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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