

Detailed EOI to be uploaded on HWRA portal

HARYANA WATER RESOURCES AUTHORITY, PANCHKULA, HARYANA TWO-STAGE EXPRESSION OF INTEREST-CUM-REQUEST FOR PROPOSAL

For Selection of Bank(s) for Online Collection, Settlement, Reconciliation and Integration of Revenue with the Official Portal of Haryana Water Resources Authority

Tender/EOI Reference No.: 2201

Date: 22-10-2026

PART-I

NOTICE INVITING EXPRESSION OF INTEREST

1. INVITATION

Haryana Water Resources Authority (HWRA), Panchkula, invites **Expression of Interest (EOI)** from all the Empanelled Banks in Haryana vide Finance Department, Haryana Memo No. IF&CC/2026 (FD)/8690 dated 18.05.2026 (copy attached) having requisite regulatory authorization, technological capability and adequate banking infrastructure for providing an integrated **Online Revenue Collection, Payment Gateway, Settlement and Reconciliation Solution** through the official portal of HWRA.

The proposed solution shall facilitate collection of various fees, charges, royalties, penalties, water-related dues and other receipts payable to HWRA through secure digital payment channels.

The proposed system shall be integrated with the official HWRA portal and shall provide a seamless transaction flow from **payment initiation → bank authorization → payment confirmation → receipt generation → settlement → reconciliation → MIS/reporting**.

2. OBJECTIVES

The principal objectives are:

1. To provide a convenient, secure and transparent mechanism for online collection of HWRA revenue.

2. To integrate the Bank's payment gateway/API with the HWRA portal.
3. To provide multiple payment modes including UPI, Internet Banking, Debit/Credit Cards and other permissible digital channels.
4. To enable real-time/near-real-time confirmation of payment status.
5. To generate system-generated payment receipts.
6. To facilitate automatic settlement of collections into the designated Government account.
7. To establish an automated reconciliation mechanism.
8. To reduce manual handling of receipts and accounting records.
9. To provide comprehensive MIS and transaction-level reports.
10. To provide adequate mechanisms for failed, pending, duplicate, reversed and refunded transactions.
11. To provide audit trails and transaction traceability.
12. To leverage the Bank's branch network for facilitating users throughout Haryana.

3. TWO-BID PROCUREMENT PROCESS

The selection shall be undertaken in two stages:

Envelop-I — Technical Information

The participating Banks shall submit:

- Institutional profile;
- Regulatory eligibility;
- Branch network;
- Experience;
- Technical architecture;
- API capability;
- Security arrangements;
- Settlement and reconciliation mechanism;
- Service Level Agreement (SLA) proposal;

- Technical demonstration, wherever required.

Banks meeting the prescribed qualification requirements and achieving the minimum technical score shall be shortlisted for financial evaluation.

Envelop -II — Financial Bid

The Financial Bid shall include:

- Transaction charges, if any;
- Charges for various payment modes;
- Settlement charges;
- Any other recurring/non-recurring charges;
- Applicable taxes;
- Proposed commercial model.

Only technically qualified/shortlisted Banks are eligible for financial evaluation on the basis of rates provided in the prescribed format.

4. ELIGIBLE PARTICIPANTS

The EOI is open to:

all the Empanelled Banks in Haryana vide Finance Department, Haryana Memo No. IF&CC/2026 (FD)/8690 dated 18.05.2026 having the requisite authorization and infrastructure to provide the proposed services.

The Bank shall:

1. Be legally established and authorized to undertake banking/payment services in India.
2. Have adequate technological infrastructure.
3. Have experience in digital payment/payment gateway services.
4. Have the capability to integrate through secure APIs.
5. Have adequate settlement and reconciliation systems.
6. Comply with applicable RBI and other statutory/regulatory requirements.
7. Not have been blacklisted/debarred by any Government Department/PSU/Statutory Authority, subject to declaration by the Bank.

5. BRANCH NETWORK — IMPORTANT EVALUATION FACTOR

Since HWRA's revenue payers may be located throughout Haryana, the geographical spread of the Bank shall be given appropriate weightage.

Preference shall be given to:

- a. Banks having operational branches in Panchkula;
- b. Banks having operational branches in Chandigarh where they do not have a branch in Panchkula;
- c. Banks having a substantial branch network across Haryana;
- d. Banks having branches in a large number of districts/major towns of Haryana;
- e. Banks capable of providing physical banking support to HWRA stakeholders across the State.

However, **branch presence shall not by itself be treated as an absolute eligibility condition**, so as to maintain adequate competition.

The Bank shall furnish district-wise branch details in the prescribed format.

6. STAGE-I — TECHNICAL EVALUATION

The following 100-mark evaluation matrix is proposed:

Sr. No.	Evaluation Parameter	Maximum Marks
1	Regulatory eligibility, institutional strength and banking credentials	10
2	Branch network in Haryana	15
3	Experience in Government revenue/payment collection	15
4	Payment gateway and API integration capability	20
5	Security, cyber-security and data protection	10
6	Settlement, reconciliation and MIS capability	10

Sr. No.	Evaluation Parameter	Maximum Marks
7	SLA, technical support and disaster recovery	10
8	Demonstration / Proof of Concept	10
Total		100

Minimum qualifying score

A Bank shall be required to obtain:

Minimum 60 marks out of 100, and

minimum 50% marks in each of the following critical areas:

- API/technical integration;
- Security;
- Settlement/reconciliation.

HWRA may shortlist all Banks meeting the minimum qualifying criteria.

7. DETAILED TECHNICAL EVALUATION

7.1 Institutional Strength — 10 Marks

Assessment may include:

- Regulatory status;
- Years of banking operations;
- Financial strength;
- Digital banking infrastructure;
- Experience in Government/PSU projects;
- Dedicated institutional banking/payment division.

8. BRANCH NETWORK — 15 MARKS

The Bank shall submit district-wise branch data.

Indicative scoring:

Parameter	Marks
Branch in Panchkula	3
Branch in Chandigarh	1
Presence in majority of Haryana districts	4
Number of branches in Haryana	5
Coverage of major towns/urban centres	2
Total	15

HWRA may prescribe a formula based on verified branch numbers.

9. EXPERIENCE — 15 MARKS

Preference may be given to Banks having experience in:

Indicative scoring:

Parameter	Marks
• Government revenue collection;	03
• Government fee collection;	02
• Treasury/e-challan systems;	02
• Municipal/local-body revenue;	02
• Utility bill collection;	02
• Tax/fee collection;	02
• Integration with Government portals.	02
Total	15

The Bank shall furnish client references, project scope, approximate transaction volumes and duration of service.

10. TECHNICAL INTEGRATION — 20 MARKS

The Bank shall demonstrate:

Indicative scoring:

Parameter	Marks
1. REST/API-based integration.	01
2. Secure authentication.	01
3. Payment initiation.	01
4. Payment authorization.	01
5. Server-to-server status confirmation.	1.5
6. Return URL mechanism.	01
7. Transaction-status enquiry API.	01
8. Refund/reversal API.	1.5
9. Reconciliation API/file.	1.5
10. MIS/dashboard.	01
11. Webhook/callback mechanism.	1.5
12. Duplicate transaction prevention.	1.5
13. Idempotency mechanism.	1.5
14. Unique transaction/reference-number generation.	1.5
15. Integration with BBPS(Bharat Bill Payment System)	1.5
16. Demo ID for testing & development	01
Total	20

11. SECURITY — 12 MARKS

The Bank shall furnish details of:

Indicative scoring:

Parameter	Marks
• Encryption/TLS/HTTPS)	01
• API authentication;	01
• Firewall/WAF;	01
• Intrusion detection/prevention;	01
• Vulnerability assessment;	01

• Penetration testing;	01
• Security monitoring;	01
• Audit logging;	01
• Incident-response mechanism(Grievances)	01
• Business continuity;	01
• Disaster recovery.	01
• Dedicated IT Account Manager	01
Total	12

The solution shall comply with applicable RBI, Government of India and other statutory/regulatory requirements.

12. SETTLEMENT AND RECONCILIATION — 10 MARKS

The Bank shall demonstrate:

One mark for each Parameter

- Daily settlement;
- Reconciliation dashboard & Automated reconciliation;
- Transaction-level matching;
- Bank reference number;
- HWRA transaction ID;
- Settlement reference;
- Failed transaction identification;
- Pending transaction identification;
- Reversal/refund identification;
- Exception reporting;

13. SLA AND SUPPORT — 10 MARKS

The Bank shall provide:

Indicative scoring:

Parameter	Marks
• 24x7 transaction monitoring;	02
• Dedicated nodal officer;	01
• Technical helpdesk;	02
• Escalation matrix;	01
• Incident management;	01
• Defined resolution timelines;	01
• Disaster recovery;	01
• Business continuity.	01
Total	10

14. DEMONSTRATION / PROOF OF CONCEPT — 10 MARKS

The shortlisted Bank may be required to demonstrate the complete transaction lifecycle:

HWRA Portal → Payment Gateway → Bank → Authentication → Successful Payment → Callback → Receipt → Settlement → Reconciliation → MIS

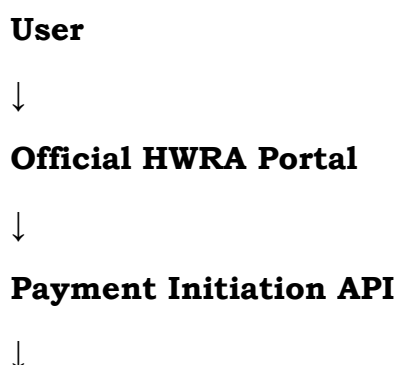
The demonstration may be conducted using a sandbox/test environment.

PART-II

TECHNICAL SPECIFICATIONS

15. PROPOSED SYSTEM ARCHITECTURE

The indicative architecture shall be:



Bank Payment Gateway



UPI / Internet Banking / Card / Other Approved Payment Modes



Bank Authorization



Transaction Status



HWRA Portal



Digital Receipt



Settlement Account



Automated Reconciliation



HWRA MIS / Accounts System

16. API REQUIREMENTS

The Bank shall provide, at minimum, the following APIs.

API-01 — Payment Initiation

The HWRA portal shall send:

- HWRA Transaction ID;
- Payer/User ID;
- Revenue Head;
- Application/Assessment Number;
- Amount;
- Date/time;

- Contact details, where required;
- Return URL;
- Callback URL;
- Checksum/signature.

The Bank shall return:

- Payment reference;
- Gateway reference;
- Payment URL/session token;
- Expiry time;
- Status.

API-02 — Payment Status

The HWRA portal shall be able to query the status of any transaction.

Possible status values:

- INITIATED
- PENDING
- SUCCESS
- FAILED
- CANCELLED
- REVERSED
- REFUNDED
- PARTIAL_REFUND

The Bank shall provide a unique bank transaction reference.

API-03 — Server-to-Server Callback

On completion of payment, the Bank shall transmit the transaction result to HWRA through a secure server-to-server callback.

The callback shall contain:

- HWRA Transaction ID;

- Bank Transaction ID;
- Amount;
- Date/time;
- Payment mode;
- Status;
- Settlement reference;
- Bank response code;
- Bank response description;
- Digital signature/hash.

17. IDEMPOTENCY

The system shall prevent duplicate collection caused by:

- Browser refresh;
- Multiple clicks;
- Network timeout;
- Repeated callback;
- Repeated API request.

Each transaction shall have a unique HWRA Transaction ID and idempotency key.

18. SECURITY REQUIREMENTS

The system shall provide:

1. TLS-secured communication.
2. API authentication.
3. Digital signature/message authentication.
4. Encryption of sensitive information.
5. IP whitelisting wherever appropriate.
6. Role-based access control.
7. Audit logs.

8. Transaction monitoring.
9. Fraud-risk controls.
10. Vulnerability assessment.
11. Penetration testing.
12. Incident detection and response.
13. Backup and recovery.
14. Disaster Recovery Site.

Security requirements shall remain subject to applicable RBI directions and Government cyber-security requirements. RBI guidance specifically emphasizes appropriate encryption, risk mitigation, audit logging and periodic vulnerability assessment for payment-related systems.

19. PAYMENT MODES

The proposed solution should support, subject to regulatory and technical feasibility:

- UPI;
- Internet Banking;
- Debit Cards;
- Credit Cards;
- NEFT/RTGS;
- Other Government-approved digital payment channels.
- BBPS

Where NEFT/RTGS is offered, the system may generate a unique challan/reference containing beneficiary and payment-identification information. Haryana's existing e-procurement documentation provides an example of using pre-filled RTGS/NEFT challans to broaden payment access.

20. PAYMENT RECEIPT

For every successful transaction, the HWRA portal shall generate a digitally verifiable receipt containing:

- HWRA logo/name;

- Receipt number;
- HWRA Transaction ID;
- Payer name;
- Revenue head;
- Amount;
- Date/time;
- Payment mode;
- Bank transaction reference;
- Settlement status, where available;
- Digital verification/QR code, if implemented.

21. RECONCILIATION ARCHITECTURE

The proposed reconciliation mechanism shall operate at three levels:

Level-I — Transaction Reconciliation

Compare:

HWRA Portal Transaction

with

Bank Gateway Transaction

Level-II — Settlement Reconciliation

Compare:

Bank Successful Transactions

with

Actual Amount Credited to HWRA Account

Level-III — Accounting Reconciliation

Compare:

Bank Settlement

with

HWRA Treasury/Accounts Records

21.1 Daily Reconciliation

The Bank shall provide a daily reconciliation file containing:

Field	Description
HWRA Transaction ID	Unique HWRA reference
Bank Transaction ID	Bank reference
Amount	Transaction amount
Payment Date	Date/time
Payment Mode	UPI/IB/Card/etc.
Status	Success/Failed/Pending
Settlement Date	Actual settlement
Settlement Reference	Bank reference
Revenue Head	HWRA revenue head
Payer Reference	Application/assessment number

22. EXCEPTION MANAGEMENT

The system shall automatically identify:

1. Payment successful at Bank but not updated at HWRA.
2. Payment shown successful at HWRA but not settled.
3. Duplicate transaction.
4. Amount mismatch.
5. Partial settlement.
6. Reversal.
7. Refund.
8. Pending transaction.
9. Bank timeout.
10. Callback failure.

Exceptions shall be available through an MIS dashboard.

23. SETTLEMENT

Unless otherwise decided by HWRA, the selected Bank shall settle the collected amount into the designated HWRA account on the agreed settlement cycle.

The settlement report shall contain transaction-wise details and shall be capable of being reconciled with the amount credited.

No amount shall be retained by the Bank beyond the period permitted under the agreement/applicable regulations.

24. SLA — SERVICE LEVEL AGREEMENT

The following SLA is proposed:

Service	Required SLA
Payment Gateway Availability	Minimum 99.90% monthly
API Availability	Minimum 99.90% monthly
Payment response	Normally within 5 seconds
Transaction status enquiry	Normally within 5 seconds
Successful transaction callback	Within 30 seconds
Daily settlement	As per agreed settlement cycle
Daily reconciliation file	By 10:00 AM next working day
Critical incident response	Within 15 minutes
Critical incident resolution/workaround	Within 2 hours
Major incident response	Within 30 minutes
Major incident resolution/workaround	Within 4 hours
Normal incident response	Within 4 working hours

Service	Required SLA
Refund initiation	Within 1 working day after authorization
Reconciliation discrepancy report	Next working day

The final SLA may be modified based upon the Bank's technically offered service levels.

25. SERVICE CREDITS / PENALTIES

For persistent failure to meet agreed SLA, HWRA may levy service credits/penalties as specified in the final agreement.

Indicatively:

- Failure of uptime: service credit based on downtime;
- Failure of reconciliation: ₹100 per incident;
- Failure of settlement: applicable interest/penalty as approved;
- Critical security incident attributable to Bank: action as per agreement;
- Repeated SLA failure: escalation and possible termination.

Any penalty mechanism shall be reasonable, proportionate and incorporated in the final agreement.

26. BUSINESS CONTINUITY AND DISASTER RECOVERY

The Bank shall maintain:

- Primary Data Centre;
- Disaster Recovery Site;
- Backup systems;
- Redundant connectivity;
- Failover mechanism;
- Data recovery mechanism;
- Incident response plan.

The Bank shall specify proposed Recovery Time Objective **(RTO)** and **Recovery Point Objective (RPO)**.

Indicatively:

RTO: ≤ 2 hours

RPO: ≤ 15 minutes

or such standards as may be mutually finalized.

27. DATA OWNERSHIP

All transaction, payment, revenue and reconciliation data relating to HWRA shall remain the property of HWRA.

The Bank shall not use such data for any purpose other than provision of contracted services, except where required by law/regulatory authority.

28. AUDIT AND ACCESS

HWRA, or any authorized Government agency/auditor, shall have the right to examine records relating to transactions under the agreement.

The Bank shall maintain complete audit trails for the period prescribed under applicable law/regulation and the agreement.

29. ENVELOP-II — FINANCIAL BID

The Financial Bid shall be submitted separately from the technical proposal.

Indicative Commercial Format

Sr. No.	Particular	Rate/Charge
1	UPI transaction	₹_____
2	Internet Banking	₹_____
3	Debit Card	₹_____
4	Credit Card	₹_____
5	NEFT/RTGS	₹_____
6	Settlement/Reconciliation	₹_____
7	Annual/maintenance charge	₹_____

Sr. No.	Particular	Rate/Charge
8	API integration charge	₹_____
9	Any other charge	₹_____

All taxes shall be shown separately.

30. COMMERCIAL EVALUATION

HWRA may adopt either of the following methods, subject to applicable procurement rules:

Option-A — L1 among technically qualified Banks

The Bank quoting the lowest evaluated commercial cost shall be considered for award.

Option-B — Quality and Cost Based Selection

Where the quality of technical integration is considered material, HWRA may adopt a combined technical-commercial evaluation.

Indicatively:

Technical Score: 70%

Financial Score: 30%

31. RIGHT OF HWRA TO SELECT MULTIPLE BANKS

HWRA may, if considered administratively and technically desirable, select:

- One Bank; or
- More than one Bank.

This may provide greater resilience, competition and payment-channel availability.

If multiple Banks are selected, HWRA may operate them on a common/parallel payment gateway architecture.

32. PILOT IMPLEMENTATION

Before full commissioning, the selected Bank shall undertake a pilot implementation.

The pilot shall cover:

1. Payment initiation;
2. Successful transaction;
3. Failed transaction;
4. Pending transaction;
5. Duplicate transaction;
6. Callback failure;
7. Status enquiry;
8. Reversal;
9. Refund;
10. Settlement;
11. Reconciliation;
12. MIS.

Full production deployment shall commence only after successful completion and acceptance of the pilot.

33. IMPLEMENTATION TIMELINE

Indicative timeline:

Activity	Timeline
Agreement signing	T
Technical workshop	T + 7 days
API specifications finalized	T + 15 days
Sandbox integration	T + 30 days
Testing	T + 45 days
Security testing	T + 50 days
Pilot	T + 60 days
Go-live	T + 75 days

The final timeline may be mutually agreed.

PART-III

DRAFT MEMORANDUM OF UNDERSTANDING / AGREEMENT MEMORANDUM OF AGREEMENT

This Agreement is made on this ____ day of _____, **20** between:

Haryana Water Resources Authority, Panchkula, hereinafter referred to as **“HWRA”**, of the First Part;

AND

_____**Bank**, a Scheduled Bank having its registered office at _____, hereinafter referred to as **“Bank”**, of the Second Part.

HWRA and the Bank are individually referred to as a **“Party”** and collectively as the **“Parties.”**

1. PURPOSE

The purpose of this Agreement is to establish an integrated mechanism for online collection, processing, settlement, reconciliation and reporting of revenues payable to HWRA through the Bank's payment infrastructure.

2. SCOPE OF SERVICES

The Bank shall:

1. Integrate its payment gateway with the HWRA portal.
2. Provide agreed digital payment modes.
3. Process payment transactions.
4. Provide transaction confirmation.
5. Provide status enquiry facility.
6. Provide settlement reports.
7. Provide reconciliation files.

8. Provide MIS.
9. Provide technical support.
10. Provide incident management.
11. Maintain security and audit trails.
12. Process refunds/reversals as authorized by HWRA.

3. DESIGNATED ACCOUNT

All collections shall be settled into the designated account of HWRA as notified by HWRA from time to time.

The Bank shall not alter the designated settlement account without written authorization from HWRA.

4. PAYMENT TRANSACTION FLOW

The agreed transaction flow shall be:

Payer → HWRA Portal → Bank Gateway → Payment Channel → Bank Authorization → Bank Gateway → HWRA Portal → Receipt → Settlement → Reconciliation.

5. TRANSACTION STATUS

The Bank shall provide reliable transaction status.

A transaction shall not be treated as finally successful merely on the basis of browser redirection. The final status shall be established through the Bank's authenticated server-to-server response/status API.

6. RECONCILIATION

The Bank shall provide daily transaction and settlement reports.

Any discrepancy shall be investigated jointly by the Parties.

The Bank shall nominate a reconciliation officer for resolution of outstanding transactions.

7. REFUND

Refunds shall be processed only:

- On authorization by HWRA;
- In accordance with applicable rules;
- Through the original payment channel wherever technically feasible.

The Bank shall provide complete refund status.

8. CHARGES

Charges shall be considered by HWRA.

No additional charges shall be imposed without prior written approval of HWRA.

9. SERVICE LEVEL

The Bank shall comply with the SLA annexed to this Agreement.

Persistent failure to meet SLA shall constitute a service deficiency and may attract service credits/penalties.

10. SECURITY

The Bank shall maintain appropriate security controls and comply with applicable RBI, statutory and Government requirements.

The Bank shall immediately notify HWRA of any security incident materially affecting HWRA transactions/data.

11. CONFIDENTIALITY

The Bank shall maintain confidentiality of:

- HWRA data;
- Payer information;
- Transaction information;
- Credentials;
- System architecture;
- API information;

- Reports;
- Business information.

12. DATA PROTECTION

The Bank shall process HWRA data solely for providing the contracted services and shall implement reasonable technical and organizational safeguards.

13. AUDIT

HWRA and authorized auditors shall have the right to inspect relevant records, systems, logs and reports, subject to applicable banking confidentiality and regulatory requirements.

14. BUSINESS CONTINUITY

The Bank shall maintain adequate disaster recovery and business continuity arrangements.

15. INTELLECTUAL PROPERTY

Each Party shall retain ownership of its pre-existing intellectual property.

Nothing in this Agreement shall transfer ownership of either Party's proprietary software or systems.

16. INDEMNITY

The Bank shall be responsible for losses directly attributable to its fraud, wilful misconduct, gross negligence, unauthorized transaction processing or breach of contractual obligations, subject to applicable law and the agreed contractual limitations.

17. LIMITATION OF LIABILITY

The Parties shall specify appropriate liability provisions in the final Agreement, including exclusions for indirect/consequential losses where legally appropriate.

Nothing shall limit liability arising from fraud, wilful misconduct or matters that cannot legally be limited.

18. FORCE MAJEURE

Neither Party shall be liable for failure caused by events beyond its reasonable control, subject to prompt notification and reasonable mitigation.

19. TERMINATION

HWRA may terminate the Agreement:

1. For material breach;
2. For repeated SLA failures;
3. For security/compliance violations;
4. For insolvency;
5. For regulatory prohibition;
6. For prolonged service disruption;
7. For convenience, subject to the notice period specified in the Agreement.
8. As per the Government directions.

20. TRANSITION / EXIT MANAGEMENT

Upon termination/expiry, the Bank shall:

- Continue processing pending transactions;
- Complete reconciliation;
- Complete settlement;
- Provide final transaction reports;
- Provide required data;
- Cooperate in migration to another Bank/service provider.

The Bank shall not obstruct transition of the service.

21. TERM

The Agreement shall initially remain valid for 02 years from the date of commencement, with provision for extension subject to satisfactory performance and applicable Government rules.

22. GOVERNING LAW AND JURISDICTION

The Agreement shall be governed by the laws applicable in India.

Subject to applicable statutory provisions, disputes shall be subject to the jurisdiction of competent courts at Panchkula, Haryana.

ANNEXURE-A

API DATA ELEMENTS

Field	Mandatory	Description
HWRA Transaction ID	Yes	Unique transaction reference
Application/Assessment No.	Yes	Revenue reference
Payer Name	Yes	Name
Amount	Yes	Amount payable
Revenue Head	Yes	Revenue classification
Timestamp	Yes	Transaction time
Payment Mode	Yes	UPI/Card/IB/etc.
Bank Transaction ID	Yes	Bank reference
Status	Yes	Final transaction status
Settlement Reference	Yes	Settlement reference
Signature/Hash	Yes	Integrity verification

ANNEXURE-B

SLA MATRIX

Parameter	Target
Gateway uptime	≥99.90%
API uptime	≥99.90%
Critical incident acknowledgement	≤15 minutes
Critical incident workaround	≤2 hours
Major incident acknowledgement	≤30 minutes

Parameter	Target
Successful callback	≤30 seconds
Daily reconciliation	Next working day
Settlement	As agreed
Security incident notification	Without undue delay / as contractually prescribed

ANNEXURE-C

BANK DECLARATION

We hereby certify that:

1. The information submitted by the Bank is true and correct.
2. The Bank is legally eligible to participate.
3. The Bank has the requisite technical infrastructure.
4. The Bank shall comply with applicable RBI and statutory requirements.
5. The Bank has not been debarred/blacklisted by any Government authority, except as disclosed.
6. The Bank accepts the proposed technical requirements, subject to mutually agreed final specifications.

Authorized Signatory

Name: _____

Designation: _____

Bank: _____

Date: _____

Seal: _____

ANNEXURE-D

DISTRICT-WISE BRANCH NETWORK

Sr. No.	District	No. of Branches	Urban	Rural/Semi-Urban
1	Ambala			
2	Bhiwani			
3	Charkhi Dadri			
4	Faridabad			
5	Fatehabad			
6	Gurugram			
7	Hisar			
8	Jhajjar			
9	Jind			
10	Kaithal			
11	Karnal			
12	Kurukshetra			
13	Mahendragarh			
14	Nuh			
15	Palwal			
16	Panchkula			
17	Panipat			
18	Rewari			
19	Rohtak			
20	Sirsa			
21	Sonipat			
22	Yamunanagar			
	Total Haryana			

ANNEXURE-E

IMPLEMENTATION ACCEPTANCE TEST

The Bank shall successfully demonstrate:

- ❖ Payment initiation
- ❖ UPI payment
- ❖ Internet Banking payment
- ❖ Card payment
- ❖ Successful transaction
- ❖ Failed transaction
- ❖ Pending transaction
- ❖ Transaction status enquiry
- ❖ Duplicate transaction control
- ❖ Callback mechanism
- ❖ Refund
- ❖ Reversal
- ❖ Settlement
- ❖ Daily reconciliation
- ❖ MIS report
- ❖ Audit trail
- ❖ Disaster recovery/failover

Only after successful completion of the Acceptance Test shall the system be approved for production use.

HARYANA WATER RESOURCES AUTHORITY
PANCHKULA, HARYANA

BANK RESPONSE FORM

**For Online Revenue Collection through Integration with the Official
HWRA Portal**

EOI Reference No.: 2201

Date: 22-10-2026

PART-A — GENERAL INFORMATION

1. Particulars of the Bank

Sr. No.	Particular	Information to be furnished
1	Name of Bank	
2	Type of Bank	
3	Registered Office Address	
4	Head Office Address	
5	Website	
6	RBI/Regulatory authorization details	
7	Year of establishment	
8	Name of authorized representative	
9	Designation	
10	Telephone/Mobile	
11	E-mail	
12	Name of nodal officer for HWRA	

Sr. No.	Particular	Information to be furnished
13	Contact details of nodal officer	

PART-B — BANKING NETWORK IN HARYANA

2. Branch Network

Particular	Number
Total branches in India	
Total branches in Haryana	
Branches in Panchkula	
Branches in Chandigarh	
Districts covered in Haryana	
Total districts in which Bank has presence	
Rural branches in Haryana	
Semi-urban branches	
Urban branches	
Other banking/payment outlets	

3. District-wise Branch Network

Sr. No.	District	No. of Branches	Rural	Semi-Urban	Urban
1	Ambala				
2	Bhiwani				
3	Charkhi Dadri				
4	Faridabad				
5	Fatehabad				

Sr. No.	District	No. of Branches	Rural	Semi-Urban	Urban
6	Gurugram				
7	Hisar				
8	Jhajjar				
9	Jind				
10	Kaithal				
11	Karnal				
12	Kurukshetra				
13	Mahendragarh				
14	Nuh				
15	Palwal				
16	Panchkula				
17	Panipat				
18	Rewari				
19	Rohtak				
20	Sirsa				
21	Sonipat				
22	Yamunanagar				
	Total				

PART-C — EXPERIENCE

4. Experience in Government Revenue Collection

Please provide details of similar assignments undertaken by the Bank.

Sr. No.	Name of Government Department/Authority /PSU	Nature of Service	Year of Commencement	Present Status	Approx. Annual Transaction Volume
1					
2					
3					
4					
5					

Supporting documents: Copies of work orders/agreement/certificates may be enclosed.

5. Experience in Payment Gateway/API Integration

Sr. No.	Client/Department	Portal/System	API/Payment Gateway Used	Approx. Transactions per Year	Duration
1					
2					
3					

PART-D — TECHNICAL PROPOSAL

6. Proposed Payment Gateway

The Bank shall provide details of its proposed payment gateway:

Parameter	Bank's Response
Name of Payment Gateway	
In-house / third-party	
API-based integration available	Yes/No

Parameter	Bank's Response
REST API available	Yes/No
Sandbox/Test environment	Yes/No
24×7 monitoring	Yes/No
Average transaction response time	
Gateway uptime	
Maximum transaction capacity	
Peak transactions per minute	
Scalability mechanism	

7. PAYMENT MODES

Please indicate the payment modes proposed to be provided:

Payment Mode	Available	Proposed for HWRA	Remarks
UPI	Yes/No	Yes/No	
Internet Banking	Yes/No	Yes/No	
Debit Card	Yes/No	Yes/No	
Credit Card	Yes/No	Yes/No	
NEFT	Yes/No	Yes/No	
RTGS	Yes/No	Yes/No	
Other approved modes			

8. API CAPABILITIES

API Function	Available	Details/Remarks
Payment Initiation API	Yes/No	
Payment Status API	Yes/No	

API Function	Available	Details/Remarks
Server-to-Server Callback	Yes/No	
Webhook	Yes/No	
Refund API	Yes/No	
Reversal API	Yes/No	
Reconciliation API	Yes/No	
MIS/Report API	Yes/No	
Transaction Enquiry API	Yes/No	
Duplicate Transaction Control	Yes/No	
Idempotency Mechanism	Yes/No	

9. TRANSACTION IDENTIFICATION

Please explain the proposed mechanism for assigning and tracking:

- HWRA Transaction ID;
- Bank Transaction ID;
- Gateway Transaction ID;
- Payment Reference Number;
- Settlement Reference Number;
- Reconciliation Reference.

Bank's Response:

10. TRANSACTION STATUS

Please indicate whether the system supports the following status:

Status	Supported
Initiated	Yes/No
Pending	Yes/No
Successful	Yes/No
Failed	Yes/No
Cancelled	Yes/No
Reversed	Yes/No
Refunded	Yes/No
Partially Refunded	Yes/No

PART-E — SETTLEMENT AND RECONCILIATION

11. Settlement Mechanism

Particular	Bank's Response
Settlement frequency	
Proposed settlement timeline	
Designated account mechanism	
Settlement report availability	
Settlement reference number	
Holiday/weekend settlement arrangement	
Failed settlement handling	

12. RECONCILIATION

Please describe the proposed reconciliation mechanism.

Whether the following are available:

Feature	Yes/No	Details
Daily transaction file		
Daily settlement file		
Automated reconciliation		
Transaction-level reconciliation		
Settlement-level reconciliation		
Exception report		
Amount mismatch report		
Duplicate transaction report		
Pending transaction report		
Refund/reversal report		
Reconciliation dashboard		

Proposed Reconciliation Cycle

HWRA Portal → Bank Gateway → Bank Account → Settlement → Reconciliation → HWRA Accounts

Please provide a detailed description:

PART-F — MIS AND REPORTING

13. Reports Available

Report	Daily	Monthly	On Demand	API
Transaction-wise collection				
Revenue-head-wise collection				

Report	Daily	Monthly	On Demand	API
Date-wise collection				
Payment-mode-wise collection				
Successful transactions				
Failed transactions				
Pending transactions				
Refunds				
Reversals				
Settlement report				
Reconciliation report				

PART-G — SECURITY AND CYBER SECURITY

14. Security Arrangements

Parameter	Bank's Response
HTTPS/TLS encryption	
API authentication	
Digital signature/hash	
Encryption of sensitive data	
Firewall/WAF	
Intrusion Detection/Prevention	
Vulnerability Assessment	
Penetration Testing	
Security Monitoring	
Audit Logs	

Parameter	Bank's Response
Access Control	
Incident Response Mechanism	
Data Backup	
Disaster Recovery Site	

15. Certifications / Compliance

Please provide details of relevant certifications, audits and compliance frameworks applicable to the proposed service.

Certification/Compliance Details Validity

PART-H — DISASTER RECOVERY AND BUSINESS CONTINUITY

Parameter	Bank's Commitment
Primary Data Centre location	
Disaster Recovery Site	
RTO (Recovery Time Objective)	
RPO (Recovery Point Objective)	
DR drill frequency	
Backup frequency	
Failover mechanism	
Business continuity plan	

PART-I — SERVICE LEVEL AGREEMENT (SLA)

16. Proposed SLA

Service Parameter	HWRA Requirement	Bank's Offered Level
Payment Gateway uptime	≥99.90%	
API uptime	≥99.90%	
Transaction response time	≤5 seconds normally	
Successful callback	≤30 seconds	
Critical incident response	≤15 minutes	
Critical incident resolution/workaround	≤2 hours	
Major incident response	≤30 minutes	
Daily reconciliation file	Next working day	
Security incident reporting	As prescribed	
Technical support	24×7	

The Bank may indicate better service levels than the minimum requirements.

PART-J — IMPLEMENTATION

17. Proposed Implementation Schedule

Activity	Proposed Timeline
Agreement signing	
Technical workshop	
API specifications finalization	
Sandbox availability	
Development/integration	
Testing	

Activity	Proposed Timeline
Security testing	
User Acceptance Testing	
Pilot	
Go-Live	

PART-K — TECHNICAL SUPPORT

18. Support Mechanism

Particular	Details
24×7 helpdesk	Yes/No
Dedicated HWRA nodal officer	
Technical team	
Escalation matrix	
Ticketing system	
Emergency contact	
On-site support, if required	
Average response time	

PART-L — FINANCIAL / COMMERCIAL INFORMATION

19. Proposed Charges

The Bank shall quote all applicable charges clearly and separately.

Sr. No.	Payment Mode / Service	Proposed Charge per Transaction	% Charge, if applicable	Taxes
1	UPI			

Sr. No.	Payment Mode / Service	Proposed Charge per Transaction	% Charge, if applicable	Taxes
2	Internet Banking			
3	Debit Card			
4	Credit Card			
5	NEFT			
6	RTGS			
7	Payment Gateway/API			
8	Settlement			
9	Reconciliation			
10	Refund			
11	Reversal			
12	Annual/maintenance charges			
13	Integration/implementation charges			
14	Any other charges			

20. Who will bear the transaction charges?

Please indicate:

- ☐ **Bank**
☐ **HWRA/Government**
☐ **Payer**
☐ **Shared**
☐ **Other:** _____

Details:

PART-M — COMMERCIAL MODEL

The Bank may indicate the proposed commercial model:

- ☐ **Per transaction charge**
- ☐ **Percentage of transaction value**
- ☐ **Fixed annual charge**
- ☐ **No charge / Nil**
- ☐ **Other model**

Details:

PART-N — DECLARATION

We hereby certify that:

- 1. The information furnished in this Response Form is true and correct.**
- 2. The Bank has the requisite regulatory authorization and technical capability to provide the proposed services.**
- 3. The Bank shall comply with applicable RBI, Government and statutory requirements.**
- 4. The Bank shall provide all necessary technical cooperation for integration with the HWRA portal.**
- 5. The Bank shall maintain confidentiality and security of HWRA transaction data.**
- 6. The Bank accepts that submission of this EOI/Response Form does not create any right for award of work.**
- 7. The Bank agrees to participate in the subsequent RFP process, if shortlisted.**

For and on behalf of the Bank

Name: _____

Designation: _____

Bank: _____

Signature: _____

Date: _____

Place: _____

Official Seal

PART-O — LIST OF DOCUMENTS TO BE ENCLOSED

Sr. No.	Document	Enclosed
1	Certificate/Proof of regulatory status	☐
2	Bank profile	☐
3	District-wise branch details	☐
4	Government/PSU work orders/certificates	☐
5	Payment gateway details	☐
6	Technical architecture	☐
7	API documentation/overview	☐
8	Security certifications/compliance details	☐
9	DR/BCP details	☐
10	SLA proposal	☐
11	Commercial/financial information	☐
12	Authorized signatory declaration	☐
13	Any other supporting document	☐

ADVERTISEMENT

Haryana Water Resources Authority (HWRA), Panchkula invites **Expression of Interest (EOI)** from all Banks empanelled by the **Finance Department, Haryana**, for online collection of HWRA revenue through integration with the official HWRA portal. For detailed EOI and terms & conditions, please visit www.hwra.org.in.
Last date for submission of EOI: 05-11-2026.

Sd/-
Chairperson, HWRA
Panchkula

विज्ञापन

हरियाणा जल संसाधन प्राधिकरण (HWRA), पंचकूला, हरियाणा के वित्त विभाग द्वारा सूचीबद्ध सभी बैंकों से HWRA के आधिकारिक पोर्टल के साथ इंटीग्रेशन के माध्यम से HWRA के राजस्व के ऑनलाइन कलेक्शन के लिए 'एक्सप्रेसन ऑफ़ इंटरेस्ट' (EOI) आमंत्रित करता है। विस्तृत EOI और नियमों व शर्तों के लिए, कृपया www.hwra.org.in पर जाएँ। EOI जमा करने की अंतिम तिथि: 05-11-2026.

हस्ताक्षर/-

अध्यक्ष, HWRA

पंचकूला