

PUBLIC NOTICE

Nationalized Banks are invited to submit their proposal and expression of interest for opening of Saving Bank Accounts and collection of payment from Depot Holders in Haryana State through PoS/Swipe Machines. For detail notice/RFP document, please visit the website of CONFED i.e. <http://confedhry.org.in> and submit your expression in sealed covered/ envelope on or before 19.03.2026 up-to 03:00 PM in the office of Sr. Accounts Executive, CONFED Head Office, Bays no. 19-20, Sector 2, Panchkula.

Managing Director
CONFED

REQUEST FOR PROPOSAL (RFP)

For Selection of Nationalized Bank for opening of Savings Bank Accounts & collection of payment from Depot Holder in Haryana State through POS / Swipe Machines

Name of the Department: The Haryana State Federation of Consumers' Co-operative Wholesale Stores, Limited (CONFED Haryana)

Memo No.: 7262

Date: 12.03.2026

Sub: Submission of Expression of Interest [EOI] for opening of Savings Bank Accounts & providing 125 POS / Swipe machines for collection of payment from Depot Holder in all CONFED district offices of Haryana State

1. Brief about the Department

The Confed Haryana ensures food security and fair distribution of essential commodities, managing the Public Distribution System [PDS] in Haryana. It is Wholesale Nominee for lifting and transportation of Wheat & Sugar under TPDS/NFSA, Fortified Mustard Oil TPDS in the State of Haryana and Transportation and handling of food-grains (Wheat & Rice) from FCI godowns to Anganwari centers in 8 districts namely Jhajjar, Karnal, Kaithal, Panchkula, Panipat, Rohtak, Sonapat and Yamuna Nagar under SNP scheme (Supplementary Nutrition Programme). Further, Distribution of LPG through 3 Gas Agencies at Jind (Bharat Petroleum), Shahabad (Bharat Petroleum) and Yamuna nagar (Indian Oil Corporation).

2. Role of Commercial Banks

Department received the fund from Haryana government & also collects **payment from Depot Holder in all CONFED district offices of Haryana State.**

Schedule Commercial Banks play a critical role in ecosystem by:

- Acting as acquiring banks for card & UPI transactions
- Providing payment receiving option through POS/Swipe machines, which will be used for processing transactions across multiple digital channels, including Debit Card, Credit Card, UPI, QR Code, Wallets etc.. in accordance with the applicable regulatory guidelines.
- Offering secure and scalable payment infrastructure compliant with RBI, NPCI, and PCIDSS guidelines
- Ensuring timely settlement, reconciliation, and with robust MIS support

2A. POS/Swipe machines will be used for processing transactions across multiple digital channels, including Debit Card, Credit Card, UPI, QR Code, Wallets etc.. in accordance with the applicable regulatory guidelines.

Selected Nationalized Banks are required to support transactions routed through POS/SWIPE Machines and ensure seamless settlement and reconciliation.

Accordingly, Nationalized Banks are requested to submit the details of their integrations readiness, Merchant Discount Rate [MDR] Charges, if any, and infrastructural support for transactions routed through POS/Swipe machines.

3. Details of modes through which online payments received against the advance payment of PDS materials in the year 2025-26:-

| Mode of Payment | Payment Received (monthly) |
|--------------------|----------------------------|
| Swipe Machine/ UPI | 50.00 Crores(Approx.) |

4. Scope of Limited Tender/Work

Nationalized Banks are required to submit the applicable Rate of Interest and frequency of crediting the interest, Monthly Rental Charges for POS/ Swipe machines and MDR /Transaction charges ,if any, for following modes of collections:-

| Particulars | | Details |
|---------------------------------------------------------|---------------------------------|-------------------------|
| Rate of Interest on Saving Deposit | | |
| Frequency of crediting the interest | | |
| Service Charges on Saving A/c | | |
| Details of additional facilities, if any, on Saving A/c | | |
| Monthly Rental charges on POS /SWIPE Machine | | |
| | | |
| Sr. No. | Channel/Modes of Collection | Charges to be collected |
| a) | Debit Cards(RuPay) | |
| b) | Debit Cards (Visa/Master Card) | |
| c) | Unified Payment Interface (UPI) | |
| d) | QR Code | |
| e) | Credit Cards | |
| f) | UPI on Credit Card | |
| g) | UPI on Credit Line | |

*In case of No charges quoted for any of the modes or all the same to be mentioned as "0".

5. Estimated Volume of Funds

The approximate float in Savings Bank A/c will be Rs.50.00Cr and above. However, balances are subject to fluctuation depending upon receipts and liabilities. No minimum balance commitment is guaranteed.

6. Technical & Infrastructure Capabilities:

i) Integration Support:

* Integration POS /Swipe Machines with Saving A/c of the department

ii) Operational & Settlement Mechanism:

- Settlement timelines (T /T+1 /T+2)
- POS/Swipe Machine wise MIS Reports
- Mechanism for handling refund/reversals and chargebacks

iii) Compliance & Security

- Compliance with RBI/NPCI guidelines
- PCI-DSS Certification
- Fraud Monitoring and Risk Management Framework

iv) Scalability & Reliability

- Capacity to handle high transaction volumes
- Uptime Commitments and Service Level Agreements
- Disaster Recovery and Business Continuity Plan

v) Eligibility of Banks

This Limited Tender is restricted to all nationalized banks operational in the Haryana State.

7. Selection Process:

Selection will be done based on the details submitted by nationalized banks as per the points mentioned at Point No.4 and above, which will be submitted in the form of Annexure-I.

In the event of time of rates/other parameters, committee will call for presentation wherein other parameters like technical strengths, volume of business and clients handled by bank, financial strength bank as well as response provided by banks to the Department. Based on the above, duly constituted committee will recommend the name(s) of the banks will be final.

8. Bid Submission Process

- Last Date for Submission: 19.03.2026 up-to 03:00 PM.
- Opening of Bid: 20.03.2026 at 11:00 AM
- Bids must be submitted in sealed cover super scribed as 'RFP for Savings Bank Account'.

9. Rejection of Bids:

- a) Bids not submitted with seal and signature of Authorised bank official.
- b) Bids received after due date and time.
- c) Bids do not have the mention of MDR/Transaction charges in their quote (Even Zero charges should be mentioned)

10. Award of Contract

The Bank offering the highest ROI on Saving Account and lowest charges on POS/SWIPE Machine shall be considered H-1, subject to fulfillment of technical and service conditions.

The contract shall be awarded to the Bank(s) based on the selection process mentioned above for a period three years. It shall be extended with mutual consent for a period of two years. Selected bank(s) should an agreement for providing above services.

11. Dispute Resolution:

Disputes shall be as par as possible settled with mutual consent. In case, fails to sort out the same within 30 days of reporting the dispute in writing, it will be dealt with as per Alternate Dispute Resolution (ADR) Mechanism (i.e. through Arbitration and Conciliation Act, 1996).

12. Termination of contract

Either party can terminate the contract by giving notice of three months in writing.

13. General terms:

Bids should be submitted in physical mode (sealed cover) not latest than 19.03.2026 before 15:00 Hrs at the following address: -

CONFED Haryana
Bays No. 19-20, Sector-02, Panchkula

The Department reserves the right to accept or reject any or all proposals, wholly or partially, without assigning any reason. The decision of the department in this regard shall be final and binding.

Authorized Signatory
Name: Aman Preet Mann
Designation: Sr. Accounts Executive
Department Seal

Annexure-I

To be printed on the Bank Letter Head

All nationalized banks are required to submit Rate of Interest on Saving A/c, frequency of crediting the interest to the account, service charges on saving account and details of any additional facilities on Saving Account along with MDR/Transaction charges, if any, for following modes of collection:

A. Particulars of Saving Account:

| Particulars | Details |
|---------------------------------------------------------|---------|
| Rate of Interest on Saving Deposit | |
| Frequency of crediting the interest | |
| Service Charges on Saving A/c | |
| Details of additional facilities, if any, on Saving A/c | |
| Monthly Rental charges on POS /SWIPE Machine | |
| | |

B. Modes of Collection and Charges:

| Sr. No. | Channel/Modes of Collection | Charges to be collected |
|---------|---------------------------------|-------------------------|
| 1 | Debit Cards(RuPay) | |
| 2. | Debit Cards (Visa/Master Card) | |
| 3. | Unified Payment Interface (UPI) | |
| 4. | QR Code | |
| 5. | Credit Cards | |
| 6. | UPI on Credit Card | |
| 7. | UPI on Credit Line | |

Note: In case of No charges quoted for any of the modes or all the same to be mentioned as "0".

Bank shall also furnish the details covering the followings:

C. Technical & Infrastructure Capabilities

i) Integration Support

- Integration of POS/Swipe Machines with Savings Account of the department: Yes No

ii) Operational & Settlement Mechanism

- Settlement Timelines: T T+1 T+2
- POS/Swipe Machine-wise MIS Reports: Yes No
- Mechanism for handling refunds/reversals and chargebacks: Yes No

iii) Compliance & Security

- Compliance with RBI/NPCI Guidelines: Yes No
- PCI-DSS Certification: Yes No
- Fraud Monitoring & Risk Management Framework: Yes No

iv) Scalability & Reliability

- Ability to Handle High Transaction Volumes: Yes No
- Defined Uptime Commitments & SLAs: Yes No
- Disaster Recovery & Business Continuity Plan: Yes No

**Authorized
Signatory**

*(Seal & Signature of the
Bank)*