



Dr. Babasaheb Ambedkar Open University, Ahmedabad
(Established by Government of Gujarat)

Invites

Expression of Interest

for

Banking, e-Banking and Payment Gateway Services

from

both Nationalized & Private Banks

for

Admission and Examination related activities

May, 2018

Dr. Babasaheb Ambedkar Open University

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Invitation of Expression of Interest for Banking, e-Banking and Payment Gateway Services from both Nationalized & Private Banks for Admission and Examination related activities

Dr. Babasaheb Ambedkar Open University, Ahmedabad invites applications in sealed envelope super scribed as “**Expression of Interest for Banking, e-banking and Payment Gateway Services**” from reputed Nationalized and Private (Reserve Bank of India and State Government approved for holding Government related Business) for executing various banking operations during the admission and examination process for the year 2018. In this regard, an application for Expression of Interest (EOI) is invited from banks and suitable bank would be selected for the award of the work.

1. Interested bank can submit the duly filled in **Application Form (Annexure – III) of Expression of Interest** along with all relevant supporting documents and **Letter for submission of EOI (Annexure – II)** through Speed Post or in person at the University as per above address.
2. The Last date for receipt of EOI is **22nd May 2018 up to 12:00 Noon.**
3. At any time before the completion of EOI, the University may, for any reason, whether at its own initiative or in response to a clarification requested by the service provider, carry out amendment(s) to this EOI document. The amendment, if any, will be made available on our website (www.baou.edu.in) and will be binding to all concerned. The University may, at its discretion, extend the deadline for the submission of proposals.
4. The University has a process to shortlist the interested and eligible banks and only the short-listed banks will be called for negotiation before the designated Committee of the University.
5. The representative from the interested banks may visit the university during office hours and contact the designated officers for any query related to Expression of Interest or to clarify the requirements as envisaged by the University.
6. An overview of the various banking operations intended from banks has been made available in this document. Any other additional banking operations found value addition will be encouraged from all interested banks.
7. The University reserves the right to accept or reject any or all applications without assigning any reason thereof.
8. EOI that are incomplete in any respect or those that are not consistent with the requirements as specified in this document or those that do not adhere to formats, wherever specified may be considered non-responsive and may be liable for rejection and no further correspondences will be entertained with such parties.
9. Canvassing in any form would disqualify the applicant.
10. The University will select the suitable bank found to be more competitive for the execution of banking operations for the admission and examination related work.
11. The selected Bank has to commence the assignment on the date specified in the Work Order.
12. It is mandatory for selected bank to fulfill all the conditions laid down in the said EOI document.

Registrar (I/c.)

About Dr Babasaheb Ambedkar Open University

Dr Babasaheb Ambedkar Open University, Ahmedabad is the only state Open University of Gujarat established by Government of Gujarat by Act No. 14 of 1994 passed by the Gujarat State Legislature, on 13th May, 1994 and assented to by the Governor of Gujarat on 27th July, 1994. The BAOU is the seventh Open University in the country in terms of their establishment. It is recognized by University Grants Commission (UGC), Distance Education Board (DEB), and now Distance Education Bureau. The university has more than 239 study centers across Gujarat with around 70000 new enrolments/admissions every academic year. The university offers courses ranging from Certificate, Diploma, Bachelor's Degree, Post Graduate Degree, M.Phil. and Ph.D. under various disciplines.

Purpose of EOI

The objective of this EOI is to engage a bank who would provide a payment collection system through e-payment gateway and electronic chalan for collection of fees and other payments in Indian rupees. The estimated total collection for one year is about Rs.20 crores.

Scope of the Work

1. The Bank will have to provide online payment gateway services with acceptance of major credit cards (including Visa/Master/Maestro cards), debit cards (Visa/Master/Maestro/RuPay cards), internet banking, PoS, BHIM App, Bharat QR Payment, UPI Payment, e-wallet, etc. with an ability to integrate with the existing / new system of BAOU and provide various daily or periodical MIS as per the requirement of finance department of BAOU. For all online transactions, the payment gateway should provide a minimum 128-bit SSL encryption, with real time authorization and capturing of transaction details. The bank selection shall be at payment gateway site.
2. The bank would be able to provide all necessary technical support for the seamless integration of their system with BAOU web system. Bank shall be able to provide support for integration of any new feature by issuing of new MID and encryption KEY (if any) including the white-listing of new request and response URL or within existing request and response URL so that the integration can happen within 2 to 3 days. Parameters to be sent with the request URL, and to be received in the response URL after payment is done along with post delay transaction status updating. BAOU would not make any payment towards integration and annual maintenance of Payment Gateway or any incidental charges.
3. Providing an active message to the user/consumer indicating that a transaction has been either accepted or rejected.
4. At all times, making available the option for a user/consumer to stop the information gathering and transaction process.
5. Allowing the user to review Payment before final submission.
6. Allowing the user to try a different card number/payment mode if a transaction is rejected.
7. Any payment made with a credit or debit card or via a payment Service must first be authorized by the card issuing authority. The Service must afford a secure link between BAOU, user/consumer and credit card processor to avoid fraudulent transactions. The secure line should also ensure fast and efficient transaction processing.

All guidelines issued from time to time from RBI upon internet banking and related security issues including transaction on Credit Cards, Debit Cards, BHIM App, BHARAT QR Payment,

UPI Payment etc. shall be mandatorily binding on the bank and they are supposed to keep themselves updated about the guidelines.

8. The bank shall have to necessarily debit the user/consumer's account and credit to the BAOU's designated accounts as per RBI guidelines. **All settlement of monies by Bank will be as per applicable RBI guidelines in this regard.**
9. The payment collection systems shall have the ability to itemize separately the payments received and provide detailed MIS on daily basis.
10. Administrator access (read only) of the MIS system should be provided to the designated personal at Finance Department, BAOU for viewing information on payments and relevant MIS reports. The web interface for BAOU must contains the tab to check status, refund of amount, search and download transaction details (success/failed) etc. A minimum of 5 agreed upon MIS reports should be provided without any charges.
11. The bank would be responsible for reconciliation of all the transactions on daily basis.
12. The report on each transaction should clearly state
 - a. Unique transaction number of the payment.
 - b. Name of person / organization money received from.
 - c. Money received towards fee etc.
 - d. Type of Fees
 - e. Amount received and date.
 - f. Payment Status (Accepted / Rejected etc.) and reason for rejection if applicable.
13. The bank shall be responsible for security/upkeep of data maintained on portal service located in its data center. Firewall protection and usage of Intrusion Detection Systems will be provided. The bank should create back-up of the transaction data on weekly basis and maintain the same in a secure/protected environment. Any variations against the prescribed norms interpolation / tempering made by foreign elements shall be detected and reported to the concern authorities immediately who will then decide about the offence, if at all any, committed and take such action as deemed necessary for investigation and prosecution of the person(s) responsible for such offence under the IT Act or such other relevant provision applicable to the cyber offences.
14. The bank would provide a 24 X 7 call centre support to the users of the system or who wish to make online payments. The telephone numbers and support email ID should appear prominently on the payment page.
15. All payment related issues should be directly handled by the bank and issues should be resolved with the given SLAs within T+2 days (Maximum 3 days). A monthly MIS report should be submitted to the CA on the customer issues count, pending issues and resolved issues. The bank has to update the complaints status within 2 working days.
16. The bank would be solely responsible for implementation of all guidelines issued by RBI from time to time for various e-payment services.

Terms and Conditions

1. Banks would be short listed subject to fulfilling the eligibility criteria, placed at **Annexure-I**
2. Minimum period of services shall be two years from the date of execution of Agreement unless terminated earlier and may be renewed after mutual agreement. The Banking Services continue to be provided and availed till expiry of the agreement.
3. Bank shall keep university indemnified from any loss due to the dispute arising between the student/centres, university and Bank by providing agreeable resolution.
4. Charges and Fees - The Bank shall not charge any payment from the Student or University for using the payment gateway transaction on behalf of the associated payment gateway for facilitating payment gateway transactions on this Portal.
5. Bank shall undertake integration of services offered by the Bank with University Website developed by Computer Department for which they hereby agree to commence exchange of information/data for setting up the relevant processes ("Processes") pertaining to provision of Banking Services between Students/Centres and University.
6. The integration will be initiated by Bank with the Computer Department of the University on their own cost as per their accepted and approved integration kit developed by Bank with the agreed format via web service and bank would process account via Electronic Fund Transfer.
7. The integration of Payment Gateway a Secure Socket Layer (SSL) shall be required for security purpose. It is standard security technology for establishing an encrypted link between a web server and a browser. The link ensures that all data passed between web server and browser remains private and integral. SS is an industry standard and is used the protection of their online transactions with their customers.
8. Confidentiality shall be maintained by the Bank. The information of the transaction shall be shared to designated personal at Finance Department, BAOU by the Bank electronically.
9. The bank must provide all the transaction data/MIS report in ".xls" format whenever required at any point of time even after the completion/termination of the agreement without any charges.
10. The shortlisted banks which are fulfilling the eligibility criteria for providing the e-banking solution and integration of payment gateway on the BAOU web portal shall have to sign an agreement with BAOU on a Stamp Paper (of Rs. 100/- minimum value) and Authorized Representative's Power of Attorney duly notarized (Original Copy).

Annexure-I

Eligibility Criteria for Banks for providing Payment Gateway

S.No.	Description	Eligibility Criteria
1	The bank should be a Nationalized/Private (Reserve Bank of India & State Government approved for holding Government related Business) incorporated in India and providing banking services for more than 5 years	Years in Banking Services
2	Net-worth of Bank (Stand Alone Basis)	More than Rs. 10,000/- Crore
3	The Bank should have a minimum experience of 3 years in providing solution for online payments via Payment Gateway and NEFT/RTGS	Experience certificate to be submitted
4	Security Features and standards adopted by the Banks.	
4(a)	The Payment Gateway Aggregator/Intermediary proposed to be used by the Bank should be ISO Certified along with PCI DSs Certificate	Should be 100% Compliant
4(b)	The Payment Gateway Aggregator/Intermediary proposed to be used by the Bank should be a 'payment systems' operators authorized by The Reserve Bank of India	Should be 100% Compliant
4(c)	The Payment Gateway Aggregator/Intermediary proposed by the bank should have at least one globally accepted certification for information Security like VeriSign etc.	Should be 100% Compliant
5	Technological Capabilities Requirement	
5(a)	The Bank should be able to facilitate the payment via following modes: PoS: Visa/Master/Maestro/RuPay Credit Card: Visa/Master/Maestro Debit Card: Visa/Master/Maestro/RuPay Net Banking: Channel of minimum 30 major Nationalized & Private Banks BHIM App: Channel of minimum 30 major Nationalized & Private Banks Bharat QR payment: Channel of minimum 30 major Nationalized & Private Banks UPI Payment: Channel of minimum 30 major Nationalized & Private Banks	Should be 100% Compliant
5(b)	The bank should be able to support integration via Web Services or Application Programming Interface (API) base integration	Should be 100% Compliant
6	Charges and Fees	NIL

Annexure-II

Letter for submission of EOI

To,
The Registrar,
Dr. Babasaheb Ambedkar Open University, Ahmedabad
'Jyotirmay' Parisar, Dr. Babasaheb Ambedkar Open University, Marg,
S G Highway, Chharodi, Ahmedabad – 382481, Gujarat, India

Sub: Expression of Interest for Banking, e-Banking and Payment Gateway Services for Admission and Examination related activities in the State of Gujarat for the year 2018-19

Dear Sir,

We express our interest to work with this project and we hereby confirm the following:

1. Bank is a nationalized/private (RBI & State Government approved for holding Government related Business) incorporated in India and is interested to provide Banking, e-banking and Payment Gateway Services to the university on the BAOU Web Portal to facilitate Students/Centres and Univesity for Admission and Examination related activities on non-exclusive basis.
2. The EOI – Application is being submitted by (*name of the Bank*) for selection as the banker for the various banking operations related to admission and examination work in accordance with the requirements stipulated in the EOI Document.
3. We have examined in detail and have understood, and abide by all the terms and conditions stipulated in the EOI Document issued by the university. Our application is consistent with all the requirements stated in the EOI Document.
4. The information submitted in our application is complete, strictly as per the requirements as stipulated in the EOI Document and correct to the best of our knowledge and understanding. We shall be solely responsible for any errors or omissions or misrepresentations in our application.
5. The documents in support of eligibility criteria are enclosed herewith.

Place:

Date:

Signature with Name & Seal

Annexure-III
Application Form for Expression of Interest

Sr.	Particulars		
1.	Name of the Bank and Branch Address : Email : Telephone No. & Fax: Website:		
2.	Name of the contact person: Designation: Telephone: Mobile : Email ID :	1	2
3.	Type of the Organization (a) Nationalized: (b) Those Private bank holding RBI and Government of Gujarat to conduct Govt. related business (attach copy of approval)		
4.	Details of Branch Manager Name: Telephone: Mobile : Email ID:		
5.	Chief of the Bank: Telephone: Email ID		
6.	Number of branches of the bank having core banking facility in the state of Gujarat (enclose list of branches having core banking facility district wise)		
7.	Number of ATM counters of the banks in the state of Gujarat (Give number of ATMs district wise)		
8.	Timing of the bank and branches for banking operations: (Monday to Saturday) :		

9.	Type of account to be offered and rate of interest to be given on such account:		
10.	Is there any facility for auto swap fixed deposit? If yes, give short details:		
11.	Will you be ready to open the bank counter at university or study centers during tuition fees collection period without any charges?		
12.	Will you be ready to provide any facility of Fees Collection Centres at Non branch Location, without any charges? If yes, give list of locations:		
13.	Charges/ Offers, if any, for various services envisaged from the bank and other related services offered by the bank.		
a.	Offers/Charges if any, for the University, for various services envisaged from the bank and other related services offered by the bank.		
	Sr.	Offers	
	I.	Opening of Bank Account	
	II.	Installation of PoS at University/Centres	
	III.	Installation of PoS at Study Centres	
	IV.	Installation/Configuration of Payment Gateway	
	V.	Installation/Configuration of BHIM App	
	VI.	Installation/Configuration of Bharat QR	
	VII.	Installation/Configuration of UPI Payment	
	VIII.	Issue of Demand Draft	
	IX.	Fund Transfer (various mode of transfer)	
	X.	Rate of interest on liquid fund	
	XI.	Rate of interest on auto swap FD fund	
	XII.	Other services (specify)	
b.	Charges, if any to the students, for various services envisaged/offered from/by the bank		
	Sr.	Offers	Charges (if any) for Students
	I.	Sale of Application form and PIN	
	II.	Collection of fees (eChallan) at Bank or Collection Centres	
	III.	Collection of fees (Internet Banking - Own)	
	IV.	Collection of fees (Internet Banking - Other)	
	V.	Collection of fees (PoS) at University/Centres	
	VI.	Collection of fees (Debit Card)	
	VII.	Collection of fees (Credit Card)	
	VIII.	Collection of fees (BHIM App)	
	IX.	Collection of fees (Bharat QR Payment)	
	X.	Collection of fees (UPI Payment)	
	XI.	Other services (specify)	

13	List of similar type of works handled in the past with any other such agency (provide the details in the following format) during the last 5 years: (i) Name of the client: (ii) Contact person: (iii) Address and telephone no.: (iv) Title of the project: (v) Turnover Total Amount collected: (vi) Type of services provided to the client: (vii) Technology used: (viii) Brief statement about how their requirements are similar to those in this proposal (Please attach a separate sheet)	
14	Any other information the applicant wants to furnish :	
15	Special Offers/Services: (Please attach a document containing the detail proposal)	

Declaration

I hereby declare that the above information is true to the best of my knowledge.

Place:

Date:

Signature with Name & Seal