

NHIDCL invites proposals for **e-banking and payment gateway solution on the INAM-Pro (Platform for Infrastructure & Material Providers) web-portal from both Nationalized & Private Banks to develop a payment gateway system and to integrate with the Service Provider.**

Terms & Conditions

1. Banks would be short listed subject to fulfilling the eligibility criteria, placed at Annexure –I
2. Minimum period of **Two year** from the date of execution of MOU unless terminated earlier and may be renewed after mutual agreement. The Banking Services shall continue to be provided and availed till expiry of the term of this MOU.
3. Bank shall undertake integration of services offered by Bank with Portal Services offered by NIC 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 buyers & sellers.
4. The integration of services will be initiated by the Bank with the portal developer on the NIC server on their own cost as per their accepted and approved integration kit developed by the Bank. The developer of the INAMPRO portal along with the bank would develop the payment gateway on the INAMPRO portal after sharing the bank account details of the sellers (in this case Registered Companies) on the NIC server in the agreed format via web service and the bank would process account via Electronic Fund Transfer.
5. The integration of Payment Gateway with the service provider National Informatics Centre (NIC) a Secure Sockets Layer (SSL) required for security purpose. It is standard security technology for establishing an encrypted link between a web server and a browser. This link ensures that all data passed between the web server and browsers remain private and integral. SSL is an industry standard and is used in the protection of their online transactions with their customers. This shall be provided by NHIDCL.
6. The Bank as custodian of the fund for settlement purpose shall ensure all transactions are electronically communicated through the Bank from the INAM Pro Portal and enabling BANK to transfer the funds to respective sellers.
7. Bank to ensure that, to enable settlement process, necessary office/escrow account to be opened at the bank end without having any financial liability / involvement of NHIDCL.
8. Confidentiality shall be maintained by the Bank. The information of the transaction shall be shared by bank electronically.
9. The short listed banks which are fulfilling the eligibility criteria of providing the e-banking solution and integration of the payment gateway on the INAMPRO web-portal shall have to sign a Memorandum of Understanding (MOU) with NHIDCL on a Stamp paper of (Rs. 100/- minimum value) and Authorised Representative’s Power of Attorney duly notarised (Original copy)
10. The interested Bank’s may submit their proposal physically on or before: **28.07.2016 (up to 1500 Hrs), at PTI Building, 3rd Floor, 4 - Transport Bhawan, 1Parliament Street, New Delhi- 110001 along with the covering letter and documents in support of proof of the eligibility criteria as per Annexure-I**

(Covering letter)

To,
The Managing Director,
National Highways & Infrastructure
Development Corporation Limited, HQ,
3rd floor, PTI Building, 4- Parliament Street,
New Delhi-110001

Sub: Regarding Integration of e-banking and Payment Gateway on the Web Portal
“INAM-Pro (Infrastructure & Material Providers) web portal.

Sir,

1. Please refer to the advertisement published by NHIDCL on behalf of MoRTH in the Newspaper and on the web portal (www.nhidcl.com & www.inampro.nic.in).
2. Bank is an RBI approved scheduled commercial Bank under category Nationalized / Private Bank and is interested to provide e-banking and Payment Gateway on the INAM Pro Web Portal to facilitate both buyers and sellers on non-exclusive basis.
3. The documents in support of the eligibility criteria and the charges & fee proposed are enclosed separately with this covering letter.

Enclosure:

Documents in support of the eligibility criteria and
Charges & fees applicable

Yours faithfully

(Company Authorized Representative)
Company/Bank Stamp

Eligibility Criteria

S. No.	Eligibility Criteria for Banks for providing e-payment gateway	
1	The Bank should be a scheduled commercial bank incorporated in India and providing banking services for more than 5 years.	Years in Banking Services More than 10 years
2	Net-worth of the bank (Stand Alone Basis)	More than Rs. 20,000/- crore
3	The Bank should have a minimum experience of 3 years in providing solutions for online payments via payment gateway and NEFT/RTGS	Experience certificate to be submitted
4	Security features and standard adopted by the Banks.	
4(a)	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)	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 /system provider proposed by the bidder 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: Credit Card : Visa/Master/Maestro Debit-Card : Visa/Master/Maestro Net Banking: Net banking channel of minimum 20 banks	Should be 100% Compliant
5(b)	The bank should be able support integration via Web Services or Application Programming Interface (API) base integration	Should be 100% Compliant
6	Charges and Fees - The Bank shall charge the following payment gateway transaction charges from the Buyers on the basis of mutual acceptance, on behalf of the associated payment gateway aggregator for facilitating payment gateway transactions on the Portal:	(i) Net Banking: Rs..... per transaction plus applicable taxes (ii) Debit Card: For transaction value < = Rs..... of transaction value + app taxes For transactions > Rs.....of transaction value + app taxes (iii) Credit Card: Rs..... of transaction value + app taxes (iv) NEFT/RTGS: Rs..... of transaction value + app taxes