



UTTAR HARYANA BIJLI VITRAN NIGAM LTD.
Office of FA / HQ's, UHBVN, Panchkula.
Shakti Bhawan, Sector - 6, Panchkula - 134109
E - mail ID - aocollectionuhbvnmgr@uhbvnl.org.in
URL: www.epayment.uhbvn.org.in Tel: Direct: 0172 - 2586358



To

The Associate Director & Relationship Manager,
Commercials & Government Banking
Standard Chartered Bank, Sector - 9C
Chandigarh - 160017.

Memo No: FA/HQ/Coll - 465

Dated: 23-01-2020

Subject: - Letter-of-Intent for making Payments of Energy Bills by the Nigam's Consumers through NEFT / RTGS mode.

Please refer to your proposal dated 13.01.2020 for making collection of electricity bills through NEFT / RTGS / Account to Account transfer by the Nigam's consumers.

In this regard, it is intimated that your proposal has been considered by the Nigam and it has been decided to award the subject cited work through Nigam's Portal for a minimum period of one year without any exclusivity subject to the following broad terms and conditions:

1. That the Bank will provide services for deposit of energy bills through NEFT / RTGS (Challan and Non-challan basis) to the Nigam's consumers.
2. The Bank shall integrate its system with M/s Pragyaaware Informatics Pvt. Ltd. for viewing energy bills of the consumers and in case of any mis-match of the transactions, the funds will be credited back to the consumer's account on the same day due to non-validation of the transaction. No Penalty / Bank Charges etc. shall be charged by the bank from the consumers or Nigam. No integration charges will be payable to the bank by UHBVNL.
3. No Part-Payment of the bill shall be accepted. However, the payment in excess in due amount can be accepted.
4. The payment which does not pass validation in terms of consumer's details and amount, will be returned back to the consumer's account through NEFT / RTGS on the real time basis by the bank and no charges will be paid by the Nigam on this account.
5. **Charges:** No charges for NEFT / RTGS & transfer of amount from one account to another account shall be payable either by the Nigam or by the consumer.
6. The entire amount of energy bills collected up to 6:00 PM. by the bank through above mode will be transferred to the Nigam's designated account on the same day through RTGS without any charges. The detail of designated account is as under:

Name of Bank	:	Central Bank of India.
Address	:	Sector - 10, Panchkula.
Account No.	:	3105914798
Branch Code	:	282439
IFSC Code	:	CBIN0282439

In case the amount is not transferred in the Nigam's designated account for the transactions received up-to 6:00 PM on the same day, the bank would pay interest @18% p.a. to the Nigam (from the date of default to the date of actual receipt of the amount in Nigam's designated account) besides the contract can become liable for termination at the option of the UHBVN and the security deposit and PBG would be forfeited.

Further, if the RTGS is not settled and funds are not transferred to Nigam's designated account on the same day or if the RTGS is returned, the bank will be liable to pay interest @ 18% p.a. on that amount also.

7. The Bank shall provide a dedicated resource stationed at UHBVNL's office for reconciliation of NEFT / RTGS received in the current account and necessary assistance for the Nigam.
8. The Bank will submit the performance Bank Guarantee amounting to Rs. 20.00 lacs valid up to ninety (90) days after the contract period in this office for faithful execution of the work order / Contract.

9. The process flow of the transactions will be as under:

A. Non-Challan Based:

- The Nigam through M/s Pragyaware Informatics Pvt. Ltd. will allot 4/6 Digits prefix number against all consumers account for generation of virtual accounts which can be assessed by consumers through Nigam's Portal at the time of deposit of energy bills through NEFT/ RTGS. Thereafter, the consumer will login to his bank portal and initiate NEFT / RTGS transaction to virtual account allotted to each consumer.
- On the basis of the defined VAN received by the consumers of UHBVN, they will initiate transfer of funds through any mode (Branch / Net Banking etc.)
- Standard Chartered Bank will receive the credits from the funds transfer initiated and on the basis of detailed information; the Bank will share with UHBVN for further validations through Web Service Mechanism.
- On receipt of the details of the collection, M/s Pragyaware Informatics Pvt. Ltd. on behalf of UHBVN will validate the information with the required parameters at their end.
- After validation, M/s Pragyaware Informatics Pvt. Ltd. on behalf of UHBVN will acknowledge the details with status either as Success / valid or Failure / invalid / Rejection.
- After receipt of confirmation regarding successful validation from M/s Pragyaware Informatics Pvt. Ltd, the funds will be credited to the actual Current Account of UHBVN. However, if the status received is Failure / Invalid / Rejection, the amount will be credited back to the consumer's account from where the same was initiated, by the Standard Chartered Bank on the same day. Refunds can be processed on the next working day in case If Failure / Invalid / Rejection instructions are received after Reserve Bank of India (RBI) cut-offs or in case of any other issue not attributable to Standard Chartered Bank.

B. Challan Based:

- Consumer shall have to Login on the UHBVNL's Website i.e. <http://epayment.uhbn.org.in>.
 - Consumer will enter his/her electricity account number, Mobile number, E-mail ID (optional), Captcha Code and click on the "Proceed" button.
 - UHBVNL server will display the payable amount against the electricity account. Consumer chooses the option NEFT / RTGS (Standard Chartered Bank) and click on the "Pay Now" button.
 - A Challan with all relevant details will be displayed. The consumers would take out the print out of the challan and produce the same along with cheque favouring yourself in his/her bank branch for making the electricity bill payment.
 - Bank will send the NEFT / RTGS to Standard Chartered Bank in his/her virtual account. Bank will share the details of NEFT / RTGS with M/s Pragyaware Informatics Pvt. Ltd. and if found correct, M/s Pragyaware will give success status to the bank otherwise refund status shall be shared with bank.
 - If refund status shared by M/s Pragyaware, the amount shall be credited back to the consumer's bank account on the same day by the bank.
10. To ensure timely transfer of funds in Nigam's designated account, the Standard Chartered Bank will provide the viewing facility of the both Bank accounts i.e. Virtual & Current account.
 11. The Bank will provide the reconciled system generated MIS of the collection made on daily basis to UHBVN on the prescribed format. The MIS should be complete with all details of the status as Success / Valid and Failure / Rejection of transactions.
 12. The detailed terms & Conditions shall be mentioned in the Contract Agreement.
 13. Bank has to match its funds transfer timings / commercials, in case better transfer timings / commercials are offered by Bank to any other agency for the same work.
 14. The Bank will also match the funds transfer timings / commercials, if any other Agency / Bank offers better commercials / offer.

15. UHBVN reserved the rights for withdrawal of awarded work by giving one month prior notice to the Bank.
16. The Nigam & Bank shall enter into Contract Agreement on NJSP worth Rs. 600/- within 10 days from the date of issue of this letter so that the work can be executed accordingly.

You are therefore requested to return the copy of LOI duly signed by yourself along-with seal of Bank within 5 days as a token of acceptance of the above offer and execute the Agreement within 10 days from the issuance of this letter.

This issues with the approval of Whole-Time-Directors, UHBVNL in circulation.

Financial Advisor/HQrs,
UHBVN, Panchkula.

Endst. No.

Dated:

Copy of the above is forwarded to M/s Pragyaware Informatics Pvt. Ltd 4th Floor, Golden Plaza, Adjoining Arora Neuro Clinic, Mall Road, Ludhiana (PB) 141001, for information and taking further necessary action in the matter. It is requested to integrate the above bank with Nigam's Portal so that the work may be executed immediately.

- s d -

Financial Advisor/HQrs,
UHBVN, Panchkula.

CC:-

1. SPS to CMD, UHBVN, Panchkula for kind information of Worthy C.M.D please.
2. SPS to Director / Project, UHBVN, for kind information of respective Directors.
3. Company Secretary, UHBVN, Panchkula for information please.
4. CFO, UHBVN, Panchkula.
5. Chief Technical Officer, UHBVNL, Panchkula.
6. CGM/Commercial, UHBVN, Panchkula.
7. Chief Auditor, UHBVN, Panchkula.
8. Chief Accounts Officer / Cash, UHBVN, Panchkula.
9. XEN IT, UHBVN, Panchkula.
10. All SE's 'Op's Circles, working in UHBVN.
11. All XEN's 'Op's Divisions, working in UHBVNL.
12. All SDO's 'Op's Sub Divisions, working in UHBVNL.

recd
Abhishek Saini
23 Jan 2020