same issued by the competent authority
8	To The bidder should not have been blacklisted by the Reserve Bank of India/ Govt. of India or any other authority during the last five years.	Please submit an undertaking on Non-Judicial Paper of Rs.100/- for the same
9	Whether integrated with e-Auction solution provider (presently ITI) e-Auction portal	Yes/No (In case Yes, To submit the relevant documents for the same issued by the competent authority)
10	The bank should integrate with e-Auction Portal and newly developed software within 30 days from the date of issue of service order in respect of collection of Tender Fee, e-Service Fee, collection & refund of EMD, Instalments, fines etc whatever deposits are made to Estate Account.	Please submit an undertaking that the same will be integrated with the e-Auction Portal within 30 days from the date of the issue of the order and in case of failure to do so, the service order may be cancelled.
11	In case of Selection of one bank from amongst various banks for the Online Payment Solutions of e-Auction Portal; the Bank, e-Auction Solution provider & PSAMB will sign a tripartite agreement	Please submit undertaking for its agreement on the letterhead of the Bank

for the implementation of the solution.

6. Flow of Funds:

6.1 Document/Tender Fees/EMD –The total amount (i.e. Tender Fee + EMD) will be collected in the Escrow account of PSAMB and will be transferred into the saving account on same day. Post evaluation of tender EMD of unsuccessful bidders will be refunded from savings account to them as per instructions of Punjab Mandi Board.

6.2 Set up:

As per the flow of funds given above, the details of accounts that will get opened with the bank will be as given below:

6.3 Account opening:

- a. Department Escrow accounts - to receive tender Fee &EMD and refund EMD
- b. Savings Bank Account – Transfer of Tender Fee & successful EMD

6.4 Payment gateway set up:

Aggregator shall create one merchant ID (MID) for receivables linked to escrow account.

6.5 E-Collection set up

Set up shall be created to Escrow account of Departments for the purpose of collection of EMD and related fee.

6.6 Payment set ups

The Bank shall carry out the following payment set ups for each division:

6.6.1 Payment set up 1: For transferring of (tender fee) funds from Escrow account to Saving Account (based on the instruction) on tender opening, if any.

6.6.2 Payment setup 2: For refunding the validation failure cases for funds received into the Escrow deposit account.

6.6.3 Payment setup 3: For refunding the EMD received from the unsuccessful bidders by debiting the Department escrow account and by transferring the amount through RTGS/NEFT/Net Banking. Also to transfer the EMD of successful bidder to department savings account.

7. Processing of refund

The Bank will refund the amount to the bidder(s) within 24 hours after the intimation from PSAMB

7.1 For refund of EMD to bidder:

The refunds shall be made to the registered accounts of bidders which gets captured at e-Auction solution provider (presently ITI) system or Punjab Mandi Board's software but as per the instructions of Punjab Mandi Board.

7.2 Refunds for exception scenarios (in case of e-auction):

- a. If the challan number as recorded by us does not exist in the E-Auction Portal the payment would be refunded.
 - b. There is a mismatch between the amount as per the E-Auction Portal for that particular Tender and the amount received by the bank against the challan number.
 - c. If the Bidder has made multiple payments using same challan number and the first payment has been validated and reconciled. But the subsequent payments have not been validated and are unreconciled. In such scenario, e-Auction Portal will ask to return the subsequent transaction with reason as payment already received.
- 8.** Providing Net Banking facility to the Department by the bank.
 - 9.** To provide e-Payment services for the payment of EMD and Tender Cost. E-Payment services shall include the payment through banks payment aggregator/Payment service provider with RTGS/NEFT/Internet Banking of major banks (at least 45 Banks).
 - 10.** 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.
 - 11.** The Services envisaged under this EOI is for a period of Five years and extendable upto 10 years at the same terms and conditions of the agreement subject to satisfactory performance of the services by the Bank.
 - 12.** Bank will provide technical assistance as and when required for integration of payment gateway API with Department application/system.

- 13.** Bank will provide all the material / document along with the technical support person for onsite support, if required.
- 14.** Any modifications or additions to the MOU shall be with mutual consent of the Department and the Bank.

15. Criteria for Selection (Techno- Commercial Bid)

The Techno-Commercial Criteria for assessment of bank for selection of Bank for integration with Punjab Mandi Board Estate account is as under:

Sr. No.	Description	Total Marks : 100
1	Technical valid as per e-Auction solution provider (presently ITI) (inclusive of all types of charges)	20 Marks
2	Subvention of software charges for Estate management	20 Marks
3	Interest offered on Savings Account	20 Marks
4	Monthly Maintenance Charges	8 Marks
5	Net Banking Charges (per transactions)	8 Marks
6	RTGS/NEFT Charges (per transactions)	8 Marks
7	Debit Card Charges (per transactions)	8 Marks
8	Credit Card Charges (per transactions)	8 Marks
Total Marks		100 Marks

Weightage given to the various financial parameters as in table above shall be as under:

15.1 Technical valid as per (Inclusive of all types of charges)

Sr. No.	Technical valid as per e-Auction solution provider (presently ITI) (Inclusive of all types of charges)	Marks Earned
1	100%	20 Marks
2	From 1% to 99%	0 Marks

15.2 Subvention of software charges for Estate management

Sr. No.	% Subvention Offered by the Bank/Bidder (Software charges)	Marks Earned
1	100%	20 Marks
2	Above 75% and up to 100%	8 Marks
3	Above 50% and up to 75%	4 Marks
4	Less than 50%	0 Marks

15.3 Weightage on Interest offered on Savings Account may be as under:

Sr. No.	Offered by the Bank/Bidder (In %)	Marks Earned
1	Above 6%	20
4	Above 5% upto 6%	15
5	Above 4% upto 5 %	10
6	Above 3% upto 4 %	5
7	Upto 3%	0

15.4 Weightage of Debit Card Charges on the transaction of Rs 5000/- and above (per transactions) may as under:

Sr. No.	Offered by the Bank/Bidder (In %)	Marks Earned
1	0	8
2	Above 0 and upto 0.5%	4
3	Above 0.5% and upto .75%	3
4	Above .75% and upto 1%	2
5	Above 1%	0

15.5 Weightage of Credit Card Charges (per transactions)) may as under:

Sr. No.	Offered by the Bank/Bidder (In%)	Marks Earned
1	0	8
2	Above 0 and upto 0.5%	4
3	Above 0.5% and upto 1%	3
4	Above 1% and upto 1.5%	2
5	Above 1.5 %	0

15.6 Weightage of Monthly Maintenance charges on the funds collected in the EMD

Sr. No.	% Offered by the Bank/Bidder	Marks Earned
1	0	8 Marks
2	Above 0 and upto 0.5%	4 Marks
3	Above 0.5% upto 1%	3 Marks
4	Above 1% upto 1.5%	2 Marks
5	Above 1.5 %	0 Marks

ESCROW account may be as under:

15.7 Weightage of Net Banking charges (per transactions) may be as under:

Sr. No.	Offered by the Bank/Bidder (In Rs)	Marks Earned
1	0	8 Marks
2	Above 0 and upto 10	6 Marks
3	Above 10 and upto 30	4 Marks
4	Above 30 and upto 60	2 Marks
5	Above 60	0 Marks

15.8 Weightage of RTGS/NEFT Charges (per transactions) may be as under:

Sr. No.	Offered by the Bank/Bidder (In Rs)	Marks Earned
1	0	8 Marks
2	Above 0 and upto 5	6 Marks
3	Above 5 and upto 10	4 Marks
4	Above 10 and upto 20	2 Marks
5	Above 20	0 Marks

16. Responsibilities of the Bank

- a) To conduct review meetings at regular intervals to monitor the overall progress of the project
- b) To ensure speedy centralized issue resolution
- c) To ensure timely sign-offs
- d) To handle the crucial change management
- e) To integrate and implement the entire system within the given time frame.

17. Other instructions

17.1 During prequalification and technical evaluation of offers, PSAMB, may at its discretion, seek clarifications from the Bankers on their offers and the Bankers are required to respond within the time frame prescribed by PSAMB.

17.2 At any time prior to the prescribed last date for receipt of offers, PSAMB reserves the right to modify the document. The amendments and modifications to the RFP document shall be notified on the PSAMB website <http://mandiboard.nic.in> and only, which shall be binding on the Bankers. Bankers are advised to frequently visit the website of PSAMB for updates.

17.3 The offers prepared by the Bankers and all correspondence and documents relating to the offers exchanged between the PSAMB and the Bankers shall be in English language.

- a) All pages of the bid should be signed and stamped by the Authorized Representative of the Banker. Where an assigned Authorized Representative has signed the bid, a Certificate of Authority should be submitted.
- b) The offers submitted by telex/telegram/fax/e-mail etc. shall not be considered. No correspondence will be entertained on this matter. Only sealed bids will be accepted.

- c) PSAMB reserves the right to modify and amend any of the above-stipulated condition/criterion depending upon project priorities vis-a-vis urgent commitments.

17.8 Acceptance of Bids and Withdrawals

The final acceptance of the bid is entirely vested with Secretary, PSAMB who reserves the right to accept or reject any or all of the bids in full or in parts without assigning any reason whatsoever. The Accepting Authority may also reject all the bids for reasons such as change in Scope, Specification, lack of anticipated financial resources, court orders, calamities or any other unforeseen circumstances. After acceptance of the bid by PSAMB, the Successful Banker shall have no right to withdraw their bid or claim for any negotiations, failing Bank would be debarred for five years for all financial transactions

17.9 Confidentiality

The Banker shall maintain strict confidentiality of all the documents, information, data coming in possession of the Banker as a result of awarding the contract and also any oral, written or other information disclosed for evaluation or for any other purposes shall be considered as confidential information passed on to the Banker. The Banker should certify in writing that the design of any document being printed/ processed for PSAMB is not used / shall not be used by the Banker for any other Organization / entity under any circumstances. Any violation of the same will be liable for action under the law, which shall entitle PSAMB to claim damages apart from taking action under the appropriate Law.

18. Time Limit Plan

#	Activity	Deliverables	Duration in Days	Cumulative Days
1.	Detailed Functional Requirement study (FRS)	Study of existing software applications & database of PSAMB and integration of existing applications & database with new applications	5 Days from signing of contract.	5 days
2.	Integration	Integration of software and e-auction with payment gateway	25	30
4.	Training & Support	Training of integrated software	3	33

19. Payment Terms

- a) The payment to the concerned firm will be directly raised to bank as per

mutual understanding of both.

20. Termination & Blacklisting

PSAMB, on giving notice in writing to the Banker can terminate this contract in following circumstances:

- a. In the event of the Banker having been adjudged insolvent or going into liquidation or winding up their business or making arrangements with their creditors.
- b. The Secretary, PSAMB shall also have, without prejudice to other rights and remedies, the right in the event of breach by the Banker of any of the terms and conditions of the contract to terminate the contract forthwith and to engage any other bank if there are any damages, losses, charges, expenses or costs that may be suffered or incurred by PSAMB due to the Banker's negligence or unethical performance of any of the services under the contract, will be charged from the bank and to blacklist the bank.

21. Penalties

#	Activity	Deliverables	Duration in Days	Cumulative Days
1.	Detailed Functional Requirement study (FRS)	Study of existing software applications & database of PSAMB and integration of existing applications & database with new applications	Per day Rs. 3000/- only	Maximum 10 working days
2.	Integration	Integration of software and e-auction with payment gateway	Per day Rs. 2000/- only	Maximum 10 working days
4.	Training & Support	Training of integrated software	Per day Rs. 1000/- only	Maximum 10 working days

Secretary, PSAMB reserves the right to cancel/terminate the agreement and blacklist the bank if it seems that bank is willfully not complying the time limits. Prior to this Bank will be given an opportunity of hearing why the said agreement not be terminated, through e-mail and registered post.

Force Majeure

The Banker shall not be liable as defaulter that it's delay in performance or

other failure to perform its obligations under the contract that is the result of an event of force majeure. For purposes of this clause, "Force Majeure" means an event beyond the control of the Banker and not involving Banker's fault or negligence. Such events may include, but are not limited to, wars or revaluations, fires, floods, epidemics, quarantine restrictions and freight embargoes.

If a Force Majeure situation arises, the Banker shall promptly notify PSAMB in writing of such conditions and the cause thereof within 7 days. Unless otherwise directed by PSAMB in writing, Banker shall continue to perform its obligations under the contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event

The Bank unable to fulfil its obligations due to Force Majeure will immediately-

- a) Notify the other in writing of the reasons for its failure to fulfil its obligations and the effect of such failure;
- b) Use all responsible endeavours to avoid or remove the cause and perform its obligations

22. Intellectual Property Rights

Services covered under the Contract shall not be sold or disposed by the Vendor in violation of any right whatsoever to third party, and in particular, without prejudice to the generality of the foregoing, of any patent right, trademark or similar right, or any charge mortgage or lien. The Vendor shall indemnify PSAMB from all actions, costs, claims, demands, expenses and liabilities, whatsoever, resulting from any actual or alleged infringement as aforesaid and at the expenses of the Bank, PSAMB shall be defended in the defence of such proceedings. Intellectual Proprietary Rights of the application software and data lies with PSAMB. The Banker cannot use the application or data anywhere else.

23. Resolution of Disputes and Arbitration

- a) Joint Director(Admn), PSAMB and the selected Bank shall make every effort to resolve amicably by direct informal negotiation any disagreement or dispute arising between them under or in connection with the Contract.
- b) If, after thirty (30) days from the commencement of such informal negotiations, PSAMB and the selected Bank have been unable to amicably resolve dispute the matter would be referred to the Secretary, PSAMB or any other competent authority for Arbitration, whose decision shall be final and binding on both the parties
- c) All Arbitration proceedings shall be held at S.A.S.Nagar, Mohali, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be in English.

24. Selection in case of Tie

If two or more than two banks gets equal numbers then points at Sr.No. 1,2 and 3 will be deciding or there will be a draw between two entirely depending

upon the decision of Secretary, Punjab Mandi Board. PSAMB can negotiate with the highest-ranking banks also.

25. Agreement

Selected bank will have to sign a Tripartite agreement on Rs. 100/- Non judicial stamp paper with General Manager Estate, PSAMB e-Auction solution provider (presently ITI).

Annexure 1

Last five years collection of funds in Estate Saving Accounts

S.no.	Year	No. of Plots Sold	Total revenue collected (in INR)	Balance as on 31 st March
1	2016-17	219	61.14 Crores	31.61 Crores
2	2015-16	270	81.14 Crores	50.79 Crores
3	2014-15	368	85.39 Crores	35.19 Crores
4	2013-14	394	90.65 Crores	26.74 Crores
5	2012-13	458	104.01 Crores	11.38 Crores

Annexure 2
Technical Proposal Covering Letter

To

Date:

The Secretary,
Punjab State Agricultural Marketing Board,
Punjab Mandi Bhawan, Sector 65A,
S.A.S. Nagar
Punjab

Subject: Submission of the Technical bid for Mandi Management System.

Dear Sir/Madam,

We are hereby submitting our Proposal, which includes the Technical & Financial bid in separate envelopes.

We hereby declare that all the information and statements made in the bids are true and accept that any misinterpretation contained in it may lead to our disqualification.

We undertake, if our Proposal is accepted, to initiate the Implementation services related to the assignment not later than the date indicated in Fact Sheet.

We agree to abide by all the terms and conditions of the document. We would hold the terms of our bid valid for <180> days as stipulated in the document.

We hereby declare that we are not insolvent, in receivership, bankrupt or being wound up, our affairs are not being administered by a court or a judicial officer, our business activities have not been suspended and we are not the subject of legal proceedings for any of the foregoing.

We also hereby declare that we have never been blacklisted by any Government/Semi-Government Department or any other institute of repute.

We understand you are not bound to accept any Proposal you receive

Yours sincerely,
Authorized Signature:
Name and Title of Signatory:
Name of Bank:
Address:
Location:

Annexure 3

Particulars of the Bank

SI No.	Information Sought	Details to be Furnished
A	Name of the bidding bank	
B	Complete postal address along with PIN code	
C	Details of registration with appropriate authorities for service tax	
D	Contact Person Name	
E	Email-id of Contact Person	
F	Phone nos. of Contact Person	
G	Mobile Number of Contact Person	
H	Last five years saving interest given to the account holders (year wise required)	

Annexure 4

(Scanned copy to be uploaded)

TECHNICAL DEVIATIONS

To

Date:

The Secretary,
Punjab State Agricultural Marketing Board,
Punjab Mandi Bhawan, Sector 65A,
S.A.S. Nagar
Punjab

Subject: Submission of the deviations and variations.

Dear Sir/Madam,

Following are the Technical deviations & variations from the exceptions to the specifications of "1. Selection of bank for online payment gateway". These deviations and variations are exhaustive. Except these deviations and variations, we agree to work as per your specifications and documents.

Sr. No.	Clause No.	Page No.	Statement of deviations and variations

Date

Signature

Name

Place

Seal

Annexure - 5

Techno- Commercial Bid

1. The Techno-Commercial Criteria for assessment of bank for “Selection of Bank for online payment gateway” with Punjab Mandi Board Estate Savings Account will be as under:

S. No.	Description	Max. Marks : 100	Your Marks as per Criteria for selection
1	Technical valid as per e-Auction solution provider (presently ITI) (inclusive of all types of financial charges)	20 Marks	
2	Subvention of software charges for Estate management	20 Marks	
3	Interest offered on Savings Account	20 Marks	
4	Monthly Maintenance Charges	8 Marks	
5	Net Banking Charges (per transactions)	8 Marks	
6	RTGS/NEFT Charges (per transactions)	8 Marks	
7	Debit Card Charges (per transactions)	8 Marks	
8	Credit Card Charges (per transactions)	8 Marks	
Total Marks		100 Marks	



आई टी आई लिमिटेड

(भारत सरकार का उपक्रम)

क्षेत्रीय कार्यालय : एफ-29, निचला तल
दूरवाणिनगर, बंगलूर-560 016, भारत
फोन : (91) (80) 2566 0522
फैक्स : (91) (80) 2566 0521
वेबसाइट: www.itilt-d-india.com

ITI LIMITED

(Govt. of India Undertaking)

Regional Office, F-29, Ground Floor,
Dooravaninagar, Bengaluru-560016, India
Tele : (91) (80) 2566 0522
Fax : (91) (80) 2566 0521
Website : www.itilt-d-india.com

Ref.: ITI/ROBG/IT/e-Market/PMB/1

Date: 09/10/2017

To

Shri. AMIT DHAKA - I.A.S.
Secretary,
The Punjab State Agricultural Marketing Board (PMB),
Punjab Mandi Bhawan, Sector 65-A
S.A.S. Nagar, (Mohali) 160062
INDIA

Dear Sir,

Sub: Proposal for Implementation of e-Auction solution toPMB.

We are a leading Public Sector Unit having competitive edge in projects related to Information and Communication Technology (ICT), e-Auction, Transportation Systems, Network Management Systems, and Networking Solutions for Internet Connectivity. We regularly deploy and maintain the projects in above mentioned domains and other convergence markets using our rich telecom expertise and vast infrastructure.

We are writing to you regarding the above captioned subject where-in we have evaluated the current deployment of the project across India and also studied the current requirement of e-auction for Punjab Mandi Board.

We have a PAN-India presence with professional team, specializing in IT Solutions, IT Enabled Services & business.

We are a strong technology team with a proven track record in delivering intelligent automation platforms and support services. We enable organizations in identifying savings and adhering internal compliances.

We are providing e-auction and customized solutions to 90 + valued clients in India and overseas for both Public Sector Organizations.

Our solution "e-Market Place/e-Wizard" is an Internet based application for e-Tendering/e-Procurement & e-Auction, supplier registration. eWizard can cater a complete e-Procurement solution having modules like e-Tendering, Online Indenting, Online Purchase Order generation, Reverse Auction, Forward Auction & End - to - End e-Payment gateways etc.

Our solution is fully complied with the latest CVC guidelines, GFR-DIT Guideline & IT Act 2000.

पंजीकृत एवं निरमित कार्यालय : आई टी आई लिमिटेड, आई टी आई भवन, दूरवाणिनगर, बंगलूर-560 016, भारत फोन : (91)(80)25614466, फैक्स : (91)(80) 25617525
Registered and Corporate Office : ITI Limited, ITI Bhavan, Dooravaninagar, Bengaluru - 560 016, India, Phone (91) (80) 25614466, Fax : (91) (80) 25617525

हिन्दी भाषा, अपनी भाषा

Further we would also like to highlight following points about our proposal:

1. Our solution is **FREE OF COST** to PMB, however we will charge with bidders which will be very nominal i.e. 1.25% of awarded value as per the final bid. No other PSU is offering such a reasonable rates
2. Customization, Implementation & Installation is completely **FREE OF COST** to PMB.
3. ITI Limited will use ISO 27001 certified data centre for Hosting of server infrastructure.
4. We will provide manpower **FREE OF COST** for supporting officials and vendors/bidders for successful enablement of e-Auction system in **PMB**.
5. The enablement /product training / hand holding is given **FREE OF COST** for department contractors and departmental officials.
6. Our representatives are available in all main cities to support e-auction services.
7. We provide common portal and enable this portal within 15 days.

We are happy to enclose a proposal for implementing e-auction solution in your esteemed organization.

We are looking forward to work with you and we would be grateful if you could give us a chance to serve your organization by placing order on us.

For any kind queries you may contact on mobile: 8826040002, 9999026955 & 011-23710091.

Assuring the best of our services at all the times.

Thanking You,

With Regards,

For ITI Limited,

Chief Manager-IT
(N SEKAR)

email: mgrit_robq@itilttd.co.in

Encl: 1. Financial Proposal – For e-Market Place for e-Auction
2. Financial Proposal – Smart Payment gateway



COMMERCIAL PROPOSAL

Punjab State Agricultural Marketing Board (PSAMB) was established on 26th May, 1961 under the Punjab Agricultural Produce Markets Act, 1961 with an objective to control and supervise the marketing network of sale, purchase, storage and processing of processed or non-processed agricultural product from agricultural, horticulture, animal husbandry and forest produce.

ITI means **ITI Limited**, a Public Sector undertaking under Ministry of Information Technology and Communications, Government of India.

Software means e-Market Place application software.

APPLICATION SERVICE PROVIDER (ASP) MODEL:

ITI will host and deploy the entire e-Market Place/e-Wizard System on behalf of PSAMB A, enable the users in PSAMB and its vendors/contractors for the use of e-Market Place software and provide the service / maintenance, updation during the service period.

The Commercial offer for implementation of e-Market Place in the offices of the PSAMB Offices is as follows:

Application service Provider (ASP)		
Sl. No	Particulars	Charges
1	Enabling and implementation of e-Market Place at PSAMB on ASP BASIS for FIVE YEARS	Free of cost
2.	One time setup of website (www.euniwizard.com and appropriate) for five years	Free of cost
3	Providing product training and hand holding for PSAMB	Free of Cost
4	One set of Help Manuals, CD's and viewlets	Free of Cost

Vendor payee model

#	Particulars	Charges
A	Registration charges payable by all bidders /participant per annum	Rs. 2500/- (Rupees Two thousand five hundred only)
B	Participation fee payable by all participating vendors/purchasers per event item/site/etc.	Free of Cost
C	Processing Charges payable by successful bidder after the completion of each event item/site/etc.	1.25% of awarded value as per the final bid of Event. Min: 10,000/-



Optional Charges:

S.N	Particulars	Charges
1	Digital Signature Certification (Class 3) per user per year.	Rs. 2500
2	Digital Signature Certification (Class 3) per user per for two years.	Rs. 3300
3	Encryption Certificate (Class 3) per user per year.	Rs. 2500
4	Encryption Certificate (Class 3) per user per for two years.	Rs. 3300
5	e-Token to store certificates	Rs. 1000/- towards hardware token (ikey) to store certificate
6	Renewal of Certificate (Class 3)	Rs. 2500/- per user for one year. Rs. 3300/- per user for two years.
7	E-Payment Gateways:	PSAMB can adopt online payment for their charges like tender document fee, SD/EMD with payment gateway available in "ITI Limited".

Note :

- a) The above prices are exclusive of taxes, duties, levies, etc., Hence, these are payable as per latest guideline of Govt. of India.
- b) Third party charges such as digital signature certificate related charges are not part of this proposal.
- c) DSC rates are third party rates, which are subjected to market price.

Terms and Conditions for ASP model

- ◆ ITI agrees to abide by the confidentiality clause of the project.
- ◆ ITI shall carryout modification of the software, if any during the service period such as bug's correction and changes limited to the scope of specifications laid in the specification at no extra cost.
- ◆ List of Services to be made available with the application software:



ITI shall implement its existing e-Market Place system for conducting the auction (forward and reverse) for PSAMB and customize the module to suit the requirements of PSAMB.

Feature of e-Market Place Module:

The e-market place module is a facility that allows suppliers to dynamically out-bid their competitors within a time frame specified by PSAMB dynamically. Following are features of e-Market place system;

- Setup of parameters of the bidding process, including RFQ post time, open bid time, close bid time, extended bidding period, and reserve price
 - Supports Rank Bidding wherein Bidders bid for rank position among the participating bidders
 - Supports Value Bidding process wherein Bidders bid in value figures for the L1 or H1 position as applicable
 - Preparation of Auction Catalogue with items and schedule
 - Identification of auction-ready items and certification
 - Setting up reserve price (Reverse Auction) and bid starting price (Forward Auction)
 - Feature to set up reverse auction to execute before or after tender opening
 - Provides selection / prequalification of Vendors for participating in Auction
 - Support for vendor aliases during auctioning
 - Feature to open bids and generate comparative statement, and integrate manually received quotes (fax / email)
 - Facility for the Bidder to use proxy bidding and auto bidding feature
 - Maintain the confidentiality of the set reserve price and highest bid price
 - Scope for analysis and award for the highest bidder
 - Ability to publish and post results and other auction activity
- ◆ ITI agrees to provide the maintenance service of the software in one calendar day (8 hours) subjected to the fitness of the hardware, system software and utilities resources. In case of problems persisting beyond one calendar day all efforts would be made to bring up the system at the earliest ensuring that the normal functionality of the software is not adversely affected. However, this condition is subjected to force majeure.
- ◆ Subjected to the fitness of the site, clarity of requirement and specification of the software mentioned in this document and force majeure, ITI agrees to guarantee the service of the software and satisfactory performance of the e-Market place software.
- ◆ ITI should not be held responsible for delays in delivery and implementation, if it is due to client, third party or force majeure.
- ◆ The project will be considered as started from the date of deploying the software and hosting the first auction.
- ◆ ITI shall treat all the data and information collected from the client during the project in strict confidence. The PSAMB is expected to do the same in respect of ITI who will provide data information.



- ◆ Customization is limited to modifying e-market place to suit the auction activity of PSAMB only. Any other System Integration with other products / third party software of PSAMB will be charged separately.
- ◆ All the training will be carried out through at PSAMB office only. The training hall, audio-visual facilities will be provided to ITI by PSAMB in this regard. PSAMB will publish and circulate necessary information in Mass media for the training purposes. In case ITI needs to provide the Multimedia projector, the same will be charged on PSAMB on per day basis. The training material would be provided to all the participants.
- ◆ The EMD refund/transfer to the respective bidders/departments can be carried out through the existing e-Payment Gateway available in e-market place Portal.
- ◆ The servers, system software, application software, internet connectivity, connected hardware, security of the software is provided by ITI. PSAMB will facilitate with a full fledged contact/business center at the Head Quarters of PSAMB along with High speed bandwidth internet connection and required PCs, Printers and CD Writers and Uninterrupted power supply back up for the concerned Auctioning authority and the contractors to interact on day to day basis.
- ◆ The running of PSAMB auction activity such as preparation of document, scrutiny, uploading, conducting the opening, evaluation, etc activities would be managed by PSAMB procurement officials. ITI shall provide the help to use the system effectively.
- ◆ The service contract between PSAMB and ITI will be for a minimum period of five years and it will be renewed automatically for further five years.
- ◆ Set of documentation supplied by ITI will include department user manual and vendor manual.
- ◆ ITI ensures 99% uptime of the servers. The routine server maintenance/up gradation work shall be carried out on every month (second Saturday or Sunday) to ensure the minimal downtime.
- ◆ PSAMB and ITI will form a focus group for the successful implementation of the project.
- ◆ The hosting would be carried out through e-market place portal.
- ◆ ITI will enable the entire system within fifteen working days time from the date of placement of the order from PSAMB.
- ◆ The validity of this quotation is 45 days from the date of submission of this offer.
- ◆ The orders may be placed on ITI Limited, Bangalore
- ◆ All disputes are subjected to the jurisdiction of Courts at Bangalore only.



SMART PAYMENT GATEWAY PROPOSAL

ITI Limited is offering online smart payment options through e-Market Place payment gateway seamlessly integrated with e-Auction/ e-Tendering / e-Procurement web portal. The vendor will be able to affect payment by using his / her Credit Card / Debit Card / Net Banking Account / NEFT RTGS transfer.

The proposal has been designed to offer the following benefits

Key Benefits

The key benefits of the solution to the customer include:

- Provides additional payment options, in addition to the standard DD and Bank Guarantee.
- Provides Vendor with a readymade payment gateway with access to multiple credit cards and banks, which will enable him to increase the reach across banks and locations.
- Saves the hassle of undertaking a technical integration activity with the credit card gateway and each bank.
- Saves **DEPARTMENT** from the requirement of opening an account with each Bank and related reconciliation/funds transfer hassles.
- Secure means of payment – CVV2 / Internet Password Verification & 3D secure environment (Verified by Visa, MasterCard Secure Code).
- Easy online access for Vendors to effect Payments
- Dedicated Service Team.
- Timely reconciliation within committed turnarounds.
- High degree of controls and checks to reduce incidents of frauds.

ITI LIMITED is implementing its e-Market place system in order to increase the transparency, reduce the manual paper work, reduce the time taken and cost for the auction / tendering process.

Page 1

Strictly Private and Confidential, all right reserved, passing on this document, use and communication of its content not permitted without written consent of ITI LIMITED



Since this product has been found highly successful, there needs to be valued based addition to the system. The e-auction/e-tendering solution provides a workflow management system for the department. This can be supplemented by the integration of online payment systems.

Internet Payment Gateway Solution

Our e-payment gateway and NEFT / RTGS e-Collect system has now been integrated with e-Tendering system. This will provide online payment services to its customers. The vendors will be able to affect payment by using any of the payment modes.

Payment types

There is a need for a banking partner to ease the process further and fully automate the tender process of department. The banking partner shall provide a solution to enable vendors to pay the following types of payment:

Type of Payment	Beneficiary Bank Account
Auction/Tender Form Fee (Auction/tender participation)	User Departments
EMD for Auction / tender	User Departments

Payment modes

We propose the following modes of payment options that will be available to vendors / contractors during the various stages of e-Auction/e-Tendering:-

Customers can pay instantly, anytime over the Internet:

- Credit Card - Using any valid VISA, MasterCard or Diners Credit Card
- Debit Card / Net Banking - Using Debit Card or Internet Access ID/Password to pay online directly from a net banking account (With over 40 Banks, List of Banks mentioned in Annexure)
- *Customers can also use NEFT / RTGS Chalian system (Deferred / offline system)*

Page 2.

Strictly Private and Confidential, all right reserved, passing on this document, use and communication of its content not permitted without written consent of ITI LIMITED



Smart Payment System



- Customers can also use NEFT / RTGS Challan system (Deferred / offline system)

The process flow is described in brief below:

- Vendors log on to department e-Auction/e-Tender portal to initiate the transaction, i.e. registration or payment towards download the application forms. The vendor would be required to make the payments for the concerned tender/auction.

User would proceed towards the payment options. The payment options are made available through

- Credit Card (Mastercard / Visa / Diner)
- Debit Card / Net Banking account
- Offline NEFT / RTGS Challans from any CBS enabled Bank

Credit Cards: If the Vendor chooses to pay through a Credit Card option, then he will be re-directed to the Credit Card Payment Gateway page where he will have to enter the Credit Card No., Expiry date, CVV No., etc. for authentication.

Net Banking: In case the Vendor chooses to pay through his bank account via the Net Banking services, he will be diverted to the Net Banking website of that respective Bank, (a list of over 40 banks) provided in the list of banks offered, where he will enter Net Banking user ID and Password to authenticate the transaction.

On successful authentication of the Customer's Account details, the Vendor will be shown the transaction amount and asked to confirm the payment. On confirming the transaction, his Credit Card / Bank Account will be debited immediately and a success / failure message will be provided.

NEFT / RTGS challan : For clients who don't have a credit card / internet enabled bank account, the system will provide the e-Collect facility wherein the vendor can download the pre-printed NEFT challan from the e-Tender portal, fill up and make the payment at any CBS enabled bank all over the country.

Page 3

Strictly Private and Confidential, all right reserved, passing on this document, use and communication of its content not permitted without written consent of ITI LIMITED



MIS Reports : The reconciliation MIS of the transactions made by Vendors through Internet Payment Gateway and NEFT / RTGS challan shall be made available in ETENDERING SYSTEM website that will contain all the remittances and transactions. The payment status of online payments shall be real time and instantaneous. The payment status of NEFT payments are offline in nature and hence the status will automatically be updated in the e-TENDERING system as per NEFT batch cycle time as guided by RBI. The MIS scroll of each NEFT transaction shall be reconciled in the e-tendering system automatically.

Internet Payment Gateway Process

The following schematic details the service operation flows:

1. The Vendor selects the auction/tender for participation / registration page in ETENDERING web site
2. During the payment process, the vendor proceeds to make the payment and eventually redirected to the Gateway page.
3. Upon successful completion of the process the customer is then guided to an Online Payments page where he is presented with option of making a Direct Online Payment using a Credit Card or a Debit Card / Bank Gateway service.
4. It will open up the Credit Card Gateway section, where he enters the required validation details (card number, expiry date, verification number etc.)
5. In case the customer chooses the Debit mode of payment, then it will open up the Debit Payment Gateway section of the relevant bank where he enters the requisite validation details (Debit Card Number / Net banking User ID and Password etc.)
6. On successful validation, the Customer's account is checked for balance availability and the transaction is either successfully processed or rejected. The customer is intimated of the same instantly and an electronic acknowledgement is displayed which will display his payment confirmation number.
7. Simultaneously data is transmitted electronically to e-TENDERING SYSTEM intimating the success/failure of the transaction.
8. The monies collected from the successful transactions will be pooled into the designated NODAL account and then credited to the beneficiary bank of the department.

Page 4

Strictly Private and Confidential, all right reserved, passing on this document, use and communication of its content not permitted without written consent of ITI LIMITED



9. The Money will be transferred to department A/C on T+2 ,where T is date of tender opening /Cancellation date or transfer of refund activity perform by the department officer based on the module selected by the department .

NEFT / RTGS Process steps

1. NEFT-National Electronic Funds Transfer is a nationwide funds transfer system to facilitate transfer of funds from any bank branch to any other bank branch. The beneficiary gets the credit on the same day or the next day depending on the time of settlement.
2. RTGS is primarily for large value transactions. The minimum amount is Rs 1.0 lakh and there is no high end ceiling. Beneficiary branches receive funds on real time basis and it will be credited to beneficiary's account within next two hours.
3. e-tendering system will provide NEFT/RTGS payment options to vendors. Tender/auction Processing Fees and Registration fees will be credited to nodal account.
4. The offline NEFT/RTGS payment will generate challans thereby making the vendor's life easy. The challan will have beneficiary details, amount, tender number, etc.,
5. Vendors will take the challan print and make payment through any bank that is enabled for NEFT/RTGS. The remitting branch will give the vendor sealed counterfoil along with UTR number as confirmation.
6. NEFT/RTGS Reconciliation Scroll will flow from the designated bank's system to e-tendering system. The system will check for matching of incoming UTR numbers and update the status for respective activity.

The NEFT/RTGS facility has the following advantages:

1. Vendors from rural areas can do manual NEFT as they generally have access to nationalized banks.
2. Vendors feel secure as they get counterfoil from the remitting bank.
3. Bidder's identity will be kept as a secret till tender opening.
4. Manpower required is less once the process is automated.
5. Money will be realized by the beneficiary within next 24 hours.

Page 5

Strictly Private and Confidential, all right reserved, passing on this document, use and communication of its content not permitted without written consent of ITI LIMITED



e-Payment Charges:

Mode of Payment	Gateway convenience Charge (Payable by Bidders /Contractors of End Customer for each transaction)
All types of credit/debit cards (per transaction)	1.25% on total transaction amount plus Rs. 10/-
Net Banking or Direct Debit (Per Transaction)	Rs. 50/-
NEFT /RTGS (Per Transaction)	Rs. 30/-
International Card	3.0% on total transaction amount

- All the charges are exclusive of taxes. Applicable as per statutory guidelines of Govt and payable by bidders.

EMD Refund (Unsuccessful Bidder)

- Refund of EMD for unsuccessful bidder is a major part in the auction/tendering process. The refund initiation may be generated by the department officials. As the EMD amount is being credited to the Department account only, the intimation of refund may be given to respective account where the amount has been credited for the unsuccessful bidders.



Sl No.	Particulars	Other e-Payment gateway service providers	Smart Payment Gateway
1	Opening of account by department	Need to open the account with service provider Bank like Axis Bank, HDFC, ICICI etc.	Open with your own banker. Even existing Bank account can be used
2	Credit/debit card gateway	Visa or Master only	Along with Visa and Master, it also supports Dinner and Amex card also.
3.	Net Banking	Only with service provider Bank	Our system provides net banking transfer facility between 40+ banks.
4	NEFT/RTGS	Integration is difficult as bankers depends on their third party integrator and most of the time difference exists between e-tendering service provider and e-payment gateway service provider	Completely integrated service with Host to host service.
5	Helpdesk	Helpdesk services not always available. If available, then on shared basis.	Dedicated help desk
6	Mobile Banking (Future e-Payment solution)	As on date does not exist	It is already initiated to include mobile Banking which enables bidders to pay the fee thru their basic mobile and it will be integrated with e-Tendering system