



Bangalore Electricity Supply Company Limited

(Wholly owned Government of Karnataka Undertaking)

Email: gmit@bescom.co.in

No: BESCOM/GM(ICT&MIS)/DGMIT-3/BC-48/2023-24/9807

Encl:

Office of the
General Manager (ICT & MIS)
Ground Floor, Belaku Bhavan
BESCOM Corporate Office
K.R Circle, Bengaluru-560001

Date: 6 MAR 2024

Expression of Interest

BESCOM is inviting Expression of Interest (EOI) to explore MDR rates for the **"Selection of Bidder for providing Online Payment Services to BESCOM through Payment Gateway, BESCOM MITRA APP and providing E-Nach facility on BESCOM website"** for 3 years.

1. INTRODUCTION AND BACKGROUND:

BESCOM is responsible for the distribution of Electricity within the State of Karnataka currently serves around One Crore Consumers throughout Eight District. BESCOM has 9 (Nine) circles, 32 (Thirty-Two) divisions and 147 (One Hundred and Forty-Seven) sub-divisions and 534 section offices.

BESCOM has already taken various initiatives in order to improve its operational efficiencies and deliver enhanced services to the consumers under its jurisdiction.

Meter reading, Billing and Collection is the core business activity of BESCOM. BESCOM has enabled online payments of electricity bills through credit card, debit card, net banking, e-wallets, and UPI.

Every month, around 4 lakh consumers amounting to Rs.350 to 400 crores are paying electricity bills on BESCOM Payment gateway and BESCOM MITRA app through Debit card, Credit Card, Net Banking, UPI, QR code and Wallets.

2. AS-IS:


Presently, Bill desk payment gateway is collecting around 3 to 3.5 lakhs transactions amounting to Rs.350 crores per month.

Prevailing rates towards MDR/Convenience Charges payable by consumer are as follows:

Sl No	Mode of Payment	Bill Amount in Rs	MDR/Convenience Charges +GST
1	Debit Card	Less than or equal to Rs 2000	0.4% of bill amount
		More than or equal Rs 2000	0.8% of bill amount
2	Credit Card		0.75% of bill amount
3	Net Banking		Rs.3 per transaction
4	UPI/QR		Nil
5	Rupay Card		Nil

Settlement of funds should not be more than T+1 day where T is Transaction day.

No charge backs/direct debits/deduction from settlement is allowed once the payment is updated as successful in BESCOM system. Unsuccessful transaction should not be updated to BESCOM system.


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3. **SCOPE OF WORK:**

To explore lesser MDR rates than the existing rates for the "Selection of Bidder for providing Online Payment Services to BESCOM through Payment Gateway and BESCOM MITRA app and also providing E-Nach facility on BESCOM website" for 3 years.

4. **PROJECT PERIOD:**

- 1) The total contract period is 3 years from the date of service as per schedule that will be mentioned in Letter of Award.
- 2) Contract may be extended for another 2 (Two) years depending on the performance of the service provider on mutual agreement at the same or lesser prices.
- 3) BESCOM may terminate the contract earlier also, prior to expiry of contract period, with one (1) month notice period if:
 - The performance of the service provider is found to be not satisfactory OR
 - BESCOM IT project has been withdrawn during contract period
 - Any other reasons thereof.


5. **Eligibility Conditions to participate in the EOI:**

The bidder should submit supporting documents for the following eligibility criteria

Sl. No.		Requirement Description	Documents to be submitted
1	Technical Criteria	The bidder should be a registered company in India under relevant company act OR a nationalized/scheduled commercial bank registered under banking act	Valid Registration certificate (issued under Company Act/ Banking Act (Banking partner of BESCOM is exempted from submission of this document).
2		The bidder should be authorized by Reserve Bank of India (RBI) to provide Electronic/Online Payment Services	Copies of the RBI authorization.
3		Bidder should comply PCI-DSS (Payment Card Industry-Data Security Standard)	Copy of certificate issued by PCI Data Security Standards Council to bidder or its service provider to be submitted.
4		Bidder should compulsorily make provision to accept debit card, credit card (Visa, Master, Mestro, Rupay and Amex) Net Banking, Wallets of at least 50 commercial scheduled banks of India with retail and corporate banking and any other payment channels introduced by RBI/GOI there off.	Self-declaration with list of banks available to be submitted.


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5	Bidder should have delivered the electronic payment services using credit-card/debit-card/internet banking/UPI-Payments/RTGS etc through payment gateway platform to at least 5 organizations, which should include at least 2 government DISCOMS in India in last 3 years as on Dec-2023. And should be an existing operational payment gateway vendor for any of the government DISCOM.	Work order/PO/Mandate/Agreement/DWA by Organizations / Government DISCOMS and along with its corresponding satisfactory completion certificate issued by an officer not below the Rank of Executive Engineer or equivalent.
6	The bidder should have processed at least 60 lakh online payment transactions per annum through payment gateway platform in any one of last 3 years i. 2020-21, 2021-22 and 2022-23.	Self-declaration for having processed at least 60 lakhs transactions through payment gateway in any one of last 3 years as part of the work orders mentioned in point 5.
7	The Bidder must have valid ISO 9001:2015 and ISO 27001/27002:2013 or higher certification	Valid Certificate
8	The payment service must offer at least 128-bit encryption SSL (Secure Sockets Layer) for transaction security.	Self-declaration to be submitted.
9	The bidder should have its registered office in India & at least one site office in Bangalore for providing necessary support for e-payment service.	Valid Address proof such as Telephone bill/Electricity bill/GST/PAN etc to be submitted..
10	The agency should be an aggregator/scheduled bank and shall have a capacity of in- house software development for the required business solution or can be capable enough to acquire the same from any well-established software solution provider.	Technical Manpower details (Resumes of at least 5 presently working employees with experience of having worked on e-payment solution including development and integration) to be submitted.
11	The Server capacity of the bidder should be capable of handling 10 lakhs payment capacity per month.	Server capacity with Transaction processed in any one month during 2023
12	The bidder shall submit self-declaration stating that the firm has not been blacklisted/Defaulted/Disputed in providing services against purchase order placed by any Organization/PSU/Utilities including BESCO and other	Self-declaration by the bidder stating that they do not fall under this category.


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		ESCOMS of Karnataka as on the date of bid opening	
13		<p>Any Bidder from a country which shares land with India will be eligible to bid in this tender only if the Bidder is registered with the Competent Authority.</p> <p>A certificate for having read the clauses is required to be submitted by the Bidder separately in the following format: "I have read the clause regarding restrictions on procurement from a Bidder of a country which shares a land border with India; I certify that this Bidder is not from such a country or, if from such a country, has been registered with the Competent Authority. I hereby certify that this Bidder fulfills all requirements in this regard and is eligible to be considered." (Where applicable, evidence of valid registration by the Competent Authority shall be attached.)</p>	Registration certificate issued by the competent authority, in case the same doesn't apply Self-declaration by the Bidder as per format Specified
14	Financial Criteria	The bidder should have an operating profit of more than Rs.200 Crores (Three Hundred Crores) and gross transaction value of more than Rs.1,00,000 Crores (Rupees One Thousand Crores) per annum in any one of the preceding 3 financial years viz.,2020-21, 2021-22 and 2022-2023.	Certified copies of audited Financial Statements (P&L statements, Balance Sheets) duly sealed and signed by CA providing the turn over details
15		The Liquid Assets of the bidder as on 31.03.2023 or at a latest date consisting of Cash at bank + Term deposits + Availability of fund based credit facility shall not be less than 250 Crores.	Banker's Certificate duly attested by Qualified CA.

Note: Successful bidder should submit bank guarantee as a security for settlement of funds. The initial amount of BG for 1st Six months shall be Rs.35 Cr. BG will be reviewed after six months and shall be equal to 3 days' online payment amount of BESCOM collected through payment gateway based on average collection for last six months. (BESCOM at its liberty reserves the right to exempt the Bank Guarantee to its banking partners only)

The Interested bidder shall submit their proposals within **26.03.2024, 5:00PM** either via Email to gmit@bescom.co.in or in a sealed cover to the office of the General Manager, ICT&MIS, Belaku Bhavana, Corporate office, BESCOM, K.R Circle, Bangalore.


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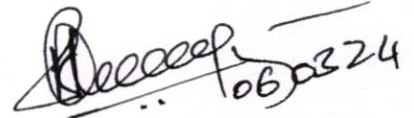
Qualifying bidder shall be invited for technical presentation.

BESCOM reserves the right to reject any or all of the solutions without assigning any reasons thereof. BESCOM may terminate the EOI process at any time without assigning any reasons and upon such termination BESCOM shall not be responsible for any direct loss and damage arising out of such a termination.

A meeting of prospective bidders is convened on **15.03.2024, 11:30 AM** at this office of the General Manager, ICT&MIS, Belaku Bhavana, Corporate office, BESCOM, K.R Circle, Bangalore for any pre-participation clarification.

For further information, contact

- General Manager, ICT&MIS -Mobile No-9449844720
- Deputy General Manager, ICT&MIS-Mobile No-9448597298
- Deputy General Manager, OPC-Mobile No-9449868920



**General Manager
ICT & MIS, BESCOM**