



Request For Proposal for Payment Solution

Rural Development and Panchayat Raj Department



2019

Director (e-Governance)
Rural Development & Panchayat Raj Development,
Government of Karnataka
30/01/2019

Table of contents

1. Introduction:	5
2. Project Overview:	5
3. Objective:	5
4. Scope of work	5
5. Minimum Eligibility Criteria:	7
6. Commercials	9
6.1. Payment Gateway (per transaction)	9
6.2. Mobile Application Development	9
6.3. Other Charges if any	9
6.4. MPOS	10
7. Instructions	10
7.1. Sealed Proposals:	10
7.2. Responses:	10
7.3. Copies:	10
7.4. Questions and Additional Information:	11
7.5. Schedule:	11
7.6. Selection Criteria:	11
7.7. Terms and Conditions:	12
7.8. Cancellation of Contract	12

Table of tables

<i>Table 1-Scope of Work</i>	<i>5</i>
<i>Table 2- Strength of the Bank</i>	<i>7</i>
<i>Table 3- Other Eligibility Criteria</i>	<i>7</i>
<i>Table 4-Commercials Payment gateway</i>	<i>9</i>
<i>Table 5-Commercials Mobile App Development</i>	<i>9</i>
<i>Table 6-Commercials -Other Charges</i>	<i>9</i>
<i>Table 7-Commercials MPOS</i>	<i>10</i>
<i>Table 8-Schedule of Events</i>	<i>11</i>
<i>Table 9-Selection criteria</i>	<i>11</i>

1. Introduction:

RDPR Department has the credit of pioneering democratic decentralization in the governance of rural areas by implementing the provisions of the Karnataka Panchayath Raj Act, 1993. The department co-ordinates the process of the constitution of Panchayath Raj institutions under the above legislation and monitors their functioning in order to ensure that, they are viable and vibrant institutions of local self-government. The responsibility of plan formulation and implementation is being bestowed on the people by transferring functions, functionaries and finances to these decentralised institutions. By this, the rural people can decide, participate and monitor the development and progress of their villages. To achieve this, training is being imparted to elected representatives and some members of the public for capacity building.

Various Programmes are being implemented through Panchayath Raj Institutions to effectively address the needs of Rural population across the state through innovative e-Administration. Grama Panchayats play pivotal role in catering to the needs and aspirations of the rural population. The activities like selection of the beneficiaries, program implementation, conduct of Grama Sabhas and Ward Sabhas at Grama Panchayath level are taken up. In collaboration with NIC (National Information Commission), the department of Rural Development and Panchayath Raj has developed a new softwares to bring about a revolution in the Financial and Administrative structure, double entry system to ensure the financial discipline and accountability of the programmes, public participation in the execution of developmental works.

2. Project Overview:

With the idea of improving the delivery of public services and simplifying the process of accessing them and integrating them into a collective vision and to provide service with the efficient and fast ways at the Gram Panchayats level, the Rural Development and Panchayat Raj Department introduced the Online Services.

Department of RDPR has taken various e-Governance initiatives to provide citizen centric services at the door step of citizen. As of now, Gram Panchayat various service payments are being received across the counters at Panchayat.

Entire solution should involve Payment gate way, mobile application and mPOS for collection of various services. The amount collected using this solution will be deposited to the respective Panchayat account with the details of the transaction. MIS/report should be made available to the department on time.

3. Objective:

Rural Development and Panchayat Raj Department is seeking competitive proposals for Payment Gateway for Online Services of the Department. It is the Organization's goal to receive accurate, timely depository and account maintenance services, utilize modern electronic and automated banking options and to accomplish these goals at the lowest reasonable cost.

4. Scope of work

Table 1-Scope of Work

Sn	Scope of Work	Description of Scope of Work
1	General	<ol style="list-style-type: none">1. Provide Payment gate way solution for RDPR Karnataka2. Should be able to add other services of RDPR in the future for banking businesses and transactions3. Customizable report system/Dashboard as required by Panchayat/ Departments4. Provide helpdesk for payment related queries

Sn	Scope of Work	Description of Scope of Work
2	Solution Implementation	<p>A. Payment Gateway</p> <ul style="list-style-type: none"> ➤ Payment Gateway Solutions for Online Services of Rural Development and Panchayat Raj Department ➤ Payment Gateway shall support all payment options Credit Card, Debit card, Net banking UPI, etc. ➤ Should accept payment from all banks covered under RBI. ➤ Should be able to post real time response on the department's Server ➤ Transaction Level risk monitoring with velocity checks and IP Tracking
		<p>B. Mobile POS Application & Mobile POS device</p> <ul style="list-style-type: none"> ➤ Should be able to develop Mobile POS application that can work with Mobile POS device and also facilitate transactions by working in a standalone manner as well. ➤ Should have the provision of collection of all modes of payment on Mobile POS such as Credit Card, Debit Card, SMS Pay, Net Banking, UPI and Cash /Cheque recording. ➤ Should be able to provide Digital Charge slips – Paperless “Go Green” charge slips sent via SMS and email to citizens. ➤ Should be able to provide web portal/ integrate with existing portal to monitor real time transactions, real time data dashboard and visual dashboards. ➤ Should be able to provide customized reports as per the requirements of RDPR Department. Reports should be available on e-mail, Visual Portal with download functionality and via SFTP. ➤ Should be able to do Deep Integration with RDPR Department APIs for fetching real time data of tax amount due, amount payable details and also post on a real time back to the server. ➤ The Proposer must provide Dedicated Customer Solutions resource during scoping for business blue printing that works with RDPR Department for best user and customer experience. ➤ The Proposer should have a dedicated customer success team for RDPR Department for deployment, training. ➤ MPOS Application should be scalable and support 6000+ Users with uptime of more than 99%
3	Operational Support and Maintenance	The Proposer shall provide operational support and maintenance services for the solution provided for payment gateway, mobile application and POS within a stipulated time period
4	Security of transaction	<ul style="list-style-type: none"> ➤ Proposer shall ensure that appropriate security measures are put in place to protect Payment gateway internal systems from intrusions and other attacks while conducting e-payment transactions, whether internal or external, e.g., message interception, tampering, redirection, repudiation etc. ➤ Proposer shall ensure compliance with national and international information security standards and best practices

Sn	Scope of Work	Description of Scope of Work
5	Comprehensive Training	The Proposer shall provide training to end user/staff to enable them to effectively operate the system and shall undertake Change Management interventions as necessary to achieve project objectives
6	Solution Documentation	Proposer shall provide the user manual/operation manual for smooth functioning the project

5. Minimum Eligibility Criteria:

Please Note: Strength of the Bank and Transaction Capability should be as per the below mentioned criterions to consider the proposal.

Table 2-Strength of the Bank

Sn	Strength of the Bank (mandatory)	Description
1	Non-Performing Assets (NPA)	Should not be greater than 15% (Gross) and 9% (net) in Financial year 2018-19. (As on date of submission of Proposal)
2	Capital Adequacy Ratio (CAR%)	Should not be less than 10% in the financial year 2018
3	Net worth	Should not be lesser than 10,000 Crores in the financial year 2018-19. (As on date of submission of Proposal)

Table 3-Other eligibility Criteria

Sn	Other eligibility Criteria	Description
1	The Proposer should be a company registered under Companies Act, 1956 and in existence for at least 5 years.	Photo copy of Certificate of Incorporation
2	The Proposer should be authorized by Reserve Bank of India(RBI) to provide Internet Payment Gateway Services / Other Payment Collection services.	Photo copy of relevant documents
3	Proposer should be able to provide following services: Online Payment Gateways services covering acceptance of (i) Credit Cards (all card), (ii) Debit Cards (all cards), (iii) Internet Banking based debit to banks accounts, covering at least Forty (40) banks of which a minimum Twenty (25) should be public sector banks (iv) Cash Cards/Wallets (v) UPI / BHIM (vi) Bharat QR Code (vii) RTGS / NEFT, etc.	Self-certificate confirming the list of coverage under the Online Payment Gateway
4	The Proposer has never have been blacklisted/barred/ disqualified by any regulated or statutory body or any PSU or any Company.	Self-Certification/declaration

Sn	Other eligibility Criteria	Description
5	The Proposer should provide certified Mobile POS Application, and Mobile POS Device.	Mobile POS Android Application - PCI DSS Certified & MPOS device - PCI PTS Certified, EMV L1 & L2 & L0)
6	The Proposer should have deployed at least 10,000 MPOS devices in any state in India for a government to citizen project.	Self-Declaration and Name of the project Implemented.
7	The Proposer should have executed at least 2 government projects in the state of Karnataka for offline payment acceptance.	Self-Declaration
8	The payment service must offer at least 128-bit encryption SSL (Secure Sockets Layer) for transaction security. Proposer should be PCIDSS certified & ISO standards certification.	Requisite certificate and Copies of PCI certificate & ISO Certificate to be provided
9	Proposer should have demonstrated experience of been providing similar services to at least ten 10 Central / state Undertaking / Government Department / Public Sector Undertaking / Municipal Corporation etc.	Proof of Work Order / Agreement of 10 Central / state Undertaking / Government Department / Public Sector Undertaking / Municipal Corporation etc.
10	Proposer should have valid PAN/TAN number, GST registration number.	Self-attested copies of the documents.

Note:

- The Proposer must fulfil all the above criteria to be technically qualified and adequate documentary proof should be submitted for verification. If any of the above criteria are not met, then such bid will not be considered for further processing. Failure to meet any of these criteria will disqualify the Proposer and it will be eliminated from further process.
- The RDPR reserves the right to verify and/ or to evaluate the claims made under eligibility criteria and any decision in this regard shall be final, conclusive and binding upon the Proposer.
- All certificates or documents should also be self-attested and attached /bind together.
- RDPR reserves the right to request for any additional information and also to reject or accept the bid of any/ all Proposer(s), if in the opinion of RDPR the qualification data is incomplete or the Proposer(s) is found not qualified to satisfactorily execute the requirements of the services and no communication shall be entertained in this regard in future what so ever.
- If at a later stage it is found that Proposer has provided false information or has wrongly certified the conditions stated in the eligibility criteria the Proposer shall be liable for legal action and/or cancellation of contract.

6. Commercials

The Price Bid must consist of the following costs:

6.1. Payment Gateway (per transaction)

Table 4-Commercials Payment gateway

Sn	Category	(In %/INR)
1	Transaction charges*	
2	Other Charges If any 1. 2. 3. 4. 5.	

Note: No fee charges or transaction cost of any kind will be levied hidden or otherwise on the Gram Panchayats or the Department

6.2. Mobile Application Development

Table 5-Commercials Mobile App Development

Sn	Category	(INR)
1	Mobile Application Development Cost *	

6.3 Other Charges if any

Table 6-Commercials -Other Charges

Sn	Category			(INR)
1				

6.4 MPOS

Table 7-Commercials MPOS

Sn	MPOS	(INR)
1	Monthly Charges	
2	Annual Charges	
3	Any Other Charges	

Base price should be as per RBI guidelines only. Proposer can quote lesser price than maximum fixed by RBI.

7 Instructions

7.1 Sealed Proposals:

Responses to this request will be submitted in a sealed envelope, clearly identified, or delivered as follows:

Director (e-Governance)
Rural Development and Panchayat Raj Department
3rd Gate 3rd floor.
M S Building. Ambedkar Veedhi.
Bengaluru – 560001

7.2 Responses:

Each proposer shall submit only one proposal. This proposal must be on the standard forms. Supporting material may be submitted and is encouraged; however, the decision in selecting the most responsive proposer will be based on the standard proposal forms provided.

7.3 Copies:

Each proposer must submit three copies of its proposal. However, only one set of financial statements need be submitted.

7.4 Questions and Additional Information:

Request for clarification or additional information should be made in writing to:

**Director (e-Governance),
Rural Development and Panchayat Raj Department,
3rd floor 3rd Gate M S Building
Ambedkar Veedhi
Bengaluru – 560001
e-mail – diregov.rdpr@gov.in**

7.5 Schedule:

The following schedule will be strictly adhered to:

Table 8-Schedule of Events

SI. No.	Schedule of Events	Date
1	RFP documents to be downloaded or collected.	30 th Jan 2019 – 8 th Feb 2019
2	Last date for submitting Proposals to Director (e-governance), Rural Development and Panchayat Raj Department.	8 th Feb 2019 @ 5:00 PM
3	Proposals will be scrutinized and meeting with the proposer to declare the successful proposer from Director (e-governance)	15 th Feb, 2019 (timing will be intimated separately through email)

7.6 Selection Criteria:

The proposals will be evaluated on the following parameters:

Table 9-Selection criteria

SI No.	Criteria	Marks
1	Proposals will be evaluated based on minimum amount deductible from user per transaction.	25%
2	MPOS charges.	25%
3	Mobile App development exclusively for RDPR Department.	20%
4	Timeline for Integration and Rollout of Payment Gateway, Mobile App and MPOS.	10%
5	Time taken to transfer the amount to the respective Gram Panchayat Accounts. (T+Days)	20%

7.7 Terms and Conditions:

1. The Director (e-governance) reserves the right to reject any and all proposals, to waive any irregularities or informalities in any proposal or in the proposal procedures, and to accept or reject any item or combination of items. The award will be to the proposer whose proposal complies with all the requirements set forth in the RFP, and whose proposal, in the opinion of the Principal Secretary, Rural Development and Panchayat Raj Department is the best proposal taking into consideration all aspects of the proposer's response, including the total net cost to the Organization.
2. In the event that the proposer to whom the services are awarded does not execute a contract within thirty (30) calendar days after the award of the bid the Director (e-governance) RDPR may give notice to such proposer of intent to award the contract to the next most qualified proposer or to call for new proposals and may proceed to act accordingly.
3. The standard proposal form indicates an estimate of the number of transactions for the year. This number is the Organization's best estimate of the average volume and the Organization in no way guarantees these as minimum or maximum volumes.
4. No transaction fee from GPs will be collected in any case.
5. No fee charges or transaction cost of any kind will be levied hidden or otherwise on the Gram Panchayats or the Department.

7.8 Cancellation of Contract

By notification: either party may terminate the contract upon giving written notice of at least ninety (90) calendar days. This provision may be exercised only after the contract has been in effect for three (3) calendar months. The Bank shall be entitled to just and equitable compensation for any satisfactory work completed up to the termination date. Under no circumstances will any damages be paid as a result of the termination of the contract.

For cause: In the event of a breach of the contract by the bank or unsatisfactory performance as assessed by the Director (e-governance), or if the bank performs in a manner that precludes the Organization from administering its functions in an effective manner, the Organization will provide written notice of the breach or unsatisfactory performance. If the bank has not been able to remedy the breach or improve performance within thirty (30) days following the written notice, then the Organization, with the approval of the Organization Council, will upon written notice to the bank, be authorized to cancel this contract by giving a maximum of thirty (30) days as the final termination date of the contract.
