Directorate of Agriculture

Department of Agriculture, Animal Husbandry & Cooperative

Govt of Jharkhand

Invitation for Expression of Interest (EOI) for Selection of Banking Partner for Collection and Management of Farmer's Contribution under Kisan Samriddhi Yojana (KSY) and Per Drop More Crop (PDMC) component of PM - Rashtriya Krishi Vikas Yojana (PM-RKVY)

EOI No: ……………..

Directorate of Agriculture

Department of Agriculture, Animal Husbandry and Cooperative

Government of Jharkhand

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I. Though adequate care has been taken while preparing this document, the interested parties shall satisfy themselves that the document is complete in all respect. Intimation regarding any discrepancy shall be given by the interested party to the office of Directorate of Agriculture immediately. If no intimation is received from any interested party within **5 (Fives) days from the date of issuance of this document,** it shall be considered that the document is complete in all respect and has been received/ acknowledged by the interested parties.

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Notice Inviting Expression of Interest

The Directorate of Agriculture, Department of Agriculture, Animal Husbandry & Co-operative, Government of Jharkhand invites sealed Expressions of Interest (EOI) from Scheduled Commercial Banks/Public Sector Banks, having adequate technological, operational and financial capability to provide an integrated banking solution for collection, reconciliation, management and settlement of beneficiary contributions under the **Kisan Samriddhi Yojana (KSY) and Per Drop More Crop (PDMC) component of PM-Rashtriya Krishi Vikas Yojana (RKVY)**

Interested banks meeting the eligibility criteria may submit their EOI at https://gem.gov.in along with all supporting documents as prescribed in this document within 10 days of issuance of this EOI i.e. latest by July 24, 2026.

The Directorate reserves the right to accept or reject any or all submissions without assigning any reason thereof

1. Introduction and Background

Kisan Samriddhi Yojana (KSY) is a flagship state scheme under the Directorate of Agriculture, Department of Agriculture, Animal Husbandry & Co-operative, Government of Jharkhand. Under this Scheme, Solar Photovoltaic Water Pumping Systems (SPWPS) of varying capacities are distributed among the farmers/FPOs/SHGs etc. of the state at 90% subsidy.

The scheme was launched in the FY 2023-24 with a budgetary provision of ₹ 80 crores. The scheme is under implementation since and has gained popularity among the beneficiaries of the state.

Per Drop More Crop (PDMC) under **PM – Rashtriya Krishi Vikas Yojana (PM-RKVY)** is a centrally sponsored scheme aimed at developing micro-irrigation assets at farmers' field. This scheme also involves collection of farmer's/beneficiary's contribution for creation of micro-irrigation assets.

1.1 Purpose of inviting EOI from banks

This invitation for Expression of Interest is for the purpose of collection of farmer's/beneficiary's share and payment to be made to the concerned agency as directed by the Directorate of Agriculture, Jharkhand.

The Directorate proposes to engage a Banking Partner for:

- Collection of beneficiary contribution
- Validation of beneficiary deposits
- Maintenance of transaction records
- Reconciliation and reporting
- Integration with the KSY and PDMC online portal
- Settlement and transfer of funds to designated implementing agencies
- Processing of approved refunds and adjustments
- Ensuring transparency, accountability, auditability and regulatory compliance

This EOI is being issued to identify and shortlist suitable Banking Partner(s) for the above purpose.

2. Objectives of Engagement

The selected Banking Partner shall assist the Directorate in:

1. Creating a secure and transparent mechanism for collection of beneficiary contributions
2. Providing real-time visibility of deposits
3. Enabling seamless integration with the KSY and PDMC digital platform
4. Maintaining complete transaction traceability and audit trail
5. Supporting timely transfer of funds to empanelled agencies
6. Generating management information and analytical reports
7. Ensuring compliance with RBI regulations, cybersecurity standards and data privacy requirements

3. Scope of Work

The Banking Partner shall provide end-to-end banking services for collection and management of beneficiary contributions under KSY and PDMC.

3.1 Collection of Beneficiary Contribution

The Bank shall provide facilities for collection through:

- Cash deposits
- NEFT
- RTGS
- IMPS
- UPI
- Net Banking
- Direct debit from savings/current accounts

The Bank shall:

- Verify beneficiary credentials through KSY and PDMC Registration Number
- Validate transactions against API-based verification services provided by the Directorate
- Generate electronic payment receipts containing:
    - Name of the Scheme
    - Beneficiary Name
    - Registration Number
    - Amount Deposited
    - Transaction Reference Number
    - Date and Time
    - Payment Mode

3.2 Dedicated Collection Account

The Bank shall:

- Open and maintain a dedicated KSY and PDMC Collection/Nodal Account which shall be used for creation of Virtual Account Number (VAN) of each beneficiary
- Facilitate real-time monitoring of collections
- Maintain complete accounting records

3.3 Reconciliation and Validation

The Bank shall:

- Conduct daily reconciliation
- Match collections against beneficiary records
- Identify:
    - Failed transactions
    - Duplicate deposits
    - Excess collections
    - Short collections
- Coordinate with the Directorate for discrepancy resolution

3.4 MIS and Reporting

The Bank shall provide:

Daily Reports

- Number of beneficiaries who deposited contributions along with details of each beneficiary viz. Name of the beneficiary, Name of the Scheme, Address of the beneficiary, Date and Amount deposited etc.

- Amount collected
- Failed transactions
- Pending transactions

Weekly Reports
- District-wise collection summary
- Exception reports
- Discrepancy reports

Monthly Reports
- Consolidated collection statement
- Reconciliation statement
- Refund and adjustment report
- Service Level compliance report

Any other report as and when requested by the Directorate

Reports shall be shared through either/or:
- API integration
- CSV files
- Excel files
- Secure electronic channels

as per mutual agreement

3.5 System Integration
The Bank shall:
- Integrate with the KSY and PDMC portal through secure APIs
- Enable real-time payment status updates
- Facilitate automated data exchange
- Support secure transmission and storage of data
- Provide technical support during implementation and operations

3.6 Refund and Adjustment
The Bank shall:
- Process approved refunds
- Maintain full audit trail
- Reverse incorrect or duplicate transactions after authorization from the Directorate
- Provide refund status reports

3.7 Fund Settlement
The Bank shall:
- Reconcile collections daily
- Transfer funds to designated accounts of the empanelled agencies as instructed by the Directorate
- Generate settlement reports
- Provide confirmation of every settlement transaction

3.8 Audit and Compliance Support

The Bank shall:

- Preserve transaction records as per applicable laws
- Facilitate statutory, departmental and third-party audits
- Provide logs and transaction records whenever required
- Maintain complete audit trails

4. Service Level Requirements (SLAs)

Activity	**Service Standard**
Payment acknowledgment	Instant/Real-time
Daily reconciliation	Within T+1 day
MIS submission	By next working day
Refund processing	Within 7 working days of approval
System uptime	Minimum 99% validated through Monthly Report shared by Bank

5. Eligibility Criteria

Interested Banks must satisfy the following minimum criteria:

1. Must be a Nationalised Bank regulated by the Reserve Bank of India under Banking Regulation Act, 1949
2. Must possess a valid banking licence
3. Must have a presence in all 24 districts of Jharkhand through bank branches
4. Must have at least 100 bank branches in the state of Jharkhand
5. Must have capability to provide API-based integrations
6. Must have experience in handling at least 5 similar Government projects in the last 5 years
7. Must have adequate cybersecurity and information security framework
8. Must not have been blacklisted by any Government Department, PSU, Regulatory Authority or Court of Law during the last five years
9. Must have positive net worth and satisfactory financial standing

6. Information to be Submitted by Interested Banks

The EOI response should contain the following information:

A. **Organizational Profile**
   a. Name of the Bank
   b. Registered Address
   c. Corporate Office Address
   d. Contact Details of Authorized Representatives
   e. Number of Branches in Jharkhand
B. **Technical Capability**
   Provide details of

a. Digital payment capabilities
b. API integration capabilities
c. UPI and electronic payment infrastructure
d. Cybersecurity architecture
e. Data protection and recovery mechanisms

C. Relevant Experience

Details of at least 10 Government projects/DBT platforms/digital collection systems in the last 5 years in the following format:

S No	Client Name	Project Description	Duration	Scope Handled	Transaction Volume

D. Proposed Solution

The Bank shall describe the following:

a. Beneficiary Share Collection Mechanism
b. Integration Architecture
c. Validation Mechanism
d. Reporting Framework
e. Settlement Process
f. Security Controls/Protocols
g. Support Structure

7. Documents to be Submitted

Interested Banks shall submit self-attested copies of the following documents

1. Covering letter expressing interest
2. Certificate of Incorporation/Establishment
3. RBI Banking Licence
4. PAN
5. GST Registration Certificate
6. Board Resolution/Power of Attorney authorizing the Signatory
7. Auditor’s Certificate regarding Net Worth
8. Number of Branches in Jharkhand along with undertaking that the bank has presence in all 24 districts in the state
9. Details of Core Banking Platform
10. Description of Digital Payment Infrastructure
11. API Integration Capability Note
12. Information Security Policy Summary
13. Cybersecurity Framework Overview
14. List of relevant Government/PSU projects executed in last 5 years
15. Authorized person with contact details
16. Declaration regarding non-Black listing
17. Any other document relevant to the EOI

8. Evaluation Methodology

EOI responses shall be evaluated based on the following:

- Regulatory Compliance

- Financial Strength
- Technical Capability
- Integration Capability
- Experience in Government/PSU projects
- Digital Payment Ecosystem
- Data Security and cybersecurity controls
- Operational and Support frameworks

The Directorate may seek presentations, demonstrations or additional information from shortlisted Banks

9. General Terms and Conditions

- Submission of EOI does not confer any right to empanelment or selection
- The Department may amend, modify or withdraw the EOI at any stage
- The Department may seek clarifications from applicants
- All costs incurred in preparation and submission of EOI shall be borne by the applicant Bank
- Information submitted shall be treated as confidential, subject to applicable laws
- Selection through EOI shall not automatically result in award of work and may be followed by detailed discussions, negotiations, RFP or contractual arrangements

10. Declaration by Applicant Bank

We hereby certify that the information furnished in this EOI is true and correct to the best of our knowledge and belief. We understand that any misrepresentation of facts may lead to rejection of our application. We further confirm that our institution has not been blacklisted by any Government authority and possesses the capability to undertake the services described in this EOI.

Authorized Signatory
Name: ______________________
Designation: ______________________
Bank Name: ______________________
Date: ______________________
Seal & Signature: ______________________