



छत्तीसगढ़ गृह निर्माण मण्डल

CHHATTISGARH HOUSING BOARD

www.cghb.gov.in

Proposal for Annual Banking Contract

2019

About Us:

With the motto to facilitate the "House for all", Chhattisgarh Housing Board has been created under Chhattisgarh Housing Board Act 1972 & has come into force from 13th February 2004.

The main objective of Chhattisgarh Housing Board is to provide Housing solution to all sections of society and to promote planned development all over Chhattisgarh state. CGHB is also bagged HUDCO Award for its exemplary work in the field of providing housing facility with basic infrastructure to the poor section of society.

Chhattisgarh Housing Board is engaged in activities like Construction of houses under Integrated / Composite Housing Schemes and allotment of houses under Lower Income Group, Middle Income Group and Higher Income Group categories. Self-Financing Scheme for Higher Income Group and Middle Income Group. More than 80% houses are reserved for beneficiaries of EWS (Economic Weaker Section) & LIG (Low Income Group).

Chhattisgarh Housing Board is constructing houses under various schemes like Atal Awas Yojna, Atal Vihar Yojna, Deendayal Awas Yojna & Other General Schemes. Under Pradhan Mantri Awas Yojna, Chhattisgarh Housing Board is playing a key role in implementing the scheme across Chhattisgarh.

In order to bring in more transparency between the Board and the Beneficiaries, Chhattisgarh Housing Board is planning to get into Annual banking Contract with the bank and also to implement various banking services for Beneficiaries of the board like Payment gateway / online payment services, which will not only help beneficiary but will also help CGHB in achieving the work automation.

“List of Offices of Chhattisgarh Housing Board”

Total Number of Offices	39
Head Office	01
Total Division Offices	18
Total Electrical Division Offices	03
Total Estate Management Zone Offices	17

Chief Account Officer Head Office, Nawa Raipur Atal Nagar.				
1. Division -01, Raipur	1- Capital Project Division -01, Nawa Raipur	1. Division - Durg	1 Division – Bilaspur	1 Division – Ambikapur
2. Division -02, Raipur	2- Capital Project Division -02, Nawa Raipur	2. Division – Rajnandgaon	2 Division – Korba	2 Project Division – Koriya
3. Division -03, Raipur	3- Zone – 03, Raipur	3 Division – Kawardha	3 Division – Raigarh	3 Zone – Ambikapur
4. Division -04, Raipur	4- Electrical Division – 02, Raipur	4 Division - Dhamtari	4 Zone - Bilaspur	4 Zone - Koriya
5. Division – Mahasamund		5 Division - Jagdalpur	5 Zone - Korba	
6. Zone – 01, Raipur		6 Division – Kondagaon	6 Zone - Raigarh	
7. Zone – 02, Raipur		7 Zone – Durg	7 Electrical Division – Bilaspur	
8. Zone – 04, Raipur		8 Zone – Rajnandgaon		
9. Zone – 05, Raipur		9 Zone – Kawardha		
10. Zone – Mahasamund		10 Zone – Jagdalpur		
11. Electrical Division – 01, Raipur		11 Zone – Kondagaon		
		12 Zone – Dhamtari		

Proposal for Annual Banking Contract are invited from banks based on following terms and conditions. Banks are required to quote as per details mentioned:

1. Special Banking Services:

- I. Payment Gateway Integration Charges, Annual Maintenance Charges & Transaction Charges.
- II. In house support system and real time transaction monitoring.
- III. Offline Collection: Doorstep Banking – Cash Services.
- IV. USP of Banks Payment Gateway.
- V. RERA account management and transfer of funds to Escrow Account in T+Days.
- VI. Funds of CGHB to be centralized in Raipur branch in Interest bearing account on the name of Chief Account Officer, CGHB, Raipur (C.G.)
- VII. All receipts automatically to be taken in to the interest bearing Corporate Liquid Term Deposit/Flexi fix deposit account above Rs. 25.00 lacs bearing optimum interest.
- VIII. Zero Balance collection account to be maintained.
- IX. Zero balance payment account to be maintained.
- X. No bank Charges on remittance of funds either to or from CGHB account in Bank branches by Online Solution.
- XI. Details on Service, Integration and relationship support for CGHB.
- XII. Settlement Options – Card Transactions or any other transactions based on T+Day basis.
- XIII. Availability of Transaction level risk monitoring with IP tracking.

XIV. Institutional Account Benefits to be provided based on –

- Convenience.
- Cost Benefit.
- Cash Transactions.

XV. Fixed Deposit Services –

- Financial benefits.
- Flexibility.
- Convenience.

XVI. Online Security – to be approved by NIC & CGHB

XVII. Gross NPA (Non Performing Asset) Ratio.

2. Interest Rates on Deposits:

The funds of the CGHB shall bear interest according to the following table:

(Annexure – 1)

Sl.No.	Duration of Deposit	Interest Rate p.a
1.	7 - 14 days.	As per bank offerings
2.	15 - 45 days.	
3.	46 - 90 days.	
4.	91 - 180 days.	
5.	181 - Less than 1 Year.	
6.	1 Year – less than 2 Years.	
7.	2 Years – less than 3 Years.	
8.	3 Years – less than 5 Years	
9.	5 Years – Up to 10 Years	

3. General Conditions & Commercials:

- I. Statement of Account of CGHB should be available on a daily basis, either on the internet or through a computer generated hard copy.
- II. Time to time organizing workshop on online payment system or on any new service offerings by Bank to Officers/Employees of CGHB.
- III. In case if there is any delay in transfer of funds the bank shall protect the interests of CGHB by granting the benefit of Interest for the delayed period.
- IV. The bank shall transfer all amounts above Rs 25.00 Lacs in to the account of Chief Account Officer, CGHB at the end of the day into a Corporate Term Deposit (CLTD)/Flexi Deposit Account bearing interest at the special rate of interest, except for RERA Accounts or as directed by Head Office, Chhattisgarh Housing Board.
- V. Any point of time availability of sufficient balance in the Letter of Credit Account.
- VI. CGHB Head Office will issue from time to time Letters of Credit to its Executive Engineers and Estate Officers heading Zone and Division offices for drawing Cheques/Online Payments during the period specified in the letter of credit, a copy of the same shall be sent directly by CGHB to the bank.
- VII. At the end of the day in case the net result in the days account in the Bank in CGHB's account is negative, the same shall be cleared by the Bank by liquidating one or more term deposit accounts.
- VIII. The unutilized balance in letter of credit at the end of the period shall be carried forward.
- IX. While liquidating a CLTD/Flexi deposit account, the Bank shall take care to adopt FIFO/LIFO methods in such a manner as to ensure least loss of interest to CGHB.

- X. When Liquidating a CLTD/Flexi Deposit Account, the bank shall pay interest according to tariff specified above (Interest rates on Deposits).
- XI. Staff Salary Account:
- a. Benefits to Department.
 - b. Benefits to Employees.
- XII. The Bank will provide exemption of Commission/exchange facility for funds transfer to DD/TT or other methods as and when CGHB desires to do so.
- XIII. e-Payment solution to be provided by the bank should have approval from CGHB & NIC as per policy from CGHB Beneficiaries and payment to the Boards Contractors.
- XIV. Opening of Dedicated counters for CGHB and its beneficiaries..
- XV. MIS as and when required by Chhattisgarh Housing Board.
- XVI. POS machine installation at all offices of Chhattisgarh Housing Board.
- XVII. Commercials – **(Annexure – 2)**

Mode of Collection		Transaction Charges
Setup Cost	Onetime Setup/Integration Fees	
	AMC	
	Customization Fees	
Cards	Debit card upto Rs.2000/-	
	Debit card above Rs.2000/-	
	Credit Card (Any Amount)	
Net Banking		
RTGS & NEFT		
UPI		

4. Communication:

All Communications including the Submission of proposal should be addressed to –

Attn. Of: The Commissioner,
Chhattisgarh Housing Board,
Paryavas Bhavan, North Block,
Sec – 19, Nawa Raipur Atal Nagar, Raipur (C.G.)
Pin Code: 492002

Telephone: Chief Estate Officer - 9424209005
Chief Accounts Officer - 9826800859

E - Mail: bajwaceo296@gmail.com; caocghb@gmail.com

Official Website: <http://www.cghb.gov.in>

Draft Proposal can be downloaded from the website. All Communications including the envelopes should contain the following information to be marked at the top in bold letters:

“Annual banking Contract Proposal to Chhattisgarh Housing Board.”

5. Schedule of Bidding Process

The Bidding Process will adhere to the following Schedule:

SR. NO.	EVENT DESCRIPTION	SCHEDULED DATE
1.	Issue of Proposal	▪ 11 th September 2019
2.	Pre Bid Meeting	▪ 13 th September 2019
3.	Last Date of Obtaining Proposal	▪ 23 rd September 2019
4.	Last Date of Submission of Proposal	▪ 24 th September 2019
5.	Opening of Proposal	▪ 24 th September 2019
6.	Opening of financial proposal	▪ 27 st September 2019
7.	Presentation	▪ Shall be intimated later

6. Instructions to Applicants

➤ Bidding Process:

Chhattisgarh Housing Board intends to adopt a least cost single stage bidding process for this Assignment. The Successful Applicant is required to enter into an Agreement with Chhattisgarh Housing Board.

At any time prior to the Proposal Due Date, Chhattisgarh Housing Board may, for any reason, whether at its own initiative or in response to clarifications requested by any Applicant, modify the Proposal document by the issuance of Amendment/ Corrigendum by uploading the same in its website.

Chhattisgarh Housing Board reserves the right to reject any Proposal, Each Applicant shall submit a maximum of ONE (1) Proposal for the Assignment. Any Applicant, who submits more than one Proposal for the Assignment shall be disqualified.

➤ Minimum Eligibility Criterion:

The applicant should be a single entity registered under appropriate law in India. The Applicant should have provided at least two substantially similar services to Government / Semi-Government in last 7 years.

➤ Format & Signing of Proposal:

Applicant is required to submit 2 separate envelopes :

1. Banking Proposal &
2. Financial Proposal.

The Applicant is required to provide all the information as per this document. Chhattisgarh Housing Board shall evaluate only those Proposals that are received within the time and in the required format and are complete in all respects.

➤ Sealing & Marking of Proposal:

The Applicant shall seal the original and soft copy of the Proposal in separate envelopes, duly marking the envelopes as “ORIGINAL” and “SOFT COPY”. The envelopes shall then be sealed in a single outer envelope.

Each of the envelopes, both outer and inner, must be super scribed with the following information:

- a) Name and Address of Applicant.
- b) Contact person and phone numbers.
- c) Name of Project: ***“Annual banking Contract Proposal to Chhattisgarh Housing Board.”***
- d) All envelopes shall be addressed to:

**Commissioner,
Chhattisgarh Housing Board,
Paryavas Bhavan, North Block,
Sec – 19, Nawa Raipur Atal Nagar, Raipur (C.G.)
Pin Code: 492002**

If any envelope is not sealed and marked as instructed above, Chhattisgarh Housing Board assumes no responsibility for the misplacement or premature opening of the contents of the Proposal submitted and such Proposal, may, at the sole discretion of Chhattisgarh Housing Board, be rejected.

The Applicant is expected to examine carefully the contents of all the documents provided. Failure to comply with the requirements of Proposal shall be at the Applicant's own risk.

It shall be deemed that prior to the submission of the Proposal, the Applicant has:

- a) Made a complete and careful examination of terms and conditions / requirements, and other information as set forth in this Proposal document;
- b) Received all such relevant information as it has requested from Chhattisgarh Housing Board; and made a complete and careful examination of the various aspects of the Projects for which the consultancy services are to be provided.
- c) Chhattisgarh Housing Board shall not be liable for any mistake or error or neglect by the Applicant in respect of the above.

➤ **Proposal due Date:**

Proposals should be submitted before 1600 hours IST on Proposal Due Date as indicated in the Schedule of Bidding Process, at the address and in the manner and form as detailed in this Proposal document.

Proposals submitted by either facsimile transmission or telex will not be accepted. Chhattisgarh Housing Board may, at its sole discretion, extend Proposal Due Date by issuing a corrigendum.

➤ **Opening of Proposal:**

The Commissioner, Chhattisgarh Housing Board or any officer authorized by him shall open the Submission of the Proposals on the Proposal Due Date for the purpose of evaluation.

Proposal to be submitted manually only, online submission will not be considered. Chhattisgarh Housing Board reserves the right to reject any Proposal not submitted on time and/or which does not contain the information/documents as

To facilitate evaluation of Proposals, Chhattisgarh Housing Board may, at its sole discretion, seek clarifications in writing from any Applicant regarding its Proposal.

Note*:- In case there are two or more Applicant's selected, Chhattisgarh Housing Board may in such case will call both Applicant's for further negotiations and select the Preferred Applicant on the outcome of the negotiations (Negotiations can be made on both factors i.e. Financial Proposal Quoted & Other offered Services to be provided to the Board by the Bank). The selection in such cases shall be at the sole discretion of the Chhattisgarh Housing Board.

Factors for Short listing	Weightage
Financial Proposal	30%
Additional Services to be offered & Charges	30%
Branch Network	20%
Gross NPA Ratio	10%
Government Clients (Annual Banking Contract)	10%

Covering Letter

(On the Letterhead of the Applicant)

Date:

To:

Commissioner,
Chhattisgarh Housing Board,
Paryavas Bhawan, North Block,
Sector 19, Nawa Raipur, Atal Nagar, Raipur
(C.G.) 492002.

Subject: - “Annual Banking Contract Proposal to Chhattisgarh Housing Board”

Dear Sir:

Being duly authorized to represent and act on behalf of (herein after referred to as “the Applicant ”), and having reviewed and fully understood all of the Proposal requirements and information provided and collected, the undersigned hereby submits the Proposal on behalf of _____ (*Name of Applicant*) with the details as per the requirements, for your evaluation.

It is hereby agreed confirmed that –

- a. We, the undersigned, offer the following information in response to the proposal sought by you vide your Notification No. _____, dated _____.
- b. Notwithstanding any qualifications or conditions, whether implied or otherwise, contained in our Proposal, we hereby represent and confirm that our Proposal is unqualified and unconditional in all respects and we agree to the terms of the proposed Agreement.
- c. That in the preparation and submission of our Proposal, we have not acted in concert or in collusion with any other Applicant or other person(s) and also not done any act, deed or thing which is or could be regarded as anti-competitive.

Yours faithfully,

For and on behalf of (Name of Applicant)
Duly signed by the Authorized Signatory of the Applicant
(Name, Title and Address of the Authorized Signatory)

Details of Applicant
(On the Letter Head of the Applicant)

1.
 - (a) Name of Applicant
 - (b) Address of the office(s)
 - (c) Company Registration no.
 - (d) Currently we are dealing with the following clients:

Clients Name (Company/group name)	Government / Public / Private	Dealing Since Year

2. Details of individual(s) who will serve as the point of contact / communication for the CGHB with the Applicant:

- (a) Name :
- (b) Designation :
- (c) Bank Name :
- (d) Address :
- (e) Telephone number :
- (f) E-mail address :
- (g) Fax number :
- (h) Mobile number :

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