



GOVERNMENT OF ODISHA

OFFICE OF THE ENGINEER-IN-CHIEF, PUBLIC HEALTH ODISHA, BHUBANESWAR

Bid Identification No. EICPH-05/2020-21, Dt.8.03.2021

REQUEST FOR PROPOSAL (RFP) FOR "Selection of Agency for Providing M-POS Device and Related Services for Collection of Water bill" in the State of ODISHA

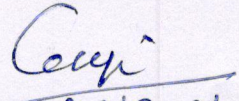
The Engineer-in-Chief, Public Health, Odisha, Bhubaneswar on behalf of the Housing & Urban Development Department, Govt. of Odisha invites proposal from all the Banks notified by the Government in Finance Department, Odisha in Circular No. 32921/F dated 11.12.2020 for **Selection of the Agency for Providing M-POS Device and Related Services for Collection of Water bill" in the State of Odisha** as given in the table given below. The firm is advised to examine carefully all instructions in the RFP Document.

S N	Name of the Water Supply Project	Assignment Period
1	Request for Proposal (RFP) for Consultancy Services for "Selection of Agency for Providing M-POS Device and Related Services for Collection of Water bill" in the State of Odisha .	24 (Twenty four) Months / Can be extended

The complete RFP document will be communicated to all Seventeen (17) numbers of banks which will be viewed/downloaded for Submission. RFP must be submitted on or before 25.03.2021 up to 1.00PM. The proposal will be opened on 25.03.2021 up to 4.30PM.

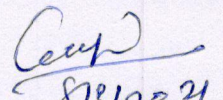
Name & Address of the Officer Inviting RFP:

**Engineer-in-Chief, Public Health,
Public Health Engineering Organization,
1stFloor, UNNATI Bhawan, Satya Nagar,
Bhubaneswar, Odisha, PIN: 751007,
e-mail:eicphodisha@gmail.com.**


8/3/2021
ENGINEER-IN-CHIEF (PH)

Memo No. 2870 Dt. 08-03-21

Copy submitted to the Principal Secretary to Government, Housing & Urban Development Department, Odisha, Bhubaneswar for favour of kind information.

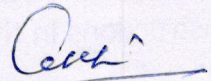

8/3/2021
ENGINEER-IN-CHIEF, PH

Memo No. 2871 / Dt. 08-03-21

Copy with copy of RFP forwarded to the Manager –

Bank of Baroda
Bank of India
Canara Bank
Central Bank of India
Indian Bank
Indian Overseas Bank
Punjab National Bank
State Bank of India
UCO Bank
Union Bank of India
Axis Bank Ltd.,
Bandhan Bank
HDFC Bank
ICICI Bank
Odisha Gramya Bank
Utkal Grameen Bank
Orissa State Co-Op. Bank

Bhubaneswar, Odisha for information & necessary action.



8/3/2021

ENGINEER-IN-CHIEF, PH



**Government of Odisha
Housing & Urban Development Department**

**Request for Proposal (RFP)
for Selection of Agency for Providing M-POS Device
and Related Services for Collection Water Bill**

BID Id No.EICPH-05/2020-21 Dt.08.03.2021

PUBLIC HEALTH ENGINEERING ORGANIZATION

MARCH - 2021

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Invitation for Bid

RFP No: **EICPH-05/2020-21 Dt.8th March '2021**

Letter No.2870/Bhubaneswar, Dated:8th March, 2021.

Housing and Urban Development Department, Odisha has adopted with specific focus on augmentation of revenue in the form of collection of user charges through the WSHG network for the purpose of revenue augmentation.

A team of JALSATHI has been formed selected from various SHG by proper selection process and training for collection of user charges.

Presently the JALSATHI team is working in five ULBs namely; Bhubaneswar, Khordha, Jatni, Puri and Cuttack. Further, collection of user charges will be replicated in all 5 Divisions of WATCO in Odisha.

Sealed proposals are invited by the Engineer-in-Chief, PHEO, Housing and Urban Development Department, Odisha from amongst Scheduled Commercial Banks as notified by Government of Odisha, Finance Department for Selection of Agency for Providing M-POS Device and Related Services for Collection Water Bill and to be selected on **Least-Cost Selection (LCS)** process. The bidders have to submit the financial proposal. Further details of the services requested are provided in the various annexure enclosed with this letter.

1. Completed Proposal for the assignment in prescribed format shall be received on or before **25th March'2021 upto 1.00 PM.**

The sealed proposals can be sent well in advance by registered post or speed post or in person to the following address:

**The Engineer-in-Chief, Public Health
Public Health Engineering Organization
1st Floor, UNNATI Bhawan, Satya Nagar,
Bhubaneswar, Odisha, PIN: 751007.
e-mail:eicphodisha@gmail.com**

2. The Proposal received shall be opened on **25th March'2021 at 4.30 PM** in the presence of representatives of the bidders. Bidders are requested to ensure presence of their representative at the time of opening of the bid, who must submit an authorization letter from the bidder.
3. This RFP includes the Following documents:
 - a. Letter of Invitation
 - b. Instructions to Bidders (see Annexure - I)
 - c. Data Sheet and Check List (see Annexure - II)
 - d. Financial Proposal in Standard Form (see Annexure - III)
 - e. Terms of Reference (ToR) (see Annexure – IV)

4. While all information/data given in the RFP are to the best of the Client's knowledge accurate within the consideration of scope of the proposed contract, the Client holds no responsibility for accuracy of information and it is the responsibility of the Bidder to check the validity of information/data included in this document.
5. The Client reserves the right to cancel the entire bid process or part of it, at any stage without assigning any reason thereof.

Interested Bidders may obtain further information from the office of the

**Engineer-in-Chief, Public Health,
Public Health Engineering Organization,
1st Floor, UNNATI Bhawan, Satya Nagar,
Bhubaneswar, Odisha, PIN: 751007,
e-mail: eicphodisha@gmail.com.**

**Sd/-
Engineer-in-Chief (PH)**

Instructions to Bidders

1. Introduction

- 1.1. These instructions should be read in conjunction with information specific to the consulting services contained in the Covering Letter, Data Sheet and accompanying documents.
- 1.2. The bidder to submit Financial Proposal and selection shall be based on Least–Cost Selection (LCS).
- 1.3. The Bidder shall bear all costs associated with the preparation and submission of its proposal and contract negotiation.
- 1.4. The Client is not bound to accept any proposal and reserves the right to annul the selection process at any time prior to award of contract without thereby incurring any liability to the bidder.
- 1.5. In no case, sub-letting of "works" would be accepted.

2. Eligible Bidder

- 2.1 In this case, the eligible Bidder is a Scheduled Commercial Bank, **as per the Notification No.32921/F Dated 11-12-2020 circulated by Finance Department, Govt of Odisha.**

3. Anti-corruption Measure

- 3.1 Any effort by Bidder(s) to influence the Client in the evaluation and ranking of Proposals, and recommendation for award of Contract, may result in the rejection of the Proposal.
- 3.2 A recommendation for award of Contract shall be rejected if it is determined that the recommended Bidder has directly or through an agent engaged in corrupt, fraudulent, collusive or coercive practices in competing for the contract in question. In such cases H & UD Department shall blacklist the Bidder either indefinitely or for a stated period of time, disqualifying it from participating in any H & UD Department related bidding for the said period.

4. Clarification on Provisions of the RFP Document

Interested Bidders may seek clarification on any of the provisions in the RFP document through e-mail to eicphodisha@gmail.com addressed to the Client's Representative. Such requests for clarification shall be entertained up to **15th March, 2021**. Response to all clarifications received shall be hosted in the website www.urbanodisha.gov.in and also communicated through mail within 7 days.

5. Pre-Bid Conference

Besides requesting clarification through e-mail, interested bidders can also clarify their queries by participating in the pre-bid conference, The Client shall organize a **Pre-Bid Conference on Date: 16th March 2021, Time:12:30 PM, Place:Conference Hall of PHEO, Unnati Bhawan, Satyanagar, Bhubaneswar**. Interested prospective Bidders may attend.

6. Amendment of the RFP document

- 6.1 At any time before submission of Proposals, the Client may amend the RFP by issuing an addendum through e-mail and webhosting in the H & UD Department

website i.e., www.urbanodisha.gov.in.

6.2 Any such addendum will be binding on all the Bidders.

6.3 To give Bidders reasonable time in which to take an addendum into account in preparing their Proposals, the Client may, at its discretion, extend the deadline for the submission of the Proposals.

7. Language of Proposals

The Proposal and all related correspondence exchanged between the Bidder and the Client shall be written in the English language. Supporting documents and printed literature that are part of the Proposal may be in another language provided they are accompanied by an accurate translation of the relevant passages in English with self-certification for accuracy, in which case, for the purposes of interpretation of the Proposal, the translated version shall govern.

8. Cost of bidding

The Bidder shall bear all costs associated with the preparation and submission of its Proposal. The Client shall not be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

9. Taxes

The Bidder may be subject to taxes (such as: fringe benefit tax, Income tax, duties, etc.) on amounts payable by the Client under the Contract, which are to be borne by the bidder. However, GST as applicable rate shall be payable extra.

10. Submission of Proposal

10.1 Proposals must be received before the deadline specified in the Data Sheet.

10.2 Proposals must be submitted to the address specified on the Data Sheet and delivered on or before the time specified in the Data Sheet.

10.3 The proposal shall be opened on the date and time specified in data sheet and authorized representatives of the bidders present shall be allowed to witness the bid opening.

11. Documents comprising the Proposal

Bidders shall submit one sealed envelope, containing all the required document along with the Financial Proposal. The Proposals will be opened at the date and time specified in the Data Sheet.

12. Proposal validity

12.1 Proposals shall remain valid for the period specified in the Data Sheet commencing with the deadline for submission of Technical Proposals as prescribed by the Client.

12.2 A Proposal valid for a shorter period shall be considered non-responsive and will be rejected.

13. Format and Signing of Proposals

13.1 A Financial Proposal (Original) shall be submitted in the prescribed format attached with this RFP document at *Annexure- III*.

13.2 The original Proposal shall be signed by a person duly authorized to sign on behalf of the Bidder. The name and position of the person signing the authorization must be typed or printed below the signature. All pages of the Proposal shall be signed by the person signing the Proposal.

13.3 Any interlineations, erasures or overwriting shall be valid only if signed or initialed by the person signing the Proposal.

14. Deadline for Submission of Proposals

The Client may, at its discretion, extend the deadline for the submission of Proposal by amending the RFP, in which case all rights and obligations of the Client and Bidders subject to the previous deadline shall thereafter be subject to the deadline as extended.

15. Late Proposals

The Client will not consider any Proposal that arrives after the deadline prescribed by the Client for submission of Proposals in the Data Sheet. Any Proposal received after the respective deadline for submission shall be declared late, rejected, and returned unopened to the Bidder.

16. Client's Right to Accept any Proposal, and to Reject any or all Proposals

The Client reserves the right to accept or reject any Proposal, and to annul the bidding process and reject all Proposals at any time prior to Contract award, without thereby incurring any liability to the Bidders.

17. Evaluation/Selection of process of Financial Proposal

17.1 The Offer of bidders shall be examined regarding acceptability of all terms and conditions of the RFP without any deviation including agreement to scope of work and specification of M-POS specified in this RFP. Bidder's offer not meeting the above conditions shall be considered as rejected and their financial proposal shall not be considered for evaluation.

17.2 Merchant Discount Rate (MDRs)/ charges for payments made through Debit/ Credit/ UPI shall not be claimed by the bidder on all the transaction for collection of Bills, to promote cashless transaction. MDR Charges if any of Bidder will have to be included as part of service charges offered, which is the Bidding parameter.

17.3 The Bidder who offers maximum Premium or (lowest Service charges, when no party has offered premium) shall be the successful bidder.

17.4 In the event more than one bidder quotes the same amount leading to tie and becomes the successful Bidders, then there shall be a second round of Financial quotes among those successful Bidders in a sealed envelope. The bidder offering Higher Premium or (when no bidder has offered premium lowest service charge) shall be the successful bidder.

17.5 In the event there is still tie in the second round as above, the Authority reserve the right to award the work either by splitting the scope of work or award through transparent lottery system, at its own discretion.

18. Award of Contract Notification

18.1 Prior to the expiration of the Proposal validity period, the Client shall notify the successful Bidder/Bidders, in writing, that its Proposal has been accepted. At the same time, the Client shall notify all other Bidders of the results of the bidding.

18.2 Until a formal Contract is prepared and executed, the notification of award shall constitute a binding Contract.

19. Negotiations/Clarifications

The successful Bidder will be informed in writing of the date, place and time for negotiations/clarifications, if any. Representatives conducting negotiations on behalf of

the Bidder must have written authority to negotiate and conclude a Contract.

20. Signing of Contract

- 20.1 After notification, the Client shall communicate to the successful Bidder/ Bidders to sign the Contract. Standard Contract Document shall be provided to the selected Bidder.
- 20.2 Pursuant to negotiations, the successful Bidder/Bidders shall sign, date, and return the Contract, along with necessary supporting documents, to the Client.
- 20.3 All formalities of negotiation and signing of contract will be completed within Fifteen (15) days of notification of award.

Data Sheet**A. Data Sheet:**

1.	Title of RFP: Request for Proposal for Selection of Agency for Providing M-POS Device and Related Services for Collection Water Bill.
2.	Name of the Client: Engineer-in-Chief, Public Health (Odisha), 1 st Floor, UNNATI Bhawan, Satya Nagar, Bhubaneswar, Odisha.
3.	Method of selection: Through Least–Cost Selection (LCS) method, bids from Scheduled Commercial Banks notified by Finance Deptt. Govt. of Odisha.
4.	Selection of Service Provider: The bidders have to submit the Financial Proposal as per Annexure–III.
5.	Proposal to be submitted: YES, as per form given at annexure – III along with all supporting documents.
6.	Financial proposal to be submitted: YES, As per form given at Annexure-III.
7.	Address for submission of Proposals: Engineer-in-Chief, Public Health (Odisha), 1 st Floor, UNNATI Bhawan, Satya Nagar Bhubaneswar, Odisha. e-Mail: eicphodisha@gmail.com
8.	A pre-bid conference to be held: YES Date: 16 th March, 2021, Time:12:30 AM Place: Conference Hall of Public Health Engineering Organization, 1 st Floor, UNNATI Bhawan, Satya Nagar Bhubaneswar, Odisha.
9.	The Client’s Representatives: Engineer-in-Chief, Public Health (Odisha), 1 st Floor, UNNATI Bhawan, Satya Nagar Bhubaneswar, Odisha. e-Mail: eicphodisha@gmail.com
10.	Proposals shall remain valid for 120-days from the date of submission as indicated in the Data Sheet.
11.	Clarifications may be requested not later 15th March’2021 upto 5.00 PM . All requests for clarifications will be directed to the Client’s representative. The Client shall respond to requests for clarifications by electronic means (By hosting in Web site/communicated through e-mail) within seven (7) days from pre-bid meeting date.
12.	The Bidder is required to include with its proposal Power of Attorney for authorization to its representative to sign on behalf of the Bidder: YES
13.	Joint Ventures or Consortium offer: NOT permissible
14.	Bidders Eligibility Criteria–Applicable as specified at clause - 2 ANNEXURE-I

15.	<p>While submitting the proposal the bidder has to ensure that in original to be kept in sealed envelope with superscription "Proposal for Providing M-POS Device and Related Services for Collection Water Bill "to be kept in sealed envelopes".</p> <p>If any envelope is not sealed and marked as instructed, the Client will assume no responsibility for the misplacement or premature opening of envelopes leading to disqualification of the Bidder from the bidding process.</p>
17.	<p>Proposals must be submitted not later than the following date and time: 25th March, 2021 upto 13.00 hours (1.00 PM)</p>
18.	<p>Date and time for opening of the received Proposals (RFP): 25th March, 2021 at 16.30 hours (4.30 PM)</p>
19.	<p>Expected date/month for commencement of services: April'2021</p>
20.	<p>Expected date/month for completion of consulting services: April'2023 can be extended further</p>

Annexure - III
Letter of Submission

Letter No.: _____ Place: _____ Date: _____

From:

[Name of Bidder with
Complete Address of Communication]

To

Engineer-in-Chief, Public Health
Public Health Engineering Organisation
1st Floor, UNNATI Bhawan, Satya Nagar
Bhubaneswar, Odisha.
e-Mail: eicphodisha@gmail.com

Sub: Proposal for Providing M-POS Device and Related Services for Collection Water Bill.

Sir,

We, the undersigned, offer to provide the services for the above in accordance with you Request for Proposal dated **8th March 2021**. We are here by submitting our Financial Proposal (As per Annexure-III) in hard copy duly sealed in an envelope.

I confirm that I have the authority of *(Name of the Bank)* to submit proposals/tenders and to clarify any details on its behalf.

We have examined the information provided in your Request for Proposal (RFP) and offer to undertake the work described in accordance with requirements in RFP.

Our attached Financial Proposal is for the sum of [**Insert amount(s) in words and figures**] **Insert Premium / Service Charges**. This amount is exclusive of all taxes. We here by confirm that the financial proposal is unconditional and we acknowledge that any condition attached to financial proposal shall result in reject of our financial proposal. We accept that any contract that may result will comprise the contract documents and be based upon the documents submitted as part of our proposal; and placed by the *(Name of the agency/institution)*.

This proposal is valid for acceptance for **120 days** from the date of opening of the RFP and we confirm that this proposal will remain binding upon us and may be accepted by you at any time before this expiry date.

The Proposal has been arrived at independently and without consultation, communication, agreement or understanding (for the purpose of restricting competition) with any other party invited to tender for this contract.

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

Our Financial Proposal shall be binding upon us subject to the modifications resulting from Contract negotiations, up to expiration of the validity period of the Proposal, i.e., before the date indicated in Paragraph 4 of the Part-II Data Sheet.

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

Yours sincerely,

Enclosures:

Signature [In full and initials]:

Name and Title of Signatory:

Name of Firm:

Address:

FORMAT FOR SUBMISSION OF PROPOSAL

A. General Details:

SN	Name of the organization/ Firm/	
1.	Permanent address Tel : Fax: Email id :	
2.	Name of the Authorized person for submitting proposal: Mobile No.: Email id: <i>(Attach Authorization letter of Competent Authority)</i>	
3.	Confirm to carry assignment as per TOR (Annexure-IV) of Request for Quote (RFQ)	YES
4.	Confirm to accept all term & conditions specified in RFQ documents (Annexure-IV including M-POS specification Appendix-3)	YES
5.	Power of Attorney to sign the Bid	Yes
Note: Bidder offering any deviation to above condition shall be Rejected.		

APPENDIX – 2
FINANCIAL PROPOSAL SUBMISSION

[Location, Date]

Format for FINANCIAL PROPOSAL

1. **Service Charge**

Particular	Estimate no of M-POS device	Premium/ Service Charge per Device per month	Amount / Rs. Premium / Service Charges Rs. Yearly (aXbX12)
	a	B	C
Service Charge	1500	Rs. _____ Premium/ Service Charge*	<i>To be Quoted by Bidder (Premium/ Service Charge*)</i>

*- *Strike whichever is not applicable.*

Total Amount Per Year in Words:- _____ **(Premium/Service charges)**

Yours sincerely,

Authorized Signature
[In full and initials]:
Name and Title of Signatory:
Name of Firm:
Address:

Note:

1. MDR Charges for payments made through Debit Card/ Credit Card / UPI will be nil.
2. GST shall be paid extra as applicable.
3. The number of m-POS device mentioned above is indicative, the Bidder shall provide actual number of m-POS device as and when required by the Authority.

TERMS OF REFERENCE (TOR)

1. Objectives

1.1 The Key Objectives

The Housing and Urban Development has adopted with specific focus on augmentation of revenue in the form of collection of user charges through the WSHG network. For the purpose of revenue augmentation

A team of JALSATHI has been formed selected from various SHG by proper selection process and training for collection of user charges.

Presently the JALSATHI team is working in in five ULB namely Bhubaneswar, Khordha, Jatni, Puri and Cuttack. Further, collection of user charges will be replicated in all 5 division of WATCO in Odisha.

The objectives of JALSATHI is as following :

- To find out the coverage of households under the Universal Water Supply programme.
- To identify the households who are not having a Water Connection for immediate follow up with WATCO.
- To strengthen the link between Government and the Consumers towards improving the overall Water Management System at the community level.
- To interact and find out cases where a reassessment will result in increased revenue for WATCO.

The Authority seek service of a scheduled commercial Banks as a service provider for M-POS Devices to collect user charges through JALSATHI in all divisions of WATCO.

I. Scope of work

1. "End-to End Solutions" to set up, manage and Operate collection of Bills/user charges through Mobile-Point of Sale (m-POS) devices in all ULBS of Odisha.
2. Specification of Devise: Devise should be latest Android 6 or higher, API compatible, 4G enabled, touch screen, WIFI enable, dual sim card slot, battery backup of 8 hrs. and standby of minimum 18 hrs. with thermal printing. Scope for further customization and upgradation, in software and hardware in future as and when required by the Authority has to be customized in the m-POS to integrate with the modified database. PCI (Payment Card Industry), DSS (Data Security Standard) & EMV (Europay, MasterCard, and Visa) compliance certification in m-POS devices, all transaction details should be encrypted for transaction by the service provider. (Details at Appendix-III)
3. The Bidder has to offer "End-to-End Solutions" including deployment/installation of m-POS devices, Switching, help desk, consumables, field services, transaction settlement, reconciliation of transactions, providing MIS, Dashboard or Online Portal, handling chargeback & holdover issues, etc.
4. It involves deployment of m-POS devices at various Locations as per the requirement

of the Authority for acceptance of all types of cards, issued in association with VISA, MasterCard, RUPAY QR Codes & UPI etc. by the Bidder for collection of Bills / User charges from the consumers.

5. The bidder has to facilitate migration of services on closure of contract period to the new service provider at no extra cost.
6. New Consumer on-boarding:

The Bidder should start on-boarding of fresh database on m-POS devices within a maximum period of 1 (one) months from the date of instructions of the Authority. This will include all aspects like development of Software, Switching (multiple services of billing and payment collections), development of infrastructural set-up for on-boarding of consumer, risk analyzing, reconciliation, Dashboard, etc.

II. Scope of Services:

1. Development/ Customization of application in M-POS for collection of various types of Municipal services or other services as desired by the Authority.
2. The Bidder to ensure that the POS devices to be deployed under the Contract are fully compliant with industry standard and specifications and incorporating latest features/software updates.
3. The bidder has to deploy the m-POS Machines at its own cost on charges as per financial proposal and maintain them to offer "End-to-End Solutions" including installation & maintenance of m-POS devices, device driving, Switching (multiple services of billing and payment collections), help desk, consumables, field services, transaction settlement, reconciliation of transactions, providing MIS, Dashboard, handling chargeback & holdover issues, risk management, grievance redressal etc.
4. Maintaining record of all successful and unsuccessful transactions logs in a secured environment and sharing the same with Bank on a daily basis. Service provider will retain the records for a period as per the specifications given by Bank from time to time.
5. Providing other periodical MIS reports such as weekly, fortnightly, monthly, quarterly, half yearly and yearly reports to Authority on the prescribed format as required by them from time to time.
6. Development, maintenance, customization & periodical up-gradation of dashboard which should include web-based tool for complaint log-in & resolution, generation of complaint log number, simultaneous generation and email & SMS code to consumers and closure of complaints only after feeding of acknowledgement code in the system etc.
7. Effective inventory management of m-POS devices.
8. Bidder shall provision robust and redundant connectivity between POS devices and Authority server.
9. Bidder have to provide data connectivity plan from a Telecom Service Provider (TSP). Arranging connectivity from the TSP, planning, and establishing the network/

connectivity, configuration and maintaining the uptime shall be the responsibility of the bidder.

10. The Bidders has to provide training to all JALSATHI /USERS.
11. Bidder shall setup a full-fledged one help desk facility at each **Zone (4 Zones)** with dedicated Toll-Free Number. The help desk service shall provide service of repair/replace and settlement and remittance of default payment.
12. The bidder shall provision of thermal paper per requirement of each m-POS device.
13. Repair/ Replacement of m-POS devices shall be within 24 hrs. of intimation of defect and in the event of delay in repair/replacement beyond 72 hrs. a penalty of Rs.30/- per device per day shall be enforced, in case of any physical damage / loss of M-POS device will be responsibility of Authority.
14. The Bidder shall not claim for any monetary deposit for providing services.
15. The Bidder shall credit all the collection amount to the Authority Account in T+1 days (within 48 Hours)

III. PAYMENT TERMS

1. In case Premium is offered by bidder, the bidder is required to Deposit Total premium for One year to the Authority and to be adjusted based on actual M-POS provided during the year,
2. In case of Bidder offering service charges Authority shall make monthly payment based on total number of M-POS provided by the Bidder within 15 days of receipt of invoice. Penalty if any applicable shall be deducted while making above payment.

Appendix - 3
Technical Specification of M-POS Device

Operating	• PayDroid based on Android 6.0
Processor	• Application CPU: ARM Cortex A7, 1.3GHz Security CPU: 32-bit RISC Core (ARMv7-M), 1.25DMIPS/MHz
Memory	• 2GB DDR + 16GB eMMC 1 x Micro SD Card Slot, Supports Up To 128GB
Display	• 5.0 Inch, 720 x 1280 Pixel Capacitive Touch Screen
Physical Keys	• 1 x ON/OFF Key 2 x Volume +/- Button
Satellite Positioning	• GPS
Printer	• 2-inch Thermal Printer Print Speed: 80mm/s Paper Width: 58mm Diameter: 40mm
Communications	• WiFi 2.4G • Supports 4G (TD-LTE/FDD-LTE) + 3G (WCDMA / TD-SCDMA) + 2G (GSM / GPRS) Bluetooth 4.0
Cameras	• 5 Megapixels Auto Focus Rear Camera with LED Flashlight (optional) Reads 1D & 2D Codes
Card Readers	• Magnetic Card Reader Smart Card Reader Contactless Card Reader
Certifications	• PCI PTS 5.x, SRED EMV L1 & L2 EMV Contactless L1 MasterCard TQM I I I ABCECS RoHs
Battery	• 7.2V / 2600mAh Rechargeable Li-ion Battery
Audio	• 1 x Speaker Volume up to 85dB 1 x Microphone
Physical	• L x W x H (mm) : 175 x 82 x 62 Weight (g) : 410 (Including Battery)

Urgent

**GOVERNMENT OF ODISHA
FINANCE DEPARTMENT**

No. 32921 *** /F, Dt. 11.12.2020
FIN-PUIF-FININC-0001-2019

From

**Shri Ashok K. Meena, IAS,
Principal Secretary to Government**

To

**The Additional Chief Secretaries/
Principal Secretaries/
Commissioner-cum-Secretaries/
Secretaries to Government,
All Departments**

Sub: **Selection of Banks for handling business and deposits of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLASs) for the Year 2020-21**

Madam/Sir,

I am directed to say that the parameters as suggested by the Committee notified for fixation of modalities & parameters for empanelment of banks to handle business and deposits of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLAS) have been adopted for the year 2020-21.

2. Based on the information received from SLBC, Odisha, the score card of the banks have been prepared. **CD ratio, Agriculture & Allied sector advance, MSME advance, SHG linkage, New Brick & Mortar Branches opened in unbanked GPs, Rural Banking Network, BC/CSP Network, Education Loan and Capital to Risk-weighted Asset Ratio(CRAR) Ratio have been adopted for preparation of the score card.**

3. The minimum eligibility score is kept at 50% with Banks having minimum 100 branches including rural branches in the State.

4. The Odisha State Cooperative Bank, Odisha Gramya Bank and Utkal Grameen Bank are made eligible for handling Business and Deposits of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLASs) as these banks substantially contribute to agricultural advances and the State Government have a share in the holdings of these banks. Besides, these three Banks have scored more than the minimum eligible score of 50%.

5. Based on the scorecard, following banks have been selected for handling Business & Deposits:

Public Sector Banks		Private Sector Banks	
1	Canara Bank,	11	ICICI Bank
2	Punjab National Bank,	12	Axis Bank Ltd
3	State Bank India,	13	HDFC Bank
4	Union Bank of India,	14	Bandhan Bank
5	Bank of India,	RRBs & OSCB	
6	Bank of Baroda,	15	Utkal Grameen Bank
7	UCO Bank,	16	Odisha Gramya Bank
8	Indian Bank,	17	Odisha State Co-operative Bank
9	Indian Overseas Bank		
10	Central Bank of India		

6. In addition to the banks empanelled as per the eligibility criteria above, although a bank whether public/private/small finance is not empanelled, if it opens a Brick & Mortar Bank branch in an unbanked GP, it may be eligible to handle the GP funds of that particular GP and GP will provide rent free accommodation for opening of the bank branch for 5 years as per Government guidelines.

7. Similarly, if any bank whether public/private/small finance opens an ATM in any unbanked GP then the nearest bank branch may be eligible to handle the funds of that particular GP even if the bank is not empanelled. The GP will also provide rent free space for the ATM.

8. In order to curb unhealthy competition among banks in frequent shifting of deposits from one bank to another, approval of Collector of the district may be taken upto Rs. 10 Crore and for more than Rs. 10 Crore, approval of concerned Administrative Department will be mandatory for such shifting with proper justification.

9. Similarly, in State Level PSUs/ Autonomous Societies, approval of Governing body/Board of Directors and concurrence of the concerned Administrative Department may be required for moving of deposits of more than above value, from one bank to another with justification respectively.

10. Instruction issued vide Finance Department letter No.23583/F, Dt. 10.07.2019 and letter No.32215/ F, Dt. 21.11.2014 wherein it has been stipulated that money should not be drawn from treasury by DDOs unless it is required for immediate disbursement. Unauthorized parking of money in any bank account is a contravention of financial rules and instructions issued by Finance Department, and should be strictly avoided.

11. Empanelment of the above 17 banks in FY 2020-21 shall be meant for handling business and deposit of State PSUs and State Level Autonomous Societies only. This empanelment of banks will not be applicable to deposits of State Schemes and Central Schemes as well as Grant-in-aid received by Government Departments. This will be applicable for fresh deposits by the State PSUs and State Level Autonomous Societies during 2020-21. The deposits held in any bank empanelled during 2019-20 but not empanelled during 2020-21 may not be withdrawn suddenly. The same may be utilized at the earliest.

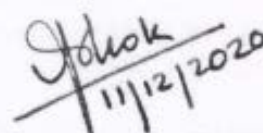
12. This Committee will review the performance of Banks in providing credit in Agriculture and allied sectors, MSMEs and SHG Sectors, opening of bank branches, CD ratio and financial stability of empanelled banks for subsequent year/period.

13. Administrative Departments are requested to advise the PSUs/ULBs/Development Authorities/Autonomous Societies and other Statutory Bodies under their administrative control to select their bankers from the above list of eligible banks.

14. The State Government reserves the right to remove any bank from the panel at any time in the following circumstances –

- a. In case the statistics submitted by the bank is found to be incorrect.
- b. If the bank fails to submit any report, statement or satisfactory reply to any query within such time period as set by the State Government, RBI, NABARD and SLBC, Odisha.
- c. In case of proven evidence of poor customer service.
- d. In case any empanelled bank adopts unethical practices for withdrawal of deposits from another bank and deposit of the same in its account.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Jitendra Kumar', is written over a horizontal line. Below the signature, the date '11/12/2020' is written.

Principal Secretary to Government