

## Terms & Conditions for Online Payment

### 1. About Us:

For complete information about **OPGC** (Odisha Power Generation Corporation), please refer to the "About Us" section on the official OPGC website: <https://www.opgc.co.in>

### 2. Terms & Conditions:

**(i) Acceptance of Terms:** By accessing or using this OPGC Portal, you acknowledge that you have **read, understood, and agree** to be bound by these Terms & Conditions. If you do not agree with any part of these terms, please **exit the portal immediately**. Accessing, registering, or using the portal in any form constitutes **unconditional acceptance** of these Terms & Conditions.

OPGC may update or revise these Terms at any time. Changes become effective immediately upon being posted on the portal.

**(ii) Eligibility to Use the Portal:** This portal is intended for users of aged **18 years and above** who are legally capable of forming binding contracts under the laws of India.

**(iii) User Registration & Account Security:** Certain services may require you to provide personal information (such as name, birth date, address, phone number, etc.) as part of the registration process. This information must be **accurate and truthful**.

If OPGC provides you with login credentials (username/password), you are responsible for maintaining confidentiality. OPGC may suspend or cancel passwords at its discretion without notice.

**(iv) Privacy & Personal Information:** By using the portal, you agree to OPGC's policies regarding the **collection, storage, processing, and disclosure** of your personal information as defined in OPGC's Privacy Policy.

**(v) Permitted Use & User Obligations:** Users must agree **not to:**

- Upload inaccurate, fraudulent, or unlawful information
- Attempt unauthorized access to OPGC systems
- Disrupt portal functionality with malware, scripts, or harmful code
- Engage in activities violating applicable laws or OPGC policies

**(vi) Intellectual Property Rights:** All materials on the OPGC portal including text, graphics, data, documents, design elements, and trademarks belong to **OPGC**. Unauthorized reproduction, modification, or distribution of any portal content is strictly prohibited.

**(vii) Third-Party Links & External Sites:** The portal may contain links to external websites for user convenience. Such links do not imply OPGC's endorsement. OPGC is **not responsible** for the content, security, or practices of third-party sites.

Users access to external links shall be at their own risk. We cannot guarantee the availability of such linked pages always.

**(viii) Limitation of Liability:**

OPGC shall not be held liable for:

- Service interruptions, delays, or technical glitches
- Unauthorized access to user data
- Losses arising from portal use or inability to use the portal

OPGC does not guarantee uninterrupted, secure, or error-free operation.

**(ix) Modification or Discontinuation of Services:** OPGC may modify, suspend, or discontinue any portal feature or service at any time without prior notice or liability.

**(x) Governing Law & Jurisdiction:** These Terms & Conditions are governed by the laws of **India**. Any disputes shall be under exclusive jurisdiction of competent court of Bhubaneswar.

**(xi) Contact Information:** For questions, support, or feedback regarding the OPGC portal, users may contact OPGC Web Information under Contact Us page as provided in official OPGC communication channels.

### **3. Privacy Policy:**

The OPGC Web-Portal does not automatically capture any personally identifiable information such as name, mobile number, email address etc. Whenever personal information is requested, users will be informed about the purpose of collecting such information, and appropriate security safeguards will be applied to protect it.

Personal information is collected only during active recruitment drives and exclusively through the official online registration link provided for that purpose.

OPGC's Information Systems are designed to store and process only the data necessary to fulfil the company's legitimate business requirements. All data is used solely for authorized business purposes, and every measure is taken to prevent unauthorized access, disclosure, modification, or destruction. The OPGC website employs SSL/TLS encryption to secure data and user sessions.

All rights to the content, source code, and applications hosted under the domain **<https://www.opgc.co.in>** are fully reserved by OPGC. The materials on this website are protected by copyright law. No content or code may be reproduced, copied, or distributed in any form without prior written permission from OPGC.

This website utilizes appropriate security measures to protect the information under our control and to safeguard against loss, misuse, or unauthorized alteration. Any unauthorized attempt to upload, modify, tamper with, or damage the website is strictly prohibited and may lead to legal action.

#### 4. Fees/Price/Refund/Cancellation Policy Details related to Tender:

(i) **Tender Fee Details.**

For tender participation, OPGC requires bidders to pay a **Tender Fee** as specified in the respective tender notification. The tender fees may vary from Rs.1 to Rs.5,00,00,000/-

Example (from an official OPGC tender published on the Government of Odisha e-Procurement portal):

- **Tender Fee:** ₹11,800
- **Fee Payable To:** OPGC

Tender fees may vary depending on:

- Nature of the tender (Works, Purchase, Services, EPC etc.)
- Complexity and project scale
- Applicable government procurement norms

(ii) **EMD (Earnest Money Deposit) Details**

Most OPGC tenders require bidders to submit an **EMD** as a security amount. The range of EMD deposit may vary from Rs.1 to Rs.5,00,00,000/-.

Example (as per the same tender reference):

- **EMD Amount:** ₹5,00,000
- **EMD Payable To:** Odisha Power Generation Corporation Ltd.
- **EMD Type:** Fixed amount

EMD exemptions may apply for eligible categories, depending on government procurement rules and tender documents/RFP.

(iii) **Document Purchase / Download Fees**

Depending on the tendering platform (OPGC Portal, MSTC, GeM, or Odisha e-Procurement):

- Some documents are **free to download**,
- A fixed estimated value for procurement-based tenders

(iv) **Refunds /Cancellation & Adjustments**

- Tender Fee is typically **non-refundable**.
- EMD is **refundable** to unsuccessful bidders as per tender conditions.
- Refund timelines and procedures follow the respective tender guidelines.

*(Note: This aligns with standard OPGC tender practices referenced across tender listings.)*

(v) Any other fees as may be notified as per OPGC policy.

5. **Products and Services:** For detailed information on OPGC's products and services, please refer to the official OPGC website at: <https://www.opgc.co.in> i.e under the submenu section of About Us.

6. **Contact Us:** For detailed information regarding OPGC's contact details, please refer to the "Contact Us" link located in the footer section of the official website at: i.e <https://www.opgc.co.in>.

7. **Online Payment Policy:**

- Refund policy – As per RBI Guidelines ([Attached](#))
- Duplicate / excess payment handling – Request to be raised by OPGC to process refund
- Acceptable modes of payment – UPI, Debit Card, Credit Card, Net Banking etc.
- No Transaction charges are applicable.



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

www.rbi.org.in

RBI/2019-20/67

DPSS.CO.PD No.629/02.01.014/2019-20

September 20, 2019

All Operators and Participants of Authorised Payment Systems

Madam / Dear Sir,

**Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems**

Please refer to the [Statement on Developmental and Regulatory policies](#) issued as part of Monetary Policy statement dated April 4, 2019 wherein it was proposed that the Reserve Bank would put in place a framework on Turn Around Time (TAT) for resolution of customer complaints and compensation framework across all authorised payment systems.

2. It has been observed that a large number of customer complaints emanate on account of unsuccessful or 'failed' transactions. Failure could be on account of various factors not directly attributable to the customer such as disruption of communication links, non-availability of cash in ATMs, time-out of sessions, non-credit to beneficiary's account due to various causes, etc. Rectification / Compensation paid to the customer for these 'failed' transactions is not uniform.

3. After consultation with various stakeholders, the framework for TAT for failed transactions and compensation therefor has been finalised which will result in customer confidence and bring in uniformity in processing of the failed transactions. The same is enclosed as [Annex](#) to this circular.

भुगतान और निपटान प्रणाली विभाग, केंद्रीय कार्यालय, 14 वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001

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हिंदी आसान है, इसका प्रयोग बढ़ाएँ

4. It may be noted that :

- the prescribed TAT is the outer limit for resolution of failed transactions;  
and
- the banks and other operators / system participants shall endeavour towards quicker resolution of such failed transactions.

5. Wherever financial compensation is involved, the same shall be effected to the customer's account *suo moto*, without waiting for a complaint or claim from the customer.

6. Customers who do not get the benefit of redress of the failure as defined in the TAT, can register a complaint to the Banking Ombudsman of Reserve Bank of India.

7. This directive is issued under Section 10(2) read with Section 18 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007) and shall come into effect from October 15, 2019.

Yours faithfully

(P. Vasudevan)  
Chief General Manager

Encl. : As above

(Annex to Circular DPSS.CO.PD No.629/02.01.014/2019-20 dated September 20, 2019)

**Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems**

**General Instructions covering the TAT :**

1. The principle behind the TAT is based on the following :
  - a. If the transaction is a 'credit-push' funds transfer and the beneficiary account is not credited while the debit to originator has been effected, then credit is to be effected within the prescribed time period failing which the penalty has to be paid to the beneficiary;
  - b. If there is delay in initiation of a transaction at the originator bank's end beyond the TAT, then penalty has to be paid to the originator.
2. A '*failed transaction*' is a transaction which has not been fully completed due to any reason not attributable to the customer such as failure in communication links, non-availability of cash in an ATM, time-out of sessions, etc. Failed transactions shall also include the credits which could not be effected to the beneficiary account on account of lack of full information or lack of proper information and delay in initiating a reversal transaction.
3. Terms like, Acquirer, Beneficiary, Issuer, Remitter, etc., have meanings as per common banking parlance.
4. T is the day of transaction and refers to the calendar date.
5. R is the day on which the reversal is concluded and the funds are received by the issuer / originator. Reversal should be effected at the issuer / originator end on the same day when the funds are received from the beneficiary end.
6. The term bank includes non-banks also and applies to them wherever they are authorised to operate.
7. Domestic transactions i.e., those where both the originator and beneficiary are within India are covered under this framework.

**Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems**

Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
<b>1</b>	<b>Automated Teller Machines (ATMs) including Micro-ATMs</b>		
a	Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.	₹ 100/- per day of delay beyond T + 5 days, to the credit of the account holder.
<b>2</b>	<b>Card Transaction</b>		
a	<u>Card to card transfer</u> Card account debited but the beneficiary card account not credited.	Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account.	₹ 100/- per day of delay beyond T + 1 day.
b	<u>Point of Sale (PoS) (Card Present) including Cash at PoS</u> Account debited but confirmation not received at merchant location i.e., charge-slip not generated.	Auto-reversal within T + 5 days.	₹ 100/- per day of delay beyond T + 5 days.
c	<u>Card Not Present (CNP) (e-commerce)</u> Account debited but confirmation not received at merchant's system.		
<b>3</b>	<b>Immediate Payment System (IMPS)</b>		
a	Account debited but the beneficiary account is not credited.	If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
<b>4</b>	<b>Unified Payments Interface (UPI)</b>		
a	Account debited but the beneficiary account is not credited (transfer of funds).	If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
b	Account debited but transaction confirmation not received at merchant location (payment to merchant).	Auto-reversal within T + 5 days.	₹100/- per day if delay is beyond T + 5 days.

Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
<b>5</b>	<b>Aadhaar Enabled Payment System (including Aadhaar Pay)</b>		
a	Account debited but transaction confirmation not received at merchant location.	Acquirer to initiate "Credit Adjustment" within T + 5 days.	₹100/- per day if delay is beyond T + 5 days.
b	Account debited but beneficiary account not credited.		
<b>6</b>	<b>Aadhaar Payment Bridge System (APBS)</b>		
a	Delay in crediting beneficiary's account.	Beneficiary bank to reverse the transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
<b>7</b>	<b>National Automated Clearing House (NACH)</b>		
a	Delay in crediting beneficiary's account or reversal of amount.	Beneficiary bank to reverse the uncredited transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
b	Account debited despite revocation of debit mandate with the bank by the customer.	Customer's bank will be responsible for such debit. Resolution to be completed within T + 1 day.	
<b>8</b>	<b>Prepaid Payment Instruments (PPIs) – Cards / Wallets</b>		
a	<u>Off-Ux transaction</u>  The transaction will ride on UPI, card network, IMPS, etc., as the case may be. The TAT and compensation rule of respective system shall apply.		
b	<u>On-Ux transaction</u>  Beneficiary's PPI not credited.  PPI debited but transaction confirmation not received at merchant location.	Reversal effected in Remitter's account within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.