

GUJARAT TECHNICAL EDUCATION AND RESEARCH SOCIETY (GTERS)
C/O COMMISSIONERATE OF TECHNICAL EDUCATION- BLOCK NO.2, 6TH FLOOR,
KARMAYOGI BHAVAN, SECTOR 10-A,
GANDHINAGAR-382010

Invitation for Expression of Interest (EOI) for banking services for various activities under Gujarat Technical Education & Research Society- GTERS (including ACPC, ACPDC and related institutions), Gujarat Knowledge Society-GKS (including related institutions) and other offices under Commissionerate of Technical Education as approved by the authority from reputed nationalized and private banks (having RBI approval for holding Government related Business) for executing various banking operations for the year **2025-26 and 2026-27**.

In this regard, an application for Expression of Interest (EOI) is invited from banks and suitable bank would be selected for the award of the work.

1. The application form for Expression of Interest is given in Annexure – A. Interested bank can submit the duly filled in application form along with all relevant supporting documents and letter for submission of EOI in person to the GTERS's office as per above address.
2. The Last date for receipt of EOI is **16-06-2025** -
3. At any time before the completion of EOI, the Authority (GTERS) may, for any reason, whether at its own initiative or in response to a clarification requested by the service provider, carry out amendment(s) to this EOI document. The amendment, if any, will be made available on our websites (<https://dte.gujarat.gov.in>, <https://acpc.gujarat.gov.in>, <https://acpdc.gujarat.gov.in>, <https://www.gksgujarat.org>) and will be binding to all concerned. The Authority may, at its discretion, extend the deadline for the submission of proposals.
4. The Authority has a process to shortlist the interested and eligible banks and only the short-listed banks will be required to make a presentation before the Technical Committee of the Authority. Technical Committee may ask for any clarification on submitted proposal.
5. A meeting of all the banks interested for the intended work will be convened at GTERS office, c/o the Commissioner of Technical Education office, Gandhinagar on DT: **03-06-2025 3:00 pm**. The purpose of this meeting is to clarify the requirements as envisaged by the Authority and also to address the queries, if any, from the bankers.
6. An overview of the various banking operations intended from banks has been made available in this document. Any other additional banking operations found to be value adding will be encouraged from all interested banks.
7. The chronological events for the entire process would be as follows:
 - Pre Bid meeting for clarifications: **03-06-2025; 3:00 PM** at GTERS office, c/o office of Commissioner of Technical Education, Karmyogi Bhavan, Block-2 6th Floor Sector-10-A, Gandhinagar.
 - Last date for submission of EOI (as per Annexure – A): **Dt: 16-06-2025 (17:00 hrs)** At GTERS, Gandhinagar.
8. The Authority reserves the right to accept or reject any or all applications without assigning any reason thereof.
9. EOI that are incomplete in any respect or those that are not consistent with the requirements as specified in this document or those that do not adhere to formats, wherever specified may

be considered non-responsive and may be liable for rejection and no further correspondences will be entertained with such parties.

10. Canvassing in any form would disqualify the applicant.
11. The Authority will select the suitable bank found to be more competitive for the execution of banking operations **for various activities under GTERS, GKS and other offices under Commissionerate of Technical Education as approved by the authority** based on the data provided, presentation etc.
12. The selected Bank has to commence the assignment on the date specified in the Work Order.
13. It is mandatory for selected bank to fulfil all the conditions laid down in the said EOI document.
14. To provide day to day reconciliation is mandatory for banking partner. It must be match with payment aggregator and online module fees collection data. Bank must provide reconciliation and Bank Statement as demanded by Authority.
15. **The authority reserves the right of extension of the banking services for the next admission years beyond 2026-27, if the selected bank agrees for the same.**
16. All necessary documents related to banking will be collected by bank and process will be done by bank authority in consultation with officer assigned. It is compulsory for banking partner.

Note: If you have any query related to Banking service or EOI, write to us on : mem-sec-gters@gujarat.gov.in with in time limit of EOI last date.

Chairman

GTERS

TERMS OF REFERENCE

1. GTERS-Gujarat Technical Education and Research Society

- Established under the Commissionerate of Technical Education in Gandhinagar, is dedicated to enhancing the quality and satisfaction of students in government colleges by tackling financial and administrative challenges.
- It strives to prepare students for industry demands, focusing on competencies and training to improve their employability.
- The society's key functions encompass an integrated structure for technical education and research, online admissions for professional courses (for almost all Government, Grant-in-Aid and Self Finance colleges), continuing education programs, and various facilities for student well-being.
- Additionally, GTERS engages in faculty development, community development programs, and endeavours to strengthen internal revenue through consultancy and research.
- With a governance body comprising key officials and representatives from diverse sectors, GTERS emphasizes resource allocation for online admissions, facility maintenance, personnel employment, and faculty development.
- Its services extend to housekeeping, security, fund management, and lawful acts supporting the society's objectives.
- Overall, GTERS is designed to elevate technical education in Gujarat, aligning it with industry needs and contributing to societal development.
- GTERS is also mandated to be a nodal agency for Operation and Maintenance of various buildings of Government Technical Institutions and Research Park.
- The Authority deals with admission of

- Degree Engineering,
- Degree/Diploma Pharmacy
- Degree Architecture,
- Degree Hotel & Tourism Management,
- Diploma to Degree Engineering & Pharmacy,
- Master of Engineering/Technology & Master of Pharmacy,
- Master of Business Administration (MBA) and Master of Computer Applications (MCA) courses.
- Diploma in Engineering
- Certificate to Diploma Engineering
- Any other admission as instructed by ACPC/ACPDC

Main activities under GTERS

- Admission process of various professional courses in the State of Gujarat through ACPC, ACPDC.
- The GTERS deals with admission of
 - Degree Engineering,
 - Degree/Diploma Pharmacy
 - Degree Architecture,
 - Degree Hotel & Tourism Management,
 - Diploma to Degree Engineering & Pharmacy,
 - Master of Engineering/Technology & Master of Pharmacy,
 - Master of Business Administration (MBA) and Master of Computer Applications (MCA) courses.
 - Diploma in Engineering
 - Certificate to Diploma Engineering
 - Any other admission as instructed by ACPC/ACPDC
- Operation and maintenance of buildings of Technical institutions under CTE,
- Faculty and Students Training activities
- Research Park and other similar work.
- Other activities undertaken by GTERS in future

2. Gujarat Knowledge Society (GKS)

- Primary goal of GKS is to empower youth with the knowledge and skills needed to access better employment opportunities in today's knowledge-based economy.
- GKS believe that education should be a pathway to a brighter future, where dreams can be realized, and careers can flourish.
- GKS is on the journey of transformation and growth and prepare the youth of Gujarat for success in the dynamic world of work.

Main activities under GKS

- Skill development activities carried out by training partners to various technical institutions
- Activities carried out under SSIP 2.0
- Other activities undertaken by GKS in future

3. ROLE OF BANK

Bank Account shall be opened to implement FMS by bank with following features.

A bank account(s) with value added services designed to meet banking requirements of GTERS (including ACPC, ACPDC fee and operations account and other accounts as required by GTERS)/GKS (including accounts as required by GKS) shall be opened. In case a scheme account is being opened, we shall require a copy of the scheme guideline confirming approval to open savings account for scheme implementation.

- Anywhere banking: Account can be operated across any of the bank's branches and locations nationwide.
- Multi-city cheque book: Personalized multi-city cheque book payable at par across all the branches in India, thus avoiding demand draft charges for GTERS(HQ) /GKS
- Options of Banking Channels: Internet Banking, Phone Banking and Branch Banking as per requirement of GTERS/GKS authority. Availability of Physical banking channel is mandatory at all the times.
- No requirement/charges of maintaining minimum balance.
- Daily / Monthly Statements: Account statements shall be provided free of cost at time demanded by authority.
- Facility of Corporate Internet Banking for View and Transaction Access for various fund transfer facility from anywhere.
- E mail based alerts/mobile alerts for all stake holders.
- Customized Services on Fund transfer, Local / Outstation cheque collection, DD/PO, Cash deposits, RTGS (online), NEFT (online) to be offered free of cost.
- Doorstep Banking
- Bulk Payment facility
- GTERS/GKS shall not bear any charges for above or any services including FMS provided by Bank.

Fee collection Module

- Offline Fees collection facility as and when required
- Online Refund facility or Refund by Demand Draft Method
- Reconciliation module for each account as well as virtual account
- MIS as per the department requirement
- Collection of tuition fees from the candidates who gets admission in the professional course
- Refund of the fees to the candidate who cancel their admission in the **student specified account.**
- Remittance of the fees to the respective institution through online mode only
- Daily report of the fees collected including
- Daily collection summary
- Student-wise fee ledger and admission-wise, course-wise ledger.
- Course/department-wise revenue
- Maintain logs of all financial transactions
- Online connectivity of the fee details with the NIC Software
- Fees reversal mechanism for the colleges if student cancel their admission
- Integration with payment gateways and payment aggregator.

- Secure, seamless fee collection via UPI, cards, net banking etc.
- Auto-reminders via SMS/email for:
- Payment confirmations or other event
- Admin, accountant, staff, and parent/student roles can be handled securely.
- Different roles get different levels of access (e.g., view-only vs. update rights).
- GTERS/GKS shall not bear any charges for above or any services including FMS provided by Bank
- Offline fee collection facility
- Operational Timing: Designated bank branches will operate from 10:30 AM to 5:00 PM on weekdays during the fee collection period.
- Liability Clause: The admission committee will not be responsible for any additional costs or issues incurred by the selected bank due to these operational hours.

Support Team and security of Data

- Nodal Officer and Support Team, Communication Officer Details
- Confidentiality of Data, Prohibition of Publicity Activities and Fee Payment Details are the major points to be covered and considered.

FMS SYSTEM

FMS should facilitate **Just in Time payments**. There shall be a **single funded account at each of the level of GTERS (HQ), GKS (HQ) and other offices under Commissionerate of Technical Education as approved by the authority and multiple zero balance accounts at Institute Level /sub- level entities** (as required); **It should be possible to allocate Limits to Institute/ sub-level entities and directly disburse funds** to payees/vendors/beneficiaries/Govt Liabilities corresponding to Institutes/blocks on the basis of **limit which is set for the Institutes/sub-level entities**. Funds can be disbursed to the end beneficiaries/payees/Govt Liabilities on the basis of the provided limit.

Following Major Functionalities are required in Financial Management Service (FMS)

Major Functionalities required in FMS:

- **Limit Creation & Allocation at Institute level Located In various district:**
 - Limit to be created at the GTERS/GKS/ Headquarter (HQ) level.
 - GTERS/GKS /HQ to allocate Regional office/Institutes/sub-level entities with specified Limits
 - ROs or Institutes to be able to disburse funds to end beneficiaries/payees/Govt. Liabilities only on the basis of allocated limit.
 - In case institute exhausts its limit, GTERS/GKS /HQ to be able to allocate further limit to it for institute's usage.
 - GTERS/GKS /HQ to be able to extend the limit to the subordinate entities/institutes in case needed.
 - Unique login credentials for each user. User to be able to generate/reset his/her password online himself/herself.

- OTP based payee registration and payments.
- **Payee Registration:**
 - Users at any of the entity level i.e. Regional office/ District/ Taluka/ Block/Institute to be able to register beneficiaries/payees/vendors
 - OTP based registration to be done
 - Single addition as well as Bulk addition functionality to be provided to users.
- **Release of Funds on the basis of Effective available Limit balance:**
 - Based on the effective available limit at the entity level (e.g. Institute level or regional office level) and disbursement amount put in by the Institute users in the Portal, account at HQ level to be debited and RO office or institute/entity level account to be credited and finally payment to be made to the beneficiaries/payees.
- **Project Management:**
 - Along with limit creation, GTERS/GKS to be able to also allocate project to any of the sub-entity level
 - Institute to be able to further add milestones to the project, update details and track it.
 - Payment to be raised against the updated project.
- **Maker-Checker:**
 - Module to be associated with maker/checker facility.
 - User to be able to accept, reject, and return transaction from this section.
- **Budget Handling**
 - User to be able to assign budget against scheme/expenditure heads in the system and track budget utilization against it.
- **Monitoring, Dashboard and Alerts:**
- Flexible authorization hierarchy
 - Maker/Checker as per payment type
 - OTP based payee registration
 - OTP based approval process.
- Monitoring/MIS Reports:
 - Outlay, Outcome, Transaction, Expenditure, scheme-wise, head-wise, Limit assigned-Disbursement, Utilization certificate etc reports.
- User friendly and Customised Dashboard
- Integration with accounting software e.g. Tally

- Alerts & Notifications
 - o SMS/ Emails at status change/final approval
 - o Stakeholder alerts
 - o Escalation alerts
 - o Delay related alerts

4. SCOPE OF WORK

Mandatory other Requirements:-

1. FMS system related Training to be provided by bank at all levels as per instruction of GTERS/GKS/ and other offices under Commissionerate of Technical Education as approved by the authority.
2. Implementation/Customization of the Banking solution (FMS) as per requirements of the GTERS/GKS and other offices under Commissionerate of Technical Education as approved by the authority.
3. Collection of Bank details of all levels and registration of the same in FMS.
4. Hand-holding support for users.
5. Solution/Service to be hosted at secure bank server. GTERS/GKS and other offices under Commissionerate of Technical Education as approved by the authority need not to be concerned about browser upgrade and other software maintenance activities
6. FMS to be complementary to e-Governance and enhance transparency at all entity levels
7. Dedicated handholding and support team for assisting in user queries.
8. Holistic reports to be made available by which users at the top most level to be
 - o able to view fund position across hierarchy
 - o able to categorize accounts into Groups to view real time balances
 - o able to generate detailed transaction report based on
 - beneficiaries
 - scheme
 - expenditure heads
9. User to be able to track financial progress and physical progress.
10. Customized dashboard to be made available based on the requirement of GTERS/GKS.

Note: Please attach Major Relationships regarding to establishment of FMS with Government of Gujarat Board / Corporations and in other state Board / Corporations which is certified by bank authority.

4. Penalty Clause

- 1. Any breach of condition and/or clause or condition of above document shall lead to penal action against selected bank, as decided and deemed fit by the Chairman, GTERS/GKS.**
- 2. Penalty so imposed may be in terms of monetary penalty to the selected bank or GTERS/GKS may terminate contract/work order with immediate effect and remaining portion of job shall be assigned to other bankers at the risk and cost of originally selected bank.**

ANNEXURE-A

Application Form

Sr. No	Particulars	
1	Name of the Bank and Nodal Branch Address : email : Telephone No. & Fax: Website:	
2	Name of the contact person: Designation: Telephone: Mobile : Email ID :	1. 2.
3	Type of the Organization (a) (nationalized): (b) Those private bank holding RBI approval to conduct Govt. related business. (attach copy of year 2024-25 RBI approval compulsory)	
4	Details of Nodal Branch Manager Name: Telephone: Mobile : Email ID:	
5	Chief of the Bank: Telephone: Email ID	
6	No. of Existing branches of the bank : having core banking facility in the state	

7. Rate of interest to be given as per following Details: (Provide Details of Rate of Interest as below on the bank's letter head)

Details	Rate of Interest
Rate of interest in the bank account *	

“*” Rate of interest must be unconditional and without time duration.

(If any row in above table is blank, then Proposal get rejected)

8. Consent Virtual Account opening for tax liabilities? (Tick any) Yes/No:

9. Bank is Domestically – Systematically Important Banks (D-SIB) approved by RBI?
(Please mention year)
Yes/No
10. Consent for Facilities for Establishment of FMS as per major functionalities and terms and conditions given in the document sent to you and decided by the GTERS? Yes/No
11. List of similar type of works handled in the past with any other such Government, Semi government, PSUs or GoG Undertaking Bodies agency (provide the details in the following format) during the last 5 years:
- (i) Name of the client:
 - (ii) Contact person:
 - (iii) Address and telephone no.:
 - (iv) Title of the project:
 - (v) Turnover:
 - (vi) Type of services provided to the client:
 - (vii) Technology used:
 - (viii) Brief statement about how their requirements are similar to those in this proposal
12. Any other information the applicant wants to furnish.:
13. Will Bank provide FMS Facility? Yes/ No:-
14. Since how long bank provides FMS Facility (In Years):-

Declaration

I hereby declare that the above information is true to the best of my knowledge. I give assurance to work with GTERS as per Proposal condition and as per instruction given by GTERS time to time.

Place

Date:

Signature with Name & Seal