
Expression of Interest

For Empanelment of
Scheduled Commercial
Banks for Haryana
Government
e-Pension System

**DIRECTORATE OF TREASURIES AND ACCOUNTS,
Government of Haryana
2nd Floor, 30 Bays Building, Sector 17C, Chandigarh.**

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**Directorate of Treasuries and Accounts,
Government of Haryana,
2nd Floor, 30 Bays Building, Sector 17C, Chandigarh.
www.hrtreasuries.nic.in**

**INVITATION FOR EXPRESSION OF INTEREST FROM SCHEDULED COMMERCIAL
BANKS**

E.O.I. Notice No.: TA-HR(DMC)/EOI/2013/3733

DATED: 04/10/2013

Applications are invited from Scheduled Commercial banks for “**Expression of Interest**” to participate in the e-Pension System for the State Government of Haryana.

Pre-qualification Criteria:

Scheduled Commercial Banks which fulfill the following criteria shall be considered for participation:

- I. The bank branch should be on Core Banking System (CBS) with RTGS/NEFT/ECS facility.
- II. Banks intending to handle Haryana government business as specified in this EOI
 - a) should be eligible for appointment as agency bank of RBI
 - b) should not have been declared ineligible or blacklisted for conducting government business by RBI/ CGA/ C&AG
 - c) should not have been declared ineligible or blacklisted by any ministry/ department of Central/ State government in India.

Interested banks may submit their written Expression Of Interest, in sealed cover (through Speed Post/Courier) super scribing the envelope with “INVITATION FOR EXPRESSION OF INTEREST FROM SCHEDULED COMMERCIAL BANKS, E.O.I. Notice No.: TA-HR(DMC)/EOI/2013/3733 DATED 04/10/2013 so as to reach the Director (Treasuries & Accounts), latest by 25/10/2013 at the address mentioned above. For further details and formats please visit our website, www.hrtreasuries.nic.in, under 'Tenders/EOI'.

Preamble

The Government of Haryana proposes to empanel Scheduled Commercial Banks that are eligible to conduct Government Business Transactions as per guidelines laid by the RBI. The empanelment shall be under only one category viz. Pension Disbursement. Interested Banks may submit their Expression of Interest under this category as described in subsequent sections.

The objective is to introduce electronic disbursements of pension. This means pensioners shall be able to get pension and their other dues from government, electronically into their bank accounts.

As envisaged, the empanelled banks shall provide the services for electronic transfer of funds through Internet banking, NEFT, RTGS, ECS etc. This is going to be a crucial link for the pensioners with the treasury. It is hence utmost important that the bank provides the best service and helps the government to achieve 100% electronic means of fund transfer to pensioner's account.

Section – I

Timelines:

Date for issue of EOI document	4 th October, 2013
Deadline for submission of pre-qualification queries	14 th October upto 1:00 P.M. (by email or in person)
Date of pre-qualification meeting	15 th October, 2013 at 2:30 P.M.
Deadline for issue of Clarifications to the banks	17 th October, 2013
Deadline for submission of Proposals in the office of Director, Treasuries & Accounts Deptt., 30 Bays, sector 17, Chandigarh	24 th October, 2013 upto 4:00 P.M.
Date for opening of Proposals	25 th October, 2013 at 11:00 A.M.

Kindly note, that any modification on the above dates will be only notified on the website. No separate notifications/communications regarding the dates will be made by the department. Hence, the banks shall visit the website regularly for any such updates.

Key Information:

EOI Reference	Memo No. TA-HR(DMC)/EOI/2013/3733 dated 04/10/2013
Name and Address Client	Department of Finance, 7 th Floor, Haryana Civil Secretariat Chandigarh
Nodal officer for this bid process	Shri. Harinder Kumar Secretary, Finance & Director Treasuries and Accounts 2 nd Floor, 30 Bays Building, Sector 17, Chandigarh treasuries@hry.nic.in
Address for submission of Pre-qualification queries	O/o. Director Treasuries and Accounts 2 nd Floor, 30 Bays Building, Sector 17, Chandigarh Contact Officer: Sh. O.P. Bishnoi, Joint Director (DMC) Sh. Brahm Prakash AO Phone No: 0172-2711101, 2702438 treasuries@hry.nic.in

Address for submission of EOI	O/o Director Treasuries and Accounts 2 nd Floor, 30 Bays Building, Sector 17, Chandigarh Contact Officer: Sh. O.P. Bishnoi, Joint Director (DMC) Sh. Brahm Prakash AO Phone No: 0172-2711101, 2702438 treasuries@hry.nic.in
Venue for all meetings (including Pre-qualification meeting), unless specified otherwise	Conference Room, 6 th Floor, New Haryana Civil Secretariat, Sector 17, Chandigarh.
EOI Document & Cost	EOI documents can be downloaded from the website http://hrtreasuries.nic.in under 'Tenders/EOI' Cost of EOI Document: Rs.1000/- (Non-Refundable) Mode of payment: Demand Draft for Rs.1000/- (Rupees One Thousand Only) payable at Chandigarh favouring 'Director, Treasuries and Accounts, Government of Haryana', The draft is to be submitted before the pre-qualification meeting if the bank desires to participate in the pre-qualification meeting else the draft shall be submitted along with the proposal. Non-submission of the draft will lead to rejection of the EOI.
Website	www.hrtreasuries.gov.in

Kindly note, that any modification of the venue will be only notified on the website. No separate notifications/communications regarding the same will be made by the department. Hence, the bidders shall visit the website regularly for any such updates.

Section -2

Information and Instructions:

The banks which are interested in participating in the mentioned banking activities, shall through this notice, express their interest by submitting a formal proposal, along with all supporting documents to the Director, Treasuries and Accounts, Government of Haryana. The proposals submitted shall contain a detailed road map proposed by the bank along with list of destinations in the State of Haryana where they will have the ability to extend the facility to the pensioners. The minimum time required by them in making the system operational and service charges, if any, may also be mentioned.

Further, the Banks may note that this is an exploratory exercise to ascertain and shortlist the interested Banks. The final modalities, mechanism and assignme would be worked out after exercising due diligence and extensive discussions. The Director Treasuries & Accounts Haryana reserves the right to reject all or any expressions received in response to this notice without assigning any reason thereof.

The response may be made as expeditiously as possible but not later than 24th October, 2013.

Section -3

Pension Disbursement

The government of Haryana has launched e-pension system w.e.f. 1st October, 2012, which allows a pensioner to draw his pension through any bank authorized for this purpose. The bank will be required to sign an indemnity bond in the prescribed form as provided in Section 4, Form 'D' for this purpose. These banks will be required to give certificate as per Form E-1 to the pensioners desirous of having a pension account with a branch of the bank.

Under e-pension system the Pension Pay Order (PPO) will be maintained at the treasury/sub-treasury and monthly pension pay order will be issued by the treasury to the treasury bank. The treasury bank will transfer the fund through RTGS/NEFT/ECS to pensioner's account held in any bank branch in India. The banks participating will not be eligible for any commission/charges. The bank shall follow all RBI/Government guidelines for pension account.

All those banks with core banking facility and facility for receiving funds through RTGS/NEFT/ECS are invited to submit Expression of Interest.

Eligibility Criteria

- I. The bank shall have a nodal office for interaction with Director, Treasuries and Accounts and the nodal officer will be stationed in Chandigarh/ Panchkula/ Mohali or within a distance of not more than 100 Kms from the tricity.
- II. Consent by the bank to sign an indemnity bond in prescribed form as provided in Section 4, Form 'D' for this purpose.

Selection Criteria

All Banks submitting EOI and meeting the eligibility criteria as mentioned above will be empanelled for Pension Disbursement.

Service Level

- I. The pension shall be credited in the pensioners' account on T basis, where T is the date on which bank has received the transaction from Treasury bank. Any delay in remittance will draw penal interest as prescribed by RBI.
- II. Financial loss to the government caused by incorrect transfer/disbursement of pension due to the acts of the bank shall be recouped from the bank.
- III. The bank should have an existing network of minimum 25 branches in the State of Haryana. This will not include the branches of the banks in Chandigarh.

Section 4

Form 'A' - Formats For Submission Of Proposal

[Location, Date]

To
Director
Treasuries and Accounts
Department of Finance, Government of Haryana

Ph. No.: 0172 2711101 Fax No.: 0172 2702438
Email: treasuries@hry.nic.in

Sir,

Sub: Expression of Interest from Schedule Bank

We, the undersigned, submit our Expression of Interest in accordance with your Invitation for EOI dated 04/10/2013. We are hereby submitting our EOI, for e-Pension System in a sealed envelope. Our proposal is binding upon us. We understand you are not bound to accept any proposal you receive.

Yours Sincerely,

Authorised Signatory
Name and Title of Signatory
Name of the Bank
Address:
Telephone No:
E-mail:

Form 'B' – Checklist for Pre-qualification

S.No	Criteria	Whether Met	Reference Details
2.	The bank branch should be on Core Banking System (CBS) with RTGS/ NEFT/ ECS facility;	Yes/No	List of bank branches on i. RTGS ii. NEFT iii. ECS

Form 'C' – Checklist for Eligibility criteria for Pension Disbursal

S.No	Criteria	Whether Met	Reference Details
1.	The bank shall have a nodal officer for interaction with Director Treasuries and Accounts will be stationed in Chandigarh/Panchkula/Mohali or within a distance of not more than 100 Kms from the tricity.	Yes/No	Letter of nomination of Nodal officer for pension disbursal for the state of Haryana
2.	Consent by the bank to sign an indemnity bond in prescribed form as provided in Section 4, Form 'A' for this purpose;	Yes/No	Letter from competent authority of Bank regarding acceptance of conditions.

Form 'D' – Indemnity Bond (Pension Disbursal)

This indemnity bond executed at _____ this _____ day of _____ by _____, a banking corporation establishment (Name of the bank) and having its Head Office at _____ (herein after referred to as “the Bank” which term shall, unless repugnant to the context, include its successors and assignees) in favour of the Governor of Haryana (hereinafter referred to as the State Government).

Whereas the State Government has decided to provide facility to the pensioners, to receive their pension at any bank/branch as per the orders issued in this regard by the State Government.

And where as the Bank has agreed to arrange payment on behalf of the State Government to such pensioners by credit to their savings account through RTGS/NEFT/ECS and to execute this indemnity bond.

NOW THIS INDEMNITY BOND WITNESS that in pursuance of the said agreement the Bank does hereby agree and undertake to the State Government to pay the amount due to the pensioners.

And the Bank hereby undertakes to refund to the State Government on demand and without demur any amount which is paid to the Bank by the State Government but is found or established not to have been paid wholly or in part to the pensioners concerned by the Bank, or any amount, which has been paid to a pensioner, including any person drawing a family pension beyond the date on which the pension, including family pension, was or is due, or any amount which has been wrongly paid or any amount which has been paid, otherwise than, or in excess of the authority granted and instructions issued, to the Bank by the State Government or the Reserve Bank of India from time to time.

The Bank hereby agrees that the amount of money when demanded by the State Government from the Bank as due payable to the State Government by the Bank on account of aforesaid shall be conclusive proof as to the amount due and the liability of the Bank to pay the said amount to the State Government.

The Bank hereby agrees with and undertakes to the State Government that it shall furnish to the authority specified or nominated in this behalf by the State Government such information relating to the amount of pension in question which have been paid by the Bank may be called or by such authority from time to time having regard to the provisions of any law which may be for the time being be in force or the practice among bankers in regard to the Secrecy of their information relating to their customers' accounts.

IN WITNESS WHEREOF THE _____ BANK HAS AGREED TO EXECUTE THIS INDEMNITY BOND on its behalf, the day and year first herein above written.

SIGNED AND DELIVERED BY _____ on behalf of the _____ Bank in the presence of _____

(1)

(2)

Witnesses

Accepted for and on behalf of the Government of Haryana by _____ in the presence of _____.

E-Pension (Haryana)

Form E-1

(To be provided by Bank Branch empanelled for e-Pension)

This is certified that Sh./Smt./Ms. _____
R/O _____ is having savings Account no
_____ with this bank.

This account is a single holder account and not a Joint or either of survivor account. This account can be operated by the account holder only and not by another person by virtue of a power of attorney executed in his favour.

This account is jointly with Sh./ Smt/ Ms. _____ who is spouse of the Pensioner and authorization for family pension as per PPO exists in his/her favour. This account can be operated by these account holders only and not by any other person by virtue of a power of attorney exempted in his favour. Nature of this account will never be changed later on.

PPO No.:

Stamp or Signature of Authorized person from Bank.
Name & Address of Bank alongwith IFSC/MICR.

Address of A/c Holder: _____
(As per Bank record) : _____

Pin Code: _____

**DIRECTORATE OF TREASURIES AND ACCOUNTS,
Government of Haryana
2nd Floor, 30 Bays Building, Sector 17C, Chandigarh.**

Expression of Interest (EOI)

The Director, Treasuries and Accounts Department, Haryana, Chandigarh on behalf of the Governor of Haryana invites the expression of interest from Scheduled Commercial Banks which are eligible to conduct Government Business Transactions as per RBI Guidelines for Pension disbursement.

All the willing Banks may submit their EOI to the Director, Treasuries and Accounts Department, Haryana, Chandigarh by 4:00 PM 24th October, 2013 by paying non-refundable fees of Rs.1000 (One Thousand only), in the form of Demand Draft (DD), drawn in favor of the Director, Treasuries and Accounts Department, Haryana, Chandigarh. Banks already impaneled need not required to apply.

Detailed terms and conditions can be downloaded from the department website i.e. hrtreasuries.gov.in under 'Tenders/EOI'.

Sd/-
Director
Treasuries and Accounts Department,
Haryana, Chandigarh.