



IHRD

Institute of Human Resources Development, Government of Kerala

EXPRESSION OF INTEREST (EOI)

No.IHRD/1586/2022/FinA2 Dated :19.09.2024

**For Implementing Payment Gateway and
Fee Payment Monitoring System**

Institute of Human Resources Development

TC 86/1949(2), NH bypass Junction, Chackkai,
Pettah P.O., Thiruvananthapuram, Kerala- 695024
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1. Introduction

The Institute of Human Resources Development (IHRD), is a Government educational institution under the Government of Kerala, invites Expression of Interest (EOI) from reputed nationalized / scheduled banks to implement a Payment Gateway and Fee Payment Monitoring System. This initiative aims to streamline the fee payment process across all IHRD institutions, providing a secure, efficient and user-friendly solution for students and administrative staff.

2. Objectives

The primary objectives of this EOI are:

- To select a bank that can provide a robust and secure Payment Gateway integrated with a Fee Payment Monitoring System.
- To ensure real-time transaction tracking, detailed reporting, and seamless reconciliation of fee payments.
- To enhance the user experience for students and staff through a reliable and accessible online payment system.

3. Scope of Work

The scope of work includes, but is not limited to:

- Implementation of Payment Gateway: The gateway must support multiple payment methods, including credit/debit cards, net banking, UPI, and other digital payment options.
- Development/Integration of Fee Payment Monitoring System: The system should allow real-time monitoring of payments, generate automated notifications, and produce detailed item wise financial reports to IHRD
- User-Friendly Interface: The system must offer a mobile-compatible, intuitive interface for users, ensuring ease of access and operation.
- Integration with IHRD Systems: The solution must integrate seamlessly with existing IT and ERP systems of IHRD.
- Security and Compliance: The solution must comply with PCI-DSS standards, data protection regulations, and any other relevant security protocols. The sole ownership of all data collected through this payment gateway, including personal and financial information should be vested with IHRD only. This data should be

stored securely by the bank and shared only with authorized personnel of IHRD. Customer information should be handled with utmost care to protect against unauthorized access and data breaches.

4. Eligibility Criteria

Interested nationalized / scheduled banks must meet the following eligibility criteria:

- Experience: Minimum of 5 years of experience in providing payment gateway services, particularly within educational or government sectors.
- Technical Competence: Demonstrated capability in implementing secure and scalable payment solutions, with successful project references. A technical contact from the bank should be available in person for IHRD
- Regulatory Compliance: Adherence to all regulatory standards concerning payment processing, data security, and financial transactions.
- Financial Stability: The bank must have a strong financial track record and a stable operational history.

5. Submission Requirements

Banks responding to this EOI are requested to submit the following:

- Company Profile: Detailing the bank's experience, technical expertise, and similar projects handled.
- Proposed Solution: A comprehensive description of the proposed payment gateway and monitoring system, including technical specifications and an implementation timeline.
- Financial Proposal: A detailed breakdown of all costs involved, including setup fees, end user fees, transaction charges and maintenance costs.
- Compliance Documents: Certifications or documentation proving adherence to relevant security and regulatory standards.
- References: Contact details of at least three clients where similar systems have been implemented successfully.

6. Evaluation Criteria

The selection process will be based on the following criteria:

- Technical Suitability: The proposed solution's robustness, security features, and compatibility with IHRD's existing infrastructure.

- Experience and Expertise: The bank's experience in delivering similar projects, particularly in the educational sector.
- Financial Proposal: Cost-effectiveness and transparency of the financial proposal.
- Client References: Feedback from previous clients on the bank's performance in similar engagements.

7. Submission Details

- Deadline: All EOIs must be submitted by **04/10/2024**
- Submission Method: Please submit your EOI in a sealed envelope or via email to director@ihrd.ac.in.
- Address for Submission: The Director, Institute of Human Resources Development, TC 86/1949(2), NH bypass Junction, Chackkai, Pettah P.O., Thiruvananthapuram, Kerala- 695024
- Contact Person: For any queries, please contact Mr. Muraleedharan Pillai, Finance Officer, IHRD, Thiruvananthapuram – Mobile : 94476 58176

8. Confidentiality

All information provided by IHRD in this EOI must be treated as confidential by the recipient banks. The details contained within this document are for the exclusive use of the intended recipient and must not be disclosed to any third party without prior written consent from IHRD.

9. Disclaimers

- IHRD reserves the right to accept or reject any EOI without assigning any reasons.
- The issuance of this EOI does not constitute a commitment by IHRD to award a contract.
- IHRD may request further information or clarification from respondents during the evaluation process.

Sd/-
DIRECTOR

Thiruvananthapuram
19.09.2024