Date:18.04.2023

A Memorandum of Understanding (MoU) has been signed between Tamil Nadu e-Governance Agency (TNeGA), Information Technology & Digital Services Department Government of Tamil Nadu and the Indian Bank in the presence of the Hon'ble Minister for IT & DS department, Government of Tamil Nadu, Thiru. T. Mano Thangaraj, in order to integrate Indian Bank Payment Aggregator for the e-Governance Applications of various departments in Tamil Nadu.

The Hon'ble Chief Minister has instructed that easy to access, transparent and quick delivery of services should be one of the top priorities of the Government and has entrusted the IT&DS department to facilitate this process for all departments.

At present, there are multiple payment gateway solutions which are used in various e-Governance applications of Government departments for payment collection from citizens and businesses. Each department spends huge time and enormous effort in commercial negotiation & technical integration with different technological environments.

Now, the Government of Tamil Nadu intends to empanel payment aggregator service providers for all types of payment collection of various departments.

This Payment Aggregator solution platform facilitates an integrated payment mechanism for Online Payment and Collection through Aggregation and Reconciliation Services with various payment channels like all Debit / Credit Cards, UPI Payment Wallets and Net Banking. This will enable TNeGA / Government departments to avail plug and play platform for any payment related needs.

Indian Bank has agreed to render the Payment Aggregator service and enable e-payments on a 'Pay as Per Use model / Opex model' which is priced cheaper than available market options. With the signing of MoU between Indian Bank and TNeGA today, all Government departments / PSUs/ Local Bodies can use Indian Bank Payment Aggregator service with minimum time and cost.

Moreover, in order to provide these services to the citizens and businesses, a Memorandum of Understanding (MoU) has been signed between Tamil Nadu e-Governance Agency (TNeGA), Information Technology & Digital Services Department, Government of Tamil Nadu and the Indian Bank in the presence of the Hon'ble Minister for IT & DS department, Government of Tamil Nadu, Thiru. T. Mano Thangaraj, today (18.04.2023) at TNeGA, Chennai.

Thiru J Kumaragurubaran, I.A.S., Secretary, IT & DS Department, Thiru Praveen P Nair, I.A.S., Chief Executive Officer, TNeGA, Thiru Mahesh Kumar Bajaj, Executive Director Indian Bank, Thiru. Deepak Sarda, Chief General Manager / Chief Technology Officer, Thiru Ganda Rajeswara Reddy, FGM Indian Bank, Thiru Anbukamaraj P Indian Bank Zonal Manager -Chennai south, Tmt Shanthi S.K DGM, Digital Banking Indian Bank, Chennai and other senior officials of TNeGA and Indian Bank were also present in this event.

Payment charges

Channel	Amount Rs.	Special rates offered to TN e-Governance (Excluding GST)	Levied on
Internet Banking – Indian Bank	All amounts	Nil	TDR – Payer (End User)
Internet Banking (SBI,HDFC, AXIS, ICICI & KOTAK Banks)	All amounts	Rs.10/- per transaction	TDR – Payer (End User)
Internet Banking – Other than HDFC, AXIS, ICICI & KOTAK Banks	All amounts	Rs.3.5/- per transaction	TDR – Payer (End User)
All Bank Debit Cards (VISA/	Up to Rs. 2000	0.40% of the transaction amount	TDR – Payer (End User)
MasterCard/ Mastero/ Other than RUPAY)	above Rs. 2000	Rs.18/- per transaction	TDR – Payer (End User)
All Bank Debit Cards (Rupay)	All amounts	NIL	TDR – Payer (End User)
UPI	All amounts	NIL	TDR – Payer (End User)
All Credit Cards	All amounts	0.90% of the transaction amount	TDR – Payer (End User)
Wallet	All amount	2% of the transaction amount	TDR – Payer (End User)
E challan	All amount	Rs.10/- per transaction	TDR – Payer (End User)
E-Rupi	All Amount	Rs.2/- per Voucher	Department

* Subject to revision as per RBI guidelines.

Sr No	Mode of Payment	Onetime/Recurring charges
1	Payment Gateway Integration	Waived as a special case
	Charges	
2	Security Deposit	Waived as a special case
3	Annual Maintenance Charges	Waived as a special case

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