



Bangalore Electricity Supply Company Limited

(Wholly owned Government of Karnataka Undertaking)

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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 BESCO through Payment Gateway and BESCO MITRA app and also providing E-Nach facility on BESCO 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) BESCO 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
 - BESCO 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 BESCO 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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