

केन्द्रीय योजनाओं के PFMS द्वारा संचालन हेतु बैंक में Single Nodal Account खोलने हेतु अनुसूचित वाणिज्यिक बैंक के चयन की अनुशंसा के लिए गठित समिति की दिनांक 31.08.2021 को आयोजित बैठक का वृत्त :-

उपस्थिति :-

1. अपर पुलिस महानिदेशक (प्रोविजन), बिहार, पटना – अध्यक्ष
2. अपर पुलिस महानिदेशक (आधुनिकीकरण), बिहार, पटना – सदस्य
3. अपर पुलिस महानिदेशक (बजट, अपील एवं कल्याण), बिहार, पटना – सदस्य

बिहार पुलिस मुख्यालय के ज्ञापांक-589, दिनांक-19.07.2021 द्वारा गठित त्रि-सदस्यीय समिति को उपरोक्त विषयगत प्रकरण में अनुसूचित वाणिज्यिक बैंक के चयन की अनुशंसा का कार्य सौपा गया है।

उपयुक्त बैंक के चयन हेतु मुख्यालय के पत्रांक-627, दिनांक-27.07.2021 द्वारा Expression of Interest (EoI) प्रकाशित किया गया था। इसके आलोक में कुल 10 इच्छुक बैंकों द्वारा बिड जमा किया गया तथा दिनांक 11.08.2021 को त्रि-सदस्यीय समिति के समक्ष प्रस्तुतीकरण में कुल 08 अनुसूचित वाणिज्यिक बैंकों के प्रतिनिधियों द्वारा उनके प्रस्ताव विस्तार पूर्वक प्रस्तुत किये गये थे। इन बैंकों की विवरणी निम्नवत है :-

Sl. No.	Name of the Bank	Remarks
1.	UNION BANK	Attended the presentation
2.	INDUSIND BANK	Attended the presentation
3.	INDIAN BANK	Attended the presentation
4.	ICICI BANK	Attended the presentation
5.	HDFC BANK	Attended the presentation
6.	CENTRAL BANK OF INDIA	Attended the presentation
7.	BANK OF INDIA	Attended the presentation
8.	AXIS BANK	Attended the presentation
9.	BANK OF BARODA	Absent in presentation
10.	JAN SMALL FINANCE BANK	Absent in presentation

अतः प्रस्तुतीकरण में उपस्थित इच्छुक बैंकों से प्राप्त बिड/प्रस्ताव पर विचार कर उपयुक्त बैंक का चयन की अनुशंसा करने हेतु दिनांक 31.08.2021 को समिति की बैठक आहूत की गयी, जिसमें समिति द्वारा निर्णय लिया गया कि जिन बैंकों के प्रतिनिधि दिनांक-11.08.2021 को त्रि-सदस्यीय समिति के समक्ष प्रस्तुतीकरण में उपस्थित नहीं हुए थे, उनकी बिड सील रहने दिया जाय तथा उनके प्रस्तावों पर विचार करना संभव नहीं है।

प्रस्तुतीकरण देने वाले बैंकों द्वारा समर्पित प्रस्तावों का समिति द्वारा विधिवत परीक्षण एवं मूल्यांकन किया गया।

31.8

प्रस्तुतीकरण में उपस्थित बैंकों के द्वारा समर्पित प्रस्तावों के ग्रेडिंग हेतु समिति द्वारा निम्नांकित बिन्दुओं को आधार बनाते हुए मूल्यांकन किया गया :-

- 1- CBS & IT portal should be integrated with PFMS
- 2- Bank's network of branches in Bihar
- 3- Bank's capacity for providing operational support services i.e. manpower support upto field level
- 4- Dedicated Helpdesk support
- 5- Dashboard design submitted
- 6- Compliance with requirements of state & central govt. circulars mentioned in EoI
- 7- Compliance with RBI and PFMS norms including its integration with Bihar CFMS
- 8- Ease of access as well as usage through user friendly interface (web / mobile)
- 9- Need-based customization / modifications during the term of service
- 10- Similar solutions for CSS or in other departments of Bihar and in other States/UTs
- 11- Chart showing status of compliance to the scope of work

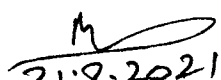
समिति द्वारा उपरोक्त वर्णित कसौटियों के आधार पर रेटिंग/ग्रेडिंग दिया गया जिसका Marking Scheme संलग्न ANNEXURE- A में उपलब्ध है। बैंकों द्वारा समर्पित बिड में प्राप्त अभिलेखों के आधार पर तैयार तुलनात्मक चार्ट संलग्न ANNEXURE- B में उपलब्ध है।

इस प्रकार ANNEXURE- B में उपलब्ध सूचना को ANNEXURE- A में वर्णित Marking Scheme के आधार पर समिति द्वारा ग्रेडिंग करते हुए संलग्न ANNEXURE- C में तैयार Score Sheet के आधार पर बैंकों की मेधासूची (प्राप्तांक के घटते क्रम में) इस प्रकार है :-

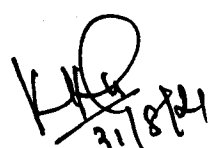
Sl. No.	Name of the Bank	Total Score (in descending order)
1.	ICICI BANK	57.56
2.	BANK OF INDIA	56.43
3.	HDFC BANK	52.86
4.	INDUSIND BANK	51.13
5.	INDIAN BANK	51.00
6.	AXIS BANK	47.53
7.	UNION BANK	44.33
8.	CENTRAL BANK OF INDIA	43.76

तदनुसार समिति द्वारा सर्वसम्मति से केन्द्रीय योजनाओं के PFMS द्वारा संचालन हेतु बैंक में Single Nodal Account खोलने हेतु ICICI Bank के चयन की अनुशंसा किया गया तथा ICICI Bank द्वारा इन्कार करने पर मेधासूची में उनके बाद सर्वाधिक प्राप्तांक वाले अगले बैंक को चयनित करने की अनुशंसा किया गया। अनुशंसित बैंक में केन्द्र प्रायोजित योजनाओं तथा केन्द्रीय सेक्टर योजनाओं के लिए Single Nodal Account खोलने हेतु पुलिस महानिदेशक, बिहार के अनुमोदनोपरांत गृह विभाग, बिहार सरकार से अनुमति प्राप्त करने का निर्णय लिया गया।

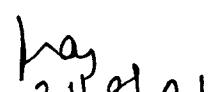
धन्यवाद ज्ञापन के साथ बैठक की कार्रवाई समाप्त की गयी।


31.8.2021
ADG

(Budget, Appeal & Welfare)
Bihar, Patna


31/8/21
ADG

(Modernisation & SCRB)
Bihar, Patna


31/8/21
ADG

(Provision)
Bihar, Patna

केन्द्रीय योजनाओं के PFMS द्वारा संचालन हेतु बैंक में Single Nodal Account खोलने हेतु अनुसूचित वाणिज्यिक बैंक के चयन की अनुशंसा के लिए गठित समिति की दिनांक 31.08.2021 को आयोजित बैठक की उपस्थिति :-

क्रम सं०	पदमान	हस्ताक्षर
1.	अपर पुलिस महानिदेशक (प्रोविजन), बिहार, पटना	has 31/8
2.	अपर पुलिस महानिदेशक (आधुनिकीकरण), बिहार, पटना	KUP 31/8/21
3.	अपर पुलिस महानिदेशक (बजट, अपील एवं कल्याण), बिहार, पटना	M 31.8.2021

2

ANNEXURE- A (MARKING SCHEME FOR INTERESTED BANKS AGAINST RESPONDING TO PFMS EoI OF BIHAR PHQ, FOR SNA ACCOUNT OPENING)

Copy of authorisation to conduct government business	CBS & IT portal should be integrated with PFMS	Bank's network of branches	Bank's capacity for providing operational support services i.e. manpower support services upto field level	Dedicated Helpdesk support	Dashboard design submitted	Compliance with requirements of state & central govt. circulars mentioned in EoI	Compliance with RBI and PFMS norms, regulations, features including its integration with Bihar CFMS	Ease of access as well as usage through user friendly interface (web / mobile)	Need-based customization / modifications during the term of service	Similar solutions for CSS or in other departments of Bihar and in other States/UTs
(a)	(b)	(c)	(d)	(e)	(f)	(f)	(f)	(f)	(f)	(g)
5 Marks if submitted, 0 marks otherwise	5 Marks if submitted, 0 marks otherwise	Score= (No. of branches in Bihar)/30	5 Marks if submitted, 0 marks otherwise	10 Marks if dedicated manpower proposed at PHQ, 5 marks otherwise	5 Marks if submitted, 0 marks otherwise	5 Marks if compliance submitted, 0 marks otherwise	5 Marks if compliance stated, 0 marks otherwise	5 Marks if info submitted, 0 marks otherwise	5 Marks if info submitted, 0 marks otherwise	Score= (No. of PFMS schemes being handled in Bihar)

31.8



ANNEXURE-B

CHART SHOWING STATUS OF COMPLIANCE BY VARIOUS BANKS AGAINST CRITERIA/PARAMETERS GIVEN IN EVALUATION METHODOLOGY OF EoI

290

SL No.	Name of Bank	Copy of authorisation to conduct government business	CBS & IT portal should be integrated with PFMS	Bank's network of branches at all levels in State of Bihar	Bank's capacity for providing operational support services i.e. manpower support services upto field level	Dedicated Helpdesk support	Dashboard design submitted	Compliance with requirements of state & central govt. circulars mentioned in EoI	Compliance with RBI and PFMS norms, regulations, features including its integration with Bihar CFMS	Ease of access as well as usage through user friendly interface (web / mobile)	Need-based customization / modifications during the term of service	Similar solutions for CSS or in other departments of Bihar and in other States/UTs	Any additional value-added services offered by bank	Other observations/ remarks
		(a)	(b)	(c)	(d)	(e)	(f)	(f)	(f)	(f)	(f)	(g)	(h)	
1	UNION BANK	NO	YES	Bihar (250), India (9312)	24x7 call center and dedicated Helpdesk	Yes	Yes	Not Mentioned	Only PFMS integration mentioned. No mention of CFMS integration.	Online MIS mentioned	Yes	Bihar 1 scheme		
2	INDUSIND BANK	YES	YES	Bihar (34), India (2015)	Direct phone banking without IVR	Dedicated RM at PHQ Premises	Yes	Specially designed product as per Finance Ministry OM dated 23/03/2021	Only PFMS REAT integration mentioned. No mention of CFMS integration.	MIS Dashboard mentioned	Custom reports to be developed	0 schemes in Bihar via PFMS SNA model	Zero transaction cost. PFMS REAT processing ability	Crisil AA+ rating.
3	INDIAN BANK	Only PFMS enlisting submitted.	YES	Bihar (300), India (6300)	Marketing & IT offices in Patna. SPoC in all districts.	Dedicated IT staff for onboarding and support	Yes	Customised dashboard	PFMS Linked Facility	Dashboard mentioned	Yes	Bihar 1 scheme, elsewhere 6 schemes	Geo-tagging of IAs. Separate OPEX & CAPEX budget heads possible. Implementation time of 3 months mentioned.	Escalation Matrix given. Turn-Around Time (TAT) given.
4	ICICI BANK	YES	YES (Two models 'A' and 'B' proposed)	Bihar (107) India (5300)	PFMS Call center Mobile/Web/ Chat based support available	Dedicated resource at State HQ of department	Yes	Yes	Yes. CFMS integration available on GeM.	Web & Mobile dashboard	Yes (Model 'B')	Bihar 4 schemes, elsewhere 18 schemes	Implementation time of 15 days mentioned. iPFMS mobile App. NIL banking charges	Escalation Matrix given.

Sl. No.	Name of Bank	Copy of authorisation to conduct government business	CBS & IT portal should be integrated with PFMS	Bank's network of branches at all levels in State of Bihar	Bank's capacity for providing operational support services i.e. manpower support services upto field level	Dedicated Helpdesk support	Dashboard design submitted	Compliance with requirements of state & central govt. circulars mentioned in EoI	Compliance with RBI and PFMS norms, regulations, features including its integration with Bihar CFMS	Ease of access as well as usage through user friendly interface (web / mobile)	Need-based customization / modifications during the term of service	Similar solutions for CSS or in other departments of Bihar and in other States/UTs	Any additional value-added services offered by bank	Other observations/ remarks
		(a)	(b)	(c)	(d)	(e)	(f)	(f)	(f)	(f)	(f)	(g)	(h)	
5	HDFC BANK	YES	YES	Bihar (116), India (5608)	Phone/e-mail based support. Ticket based support limited to 10 tickets per day	Dedicated service support at State /District/ Block level. SPoC for technical support. Dedicated helpdesk for transactional support.	Yes	Yes	Application can be integrated with PFMS, CFMS and other apps. Of department	Yes	Extra Cost mentioned for customisations Response/ Proposal unclear w.r.t customisation	Bihar 4 schemes, elsewhere 10 schemes	REAT module available. E-Lobby Offered. Ranked #1 in PFMS KPI (June 21)	Response on some points pertaining to evaluation methodology customisation and its incorporation
6	CENTRAL BANK OF INDIA	NO	YES	Bihar (413) India (4569)	Not mentioned	Resource at Nodal Branch	Brief Program Flow Given	Not Mentioned	PFMS integration mentioned	Brief Program Flow Given	Not mentioned	0 schemes in Bihar via PFMS SNA model	REAT module available.	
7	BANK OF INDIA	NO	YES	Bihar (343), India (5300)	343 branch level nodal officers in transition phase	5 staff at HQ. Dedicated e-mail, toll-free and escalation	Yes	Yes	PFMS integration mentioned. CFMS can be done	Yes	Yes	0 schemes in Bihar via PFMS SNA model	Digital signatures upto district level.	Mentioned that CFMS integration can be done
8	AXIS BANK	YES	YES Two models (FDMS & LMS) proposed.	Bihar (136), India (4500+)	PFMS expert at Patna	PFMS call center. Dedicated PFMS desk, multiple touch points.	Yes	Not Mentioned	CFMS Not Mentioned	Yes	Yes	Bihar 3 schemes, elsewhere 14 schemes	Graphs, U.C. confirmation. REAT module	

[Handwritten signatures and marks]

ANNEXURE- C (MARKING SCHEME FOR INTERESTED BANKS AGAINST RESPONDING TO PFMS EoI OF BIHAR PHQ, FOR SNA ACCOUNT OPENING)

Sl. No.	NAME OF THE BANK	Copy of authorisation to conduct government business	CBS & IT portal should be integrated with PFMS	Bank's network of branches	Bank's capacity for providing operational support services i.e. manpower support services upto field level	Dedicated Helpdesk support	Dashboard design submitted	Compliance with requirements of state & central govt. circulars mentioned in EoI	Compliance with RBI and PFMS norms, regulations, features including its integration with Bihar CFMS	Ease of access as well as usage through user friendly interface (web / mobile)	Need-based customization / modifications during the term of service	Similar solutions for CSS or in other departments of Bihar	TOTAL SCORE
		(a)	(b)	(c)	(d)	(e)	(f)	(f)	(f)	(f)	(f)	(g)	
1	UNION BANK	0	5	8.33	5	5	5	0	5	5	5	1	44.33
2	INDUSIND BANK	5	5	1.13	5	10	5	5	5	5	5	0	51.13
3	INDIAN BANK	0	5	10	5	5	5	5	5	5	5	1	51
4	ICICI BANK	5	5	3.56	5	10	5	5	5	5	5	4	57.56
5	HDFC BANK	5	5	3.86	5	10	5	5	5	5	0	4	52.86
6	CENTRAL BANK OF INDIA	0	5	13.76	0	5	5	0	5	5	5	0	43.76
7	BANK OF INDIA	0	5	11.43	5	10	5	5	5	5	5	0	56.43
8	AXIS BANK	5	5	4.53	5	5	5	0	5	5	5	3	47.53

M
31.8

B

h