

REQUEST FOR PROPOSAL (RFP)
FOR ENGAGEMENT OF PAYMENT GATEWAY SERVICE PROVIDER

RFP REFERENCE NO: UIIC/CFAC/PGSP/01/2022-23

DATED 06.09.2022



UNITED INDIA INSURANCE COMPANY LIMITED

CFAC DEPARTMENT

NALANDA, CORPORATE LEARNING CENTRE

No.19, IV Lane, Nungambakkam High Road

CHENNAI- 600034

PHONE: 044-28575251, 28575382, 28575248

E-MAIL id : pgsupport@uiic.co.in, gaddamjanakiram@uiic.co.in

WEBSITE- www.uiic.co.in

COST OF RFP: Rs.1180/- (including GST) per Application

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ENGAGEMENT OF PAYMENT GATEWAY SERVICE PROVIDER

BID DETAILS

RFP REFERENCE	UIIC/CFAC/PGSP/01/2022-23 dated 06.09.2022
PURPOSE	Request for proposal for Payment Gateway Services
NAME OF DEPARTMENT	CFAC
DATE OF ISSUE/ POSTING OF TENDER DOCUMENT ON WEB SITE	06.09.2022
LAST DATE AND TIME FOR SUBMISSION OF QUERIES BY EMAIL	13.09.2022 17:00 Hrs IST
LAST DATE AND TIME FOR UPLOADING OF CORRIGENDUM FOR QUERIES	14.09.2022 17:45 Hrs IST
LAST DATE AND TIME FOR SUBMISSION OF BIDDING DOCUMENTS INCLUDING TECHNICAL AND FINANCIAL BID	23.09.2022 15:00 Hrs IST
ADDRESS FOR SUBMISSION OF TECHNICAL BID & COMMERCIAL BID	CHIEF MANAGER CFAC Department United India Insurance Co Ltd No.19, IV Lane, Nungambakkam High Road, Chennai- 600034 PHONE: 044-28575251/28575382/28575248 (10:Hrs to 17:45Hrs) Mobile: 9605760654/9884472549
DATE AND TIME FOR OPENING OF TECHNICAL BID	23.09.2022 16:30 Hrs IST
PLACE OF OPENING OF TECHNICAL BID	United India Insurance Co Ltd No.19, IV Lane, Nungambakkam High Road, Chennai- 600034
	Representatives of Bidders may be present during opening of Technical Bid. However, Technical Bids would be opened even in the absence of any or all of the bidder's representatives. No separate Communication will be sent in this regard.
TENDER APPLICATION FEE- COST OF RFP	Rs.1180 (Rs.1000 plus GST Rs.180/-) payable by way of NEFT. Bank Account details are given below

EARNEST MONEY DEPOSIT (EMD)	Rs.5,00,000/- (Rupees Five Lacs only) by way of NEFT to Indus Ind Bank A/c of United India Insurance Company Limited. Details of transfer by NEFT should be enclosed in a separate cover. The amount should be received by the Company before the time and date specified above for submission of Bid Documents.
NEFT DETAILS for payment of EARNEST MONEY DEPOSIT AND RFP Fees	Beneficiary Name: United India Insurance Company Ltd Bank Details: IndusInd Bank, Nungambakkam AccountNumber: 200999095210000100PGRFP IFSC Code : INDB0000007
ANNOUNCEMENT OF QUALIFIED TECHNICAL BIDDER AND OPENING OF COMMERCIAL BID	29.09.2022 15:00Hrs
Email- ID	pgsupport@uiic.co.in, gaddamjanakiram@uiic.co.in
Website and link	http://www.uiic.co.in http://www.uiic.co.in//tender

Note: 1.The bid is not transferable.

2. The above dates are tentative and subject to change without prior notice or intimation. Bidders should check website www.uiic.co.in for any changes/addendum to above dates and or any other change to this RFP.

3. If a holiday is declared on the date/s mentioned above, the Bids shall be received /opened on the next working day at the same time and venue specified unless communicated otherwise.

4. The Venue for opening of Bids is subject to change at the discretion of United India Insurance Company Limited and any change of venue will be intimated to the bidders by way of corrigendum.

5. Only bidders who qualify in the technical bid will be called for pre-commercial bid presentation.

6. The details of qualified L1 and L2 bidders arising out of this tender process will be published in the website of the Company.

DISCLAIMER

The information contained in this Request for Proposal Document (RFP Document/Bid Document) or information provided subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of UIIC is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which information is provided.

This RFP Document is not an agreement and is not an offer or invitation by UIIC to any party/parties other than the applicants who are qualified to submit the bids ("Bidders"). The purpose of this RFP document is to provide the Bidder(s) with information to assist the formulation of their proposals. This RFP document does not claim to contain all the information each bidder may require. Each bidder should conduct its own independent investigation and analysis and is free to check the accuracy, reliability and completeness of the information in this RFP document and wherever necessary obtain independent information.

UIIC and its employees make no representations or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP document. The information contained in this RFP document is selective and UIIC may in its absolute discretion, but without being under any obligation to do so, update, modify, amend or supplement the information in this RFP Document.

The UIIC also accepts no liability of any nature whether from negligence or otherwise, however arising from reliance of any bidder upon the statements contained in this RFP.

The issue of the RFP does not imply that the UIIC is bound to select a bidder or to appoint the selected bidder, as the case may be, for the project and the Company reserves the right to reject all or any of the bidder or bids without assigning any reason whatsoever and without being liable to any loss that bidder might suffer due to such reason.

The decision of UIIC shall be final, conclusive and binding on all parties/bidders directly or indirectly connected with bidding process.

The bidder shall bear all the costs associated with or relating to the preparation and submission of the bid including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstrations or presentations which may be required by the company or any other costs incurred in connection with or relating to the bid. All such costs and expenses will remain with the bidder and the company shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a bidder in preparation or submission of the bid, regardless of the conduct or outcome of the bidding process.

INTRODUCTION

United India Insurance Company Limited is one of the leading public sector general insurance company in India with a network of around 1727 offices consisting of Head Office, 30 Regional offices, 6 Large Corporate Business(LCBs), 392 Divisional offices, 612 Branch Offices and 686 Micro Offices spread all over India. The company has one fully owned subsidiary and two Associate Companies. The company offers wide range of products relating to General Insurance both to corporates and retail customers.

PURPOSE

Company invites responses for Payment Gateway Aggregator Services to facilitate collection of payments made by the customers, agents & dealers etc through the website and mobile based application & any other electronic platform deployed by United India Insurance Co Ltd / it's dealers from time to time. At present, UIIC is procuring around 10% of its gross premium through Digital Channels.

DEFINITIONS

1. Company/UIIC shall mean "United India Insurance Company Limited" constituted under the General Insurance Business (Nationalization) Act, 1972.
2. "Bidder" means the entity or Firm who is submitting its proposal for providing services to company in response to this RFP document.
3. "Proposal/Bid" means the technical proposal and the commercial/financial proposal.
4. "RFP" means this "Request for Proposal" prepared by UIIC for the selection of bidder.
5. "Terms of Reference/Deliverables" means the scope of work, activities and task to be performed by the bidder pursuant to the contract.
6. "Contract" means the contract signed by the successful bidder and UIIC and all the attached documents and the appendices.
7. "Vendor/Service Provider" is the successful Bidder/s found eligible as per eligibility criteria set out in this RFP, whose technical Bid has been accepted and who has emerged as qualified bidder/s as per the selection criteria set out in the RFP and to whom notification of award has been given by UIIC.
8. "Uptime" is the percentage of time that a system is operational i.e. when the system is up and running. Uptime for calculation purpose equals to total no of hours of day in a quarter minus downtime in number of hours (not including the scheduled maintenance hours) divided by any part of hour treated as full hour.
9. Services/ System – "Services" or "System" means all services, scope of work and deliverables to be provided by a Bidder as described in the RFP and include installation, commissioning, integration with existing systems, maintenance, upgradation provision of technical assistance, training, certifications, auditing, required changes and other obligation of the Vendor covered under the RFP.

BID INVITATION

1. THE PROPOSAL

- 1.1. UIIC intends to engage Payment Gateway Aggregator Services to facilitate collection of payments made by the customers, agents & dealers etc through the website and mobile based application & any other electronic platform deployed by United India Insurance Co Ltd / its dealers from time to time.
- 1.2. Bidders can depute their representatives to attend the bid opening. The representative has to submit an authorization letter in the prescribed format as per Annexure G duly signed by the bidder, authorizing him to represent and attend bid opening process on behalf of the bidder. The name of the bidders qualified under technical evaluation will be announced only after the evaluation process by the Committee. Bidders may attend the Bid opening by visiting the Company premises.

2. BIDDERS ELIGIBILITY CRITERIA

The applicants must fulfill the eligibility criteria detailed in Annexure J. Proposals of only those applicants who satisfy these conditions will be considered for evaluation process. Applications which do not satisfy the eligibility criteria will be rejected without assigning any reason whatsoever. The detailed information relating to particulars of the bidder is to be given as per Annexure F.

3. SELECTION CRITERIA

There will be a two stage bidding process i.e. Technical Bid & Commercial Bid which shall be submitted by the bidder. The Committee for short listing the bidder constituted by the Company shall scrutinize, evaluate the bids on the basis of the evaluation process as mentioned in Point no. 6 of General Conditions and shortlist the firms and recommend to the Chairman cum Managing Director for approval of appointment, terms and conditions, fees payable. The decision of Chairman cum Managing Director shall be final, conclusive and binding.

4. EARNEST MONEY (EMD)

The bidders shall have to deposit refundable earnest money of Rs. 5,00,000/- (Rupees Five lacs only) by way of NEFT to Indus Ind Bank Account of United India Insurance Company Limited and the proof of payment shall form part of the Bid document. No interest shall be payable on the Earnest Money Deposit.

The bid, without earnest money deposit would be considered as non-responsive, incomplete and shall be rejected.

Any decision in this regard taken by the company shall be final, conclusive and binding on the bidder.

The earnest money will be refunded to the unsuccessful bidders as early as possible after satisfactory award of the contract to the successful bidder.

The EMD of the selected bidder/s shall be refunded only after successful completion of contract/agreement. Selected bidder/s will have to give an undertaking to maintain confidentiality of the information/documents obtained by them during the course of the assignment as per Annexure E.

If EMD is forfeited for any reason, the concerned bidder will be debarred from further participation in future for three years in respect of all RFP's floated by the company during that period.

5. BID VALIDITY PERIOD

The proposal will be valid for 180 days after the closing date for submission of bid i.e. 23.09.2022. A bid valid for shorter period shall be rejected by UIIC as non-responsive. Any decision in this regard by UIIC shall be final, conclusive and binding on the bidder.

6. CLARIFICATION

Bidders may request for clarification within the timelines mentioned in Bid details of the RFP document through email to pgsupport@uiic.co.in/ gaddamjanakiram@uiic.co.in.

7. AMENDMENT

At any time before the submission of proposal, UIIC may at its discretion, amend the RFP including extension of the deadline for the submission of proposals. Any such amendment will be notified on the website <http://www.uiic.co.in> and will be binding on all the bidders. It may be noted that any such amendment will not be communicated to the bidder individually. Hence interested applicants are advised to frequently visit the website for updating themselves about changes, if any, made in the RFP before the bid submission date.

8. Request for Proposal (RFP)

The RFP document can be downloaded from the company website www.uiic.co.in. The bidder will have to pay along with Technical offer, a non- refundable fee of Rs.1180/- (Rupees One thousand one hundred eight hundred only) (inclusive of GST) by way of NEFT to Indus Ind Bank A/c of United India Insurance Company Limited.

Bids not accompanied by the proof of NEFT of requisite amount shall be out-rightly rejected.

9. No Bidder shall submit more than one application for the RFP.

10. The proposal as well as all related correspondence exchanged by the bidder and the company shall be in English Language.

SCOPE OF WORK

The objective of this RFP is to source Payment gateway Service Provider who can facilitate collection of payments made by the customers, agents & dealers etc through the website and mobile based application & any other electronic platform deployed by United India Insurance Co Ltd / it's dealers from time to time.

Terms of Reference/ Deliverables are as under:

- The vendor should offer payment gateway services to facilitate collection of payments made by the customers, agents & dealers etc through the website and mobile based application & any other electronic platform deployed by United India Insurance Co Ltd / it's dealers from time to time.
- The vendor should comply to serve with multiple modes of payment but not limited to as given below for Internet Payment Gateway Services.
 - Debit Cards (including VISA, MasterCard, Maestro, RuPay etc.)
 - All types of Credit Cards (including VISA, MasterCard, American Express and Diners)
 - EMI option on Credit Cards, Debit Cards where the financial /credit risk is completely borne by the banker/financier/aggregator
 - Cash Cards
 - Net Banking (associated with minimum forty (40) different leading bank out of which at least 10 should be nationalized/public sector)
 - UPI- Including QR code
 - Wallets
 - Standing Instructions/Recurring - where the financial /credit risk is completely borne by the banker/financier/aggregator
 - Buy Now Pay Later Options - where the financial /credit risk is completely borne by the banker/financier/aggregator and there is provision for Application and web based updation of details by the customer. The minimum amount to be made available in this payment channel should not be less than Rs.3000 and there should be no restriction in maximum amount.
- The payments made through payment gateway have to be settled everyday on a maximum T+1 basis to a specified bank account of UIIC by the Vendor. Vendors settling on T+0 basis will be given weighted preference.
- The vendor should make available the data relating to the payments received through a MIS in excel format that can be accessed/ downloaded. A login facility has to be provided to UIIC to access the same.
- UIIC will have several merchants operating through Payment Gateway. The vendor should ensure that the MIS should have the facility to filter the data UIIC merchant id wise.
- A master Admin login has to be provided to UIIC and UIIC should be able to create multiple user logins to access/download the MIS.
- MIS for not less than up to preceding 18 months should be made available in the login. The MIS should be made available in such a way that it can be accessed / downloaded for any given period within these 18 months.

- Chargeback requests to be e-mailed to UIIC and at least seven working days to be allowed for UIIC to respond over e-mail. Five reminder e-mails have to be sent to UIIC on the pending chargebacks, during this intervening period.
- Separate MIS for processed and pending Chargebacks must be provided in the login facility and it should be updated on real time basis.
- A separate resource person has to be allotted to service UIIC. Upon any query made to this person by UIIC, he should be able to reply/respond within one working hour.
- System should have capability of Server to Server Integration (between payment gateway server and UIIC application/portal Server) for intimating the success/failure of the transaction on real-time basis and a fall back arrangement .
- Separate dashboard in the login facility and API kit to be provided to query the status of a specified transaction using the transaction number.
- The Vendor should have high availability network/server infrastructure preferable in India 24x7 mode in tier III certified. (DC and DR)
- For all online payment transactions, the payment gateway should provide a minimum of 128-bit SSL encryption, with real time authorization and capturing the transaction details
- The vendor should support integration with existing merchants of UIIC as well as any new merchants of UIIC in future during the contract period by providing the necessary web integration kit for each of them.
- Vendor should have the facility of sending the response via browser to browser (B2B), Server to server (S2S) and also status Query API
- There should not be any discrepancy between different responses received from B2B, S2S, and Query API.
- If either “success” or “failure” is received from any of the responses (i.e B2B, S2S, Query API) it should not change later. Only status other than “success” or “failure” i.e pending status is expected to change later.
- Auto-refund facility should be there for late success transactions
- Service provider should accept minimum 7 UIIC parameters in the request which will appear in the TID report.
- Internal failure rate due to Payment Gateway technical issues should be <0.002%

GENERAL CONDITIONS

Bidder should examine the documents constituting this RFP in detail to prepare the Proposal. In case of deficiencies in the information required/ requested, the proposal may be rejected.

1. Two Stage Bidding Process:

The bidder will submit its response to the present RFP separately in two parts - "The Technical Bid" and "The Commercial Bid".

Technical Bid will contain the details as required in the eligibility criteria, along with the documentary evidence, and other documents related to the bid, whereas the Commercial Bid will contain the pricing information. In the first stage, only the Technical Bids will be opened in the presence of the bidders. The Bids will be evaluated as per the criteria determined by the company and only technically qualified bids will be considered for further evaluation. The company may at its discretion invite the bidders for presentation before the selection committee of the company. Those bidders satisfying the technical requirements as determined by the company shall be short-listed for opening their Commercial Bid.

The evaluation procedures to be adopted in the Technical bidding will be at the sole discretion of UIIC and UIIC is not liable to disclose either the criteria or the evaluation report or reasoning to the bidder. The eligible bidder, who would qualify the technical bid as per the eligibility criteria given in point no 6(six) of general condition would be informed by UIIC through e-mail.

The company reserves the right not to accept any bid, or to accept or reject a particular bid at its sole discretion without assigning any reason whatsoever.

The cost of bidding and submission of RFP documents is entirely the responsibility of bidders, regardless of the conduct or outcome of the process.

2. Non transferable bid

This bid document is not transferable. Only the bidder, who has purchased this bid form, is entitled to quote and to execute the job, if allotted. Outsourcing of any work allotted on selection of bidder will not be allowed.

The bidder should also submit an undertaking as part of Annexure B to the effect that he has not made any modification in the original copy of RFP and his bid would be liable for rejection for any violation of the above.

3. Format and signing of Bid

Each page of the bid shall be made in the legal name of the bidder and shall be signed and duly stamped by the bidder or a person duly authorized to sign on behalf of the bidder.

4. Technical Bid

1. The Technical bid should be submitted in a single sealed cover super scribed "UIIC- RFP for PAYMENT GATEWAY SERVICE PROVIDER –TECHNICAL BID" to the address mentioned in Bid Details

2. The technical bid shall be as per duly signed and stamped proforma enclosed and shall contain the properly signed and stamped copy of all the documents mentioned therein.

Note: Technical Bid shall not include any financial information. A technical bid containing information on the commercial bid shall be declared invalid and shall be rejected.

5. Commercial Bid

The Commercial bid should be submitted in a single sealed cover super scribed "UIIC- RFP FOR PAYMENT GATEWAY SERVICE PROVIDER- COMMERCIAL BID to the address mentioned in Bid Details and should be strictly in the format given by the company as Annexure D of this document along with covering letter as per Annexure C and should not have any deviations, restrictive statements therein otherwise, such bids are liable to be rejected at the sole discretion of the Company. The price shall be quoted in Indian Currency only. Rate should be quoted for all payment channels under Section (A) and/or Section (B) in Annexure D.

In connection with Point No (4) and (5), the independently sealed commercial and technical bid shall be put in a master envelope which shall be super scribed- "RFP FOR PAYMENT GATEWAY SERVICE PROVIDER-UIIC" and submitted to the address mentioned in bid details

6. Evaluation Criteria

The evaluation will be a three stage process:

- Stage1 – Eligibility Criteria Evaluation
- Stage2- Technical bid Evaluation
- Stage3- Commercial bid Evaluation

Stage1- Eligibility Criteria Evaluation

The bidder need to comply with all the criteria mentioned in Annexure I to be evaluated in Stage 1. Non-compliance to the eligibility criteria would result in outright rejection of the bid. The bidder is expected to provide proof for each of the points for eligibility evaluation.

Stage2- Technical bid Evaluation

Technical bids will be subjected to an evaluation process as detailed in Annexure K.

Based on the documents submitted and the presentation, the bidders will be scored and those who score minimum of 70 points shall qualify for commercial bid

Stage 3- Commercial bid Evaluation

The commercial bid will be evaluated on the basis of the rates quoted by the bidder for the payment channels. Rupay Debit Card and UPI channels should be provided free of cost to the Company. The rate quoted by the bidder i.e ₹ per transaction and % of transaction amount will be applied respectively on the indicative transaction experience of UIIC for the 4 month period April 2022 till July 2022 to arrive at the sum of the amount per bidder and for identification of L1 bidder. The past 4 months experience is provided in Annexure M.

7) Award of the Contract

Other than for Buy Now Pay Later, the L1 bidder will be determined on the basis of the lowest of the sum of the amount determined as above. UIIC at its discretion can call the L2,L3 bidders (in ascending order) arising out of the commercial bid process as above, and will be asked to match the L1 rates. If L2 bidder gives consent to match the rates quoted by L1 Bidder, then L2 bidder will also be declared

as qualified bidder. If L2 does not give consent to match the L1 bidders rate, then L3 will be asked to match the same.

In any case, the number of qualified bidders arising out of this tender process shall not be more than 2.

In case of Buy Now Pay later, L1 bidder will be the one who has quoted the lowest price for it. UIIC at its discretion can call the L2,L3 bidders (in ascending order) for Buy Now pay later and will be asked to match the L1 rates. In any case, the number of qualified bidders for Buy now pay later shall not be more than 2.

8) Clarification of Bids

During evaluation of bids, if found necessary, the company may seek clarification on the bid from the bidder. The request for clarification and the response shall be in e - mail.

9) Notification of Award

The acceptance of a RFP, subject to contract, technical compliance, commercial considerations & compliance with all the terms and conditions will be communicated in writing by means of offer of contract/ service order at the address supplied by the bidder in the RFP response.

Any change of address of the Bidder, should therefore be promptly notified to:

**The Chief Manager
CFAC Department
UNITED INDIA INSURANCE COMPANY LIMITED
No.19, IV Lane, Nungambakkam High Road
CHENNAI- 600034**

The written offer of contract/ service order issued to the successful bidder need to be accepted by the bidder in writing within 7 days from the date of issue of the offer.

10) Signing of Contract/Agreement

The successful bidder will be required to enter into an Agreement/ Contract as per company prescribed format within 7 days from the date of acceptance by the successful bidder of the offer of the UIIC.

The failure, delay or evasion on the part of the successful bidder to execute the Agreement/Contract within the period mentioned will result in expiry of the validity of the bid. In such a case the Earnest Money deposited by the successful bidder shall be forfeited by the company without further notice to the successful bidder. The failure, delay or evasion on the part of the successful bidder to commence project within 15 days from the date of execution of the Agreement/Contract will result in termination of the Agreement/ contract. In case of termination of the Agreement/Contract on account of failure, delay or evasion on the part of the successful bidder to commence the project within 15 days from the date of execution of the agreement, in addition to the termination of the contract, UIIC shall have the absolute right to adjust the said amount against EMD towards loss and damage suffered by the company.

11) Performance Guarantee by Successful Bidder

On receipt of the order, the successful bidder has to submit a Performance Bank Guarantee in the format prescribed by the company for an amount of Rs.10,00,000/-, within one week's time, from the date of acceptance which may be extended with mutual consultation.

12) Period of Contract

The contract shall be valid for a period of two years from the date of agreement with an option at the discretion of UIIC for a further extension of one or more years on same terms and conditions

Any extension of the completion date due to unforeseen delays shall be by mutual consent.

If the successful bidder fails to complete the assignment as per the time frame prescribed in the RFP, and the extensions if any allowed, it will be breach of contract. UIIC reserves its right to cancel the order in the event of delay and forfeit the Earnest Money Deposit (EMD).

13) Payment Terms

The terms of the payment will be as under:

- Consideration for the service provided should only be in the form of bank charges
- No integration charges shall be charged by the service provider company. This will be applicable for the existing merchants and also any future merchants to be added.
- The payment shall be released only upon issuance of monthly invoices.
- Daily netting of bank charges shall not be allowed
- The payment shall be released within 7 working days from the issuance of monthly invoices
- The Applicable TDS will be deducted at the time of payment of invoices
- Failure to adhere to this condition would lead to termination of contract with immediate effect
- Bidders are not requested to subscribe to this tender if they are of the opinion that they will not be able to adhere to these payment terms.

14) UIIC reserves the right to the following:

- a) Reject any or all proposals received in response to the RFP without giving any reason whatsoever.
- b) Reject the proposals received in response to the RFP containing any deviation from the payment terms stipulated in Point No 13 above.
- c) Waive or change any formalities, irregularities, or inconsistencies in proposal format delivery.
- d) Extend the time for submission of proposal.
- e) Modify the RFP document, by an amendment that would be notified on the company website.
- f) To independently ascertain information from other institutions to which the bidder has already extended payment gateway services.

15) Other Instructions

- a) The service provider selected should adhere to the quality standards, regulatory directions, guidelines in this regard.
- b) The Service Provider selected should treat as confidential all data and information about the company obtained in the execution of the proposed assignment, hold it in strict confidence and should not reveal such data/ information to any other party without the prior written approval of the company.
- c) The proposal should be submitted strictly in the formats provided in this RFP document.
- d) The proposal should be free of overwriting/ corrections/alterations.

- e) The proposals and related Annexure should be signed by the authorized representative/s of the Bidder. The executant's authority to represent and bind the consultation firm must be confirmed by a written authority letter issued by the competent authority of the bidder accompanying the proposal.
- f) All bids and supporting documentation shall be submitted in English only.
- g) UIIC will not return the bids/responses to the RFP received. The information provided by the bidder/s to UIIC will be held in confidence and will be used for the sole purpose of evaluation of bids.
- h) It is hereby clarified that the bid response to the RFP should be submitted in the exact format given herein without making any changes/alterations to the RFP document. Any change/alteration made to the RFP document by the participant would make the respective bid/response to the RFP void and the same shall be liable to be rejected by UIIC without further going into the merits of the RFP. It is also clarified that in case of any difference/change between bid/ response to the RFP document submitted by the participant and the RFP document maintained by UIIC, the RFP document maintained at UIIC would be considered as authentic and binding on the participant.

16) Compliance Confirmation

The bidder must submit unconditional and unambiguous compliance confirmation to all the terms and conditions stipulated in the RFP.

17) Undertaking by Bidder

The Bidder shall furnish the following undertaking as a part of the proposal.

"We certify that there has been no conviction by a Court of Law or contemplated by court for misconduct, guilt or indictment/adverse order by a regulatory authority for an offence against us or any of our sister concern or our CEO, directors/managers/partners and if it arises we will intimate UIIC of the same".

18) Indemnity

The bidder agrees to indemnify and keep indemnified, defend and hold harmless UIIC and its officers, directors, employees and agents from and against any and all losses, liabilities, claims, obligations, costs, expenses (including, without litigation, reasonable attorney's fees), arising before or after completion of assignment, which result from, arise in connection with or are related in any way to claims by third parties/ regulators, arising out of or in connection with the bidder's breach of any of the terms and conditions, representations, warranties specified in the agreement/contract; infringement of Intellectual Property Rights (IPR) of UIIC, acts or omissions of, negligence, or misconduct by the bidder; or its professionals, representatives, agents, security analysts, consultants and advisors;

- a) For the purpose of the contract/agreement, the bidder shall include the bidder, its personnel, employees, consultants and/or other authorized persons.
- b) In no event shall the bidder be liable for claims arising from or in connection with the sole negligence or misconduct of the party seeking indemnification.
- c) The responsibility to indemnify set forth in this clause shall survive the termination of this agreement for any reason with regard to any indemnity claims arising in relation to the performance hereof.
- d) The selected bidder has to execute a deed of indemnity as per the prescribed conditions given above.

19) Confidentiality

This document contains confidential and proprietary information of UIIC and is not to be disclosed/ reproduced/ transmitted or made available by the recipient to any other person.

The service provider selected should treat as confidential all data and information about UIIC obtained in the execution of the proposed service, hold it in strict confidence and should not reveal such data /information to any other party without the prior written approval of UIIC. Further, the bidder will be exposed by virtue of the business, to the internal business and accounts related information of UIIC. Accordingly, the selected bidder will have to sign a legal non-disclosure agreement in the format prescribed in Annexure E.

20) Order Cancellation

A suitable clause for termination by giving notice will be incorporated in the final agreement.

UIIC reserves its right to cancel the order in the event of one or more of the following situations:

- a) On refusal to take up the allotted assignment.
- b) Unnecessary or unwarranted delay in execution of the work allotted.
- c) Delay in providing the requisite service as stipulated in the RFP.
- d) Breach of trust is noticed during any stage of the contract.
- e) If the bidder stands dissolved /reconstituted or the name/ style of the company is changed.
- f) If the firm has been banned/declared ineligible for corrupt and fraudulent practices by Central/State Government/Statutory/Professional bodies
- g) Any other reason at the discretion of UIIC

In addition to the cancellation of order, UIIC reserves the right to appropriate the damages from the Earnest Money Deposit (EMD) given by the bidder and/or foreclose the Bank guarantee given by the bidder. In such event the order shall be passed to the next qualified bidder, provided the invited bidder is prepared to match prices and other terms & conditions.

21) Publicity

Any publicity by the bidder in which the name of UIIC is to be used, should be done only with the explicitly written permission of UIIC.

22) Force Majeure

The bidder shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if and to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure. For purposes of this Clause, "Force Majeure" means an event beyond the control of the bidder and not involving the bidder's fault or negligence and not foreseeable. Such events may include, but are not limited to, Acts of God or of public enemy, acts of Government of India in their sovereign capacity, acts of war.

If a Force Majeure situation arises, the bidder shall promptly notify UIIC in writing of such conditions and the cause thereof within twenty calendar days. Unless otherwise directed by UIIC in writing, the bidder shall continue to perform its obligations under the Contract as far as it is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

22) Resolution of Disputes

UIIC and the bidder shall make every effort to resolve amicably, by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the contract. If after thirty

days from the commencement of such informal negotiations, UIIC and the bidder are unable to resolve amicably a contract dispute; either party may require that the dispute be referred for resolution by formal arbitration.

All questions, disputes or differences arising under and out of, or in connection with the contract, shall be referred to two arbitrators: one arbitrator to be nominated by UIIC and the other to be nominated by the bidder. In the case of the said arbitrators not agreeing, then the matter will be referred to an umpire to be appointed by the arbitrators in writing before proceeding with the reference. The award of the arbitrators, and in the event of their not agreeing, the award of the Umpire appointed by them shall be final and binding on the parties. The Arbitration and Reconciliation Act 1996 as amended by Act of 2015 shall apply to the arbitration proceedings and the venue & jurisdiction of the arbitration shall be Chennai.

23) Integrity Pact

The Integrity Pact shall be submitted in stamp paper by the bidder as in the format prescribed in Annexure H.

24) Governing Language

The contract shall be written in English. All correspondence and other documents pertaining to contract that are exchanged between the parties shall be written in English.

25) Governing Law/Jurisdiction

The Agreement / Contract shall be governed by and construed in accordance with the laws in India and shall be subject to the exclusive jurisdiction of the Courts of Chennai.

Deputy General Manager- Accounts
Head office- UIIC

(Letter to the Company on the Bidders letterhead)

Annexure: A

(Covering letter of Technical offer)

Date:

To,
Chief Manager
CFAC Department
United India Insurance Company Limited
Head Office
No.19, IV Lane, Nungambakkam High Road
Chennai- 600034

Dear Sir,

Sub: RFP for Engagement of Payment Gateway Service Provider

With reference to the above RFP, having examined and understood the instructions, terms and conditions forming part of the RFP, we hereby enclose our offer to provide our services for providing payment gateway service as detailed in your above-referred RFP. We agree to all the terms and conditions mentioned in the RFP. We hereby submit our Technical Offer. The offer shall be binding on us up to 180 days and subject to the modifications resulting from contract negotiations.

Yours faithfully,

Name

Designation,

Seal of the firm/company

Encl: Technical Offer in sealed envelope.

Annexure B

PROPOSAL FORM

(To be included in Technical Proposal Envelope)

Dear Sir,

Date:

Request For Proposal

"RFP-For Appointment of Payment Gateway Service Provider " Reference Number
UIIC/CFAC/PGSP/01/2022-23

Having examined the RFP Document, we, the undersigned, offer our services as payment gateway service provider in the company in conformity with the requirements mentioned in said RFP documents.

We undertake, if our bid / Proposal is accepted, to carry out the work as per the scope of work, deliverables and in accordance with the time frames specified in the RFP document as well as on the payment terms mentioned therein.

We confirm that the information submitted by us in our Bid/Proposal is true and correct. We agree to abide by the Bid/ Proposal.

We hereby acknowledge and unconditionally accept that UIIC may on its absolute discretion apply whatever criteria deemed appropriate in short listing and selection of the consultants.

We declare that we have not made any alterations/changes whatsoever in the RFP document and we are fully aware that in the event of any change, the RFP document maintained at UIIC will be treated as authentic and binding and the Bid/Proposal submitted by us will be liable to be rejected by UIIC in the event of any alteration made in the RFP document.

We certify that there has been no conviction by a Court of Law or contemplated by court for misconduct, guilty or indictment/adverse order by a regulatory authority for an offence against us or any of our sisters concern or our CEO, Directors/ Managers/ Employees and if it arises we will intimate UIIC of the same.

We undertake that, in competing for and, if the award is made to us, in executing the above contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act, 1988".

We understand that you are not bound to accept the lowest, or any other Proposal, you may receive.

Dated this day of 2022

(Signature)

(In the capacity of)

Duly authorized to sign Proposal for and on behalf of

Annexure C

(To be furnished in the company's letter head)

Commercial Offer

(To be submitted in sealed envelope)

Date:

To,
Chief Manager
CFAC Department
United India Insurance Company Limited
Head office
No.19, IV Lane, Nungambakkam High Road
Chennai- 600034

Dear Sir/Madam,

We the undersigned offer to provide our services as payment gateway service provider in accordance with your RFP dated 06.09.2022.

We undertake to deliver all deliverables as laid out in the RFP and agree to abide by the terms and conditions of RFP.

Our Commercial offer shall be binding upon us and the same is also subject to modification resulting from contract negotiations, up to expiration of the validity period one eighty (180) days of the proposal.

Yours faithfully,

AUTHORIZED SIGNATORY

(Name & designation, seal of the bidder)

Encl: Commercial offer in sealed envelope.

Annexure D
COMMERCIAL BID
(To be included in Commercial Proposal Envelope)

Dear Sir,

Request for Proposal

"RFP – For Engagement of Payment Gateway Service Provider

"Reference Number RFP UIIC/CFAC/PGSP/01/2022-23 dated 06.09.2022

In terms of the above-mentioned RFP document we submit herewith the commercial bid (fees) for the RFP proposed by UIIC as Payment Gateway Service Provider

Section (A)

S No	Payment Channel	Rate	Remarks
1	Debit Card- up to Rs.2000/-		₹ / Transaction
2	Debit Card- More than Rs.2000/-		₹ / Transaction
3	Debit Card Rupay	Nil	
4	Credit Card (Domestic) with EMI option		% of Transaction Amount
5	Credit Card (Amex, Diners) with EMI option		% of Transaction Amount
6	Net Banking		₹ / Transaction
7	Wallets		% of Transaction Amount
8	UPI	Nil	

Section (B)

S No	Payment Channel	Rate	Remarks
1	Buy Now Pay Later		% of Transaction Amount

Terms and Conditions –

- 1) The above quoted fee is all inclusive.
- 2) The Commercial bid is exclusive of all applicable taxes

Dated this day of 2022

(Signature)

(In the capacity of)

Duly authorized to sign Proposal for and on behalf of

Annexure E

Undertaking from the bidder on their company's letter head

We (and our employees) shall not, unless UIIC gives permission in writing, disclose any part or whole of this RFP document, of the proposal, and/or contract, to any person other than a person employed by the bidder in the performance of the proposal and/or contract. In case of consortium proposals, all members of the consortium shall ensure the above. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance. The employees engaged by us will maintain strict confidentiality.

We (and our employees) shall not without prior written consent from the company make use of any document or information given by the user, except for purposes of performing the contract award.

In case of breach, the company shall take such legal action as deemed fit.

Signature and seal of authorized person

Date:

Place:

Annexure F
BIDDER PROFILE

- | S.No | Particulars |
|------|--|
| 1. | Name of the Bidder |
| 2. | Correspondent address |
| 3. | E-mail ID |
| 4. | Phone number office/Mobile |
| 5. | Name of the Authorized Signatory |
| 6. | Designation of Authorized Signatory |
| 7. | Email Id/Mobile No of Authorized Signatory |
| 8. | Remarks, if any |

Dated this day of 2022

(Signature) (In the capacity of)

Duly authorized to sign Proposal for and on behalf of

Annexure: G

(To be furnished in the company's letter head)

AUTHORIZATION LETTER FORMAT

Date:

To,
Chief Manager
CFAC Department
United India Insurance Company Limited
Head Office
No.19, IV Lane, Nungambakkam High Road
Chennai- 600034

Subject: Authorization Letter for attending the Bid Opening

Dear Sir/Madam,

This has reference to your RFP for engagement of Payment Gateway Service Provider, Mr./Miss/Ms.
_____ is hereby authorized to attend the bid opening of the above RFP.

Dated _____ on _____ on behalf of our organization.

Specimen Signature of Representative

The specimen signature is attested below:

Signature of Authorizing Authority Signature of Attesting Authority

Name of Authorizing Authority Name of Attesting Authority

Signature of Authorized Signatory of Bidder

Annexure H

Pre Contract Integrity Pact (Bidders to submit Integrity Pact in Stamp Paper)

Ref:

Date:

1 General

This pre-bid-pre-contract Agreement (hereinafter called the Integrity Pact) is made at _____ place _____ on _____ day of the month of _____, 2022 between United India Insurance Company Limited, having its Head Office at No - 19, 4th Lane, Nungambakkam High Road, Chennai – 600034 (hereinafter called the “BUYER/UIIC”, which expression shall mean and include, unless the context otherwise requires, its successors and assigns) of the First Part and M/s. _____ represented by Shri./Smt. _____, (Designation) (hereinafter called the “BIDDER/SELLER” which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns) of the Second Part.

WHEREAS the BUYER proposes to issue RFP for payment gateway services and the BIDDER/SELLER is willing to offer/has offered the services and WHEREAS the BIDDER is a private company/public company/Government undertaking/partnership/registered export agency, constituted in accordance with the relevant law in the matter and the BUYER is a corporation set up under an Act of Parliament.

NOW, THEREFORE,

To avoid all forms of corruption by following a system that is fair, transparent and free from any influence /prejudiced dealing prior to, during and subsequent to the currency of the contract to be entered into with a view to:

- Enabling the BUYER to obtain the services at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement and
- Enabling BIDDERS to abstain from bribing or indulging in any corrupt practice in order to secure the contract by providing assurance to them that their competitors will also abstain from bribing and other corrupt practices and the BUYER will commit to prevent corruption in any form by its officials by following transparent procedures.

The parties hereto hereby agree to enter into this integrity Pact and agree as follows:

2 Commitments of the BUYER

- 2.1 The BUYER undertakes that no official of the BUYER, connected directly or indirectly with the contract, will demand, take a promise for or accept, directly or through intermediaries, any bribe, consideration, gift, reward, favour or any material or immaterial benefit or any other advantage from the BIDDER, either for themselves or for any person, organization or third party related to the contract in exchange for an advantage in the bidding process, bid evaluation, contracting or implementation process related to the contract.
- 2.2 The BUYER will during the pre-contract stage, treat all BIDDERS alike, and will provide to all BIDDERS the same information and will not provide any such information to any particular BIDDER which could afford an advantage to that particular BIDDER in comparison to other BIDDERS.
- 2.3 All the officials of the BUYER will report to the appropriate Government office any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach.
- 2.4 In case any such preceding misconduct on the part of such official(s) is reported by the BIDDER to the BUYER with full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings,

Signature of Authorized Signatory of Bidder

Page 26 of 38

or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and during such a period shall be debarred from further dealings related to the contract process. In such a case while an enquiry is being conducted by the BUYER the proceedings under the contract would not be stalled.

3 Commitments of BIDDERS

The BIDDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post-contact stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:

- 3.1 The BIDDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any officials of the BUYER, connected directly or indirectly with bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.
- 3.2 The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER or otherwise in procuring the Contract or forbearing to do or having done any act in relation to the obtaining or execution of the contract or any other contract with the Government for showing or forbearing to show favour or disfavour to any person in relation to the contract or any other contract with the Government.
- 3.3 BIDDERS shall disclose the name and address of agents and representatives and Indian BIDDERS shall disclose their foreign principals or associates.
- 3.4 BIDDERS shall disclose the payments to be made by them to agents/brokers or any other intermediary, in connection with this bid/contract.
- 3.5 The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufacturer/integrator/authorized service provider and has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER, or has any amount been paid, promised or intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.
- 3.6 The BIDDER, either while presenting the bid or during pre-contract negotiations or before signing the contract, shall disclose any payments he has made, is committed to or intends to make to officials of the BUYER or their family members, agents, brokers or any other intermediaries in connection with contract and the details of services agreed upon for such payments.
- 3.7 The BIDDER will not collude with other parties interested in the contract to impair the transparency, fairness and progress of the bidding process, bid evaluation, contracting and implementation of the contract.
- 3.8 The BIDDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities.
- 3.9 The BIDDER shall not use improperly, for purposes of competition or personal gain or pass on the others, any information provided by the BUYER as part of the business relationship, regarding plans, technical proposals and business details, including information contained in any electronic data carrier. The BIDDER also undertakes to exercise due and adequate care lest any such information is divulged.
- 3.10 BIDDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.
- 3.11 The BIDDER shall not instigate or cause to instigate any third person to commit any of the actions mentioned above.
- 3.12 if the BIDDER or any employee of the BIDDER or any person acting on behalf of the BIDDER, either directly or indirectly, is a relative to any of the officers of the BUYER or alternatively, if any relative of the officer of the BUYER has financial

interest/stake in the BIDDER's firm, the same shall be disclosed by the BIDDER at the time of filling of tender. The term 'relative' for this purpose would be as defined in Section 2 (77) of the Companies Act, 2013.

3.13 The BIDDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee of the BUYER.

4 Previous Transgression

4.1 The BIDDER declares that no previous transgression occurred in the last three years immediately before signing of this integrity Pact, with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Enterprise in India or any Government Department in India that could justify BIDDER's exclusion from the tender process.

4.2 The BIDDER agrees that if it makes incorrect statement on this subject, BIDDER can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason.

5 Earnest Money (Security Deposit)

5.1 While submitting commercial bid, the BIDDER shall deposit an amount of ₹ 5,00,000/- (Rupees Five Lakhs only) as Earnest Money/Security Deposit, with the BUYER through the following instrument.

- (i) in the form of electronic credit only to UIIC Bank Account.
- (ii) The Earnest Money/Security Deposit shall be valid for a period of 180 days OR the complete conclusion of the contractual obligation to the complete satisfaction of both the buyer and bidder, whichever is later.
- (iii) In case of the successful BIDDER a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provision of Sanctions for Violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.
- (iv) No interest shall be payable by the BUYER to the BIDDER on Earnest Money/Security Deposit for the period of its currency.

6 Sanctions for Violations

6.1 Any breach of the aforesaid provision by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER) shall entitle the BUYER to take all or any one of the following actions, wherever required:

- i. To immediately call off the pre contract negotiations without assigning any reason or giving any compensation to the BIDDER. However, the proceedings with other BIDDER(s) would continue
- ii. The Earnest Money Deposit (in pre-contract stage) and /or Security Deposit/Performance Bond (after the contract is signed) shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assign any reason therefore.
- iii. To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER
- iv. To recover all sums already paid by the BUYER, and in case of Indian BIDDER with interest thereon at 2% higher than the prevailing Prime Lending Rate of State Bank of India, while in case of a bidder from a country other than India with interest thereon at 2% higher than LIBOR. If any outstanding payment is due to the bidder from the buyer in connection with any other contract for any other stores, such outstanding payment could also be utilized to recover the aforesaid sum and interest.
- v. To encash the advance bank guarantee and performance bond/warranty bond, if furnished by the BIDDER, in order to recover the payments, already made by the BUYER along with interest.
- vi. To cancel all or any other Contracts with the BIDDER, the BIDDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER

- vii. To debar the BIDDER from participating in future bidding processes of the buyer or its associates or subsidiaries for minimum period of five years, which may be further extended at the discretion of the BUYER.
- viii. To recover all sums paid in violation of this Pact by BIDDER(s) to any middleman or agent or broker with a view to securing the contract.
- ix. In cases where irrevocable Letters of Credit have been received in respect of any contract signed by the BUYER with BIDDER, the same shall not be opened.
- x. Forfeiture of Performance Bond in case of decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.

6.2 The BUYER will be entitled to take all or any of the actions mentioned at para 6.1(i) to (x) of this Pact also on the commission by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER), of an offence as defined in Chapter IX of the Indian Penal code, 1860 or Prevention of Corruption Act, 1988 or any other statute enacted for prevention of corruption.

7 The decision of the BUYER to the effect that a breach of the provision of this Pact has been committed by the BIDDER shall be final and conclusive on the BIDDER. However, the BIDDER can approach the independent Monitor(s) appointed for the purposes of this Pact.

8 Fall Clause

8.1 The BIDDER undertakes that it has not supplied/is not supplying similar services at a price lower than that offered in the present bid in respect of any other Ministry/Department of the Government of India or PSU and if it is found at any stage that similar services was supplied by the BIDDER to any other Ministry/Department of the Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.

9 Independent Monitors

9.1 The BUYER is in the process of appointing Independent Monitors (hereinafter referred to as Monitors) for this Pact in consultation with the Central Vigilance Commission.

9.2 The task of the Monitors shall be to review independently and objectively, whether and to what extent the parties comply with the obligations under this Pact.

9.3 The Monitors shall not be subject to instruction by the representatives of the parties and perform their functions neutrally and independently.

9.4 Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings.

9.5 As soon as the Monitor notices or has reason to believe, a violation of the Pact, he will so inform the Authority designated by the BUYER

9.6 The BIDDER(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the BUYER including that provided by the BIDDER. The BIDDER will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documents. The same is applicable to Subcontractors. The Monitor shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractor(s) with confidentiality

9.7 The BUYER will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the parties. The parties will offer to the Monitor the option to participate in such meetings

9.8 The Monitor will submit a written report to the designed Authority of the BUYER within 8 to 10 weeks from the date of reference or intimation to him by the BUYER/BIDDER and should the occasion arise, submit proposals for correcting problematic situations.

10 Facilitation of Investigation

In case of any allegation of violation of any provision of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER and the BIDDER shall provide necessary information and documents in English and shall extend all possible help for the purpose of such examination.

11 Law and Place of Jurisdiction

12 This Pact is subject to Indian Law. The place of performance and jurisdiction is the seat of the BUYER.

13 Other Legal Actions

The action stipulated in this integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of the extant law in force relating to any civil or criminal proceedings.

14 Validity

14.1 The validity of this Integrity Pact shall be from date of its signing and extend up to 2 years or the extended period at the discretion of UIIC after completion of two years or the complete execution of the contract to the satisfaction of both the BUYER and the BIDDER/Seller, including warranty period, whichever is later in case BIDDER is unsuccessful, this integrity Pact shall expire after six months from the date of the signing of the contract.

14.2 Should one or several provisions of the Pact turn out to be invalid, the remainder of this Pact shall remain valid. In this case, the parties will strive to come to an agreement to their original intentions.

15 The parties hereby sign this integrity Pact, at _____ on _____

(a) for & on behalf of United India Insurance Co. Ltd

(a) for & on behalf of (BIDDER'S NAME)

DEPUTY GENERAL MANAGER

CHIEF EXECUTIVE OFFICER

In the presence of:

In the presence of:

Witnesses - 1:

Witnesses - 1:

Witnesses - 2:

Witnesses - 2:

Annexure I

TECHNICAL BID

Request for Proposal

"RFP – Engagement of Payment gateway Service Provider"

Reference Number – UIIC/CFAC/PGSP/01/2022-23

Particulars	Details to be furnished for the particulars	Details of Enclosures to be submitted
Name of the Firm/Company and Date of Incorporation		Copy of Registration Certificate with Appropriate Authority
Address of Registered Office		
Name and Designation of the person authorized to make commitments to the company Name Designation Contact No Mobile No Email ID		
Financial Performance of the bidder during each of the previous two financial years		CA certificate certifying the turnover for required financial years.
Number of digital payments transactions routed for all transactions on board (through payment gateway only) in 2021-22		Self Certification on the count of transactions by the bidder
Security Certification of the bidder		Copy of PCI DSS Certification Copy of ISO-27001 Certification Copy of Globally accepted certification for information security like Verisign etc.
References of at least 3 major clients	Name Address Designation Contact Phone No Email ID	

Past Credentials of the Bidder		
Details of the similar works completed/under execution with the name and location of the client		Details of the client and evidence letter from the client
Name, address and account Number of Bidder's banker		
Details of EMD paid through NEFT NEFT details UTR No – Date -		
PAN NO GST REGN NO		

Dated This -----day of -----2022

(Signature)

(In the capacity of)

Duly Authorised to sign proposal for and behalf of ----

Annexure J

Eligibility Criteria

Bidders meeting the following criteria only are eligible to submit their bids along with the supporting documents. The supporting documents are to be serially numbered and arranged sequentially in the order given in the table below. If the bid is not accompanied by the required documents supporting the eligibility criteria, the same will be rejected.

Part-I Mandatory Eligibility Criteria

Sl.No	Eligibility Criteria	Document to be enclosed
1.	The Bidder must be an Indian Company registered under the applicable Act in India and should have standing of minimum 5 Years as on 31.03.2022	Certificate of Incorporation issued by Registrar of Companies
2.	The bidder should be authorized by Reserve Bank Of India (RBI) to provide Electronic Payment Aggregation Services	Copy of Authorization letter of RBI
3.	The Bidder must have an average turnover of minimum Rs.100 crore during the last 02 (two) financial year(s)	CA certificate certifying the turnover for required financial years.
4.	The bidder should be PCI DSS and ISO 27001 certified	Copies of PCI DSS and ISO 27001 certificates should be submitted
5.	The bidder should have atleast one globally accepted certification for information security i.e Verisign etc.	Copy of the relevant document certificate needs to be submitted
6.	The bidder must offer atleast 128 bit encryption SSL (Secure Socket Layer) for transaction security	Copy of the relevant certificate needs to be submitted
7.	Bidder should have experience of rendering online payment services to large public sector as well as private sector organizations and should have provided: (i) Currently operational online payments services to atleast 2 public sector units/government entities in India having atleast minimum 20 lakhs payment gateway (count) transactions during each of the three last financial years (2021-22,2020-21,2019-20)	Client information to be provided in Annexure L
8.	The bidder should be able to provide following services: (i)Online payment services with acceptance of credit cards (Visa, Master Card, Amex, Rupay, Diners), Debit cards, Wallets and UPI	(i) Certification from the respective partners clearly mentioning the Contract expiry dates

	<p>(ii) Wallet services should be made available with minimum four wallets out of which any two of the following four wallets is mandatory</p> <p>a. Paytm</p> <p>b. Amazon Pay</p> <p>c. Mobikwik</p> <p>d. Phonepe</p> <p>(iii) Internet Banking (atleast 40 banks out of which atleast 10 should be PSU Banks),</p> <p>(iv) Buy Now Pay later (BNPL) should be made available with minimum of three applications</p>	<p>(ii) Declaration by the bidder in the letterhead</p> <p>(iii) List of the partner banks in the bidder letter head</p> <p>(iv) Declaration by the bidder in the letterhead</p>
9	The bidder should have a Disaster Recovery Site and Business Continuity plan in place	Documentary proof to be submitted
10	The bidder should not be debarred or blacklisted for corrupt or fraudulent practices with any of the State, Central Government/PSUs	Self-Certification of the bidder

Note : If any of the above information/statements are found to be untrue, the company reserves the right to reject the bid without assigning any reason whatsoever.

ANNEXURE K

EVALUATION CRITERIA

Sl. No	Criteria Description	Rules for Awarding Points	Max Points
1	Previous experience in providing Payment Gateway Services	No of years of experience 5 to 10 years- 4 points 11-15 years- 7 points More than 15 years-10 points	10
2	Number of clients for which similar Payment gateway services are currently being provided	Less than 20- 10 marks 20 to 40 clients- 15 marks More than 40 clients- 20 marks	20
3	Tie ups with PSUs / Government Sector having minimum 20 Lakh transactions in a year, for providing payment gateway as on March 2022.	Upto 3- 5 points >3 upto 5- 10 points >5- 15 points	15
4	Technical capacity in providing payment gateway facilities (Marks will be awarded on a comparative basis with all other bidders). Bidders are required to submit signed declaration for the same while submitting the proposal for technical bid	Comparative basis among bidders	35
	i) Maximum concurrent transactions handled by the payment gateway system at a given point of time during the last one year. (Number of transactions per second)		
	ii) Average success rate for online transactions		
	iii) Payment Gateways transaction processing capacity per day (Average number of transactions per day)		
	iv) Peak load processing capacity (No of transaction per second)		
	v) Response time per transaction (in seconds)		
	vi) Post initiation of transaction from UIIC, the maximum time required to get the status from Query API		
	To handle the refunds, the provision of i) Facility to upload individual and bulk		

	<p>refunds through vendor portal</p> <p>ii) Availability of refund API for initiating refund through application</p> <p>iii) The number of users that can be configured to access dashboard for getting transaction level reports</p> <p>iv) Maximum date range allowed at once to download the report in dashboard</p> <p>v) Maximum no of days up to which UIC can respond to chargeback for all transactions</p> <p>vi) Facility for instant refunds</p> <p>Others:</p> <p>i) The credit limit that can be made available to the person availing Buy Now Pay Later facility</p> <p>ii) The number of Buy Now Pay Later channels which can be hosted</p> <p>iii) The tenure of credit which can be provided through Buy Now pay Later</p> <p>iv) No of banks available in the list of Buy now pay later</p> <p>v) The number of wallets which will be hosted</p>		
5	Technical Presentation to be made by the bidder		20
	Total		100

ANNEXURE L

Details of client organization regarding payment gateway transactions in the below format

Client Information	Client 1	Client 2
Name of the client		
Contact details with name, designation, contact number and email id		
No of transactions done through payment gateway during the financial years :		
2021-22		
2020-21		
2019-20		
Period 01 st April 2022 till 31 st July 2022		
Average no of transactions currently handled per day		
Maximum response time per transaction		
Transaction per second rate		

UIC reserves the right to verify with such clients while evaluating the Technical Bid

For and on behalf of bidder

(Signature)

(In the capacity of)

Annexure M

Indicative data of count and volume of transactions routed through various payment gateway channels for the period 01st April 2022 till 31st July 2022- Used for evaluation of commercial bid

S No	Payment Channel	Number of Transactions (Rounded off to the nearest thousand)	Amount Involved(Rs.Ps in crores, rounded off to the nearest crore)	Percentage (%)
1	Credit Card(Domestic)	1,86,000	273	34
2	Credit Card (Amex/Diners)	6,000	19	2
3	Debit Card Up to Rs.2000	1,04,000	12	1
4	Debit card more than Rs.2000	1,55,000	184	23
5	Net Banking	1,34,000	164	20
6	Wallets	40,000	32	4
7	UPI	2,04,000	118	15
	Total	8,29,000	802	100