

GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI



TRANSPORT DEPARTMENT

TECHNOLOGY BASED
FINANCIAL INCLUSION SOLUTION
Integrated With
MISSION CONVERGENCE
And
AUTOMATIC FARE COLLECTION SYSTEM

Request for Proposal

January, 2009

Issued by



(A Joint Venture of Government of Delhi & IDFC Ltd.)

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SECTION I

NOTICE INVITING TENDER (NIT) & KEY DETAILS

SECTION I: NOTICE INVITING TENDER & KEY DETAILS

NOTICE INVITING TENDER (ADVERTISEMENT)

GOVT OF NATIONAL CAPITAL TERRITORY OF DELHI

TRANSPORT DEPARTMENT

5/9 Under Hill Road, Delhi-110054

Request for Proposal (RFP)

TECHNOLOGY BASED FINANCIAL INCLUSION SOLUTION Integrated With MISSION CONVERGENCE AND AUTOMATIC FARE COLLECTION SYSTEM

National Competitive Bidding

ISBT Building, Kashmere Gate Delhi - 110 006, during office hours on any working day between 8th January 2009 and 17th February 2009 upon payment of Rs. 10,000/- (Rs. Ten Thousand only) through Demand Draft drawn in favour of "Delhi Integrated Multi-Modal Transit System Limited" payable at Delhi.

The RFP document can also be downloaded from <http://transport.delhigovt.nic.in> or <http://www.dimits.in>. In case of a downloaded document, the demand draft for the above said amount shall be enclosed along with the bid. Completed Proposals must be delivered in the office of DIMTS Ltd. on or before 15:00 hrs on 18th February 2009.

Scope of Work

AFCS Project

- Issue of contactless smart cards for automatic fare collection, including personalized cards for concessional passes
- Creation and maintenance of a network of agents for recharging/top-up of smart cards
- Daily collection of cash received at the recharge points
- Work as the settlement bank
- Regular audits of the AFCS
- Operation and Maintenance of complete infrastructure during Contract period of ten years.

Mission Convergence Project

- Capture of demographic and biometric information of all beneficiaries.
- Opening of 'no-frills' bank accounts
- Issue of personalized contactless smart cards
- Creation and maintenance of a network of Customer Service Points (CSP) through Business Correspondent(s)
- Supply necessary equipment at Service Delivery Points (SDPs) including Fair Price Shops, Kerosene Oil Depots (KODs), Hospitals
- Operation and Maintenance of complete infrastructure during Contract period of ten years.

For further information - contact

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Email: k.jayakrishnan@dimts.in

Project Background

Government of National Capital Territory of Delhi (GNCTD) intends to introduce a common Automatic Fare Collection System ("AFCS") across various modes of public transport to enable commuters to interchange seamlessly across various modes/service providers. To begin with, GNCTD intends to introduce the AFCS on the private and state owned stage carriage (Delhi Transport Corporation) bus services in a phased manner.

GNCTD has also undertaken an initiative to bring various welfare schemes of the government onto a common platform and to reach out to the socio-economically weaker and vulnerable sections of the society through its "Mission Convergence" programme which would be based on an IT-driven system to ensure efficient and effective delivery of the schemes to the intended beneficiaries ("Mission Convergence Project"). GNCTD has constituted the Samajik Suvidha Sangam (SSS), a registered society to implement the programme.

In order to leverage synergies between the two projects, Mission Convergence and AFCS, it has been decided to integrate the smart cards related sub-systems of the two projects with Reserve Bank of India's (RBI) Financial Inclusion scheme, wherein 'no-frills' bank accounts will be opened for all beneficiaries under the Mission Convergence Project. Simultaneously, personalized smart cards will also be issued to such beneficiaries. These smart cards will also serve as transit cards for payment of fare in public transport through the Automatic Fare Collection System.

Eligibility Criteria

Entities meeting the following criteria would be eligible to participate in the Bid process:

- A Scheduled Commercial Bank licensed under RBI Act and authorized by RBI to undertake government business;
- Fulfilling at least one of the following:
 - Should have opened a minimum of 1 lakh 'no-frills' bank accounts under RBI's Financial Inclusion Scheme during last three years ending on 31st December, 2008;

OR

- Should have had a minimum net-worth of Rs. 1500 crores as on the close of the last financial year.

Request for Proposal (RFP) Document

Interested bidders may procure the Request for Proposal (RFP) document from the office of Delhi Integrated Multi-Modal Transit System Limited, 1st Floor, Maharana Pratap

KEY DETAILS

Date of issue of NIT	31.12.2008
Date of RFP	06.01.2009
Place for purchase of RFP Document	Delhi Integrated Multi-Modal Transit System Limited 1st Floor, Maharana Pratap Inter-State Bus Terminal, Kashmere Gate, Delhi – 110 006
Dates for purchase of RFP Document	From 06.01.2009
	To 17.02.2009
Official and Address for seeking clarifications on the RFP	Ajay Chagti Jt. Commissioner, Transport Department 5/9 Under Hill Road, Delhi – 110 054. Handset : +91 9871622144; Tele: +91 11 23930740 <i>And/or</i> K. Jayakishan Sr. Vice President (Corporate Strategy) Delhi Integrated Multi-Modal Transit System Limited 1st Floor, Maharana Pratap Inter-State Bus Terminal, Kashmere Gate, Delhi – 110 006 Handset: +91 9871801567; Tele: +91-11-43090100; Fax: +91-11-23860966 E-mail: k.jayakishan@dimts.in and/or info@dimts.in
Last date for submission of queries / clarifications	3 days before the pre-bid meeting
Date, Time and Venue for Pre-Bid Meeting	1100 Hrs on 20.01.2009 Delhi Integrated Multi-Modal Transit System Limited, 1st Floor, Maharana Pratap Inter-State Bus Terminal, Kashmere Gate, Delhi – 110 006
Last date for clarifications by GNCTD on queries	27.01.2009

Bid Security Amount	Rupees 50 Lakhs
Last date and time for submission of Bids	1500 Hrs on 18.02.2009
Official and Address for submission of Bids	Secretary and Commissioner of Transport c/o Delhi Integrated Multi-Modal Transit System Limited, 1st Floor, Maharana Pratap Inter-State Bus Terminal, Kashmere Gate, Delhi – 110 006
Date and Time of Opening of Techno-Commercial Bids	1530 Hrs on 18.02.2009
Date and Time of Opening of Price Bids	To be advised later

SECTION II

PROJECT INTRODUCTION

SECTION II: PROJECT INTRODUCTION

1 General

1.1 About Delhi

- 1.1.1 Delhi is emerging as one of the largest cities of the world and its geographical area covers 1,483 sq. kms. located between 28° 24' 17" and 28° 53' 00" North Latitude and 76° 50' 24" and 77° 20' 37" East Longitude, Delhi shares its borders on the North, West and South with Haryana and on the East with Uttar Pradesh. For administrative purposes, Delhi is divided into nine districts and 27 Sub Divisions.
- 1.1.2 The population of Delhi was 13.8 million as per Census of India, 2001. The density of population in Delhi (9,294 Persons/ Square Km) is the highest among all States and Union Territories. Master Plan of Delhi (MPD – 2021) projects a total population of Delhi at about 18.2 million in year 2011 and 22.5 million in the year 2021.
- 1.1.3 Delhi is witnessing high growth rate with rapid increase in population within its boundaries as well as the convergence of the surrounding urban settlements of Haryana and Uttar Pradesh, thereby turning into a very outsized urban agglomeration.
- 1.1.4 The high rate of growth can also be attributed to the in-migration due to various employment opportunities and economic activities offered by the city. Work force participation rate is expected to increase from 32.72% in 2001 to 38.1 % in the year 2021¹.

2 Mission Convergence Project

- 2.1 Delhi has a large vulnerable population which includes people living in slum areas, unauthorized colonies, migrant workers, homeless, etc. These people are not having access to basic amenities including health, sanitation, and education. GNCTD has a number of welfare schemes targeting these sections of the society.

¹ Source : Census of India and projection by Master Plan for Delhi 2021

- 2.2 In order to improve the delivery mechanism of these welfare schemes, GNCTD has undertaken a project, 'Mission Convergence' (MC Project), wherein various welfare schemes being offered by various departments of GNCTD are proposed to be delivered in a more effective and transparent manner. Under the MC Project, GNCTD is getting an exhaustive survey done for identifying vulnerable people on redefined criteria, which is not limited to income alone and includes other vulnerability factors like disability, age, gender, occupation, residential locality, etc.
- 2.3 A registered society, 'Samajik Suvidha Sangam' (SSS) has been constituted to manage and run the Mission Convergence Project. New administrative units are being identified to make the schemes delivery citizen-friendly, transparent, and efficient. The Administrative units at the community level would be the Gender Resource Centre – Suvidha Kendras (GRC-SKs)/ Samajik Suvidha Kendra's (SSK). There would be two Administrative Units at the district level—District Resource Centers, and the DC office.
- 2.4 The scheme delivery will be enabled through IT initiatives. A uniform data bank on all beneficiaries is being created. This would prevent duplication of efforts, documentation and forms. All scheme implementation points (GRC-SK, DRC, and DC) would be IT enabled and connected to a central server to facilitate the flow of information for MIS reporting purposes. For availing the schemes, potential beneficiaries would be issued a unique smart card, which will include the biometric information of the beneficiaries. A 'no-frills' bank account will be opened for each identified beneficiary and the cash benefits will flow through the account. At various scheme delivery points like Fair Price Shops (FPS), Kerosene Oil Depots (KOD), hospitals, etc. the same Smart Cards will be used for verifying the identity of the beneficiary and the entitlements. The IT solution for Mission Convergence will have following major components:
- (i) Mission Convergence Integrated Application portal;
 - (ii) Mission Convergence data center;
 - (iii) Smart Card;
 - (iv) Relevant hardware and connectivity to support and facilitate the above.
- 2.5 A System Integrator (SI) is being selected by the SSS for implementation of the IT Solution including integrated Application portal, data centre and provisioning of requisite hardware and connectivity for the same. The Smart Card related component will be implemented by the Bank, which will be identified through this bid process. The detailed scope of services of the Bank is described in Section VI.

3 Automatic Fare Collection System Project

3.1 Delhi's Transport System

- 3.1.1 With a growing population as well as work force participation rate, the per capita trip rate also shows a gradual increase. This is evident in the last major house hold travel survey conducted in Delhi in 2007-08 (M/s RITES Primary Survey, 2007-08). According to the RITES Study, 21.98 million trips per day (out of which 14.36 million trips are vehicular trips) were generated by 16.2² million residents of Delhi.
- 3.1.2 A total of 5.96 million trips i.e. approx 41.5% of total vehicular trips were catered to by buses.
- 3.1.3 The bus system in Delhi comprises of stage carriage buses operated by Delhi Transport Corporation (DTC) and private operators, chartered buses, school buses and metro feeder buses. DTC and private stage carriage bus services follow a uniform fare structure. Metro feeder services are using a different fare structure.
- 3.1.4 Besides the road network, Delhi is also served by a railway network comprising services of Indian Railways (including sub-urban EMU services) and DMRC. The Indian Railway network has about 43 railway stations. There are four major stations (Old Delhi, New Delhi, Nizamuddin and Sarai Rohilla) catering to more than 0.09 million passengers per day as per RITES Study 2007-08. There are eight radial Railway lines extending to its suburban areas spread over states of Uttar Pradesh and Haryana besides the Delhi Metropolitan Areas (DMA). DMRC is operating three corridors of metro rail network and has plans for future expansion.

3.2 Delhi Bus System – Proposed Plans

- 3.2.1 11,000 stage carriage buses are expected to be made operational over a period of two years to cater to growing demand of public bus services in Delhi. This would also include replacement of present buses being operated by DTC and private stage carriage

² Population of 2006, as per projection by Master Plan for Delhi, 2021

operations. DTC is expected to operate about 6,600 buses of the 11,000 buses stated above.

- 3.2.2 DTC at present is the largest operator of buses in Delhi with a fleet of more than 3,500 buses. To make 6,600 buses operational in next two years, DTC is in the process of procuring additional buses. The buses would operate on existing and new routes and would comprise of a combined fleet of low floor, semi low floor and standard floor buses.
- 3.2.3 DTC also proposes to operate about 1,500 air-conditioned buses serving the commuters as a part of the aforementioned fleet of 6,600 buses.
- 3.2.4 The remaining about 4,400 buses will be operated by private operators. The private bus operations in Delhi is being corporatized and accordingly, all the bus routes in Delhi have been divided into 17 clusters (the clusters are based on routes not on physical boundaries) and in each cluster buses will be operated by both DTC and one private operator based on pre-fix schedules.
- 3.2.5 The private operators shall be paid on a Gross Cost basis; thereby taking away the responsibilities of collecting the revenues from their responsibility matrices.

3.3 Automatic Fare Collection System

- 3.3.1 Automatic Fare Collection System (AFCS) is an automated revenue collection system, which facilitates the passengers to purchase pre-paid tickets and use them through electronic systems to permit access to or from the transport system. AFCS reduces the on-board ticketing, helps in easy accounting of revenue collection and generates rich information for MIS purposes.
- 3.3.2 Transport Department, GNCTD proposes to implement Automatic Fare Collection System in all public buses running in the city. DIMTS has been nominated by Transport Department, GNCTD to assist in implementation of the AFCS Project. The Project envisages use of Contactless Smart Cards for payment of fare in different public transport modes including DTC buses, private buses and other future transportation systems including Metro Rail, Light Rail Transit, Monorail & value added services like parking, taxis, auto-rickshaws, etc. The proposed AFCS is also planned to be integrated with DMRC's existing fare collection system.

- 3.3.3 The AFCS Project has been divided into two major sub-systems (i) Smart Card distribution and top-up sub-system, and (ii) the technology sub-system comprising of on-bus fare collection equipment, depot equipment, central system equipment, necessary software including clearing house, etc.
- 3.3.4 A bank is being selected for issuing Contactless Smart Cards to vulnerable sections of society for GNCTD's Mission Convergence Project. It has been decided that the same Contactless Smart Cards will also be used in AFCS for payment of fare in buses. Accordingly, the Bank selected for Mission Convergence Project will also be responsible for setting up the Smart Card distribution and top-up sub-system for AFCS. The detailed responsibilities of the Bank for AFCS are listed in Section VI.
- 3.3.5 The AFCS Technology Provider for implementation of the technology sub-system for the proposed AFCS will be selected through a separate bidding process.

SECTION III

DEFINITIONS AND ABBREVIATIONS

SECTION III: DEFINITIONS AND ABBREVIATIONS

1. Definitions

In this RFP, the following word(s), unless repugnant to the context or meaning thereof, shall have the meaning(s) assigned to them herein below:

1. **“Active Smart Card”** shall mean a Smart Card which has been used in the AFCS at least once in a month.
2. **“AFC Agent”** shall have the meaning assigned to in Clause 3.1.4, Section VI.
3. **“Automatic Fare Collection System”** or **‘AFCS’** or **“AFCS Project”** means the fare collection system proposed to be implemented on buses and other public transport modes in Delhi through which commuters can pay their fare using contact-less Smart Cards and/ or other authorized ticket media.
4. **“AFCS Contract”** means one or more formal agreements to be signed between GNCTD, DIMTS, the Bank and the AFCS Technology Provider for the AFCS Project.
5. **“AFCS Contract Period”** shall mean the duration of the AFCS Contract, as set out in Section V hereof.
6. **“AFCS-Default Charges”** shall mean the default charges to be levied in case of non-achievement of service levels set out in Annexure 3-B.
7. **“AFCS Performance Security”** shall have the meaning ascribed to it in Clause 2 of Section V hereof.
8. **“AFCS-Service Levels”** shall mean the service levels with respect to the AFCS Project as set out in Annexure 3-B.
9. **“AFCS Technology Provider”** means the agency, which will be selected by GNCTD for implementation of the AFCS Project.
10. **“Beneficiary”** shall have the meaning ascribed to it in Clause 2.2.2 of Section VI hereof.

11. **"Bid"** means the proposal submitted by the Bidder(s) in response to this RFP in accordance with the provisions hereof.
12. **"Bidder"** means a Scheduled Commercial Bank licensed and authorised by RBI to undertake government business, who has submitted the Bid as per terms and conditions of the RFP document.
13. **"Bid Security"** or **"Earnest Money Deposit"** or **"EMD"** shall have the meaning ascribed to it in Section IV hereof.
14. **"Bid Process"** means the process of selection of the Bank through competitive bidding and includes release of this RFP document, submission of Bids, scrutiny and evaluation of such Bids as set forth in the RFP.
15. **"Business Correspondent"** shall mean any Person designated as such by the Bank in accordance with RBI guidelines.
16. **"Contract(s)"** shall mean either the AFCS Contract, the MC Contract or any other agreement entered into between the Parties pursuant thereto.
17. **"Effective Date"** shall mean the date on which the Letter of Acceptance is issued by GNCTD.
18. **"Financial Year"** shall mean the period starting from April 1st of any given year to March 31st of succeeding year.
19. **"Government"** means the Government of National Capital Territory of Delhi (GNCTD).
20. **"Handheld Device"** shall have the meaning ascribed thereto in Clause 2.4.2 of Section VI.
21. **"Letter of Acceptance"** or **"LOA"** means the letter or memorandum communicating to the Successful Bidder the acceptance of its Bid.
22. **"Material Adverse Effect"** means a material adverse effect of any act or event on the ability of either Party to perform any of its obligations under and in accordance with the provisions of this Agreement and which act or event causes a material financial burden or loss to either Party.

23. **“Material Breach”** shall mean a breach by a Party of any of its obligations under this Agreement which has or is likely to have a Material Adverse Effect on the Project and which such Party shall have failed to cure.
24. **“Mission Convergence Project” or “Mission Convergence” or “MC Project”** means the programme initiated by GNCTD to bring various welfare schemes of the government onto a common platform so as to eliminate duplication and to drive the implementation of the programme through an IT-driven system which would ensure efficient and effective delivery of the schemes to the intended beneficiaries.
25. **“Mission Convergence Contract” or “MC Contract”** means a formal agreement signed between GNCTD and the Successful Bidder for the Mission Convergence Project;
26. **“MC Contract Period”** shall mean the duration of the MC Contract, as set out in Section V hereof.
27. **“MC-Default Charges”** shall mean the default charges to be levied in case of non-achievement/ non adherence of service levels set out in Annexure 3-A.
28. **“MC Performance Security”** shall have the meaning ascribed to it in Clause 1 of Section V hereof.
29. **“MC-Service Levels”** shall mean the service levels with respect to the MC Project as set out in Annexure 3-A.
30. **“Project Coordination Committee – Mission Convergence” or “PCC-MC”** shall mean a committee comprising of representatives of GNCTD, DIMTS and the Bank formed to oversee the implementation and operations of the Mission Convergence Project. The role and responsibility of the PCC-MC shall be as set out in Annexure – 4.
31. **“Project Coordination Committee – AFCS” or “PCC-AFCS”** shall mean a committee comprising of representatives of GNCTD, DIMTS, the Bank and the AFCS Technology Provider, formed to oversee the implementation and operations of the AFCS project. The role and responsibility of the PCC-AFCS shall be as set out in Annexure – 5.
32. **“RBI”** means Reserve Bank of India.

33. **“RFP Document”** or **“RFP”** shall mean this RFP document and shall include any addendum(s) issued thereto.
34. **“Service Delivery Point”** shall have the meaning ascribed to it in Clause 2.4.1 of Section VI.
35. **“Service Levels”** or **“SLA”** shall mean the AFCS-Service Levels and/or MC-Service Levels as the case may be.
36. **“Smart Card”** shall mean contactless smart card, as per the specifications set out in Annexure 6.
37. **“Successful Bidder”** or **“The Bank”** shall mean the Bidder, whose Bid is evaluated as the most competitive following the bid evaluation process as set forth in this RFP Document and to whom a Letter of Acceptance is issued subsequently.
38. **“Transaction Fee”** shall mean the fee as quoted by the Bank to be paid per revenue generating transaction through Smart Card on AFCS. The revenue generating transactions shall exclude the transactions on which the transport operators do not get direct revenue such as transactions involving passes, free travel vouchers, transfers between modes etc.

Any other term(s), not defined herein above but defined elsewhere in this RFP shall have the meaning(s) ascribed to such term(s) therein and shall be deemed to have been included in this Section.

2. Abbreviations

Abbreviation	Expanded Form
3DES	Triple Data Encryption Standard
AES	Advanced Encryption Standard
AFCS	Automatic Fare Collection System
BC	Business Correspondent
BPL	Below Poverty Line
CBO	Community Based Organization
CIC	Card Issuance Centre
CPB	Composite Price Bid

Abbreviation	Expanded Form
CSP	Customer Service Point
DC	Deputy Commissioner
DIMTS	Delhi Integrated Multi-Modal Transit System Limited
DRC	District Resource Centre
DTC	Delhi Transport Corporation
EMD	Earnest Money Deposit
FPS	Fair Price Shop
GNCTD	Government of National Capital Territory of Delhi
GPRS	General Packet Radio Service
GRC-SK	Gender Resource Centre – Suvidha Kendra
INR	Indian Rupee
KOD	Kerosene Oil Depot
LOA	Letter of Acceptance
MC	Mission Convergence
MIS	Management Information Systems
NFC	Near Field Communication
NGO	Non-Government Organization
NIT	Notice Inviting Tenders
O&M	Operation and Maintenance
PCC-AFCS	Project Coordination Committee - Automatic Fare Collection System
PCC-MC	Project Coordination Committee - Mission Convergence
PMU	Programme Management Unit
RBI	Reserve Bank of India
RFP	Request for Proposal
SAM	Secure Access Module
SDP	Service Delivery Point
SLA	Service Level Agreements
SSS	Samajik Suvidha Sangam
SSS-SI	SSS' System Integrator

SECTION IV

INSTRUCTIONS TO BIDDERS

SECTION IV: INSTRUCTIONS TO BIDDERS

1. Eligible Bidders

- 1.1. Entities meeting the following criteria would be eligible to participate in the Bid process:
- (a) A Scheduled Commercial Bank licensed under RBI Act and authorized by RBI to undertake government business;
 - (b) Fulfilling at least one of the following:
 - (i) Should have opened a minimum of 1 lakh 'no-frills' bank accounts under RBI's Financial Inclusion Scheme during last three years ending on 31st December, 2008,
 - OR
 - (ii) Should have had a minimum net-worth of Rs. 1500 crores as on the close of the last financial year.

2. Pre-Bid Meeting

- 2.1. A Pre-Bid Meeting shall be held on the time, date and address as specified in the Key Details.
- 2.2. Bidders are requested to send their queries in writing by post, courier, e-mail or by facsimile, latest by the date and to the address as specified in the Key Details.
- 2.3. Nothing in this section shall be taken to mean or read as compelling or requiring GNCTD/DIMTS to respond to any questions or to provide any clarification to a query. GNCTD reserves the right to not respond to the questions it perceives as non-relevant which may be raised by a Bidder or not to provide clarifications if GNCTD in its sole discretion considers that no reply is necessary. No extension of Deadline for Submission of Bids will be granted on the basis or grounds that GNCTD has not responded to any question or not provided any clarification to a query.

3. RFP Document

3.1. The RFP Document consists of the following:

Section I	NOTICE INVITING TENDER & KEY DETAILS
Section II	PROJECT INTRODUCTION
Section III	DEFINITIONS & ABBREVIATIONS
Section IV	INSTRUCTION TO BIDDERS (ITB)
Section V	GENERAL TERMS AND CONDITIONS (GTC)
Section VI	SCOPE OF SERVICES
Section VII	BID FORMS AND ANNEXURES

3.2. The Bidder is required to examine carefully all the contents of the RFP Document including instructions, conditions, forms, terms, specifications and take them fully into account before submitting the Bid. Failure to comply with the requirement(s) of RFP Document will be at the Bidder's own risk & responsibility.

4. Amendment of RFP Document

4.1. Prior to due date of submission of Bids and subject to Clause 2.3 hereof, GNCTD may, for any reason, whether at its own initiative or in response to a clarification or query raised by a prospective Bidder, modify the RFP Document by issuing amendment(s) thereto.

4.2. The amendment(s), in the form of an addendum(s), if any, will be posted on GNCTD/DIMTS website. It will also be sent to all prospective Bidders, by registered post / speed post / e-mail / courier / facsimile, who purchase the RFP Document. GNCTD/DIMTS will not be responsible for delay in postal delivery / non-delivery etc. of any such addenda.

4.3. GNCTD, in its sole discretion, may extend the deadline for submission and validity of Bids.

4.4. If any amendment is effected in the RFP Document, only the amended RFP Document shall be final and determinative.

5. Language of Bid

5.1. The Bid prepared by the Bidder, as well as all correspondence and documents relating to the Bid, exchanged by the Bidder and GNCTD/DIMTS shall be in English. Supporting

documents and printed literature furnished by the Bidder may be in another language provided they are accompanied by a self authenticated accurate translation of the relevant passages/document in English, in which case, for purposes of interpretation of the Bid, the English translation shall govern.

6. Documents / Items Comprising the Bid

6.1. The Techno-Commercial Bid shall consist of:

- (a) The following documents sealed in Envelope A-1 (as set out in Clause 12):
 - (i) Bid Security / EMD (as per Annexure 7);
 - (ii) Cost of RFP Document in the form of demand draft in case the document has been downloaded.
- (b) The following documents sealed in Envelope A-2 (as set out in Clause 12):
 - (i) Techno-commercial Bid in the form as prescribed in Annexure 2-A;
 - (ii) Write-ups and supporting documents for parameters specified for Techno-commercial evaluation;
 - (iii) Documents certifying the number of 'no-frills' bank accounts opened by the bank during last three years ending on 31st December, 2008 viz. certified extracts from reports to RBI or internal reports or a self declaration by the Bidder. In case the Bidder has not opened any 'no-frills' bank accounts, the Bidder should furnish a statement to this effect;
 - (iv) Any document evidencing authorization by RBI to undertake government business;
 - (v) Copy of Annual Report for last financial year;
 - (vi) Copies of similar contracts executed/under execution by the Bidder;
 - (vii) Copy of RFP document along with addenda issued, if any, duly signed on each page;
 - (viii) Power of Attorney for submission of Bid.

6.2. Envelope 'B' – Shall consist only of the Price Bid in the form as prescribed in Annexure 2-B.

6.3. Failure to provide the documents prescribed herein above may result in rejection of Bid.

7. Bid Security/ Earnest Money Deposit

7.1. Bid submitted in response to the RFP Document shall be accompanied by a bid security of

INR 50 Lakhs (Indian Rupees Fifty Lakhs) (hereinafter referred to as “Bid Security” or “Earnest Money Deposit” or “EMD”) in one of the following forms:

- (a) Unconditional interest free Fixed Deposit Receipt in favour of Secretary and Commissioner of Transport, Government of National Capital Territory of Delhi payable at New Delhi from a scheduled commercial bank (licensed by RBI), or
- (b) An irrevocable Bank Guarantee from a scheduled commercial bank (licensed by RBI) other than the bidding entity, in favour of Secretary and Commissioner of Transport, Government of National Capital Territory of Delhi valid for a period of 120 days beyond the validity of the Bid, in the format prescribed in Annexure 7 of the RFP Document. The Bank Guarantee should be encashable at Delhi / New Delhi.

7.2. Any Bid not accompanied with valid Bid Security/ EMD in the acceptable form will be liable to be treated as being non-responsive.

7.3. If the validity of Bid is extended, the Bidder shall get the terms of the Bank Guarantee extended by such period as specified hereinabove and shall furnish the same to GNCTD not later than 15 days from the date of the notice of the extension of validity of the Bid.

7.4. No interest will be payable on the Bid Security/EMD.

7.5. The Bid Security is liable to be forfeited if the Bidder withdraws or amends or impairs or derogates from the Bid in any respect within the period of validity of its Bid or any extension thereof. The decision of GNCTD in this respect shall be final and binding.

8. Discharge of Bid Security of Unsuccessful Bidder(s)

8.1. The Bid Security of unsuccessful Bidders will be discharged / returned as promptly as possible after the expiry of Bid validity and latest by the 30th (thirtieth) day after signing of the Contract.

9. Discharge of Bid Security of Successful Bidder

9.1. The Bid Security of the Successful Bidder(s) shall be discharged only after the Successful Bidder(s) furnishes the Performance Securities as required.

- 9.2. If the Successful Bidder fails to furnish the Performance Security(ies) as specified in the 'General Terms and Conditions', then the Bid Security shall be liable to be forfeited by GNCTD, in addition to any other actions as per terms and conditions stipulated in the RFP Document.

10. Bid Validity

- 10.1. The Bid shall remain valid and open for acceptance for a period of 180 days from the last date for submission of the Bid ("Bid Validity").
- 10.2. In exceptional circumstances, prior to expiry of the original Bid Validity period, GNCTD may request the Bidder for extension in the period of validity for a specified additional period. A Bidder may refuse the request without becoming liable for forfeiture of Bid Security. However, a Bidder agreeing to the request of extension in the Bid Validity period will be required, in accordance with Clause 7.3 hereof, to extend the validity of its Bid Security suitably. Moreover, the Bidder agreeing to the request will not be permitted to modify its Bid.

11. Format and Signing of Bid

- 11.1. The Bidder shall prepare and submit one original and one copy of Techno-Commercial Bid as per the format in **Annexure-2A** and the Price Bid as per the format in **Annexure-2B**.
- 11.2. The Bid shall be typed or written neatly in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract. The 'Letter of Authorization' shall be authenticated by written 'Power-of-Attorney' accompanying the Bid. The person or persons so authorized for signing the Bid shall initial all pages of the Bid including supporting documents and printed literature. Each page of the Bid must be numbered. The Power of Attorney, duly stamped and signed by the attorney holder and shall be in the format as provided in Annexure 9 hereof.
- 11.3. The Bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the Bidder. Any interlineations, erasures or overwriting shall be valid only if the person or persons signing the Bid have authenticated the same with their respective signature alongside such interlineations, erasures or overwriting.
- 11.4. All prices and other information having a bearing on the price shall be written both in

figures and words in the prescribed Bid form. In case of a discrepancy, the price given in words shall govern.

12. Sealing and Marking of Bids

12.1. The Bidders shall prepare and submit their proposals in original as per the procedure detailed below:

- (a) The Bid Security of the required value, in accordance with the prescribed format, along with the Demand Draft towards the cost of the RFP Document, in case the same is downloaded from the website, shall be sealed separately in an envelope on which the following shall be superscribed:

“Envelope – A1 : Bid Security for Technology based Financial Inclusion Solution integrated with Mission Convergence and Automatic Fare Collection System”.

- (b) The original technical and commercial documents shall be sealed separately in an envelope on which the following shall be superscribed:

“Envelope – A2 (ORIGINAL) : Techno-Commercial Bid for Technology based Financial Inclusion Solution integrated with Mission Convergence and Automatic Fare Collection System”.

- (c) The copy of the technical and commercial documents shall be sealed separately in an envelope on which the following shall be superscribed:

“Envelope – A2 (COPY) : Techno-Commercial Bid for Technology based Financial Inclusion Solution integrated with Mission Convergence and Automatic Fare Collection System”.

- (d) Envelope – A1, Envelope – A2 (ORIGINAL) and Envelope – A2 (COPY) will be sealed in an outer envelope (“Envelope – A”) which shall also contain the copy of original/downloaded RFP document duly signed by the Bidder on each page. The following shall be superscribed on the outer Envelope A:

“Envelope – A: Techno-Commercial Envelope for Technology based Financial Inclusion Solution integrated with Mission Convergence and Automatic Fare Collection System”.

- (e) The Price Bid shall be sealed separately in an envelope on which the following shall be superscribed:

“Envelope – B: Price Bid for Technology based Financial Inclusion Solution integrated with Mission Convergence and Automatic Fare Collection System”.

- (f) Both the Envelope – A and Envelope – B shall be sealed in an outer envelope. The outer most envelope shall be addressed and marked as below:

“Bid for Technology based Financial Inclusion Solution integrated with Mission Convergence and Automatic Fare Collection System – to be opened on <date> at 1530 Hours.”

- (g) The outer as well as inner envelopes shall indicate the name and address of the Bidder to enable the Bid to be returned unopened in case it has to be returned to the Bidder, as per the provisions set forth in the RFP Document.

12.2. If the envelopes are not sealed and marked as above, GNCTD/DIMTS will assume no responsibility for the misplacement or premature opening of the Bid.

12.3. Bid shall be in accordance with the provisions contained in the RFP Document. Any material deviations/ variations in any Bid, from the terms and conditions of the RFP Document, will render such Bid non-responsive and the same shall be liable for rejection.

13. Deadline for Submission of Bid

13.1. Bids complete in all respects must be received at the address given in the Key Details, not later than the time and date indicated therein. GNCTD may, at its discretion, extend this deadline for the submission of Bids by amending the RFP Document and in that case all rights and obligations of GNCTD and the Bidders previously subject to the original deadline shall thereafter be subject to the deadline as extended.

13.2. Bid(s) may be submitted in person or sent through 'Post' or 'Courier Service'. GNCTD/DIMTS shall not be responsible for and shall not take any cognizance of postal delay.

13.3. Bids sent through fax / e-mail or through other means of transmission which can not be delivered in a sealed Envelope shall be rejected.

14. Late / Delayed Bid

14.1. Any Bid received after the Deadline for Submission of Bids will be liable to be rejected and returned unopened to the Bidder. No further correspondence on this subject shall be entertained by GNCTD/DIMTS.

15. Modification and Withdrawal of Bid

15.1. The Bidder may modify or withdraw its Bid after submission but before the date and time fixed for submission of the Bids, provided that the modification or withdrawal, in writing, is received prior to the deadline prescribed for submission of Bids so as to be opened along with the original Bids.

15.2. The Bidder's written modification or withdrawal duly sealed & marked should be delivered in accordance with the provisions of the RFP Document. The Envelope should be superscribed "Amendment/ Withdrawal of Bid", giving the RFP dated, Name of Project, Deadline for Submission of Bids and Date & Time of Opening.

16. Cost of Bidding

16.1. The Bidder shall bear all costs associated with the preparation and submission of its Bid and GNCTD/DIMTS, will in no case be held responsible or be liable for these costs, regardless of the conduct or outcome of the bidding process.

17. Bid Opening

17.1. The Techno-Commercial Bids (Envelope - A) of all the Bidders will be opened at time, date and place indicated in the Key Details, in the presence of Bidders' representatives who choose to attend the Bid opening. The Bidders' representatives, who are present at such opening, shall sign a register evidencing their attendance as a witness to the Bids opening

process. In the event of the specified date of Bid opening being declared a holiday for GNCTD, the Bids shall be opened at the appointed time and location on the next working day.

- 17.2. The Price Bids of only the Bidders whose Techno-Commercial Bids are found responsive and acceptable as per the evaluation criteria specified in this RFP shall be opened. The time, date and place of opening of such Price Bids will be advised later.

18. Process to be Confidential

- 18.1. After the opening of Bids, information relating to the examination, clarifications, evaluation and comparison of Bids and recommendations concerning the award of Contract shall be confidential and shall not be disclosed to other persons not officially concerned with such process. Disclosure to any such persons shall be made in confidence and shall extend only so far as it may be deemed necessary for the purposes of such performance.

19. Clarification of Bids

- 19.1. To assist in the examination, evaluation and comparison of Bids, GNCTD/DIMTS may, if necessary, ask Bidders for clarification of their Bids. The request for clarification and the response shall be in writing only and no change in the price or substance of the Bid shall be sought, offered or permitted.

20. Determination of Responsiveness

- 20.1. GNCTD will determine whether each Bid is responsive to the requirements of the RFP Document.
- 20.2. Only those Bids determined to be responsive to the requirements of the RFP Document shall be evaluated.

21. Criteria for Evaluation of Techno-commercial Bids

- 21.1. The evaluation of Techno-commercial Bids of the Bidders will be made on the following parameters:

Sl. No.	Parameter	Maximum Marks
1	General Brief About Project	50
1.a	Understanding of the stated requirements and a solution framework.	
1.b	Project management approach for Mission Convergence	
1.c	Proposed enrolment process for the initial enrolment phase	
1.d	Affirmation that the infrastructure and operational solution offered meets all the requirements of RBI and GNCTD	
1.e	Proposed detailed operation plan including Enrolment, roll-out of CSPs and SDPs	
1.f	Project management approach for AFCS	
1.g	Business Plan for AFCS	
1.h	Security related compliances – for various components of the Project	
1.i	Business Continuity and Growth Plan for 10 years operation	
1.j	Disaster Related Service Delivery Framework	
2	Business Related Information:	25
2.a	Bank's experience of similar projects including opening of 'no-frills' accounts, issuance of Smart cards, their types, whether involved delivery of social benefits also, etc.	
2.b	Details of Bank's Business Correspondent(s) including their background, length of existence, nature of incorporation, last 3 years turnover, their experience, etc.	
2.c	Details of Bank's technology provider(s) including their background, length of existence, nature of incorporation, last 3 years turnover, their experience, etc.	
3	Technology Related Information:	25
3.a	Functional and technical architecture of the proposed solution	
3.b	Detailed technical specifications of various equipment and systems including servers, PCs, printers, smart card printers, biometric capture equipment etc.	
3.c	Detailed Technical specifications of handheld device planned to be used including specifications for Smart Card Reader, Finger print scanner, Printer and other components	
3.d	Details of the proposed Connectivity Solution	
	Total	100

- 21.2. Bidders should attach write-ups and other documents including all relevant details required for evaluating each of the above parameters. In case, the supporting documents for evaluation of any of the above parameters are not enclosed in the Bid, GNCTD shall have a right to assign zero marks for the same.
- 21.3. Only those Bidders, who score a minimum of 75 marks out of a maximum of 100 marks in the evaluation of Techno-commercial Bids, shall qualify for opening of their Price Bids.

22. Criteria for Evaluation of Price Bids

- 22.1. The evaluation of Price Bids of the Bidders will be made on the following parameters:

Sl. No.	Parameter	Option 1 (Without capturing IRIS)	Option 2 (With capturing IRIS for each beneficiary)
1	One time cost per personalized Smart Card issued by the Bank (Rs.).	A ₁	A ₂
2	One time cost for equipment set up per SDP (Rs.).	B	
3	Percentage of the total cash benefits routed through the Bank (%).	C	
4	Transaction Fee per revenue generating transaction in AFCS (in Paise)	D	

- 22.2. GNCTD, in its sole discretion, reserves the right to implement either Option 1 or Option 2.
- 22.3. In the first instance, the Price Bids of only those Bidders, who have cleared techno-commercial evaluation stage will be evaluated on the basis of their quotes in Option 1. For purpose of evaluation, the number of Smart Cards will be considered as 40 lakhs, number of SDPs will be considered as 5500, the amount of total cash benefits routed through the Bank will be considered as Rs. 300 crores per annum and the number of revenue generating transactions in AFCS will be considered as 50 lakhs per day.

22.4. The formula for evaluation³ of Price Bids will be as under:

$$\text{Composite Price Bid for Option 1 (CPB}_1\text{)} = (A_1 \times 40,00,000) + (B \times 5,500) + (C\% \times 3,00,00,00,000 \times 10) + (D/100) \times 50,00,000 \times 365 \times 8.2$$

$$\text{Composite Price Bid for Option 2 (CPB}_2\text{)} = (A_2 \times 40,00,000) + (B \times 5,500) + (C\% \times 3,00,00,00,000 \times 10) + (D/100) \times 50,00,000 \times 365 \times 8.2$$

23. Award Criteria

23.1. The Bidder whose Bid is responsive, complete and in accordance with the RFP Document and whose CPB for Option 1 has been determined to be the lowest offer will be adjudged the '**Option-1 L1 Bidder**'.

23.2. Award in case it is decided not to capture IRIS of beneficiaries (Option 1):

23.2.1. In case GNCTD decides not to capture IRIS of beneficiaries, the Option-1 L1 Bidder shall be considered as the preferred bidder for award of the Contract.

23.3. Award in case it is decided to capture IRIS of beneficiaries (Option 2):

23.3.1. In case GNCTD decides to capture IRIS also for all the beneficiaries, the Option-1 L1 Bidder will have first right of refusal to match the lowest offer for Option 2. In case the Option-1 L1 Bidder agrees to match the lowest offer for Option 2, such Bidder shall be considered for award of the Contract.

23.3.2. In case Option-1 L1 Bidder does not agree to match the lowest offer for Option 2, the Bidder whose offer for Option 2 has been determined to be the lowest offer for Option 2 ('**Option-2 L1 Bidder**') shall be considered as the preferred bidder for award of the Contract.

³ Multiplying Factor of '10' for revenue to Bank calculated based on annual increase of 10% in cash benefits discounted by a rate of 10%;
Multiplying Factor of '8.2' for revenue to Bank from AFCS transactions calculated based on annual increase of 5% discounted by a rate of 10%.

24. Right To Accept Any Bid and To Reject Any or All Bids

- 24.1. Notwithstanding anything contained in the RFP Document, GNCTD reserves the right to accept or reject any Bid in its sole discretion or to reject all Bids and annul the bidding process without assigning any reason whatsoever at its sole discretion at any time before issuance of a Letter of Acceptance without incurring any liability.

25. Notification of Award

- 25.1. Prior to the expiry of the period of validity of the Bid, the Successful Bidder shall be notified through a Letter of Acceptance sent through fax to be confirmed in writing by Registered/ Speed Post/ By hand that its Bid has been accepted.

26. Signing and Acceptance of Letter of Acceptance

- 26.1. Upon receipt of the 'Letter of Acceptance' (LOA), the Successful Bidder shall return one copy of the Letter of Acceptance duly signed and stamped by its authorised signatory within 7 (seven) days from the date of issue of Letter of Acceptance.
- 26.2. Subsequent to acknowledgement of 'Letter of Acceptance' by the Successful Bidder, an agreement ("MC Contract") would be executed between the Successful Bidder and GNCTD. The framework of the MC Contract would be as set out in this RFP.
- 26.3. GNCTD is also simultaneously undertaking the process for selection of the AFCS Technology Provider. Subsequent to acknowledgement of the LOA, separate agreement(s) ("AFCS Contract") would be executed between the Bank, AFCS Technology Provider, Transport Department, GNCTD and DIMTS.
- 26.4. In case the Successful Bidder fails or refuses to enter into the Contracts (both MC Contract as well as AFCS Contract) within the time limit specified in the Letter of Acceptance or any extension thereof as may be decided by Transport Department, the Bid Security shall be forfeited.

27. Performance Security

- 27.1. Prior to the signing of the Contracts, the Successful Bidder shall furnish Performance Securities in accordance with the General Terms and Conditions.

28. Corrupt Practices

- 28.1. Bidders are expected not to indulge in any corrupt and fraudulent practice. They are expected to observe the highest standard of ethics during the procurement and execution of the Contracts. In pursuance of this policy, following definitions are relevant:-

- (i) "Corrupt Practice" means the offering, giving, receiving or soliciting of any thing of value to influence the action of a public official in the procurement process or in execution of the Contracts; and
- (ii) "Fraudulent Practice" means a misrepresentation of facts in order to influence a procurement process or the execution of the Contracts to the detriment of GNCTD, and includes collusive practice among Bidders (prior to or after Bid submission) designed to establish Bid prices at artificial non-competitive levels and to deprive GNCTD of the benefits of free and open competition.

- 28.2. If it is found that Bidder(s) had engaged in corrupt/ fraudulent practice in securing and executing the Contracts, GNCTD reserves the right:

- (a) not to award Contracts to such Bidder,
- (b) to cancel the Contracts, if already awarded. In case of cancellation, GNCTD shall be entitled to recover from the Bidder the amount of any loss arising from such cancellation in accordance with the provisions of the RFP Document. GNCTD shall also have the right to forfeit the Bid Security/ Performance Security of such Bidder, and
- (c) to ban the business dealing with the Bidder who engaged in such practices either indefinitely or for a specified period of time.

SECTION V

GENERAL TERMS AND CONDITIONS

SECTION V: GENERAL TERMS AND CONDITIONS (GTC)

1. Performance Security – Mission Convergence

- 1.1. Pursuant to issue of LOA, the Bank shall, for due and punctual performance of its obligations relating to the Mission Convergence Project, deliver to SSS, prior to the execution of the MC Contract, a bank guarantee for a sum of Rs. 3,00,00,000/- (Rupees Three Crores only) from a scheduled commercial bank, other than itself, in the form as set forth in Annexure 8-A, (hereinafter referred to as "MC Performance Security"). The MC Performance Security shall be reduced to a sum of Rs. 50,00,000/- (Rupees Fifty Lakhs) after issue of 40 lakh smart cards.
- 1.2. The MC Performance Security is to ensure due performance of all obligations of the Bank under the MC Contract against an Event of Default by the Bank and/or any Material Breach of its obligations thereunder.
- 1.3. The MC Performance Security shall be kept valid for a period of 6 months (Six months) beyond the expiry of the MC Contract.

2. Performance Security – AFCS

- 2.1. Pursuant to issue of LOA, the Bank shall, for due and punctual performance of its obligations relating to the AFCS Project, deliver to Transport Department, GNCTD, prior to the execution of the AFCS Contract, a bank guarantee for a sum of Rs. 1,00,00,000/- (Rupees One Crore only) from a scheduled commercial bank, other than itself, in the form as set forth in Annexure 8-B, (hereinafter referred to as "AFCS Performance Security").
- 2.2. The AFCS Performance Security is to ensure due performance of all obligations of the Bank under the AFCS Contract against an Event of Default by the Bank and/or any Material Breach of its obligations thereunder.
- 2.3. The AFCS Performance Security shall be kept valid for a period of 6 months (Six months) beyond the expiry of the AFCS Contract.

3. Duration of Contract

- 3.1. The period of the MC Contract and the AFCS Contract will be ten years, extendable for a period as may be mutually agreed and upon such terms and conditions as may be decided by the Parties subject to a maximum of five years.

4. Revenue Model

- 4.1. The Bank will have following revenue streams from the project:

4.1.1. Mission Convergence Project:

- (a) Cost per personalized Smart Card issued by the Bank.
- (b) Cost for the equipment set up at each SDP and any other location as may be decided by GNCTD.
- (c) A percentage of the total cash benefits routed through the Bank ("Handling and O&M charge").
- (d) A minimum float of seven days for all cash benefits routed through the Bank.

The Bank would be paid the cost of replacement of the equipment at the SDP subject to the following conditions:

- (a) No payment shall be made for any replacement required within the first five years of the MC Contract;
- (b) Only one replacement per SDP, as certified by PCC-MC, shall be eligible for payment during the period of the MC Contract;

Provided however, that the Bank shall be paid the cost of equipment that has been rendered non-functional due to mishandling by the user of the equipment. The process for checking and determining cause for failure of the Handheld Device shall be as decided by the PCC-MC.

4.1.2. From AFCS:

- (a) Interest earned on float of money loaded on Smart Cards;
- (b) Transaction Fee.

- 4.2. The Smart Cards may also be marketed for other applications (viz. public parking, para-transit, toll, etc.). The Bank will get 33% of the total revenue earned by using the Smart Cards for other applications.

5. Schedule of Payments

- 5.1. GNCTD shall transfer the Handling and O&M Charges of the Bank, at the percentage set out in MC Contract, alongwith the cash benefit to be disbursed to the Beneficiaries.
- 5.2. The Bank shall submit its invoice (with all necessary supporting documents) pertaining to issuance of personalized Smart Cards, provision of equipment at SDPs, provision of consumables etc. for any given month by the 5th day of the succeeding month.
- 5.3. GNCTD shall make payment within 14 days of receipt of the invoice. In the event GNCTD requires clarifications/disputes certain items stated in the invoice, the payment for the rest of the items would be processed within the said time frame. The balance payment would be released subsequent to submission of required clarifications or in the case of dispute in accordance with the dispute settlement.

6. Service Level Parameters and Default Charges

- 6.1. DIMTS, on behalf of GNCTD, will monitor the service level parameters for MC Project as well as AFCS Project.
- 6.2. The service level parameters for the MC Project ("MC-Service Levels") and default charges ("MC-Default Charges") shall be as set out in Annexure 3-A.
- 6.3. The service level parameters for the AFCS Project ("AFCS-Service Levels") and default charges ("AFCS-Default Charges") shall be as set out in Annexure 3-B.

7. Force Majeure

- 7.1. Force Majeure Events shall mean one or more of the following acts or events:
 - (a) acts of God or events beyond the reasonable control of the affected Party which could not reasonably have been expected to occur, exceptionally adverse weather conditions, lightning, earthquake, cyclone, flood, volcanic eruption, fire or landslide;
 - (b) strikes or boycotts (other than those involving the Bank or its employees/representatives or attributable to any act or omission of any of them) interrupting

supplies and services to the public for a period exceeding a continuous period of seven (7) days;

- (c) an act of war (whether declared or undeclared), invasion, armed conflict or act of foreign enemy, blockade, embargo, riot, insurrection, terrorist or military action, civil commotion which prevents or restricts the performance by the Bank of its obligations for a period exceeding a continuous period of seven (7) days;
- (d) any failure or delay of a contractor or supplier, but only to the extent caused by another Force Majeure Event.

7.2. As soon as practicable and in any case within 7 days of the date of occurrence of a Force Majeure Event or the date of knowledge thereof, the affected party shall notify other Parties of the same, setting out the details of such Force Majeure Event.

7.3. Upon the occurrence of any Force Majeure Event, the following shall apply:

- (i) There shall be no Termination;
- (ii) The Parties shall bear their respective costs and no Party shall be required to pay to the other Party any costs arising out of such Force Majeure Event;
- (iii) The Bank will not be liable to pay the Default Charges for the period for which the Force Majeure events persist.

7.4 Upon the cessation of any Force Majeure Event, the Parties shall immediately resume their respective obligations.

8. Event of Default and Termination

8.1. The Event of Default of the Bank for each of the Projects shall be as set out below:

- (i) Material Breach to meet any of its obligations and which breach the Bank fails to cure for a period of 30 days;
- (ii) Repeated failure by the Bank to meet the Service Levels i.e. the Default Charges levied on the Bank for the MC Project or the AFCS Project exceeds Rs. 10 lakhs/month (the said threshold amount being increased at the rate of 5% per annum at the end of every Financial Year) in any three months of a Financial Year;
- (iii) The Bank has abandoned the Project(s);
- (iv) The Bank has been declared insolvent;

- (v) A resolution has been passed for voluntary winding up of the Bank;
 - (vi) Cancellation of its banking license by RBI;
 - (vii) Any petition for winding up of the Bank has been admitted and liquidator or provisional liquidator has been appointed or the Bank has been ordered to be wound up by Court of competent jurisdiction, except for the purpose of amalgamation or reconstruction with the prior consent of GNCTD provided that, as part of such amalgamation or reconstruction and the amalgamated or reconstructed entity has unconditionally assumed all obligations of the Bank;
 - (viii) The bank has unlawfully repudiated the Contracts or has otherwise expressed an intention not to be bound by the Contracts.
- 8.2. In the Event of Default of the Bank in relation to the MC Project and/or the AFCS Project, GNCTD shall, without prejudice to any other right that it may have, be entitled to encash the Performance Security(ies) for such project(s) and Terminate that Contract or in its sole discretion both the Contracts.

9. Conciliation and Arbitration – MC Project

9.1. Conciliation - MC Project

- 9.1.1. Any dispute, difference or controversy of whatever nature howsoever arising under, out of or in relation to the MC Contract and so notified in writing by either Party to the other (the “Dispute”) in the first instance shall be attempted to be resolved amicably in accordance with the conciliation procedure set forth in Clause 9.1.2. Provided further that the Party claiming dispute resolution shall issue a notice in writing to the other Party informing it of its intention of initiating dispute resolution procedure.
- 9.1.2. In the event of any Dispute between the Parties, such Dispute shall be referred to the Principal Secretary-Administrative Reforms and the Managing Director of the Bank, for amicable settlement. Upon such reference, the said two individuals shall meet not later than 7 (seven) days of the date of such request or such longer period as may be mutually agreed by the Parties to discuss and attempt to amicably resolve the Dispute. If such meeting does not take place within the said period or the Dispute is not amicably settled within 15 (fifteen) days of such meeting between the said two individuals, either Party may refer the Dispute to arbitration in accordance with the provisions of Clause 9.2.

9.2. Arbitration – MC Project

9.2.1. Any Dispute which is not resolved amicably as provided in Clause 9.1 shall be finally settled by binding arbitration under the Arbitration and Conciliation Act, 1996. The arbitration shall be by a committee of 3 arbitrators. One arbitrator shall be appointed by each Party and the third, who shall be the Chairman shall be appointed by the two appointed arbitrators. If either Party fails to choose its arbitrator, the other Party shall take steps in accordance with Arbitration and Conciliation Act, 1996.

9.2.2. The place of arbitration shall be New Delhi, India.

9.2.3. The request for arbitration, the reply to the request, the terms of reference, any written submissions, any orders and rulings shall be in English and, if oral hearings take place, English shall be the language to be used in the hearings.

9.2.4. The fees and expenses of the arbitrators and all other expenses of the arbitration shall be borne and paid by respective Parties equally. The arbitrators may provide in the arbitral award for the reimbursement to the prevailing party of its costs and expenses in bringing or defending the arbitration claim, including legal fees and expenses incurred by the said Party.

9.2.5. Pending the submission of and/or decision on a dispute, difference or claim or until the arbitral award is published; the Parties shall continue to perform all of their obligations under the Contract without prejudice to a final adjustment in accordance with such award.

10. Conciliation and Arbitration – AFCS Project

10.1. Conciliation - AFCS Project

10.1.1. Any dispute, difference or controversy of whatever nature howsoever arising under, out of or in relation to the AFCS Contract and so notified in writing by any Party to the other Party(ies) (the "Dispute") in the first instance shall be attempted to be resolved amicably in accordance with the conciliation procedure set forth in Clause 10.1.2. Provided further that the Party claiming dispute resolution shall issue a notice in writing to the other Party(ies) informing it of its intention of initiating dispute resolution procedure.

10.1.2. In the event of any Dispute between the Parties, such Dispute shall be referred to the Chief Secretary, GNCTD or any other person nominated by him (“Conciliator”) for amicable settlement. Upon such reference, the Conciliator shall convene a meeting of the Parties in Dispute within 14 (fourteen) days of the date of receipt of such request or such longer period as may be mutually agreed by the Parties to discuss and attempt to amicably resolve the Dispute. If such meeting does not take place within the said period or the Dispute is not amicably settled within 15 (fifteen) days of such meeting, any of the Parties in Dispute may refer the Dispute to arbitration in accordance with the provisions of Clause 10.2.

10.2. Arbitration – AFCS Project

10.2.1. Any Dispute which is not resolved amicably as provided in Clause 10.1 shall be referred to and decided by a sole arbitrator under the Arbitration and Conciliation Act, 1996. The sole arbitrator shall be mutually appointed by the Parties in Dispute. If Parties fail to mutually appoint an arbitrator, the arbitrator shall be appointed in accordance with Arbitration and Conciliation Act, 1996.

10.2.2. The place of arbitration shall be New Delhi, India.

10.2.3. The request for arbitration, the reply to the request, the terms of reference, any written submissions, any orders and rulings shall be in English and, if oral hearings take place, English shall be the language to be used in the hearings.

10.2.4. The fees and expenses of the arbitrator and all other expenses of the arbitration shall be borne and paid by respective Parties equally. The arbitrator may provide in the arbitral award for the reimbursement to the prevailing party of its costs and expenses in bringing or defending the arbitration claim, including legal fees and expenses incurred by the said Party.

10.2.5. Pending the submission of and/or decision on a dispute, difference or claim or until the arbitral award is published; the Parties shall continue to perform all of their obligations under the Contract without prejudice to a final adjustment in accordance with such award

11. Jurisdiction of Courts

- 11.1. The Courts at Delhi shall have the exclusive jurisdiction to try all disputes between the parties arising out of the Contract(s).

12. Handback

- 12.1. In case of termination or expiry of Contract by efflux of time, the Bank shall,

- 12.1.1. Transfer to GNCTD all assets of the projects, at no cost, including the following:

- (a) Any Intellectual Property Right pertaining to this project that it may have registered or purchased either in its name or in the name of its agents/sub-contractors/vendors in the name of GNCTD;
- (b) All equipment including hardware at SDPs, CICs, Card personalization equipment, etc., in good working condition;
- (c) All co-owned assets;
- (d) The source codes of all application software used in the MC Project or AFCS Project, except the third party software which is available off-the-shelf. In case of a software used in the system, which is intellectual property of a third party and is not available off-the-shelf, the source code of such software will be transferred to GNCTD, with a condition that the same shall only be used for the MC Project/AFCS Project.

- 12.1.2. Execute such deeds, writings and documents as may be required by GNCTD for effecting the handback in a smooth manner.

- 12.1.3. In case of Termination of either MC Contract or the AFCS Contract but not both, then the Bank shall continue to perform its obligations under the Contract which has not been terminated.

SECTION VI

SCOPE OF SERVICES

SECTION VI: SCOPE OF SERVICES

1. OVERVIEW

- 1.1. The Government of National Capital of Delhi (GNCTD) has undertaken an initiative to reach out to the socio-economically weaker and vulnerable sections of the society through its “Mission Convergence” programme. The intent of the programme is to bring various welfare schemes of the government onto a common platform so as to eliminate duplication and to drive the implementation of the programme through an IT-driven system which would ensure efficient and effective delivery of the schemes to the intended beneficiaries. GNCTD has constituted the Samajik Suvidha Sangam (SSS), a registered society to implement the programme. The programme entails, inter alia, creating a comprehensive data bank of all beneficiaries, opening of ‘no-frills’ bank accounts and issuance of personalized bio-metric Smart Cards to all beneficiaries, creating a within-reach banking outlet network across Delhi, disbursing cash for various social benefits through bank accounts and monitoring delivery of various non-cash benefits through bio-metric verification with the help of Smart Cards.
- 1.2. As a part of Mission Convergence programme, GNCTD is in the process of opening 9 District Resource Centres (DRCs) and about 90 Gender Resource Centre – Suvidha Kendras (GRC-SKs), which will serve as single window interface points between Beneficiaries and the various departments of GNCTD.
- 1.3. GNCTD is conducting a survey through Non-Government Organizations (NGOs)/ Community Based Organizations (CBOs) for identifying vulnerable sections of the population residing in Delhi. The information collected through the survey is also being digitized simultaneously. SSS is in the process of appointing a System Integrator (SSS-SI), who would be responsible for developing the back-end system to manage integrated database for all beneficiaries and provide computer facilities at DRCs/GRC-SKs and other units of SSS. A responsibility matrix for Bank, NGOs/CBOs, SSS-SI and SSS/GNCTD has been provided as Annexure 1-B.
- 1.4. Simultaneously, GNCTD is planning to introduce a Smart Card based Automatic Fare Collection System on the buses operated by the Delhi Transport Corporation and private stage carriage buses and other public transport modes. As a convergence initiative, it has

been decided to use the same Smart Cards issued under Mission Convergence programme for payment of fare in the proposed AFCS and also to use the CSP network of the Bank for sale and top-up of Contactless Smart Cards for AFCS.

- 1.5. Therefore, there are two distinct, but synergistic projects of the GNCTD – namely, the Mission Convergence Project and the AFCS Project.
- 1.6. The Mission Convergence Project is also synergistic with the financial inclusion programme of the RBI.
- 1.7. The scope of services of the Bank with respect to each of these project components is set out in the following section.

2. SCOPE OF SERVICES – MISSION CONVERGENCE

- 2.1. The scope of services of the Bank for the Mission Convergence Project will include the following major tasks:
 - 2.1.1. Issuance of Smart Cards to the Identified Beneficiaries: Supply, installation and maintenance of infrastructure at centres set up for issuance of Smart Cards (“Card Issuance Centres”/“CIC”);
 - 2.1.2. Disbursal of cash benefits: Supply, installation and maintenance of infrastructure at Customer Service Points;
 - 2.1.3. Delivery of Non-cash Social Benefits: Supply, installation and maintenance of infrastructure at Service Delivery Points;
 - 2.1.4. Operation and Maintenance during the Contract Period;
 - 2.1.5. Smart Card related training of the personnel involved in the service delivery of schemes under Mission Convergence;
 - 2.1.6. MIS and generation of reports.

2.2. Issuance of Smart Cards to the Identified Beneficiaries: Supply, installation and maintenance of infrastructure at Card Issuance Centres

2.2.1 Background information:

Vulnerable populations in Delhi are being identified through a survey being conducted through NGOs/CBOs. Under Mission Convergence, these individuals would be provided with biometric smart card to be able to access government schemes. It is estimated that around 40 lakh individuals would be eligible for social welfare schemes of GNCTD. The variation in the number of individuals eligible for social welfare schemes of GNCTD is estimated to be +/-10%. The biometric Smart Cards would be issued from 9 District Resource Centres (DRCs) and about 90 Gender Resource Centre – Suvidha Kendras (GRC-SKs), which will serve as single window interface points between the Beneficiaries and the various departments of GNCTD. The biometric Smart Cards may also have to be issued from any other locations, at the sole discretion of GNCTD, to meet the initial requirement of issuance of Smart Cards to large number of people.

The Beneficiaries identified during the survey are being handed over a counterfoil of the survey form. It is envisaged that the Beneficiaries would be required to come to the DRCs, GRC-SKs and any other locations identified for issuance of Smart Cards (“Card Issuance Centre”) along with the counterfoil of the survey form and/or any other certification acceptable to GNCTD, whereupon, subsequent to verification by a person nominated by GNCTD, the Bank would be required to carry out the process of issuance of Smart Cards to such Beneficiaries. A blank survey form used for capture of data of the Beneficiaries has been provided as Annexure 10.

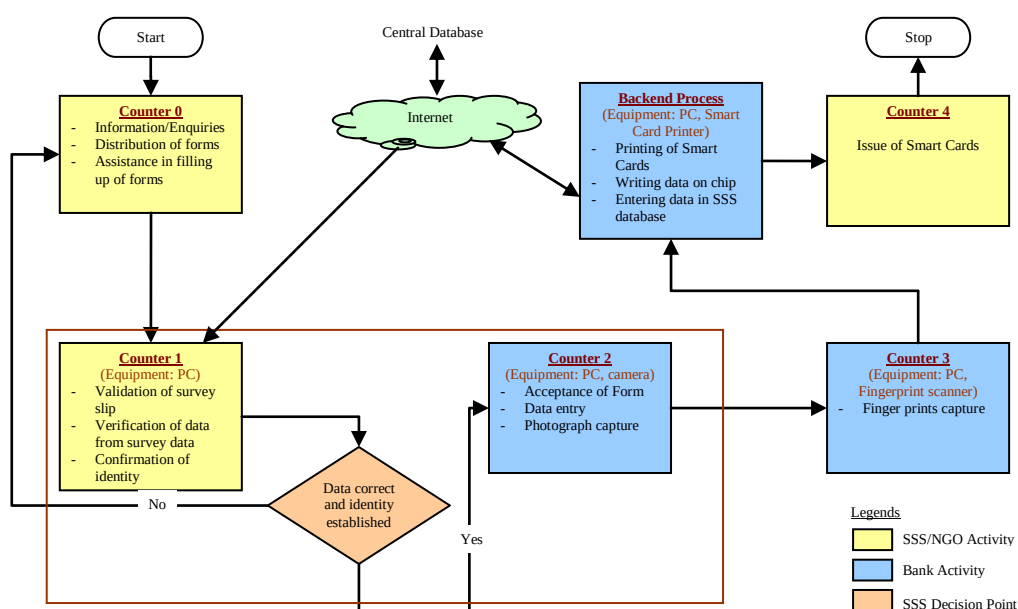
2.2.2 Scope of work:

- a. Personalized Smart Cards are to be issued to all identified individuals aged 5 years and above entitled to receive social benefits (“**Beneficiaries**”). In the first instance, Smart Cards are to be issued to Beneficiaries identified through the surveys being conducted by NGOs/CBOs on behalf of GNCTD for this purpose. The Bank shall issue Smart Cards to the list of Beneficiaries as intimated and certified by GNCTD or any of its authorized representatives. The Bank would also open a ‘no-frills’ bank account for each Beneficiary. The verification carried out by GNCTD’s authorized representative shall be considered to be sufficient for opening of no-frills bank account and issuance of Smart Card to any individual. The basic details of the Beneficiaries

will be synchronized with the central data base of SSS. The district-wise data of Beneficiaries shall be provided by SSS in text format in soft copy form on CDs or through online connectivity.

- b. The Bank will set up necessary counters at each CIC for issue of Smart Cards to Beneficiaries, as per the suitability of such CIC. The number of counters shall be such that issue of cards to the entire list of Beneficiaries identified through the survey is completed as per the MC Service Levels. An indicative work-flow for issuance of Smart Cards is given in Figure 1. However, the actual work-flow shall be as decided by the PCC-MC from time to time so as to meet the above requirement.

Figure 1



- c. Subsequent to completion of issue of Smart Cards to Beneficiaries identified during the survey, the Bank will maintain and operate at least one set of card issuance process line at each DRC.
- d. The Bank will provide all required equipment at DRCs and GRC-SKs for issuance of personalized Smart Cards, including but not limited to computers, UPSs, Smart Card printers, laser/dot-matrix printers, Smart Card readers, finger print scanners, good quality digital cameras and local-area network. The Bank will have to provide IRIS capture equipment, in case it is decided to capture IRIS of the Beneficiaries. The

equipment will have to be connected with the SSS Computer Systems for integrating data with the SSS data base.

- e. As a part of Smart Card issuance process, the Bank will capture demographic and biometric information of the beneficiaries. The demographic information will include name of Beneficiary, father's name/ husband's name, mother's name, sex, age/ date of birth, household/ family unique number, Beneficiary's unique ID number, address, photograph and other details as may be required. The biometric information will include minimum 6 (six) fingerprints (and Iris, in case GNCTD, in its sole discretion, decides to capture Iris in addition to the fingerprints).
- f. On issuance of Smart Cards, the Bank will update the required information in the central data base of SSS, which will include Smart Card unique number, photograph, finger prints /and IRIS and any other details not already present in central data base.
- g. The entire process of receiving application from the applicant, capturing of demographic details, photograph and biometric information of applicant, validation of data with central data base, personalization and printing of Smart Cards will have to be completed in accordance with the MC Service Level.
- h. Features of Smart Cards: The Smart Cards issued by the Bank will have the following features:
 - i. The Smart Card must meet minimum technical specifications (including the file structure of the chip to be used for recording data) as set out in Annexure 6.
 - ii. The Smart Cards shall be suitable for simultaneous use for banking application, Mission Convergence Project, AFCS Project and future applications.
 - iii. The Bank shall be responsible for making the design/art work of the visual inspection zone of the Smart Card. The design and the layout of the Smart Card shall be finalized by PCC-MC.
 - iv. Surface Printing (Visual Inspection Zone): The following information should be printed on one surface of the Smart Card:
 - (a) Unique Individual Number
 - (b) Unique Household Number

- (c) Name
 - (d) Photograph in colour of the Card-holder
 - (e) Date/Year of Birth
 - (f) Gender
 - (g) Father's name
 - (h) Mother's name
 - (i) Issued on (Date)
 - (j) Date of Expiry (10 years from date of issuance)
 - (k) GNCTD/SSS, Bank and DIMTS logos
- v. The information stored in the Smart Card memory will include beneficiary details and finger print templates.
- vi. Human Readable Security Features: As smart card stores important credentials of the applicants, the following security features should be implemented in all the Smart Cards:
- (a) Overlamination: A topcoat is to be applied to the card with heat and pressure after the color printing is applied on the pre-printed side to make the card tough and resistant to wear.
 - (b) Microprinting: A text less than 15 mil high is to be printed on the card.
 - (c) Ultra Violet (UV) logo: An UV logo should be preprinted on the Smart Card to provide additional security for the card.
- vii. Electronic Security Features: The Smart Cards should be electronically secured during the production / personalization. The data fed into the Smart Card should be encrypted using non-proprietary secure technology (preferably 3DES or AES) and integrity check should be done using hash function.
- viii. Card Layout Design: The file layout, which is a representation of the smart card applications that are required, will be generated by giving a sequence of instructions to the smart card processor chip. The initialization process should be carried out under strictly controlled environments.
- ix. The Bank will be responsible for key management of the Smart Cards. Each Smart Card will have its own unique key. The Bank will have to share keys, file structure and other information, as may be required, with GNCTD and the AFCS Technology Provider, so that the AFC application can be loaded on the Smart

Cards.

- x. The card file structure shall be approved by GNCTD. The memory allocation for the Smart Card will be done in a manner that 2K memory is used for 'no-frills' account details and SSS application, 2K is reserved for AFC application and 4K is left for other applications and future use as may be decided by GNCTD.

2.3. Delivery of Cash Social Benefits: Supply, installation and maintenance of infrastructure at Customer Service Points

- 2.3.1. The cash social benefits being given by GNCTD to vulnerable sections of the society shall be delivered through the bank accounts opened by the Bank.
- 2.3.2. GNCTD shall transfer the entire cash benefit amount to the bank at least 7 (seven) days in advance alongwith the list of Beneficiaries of the cash benefit and amounts to be credited to each Beneficiary. GNCTD shall be responsible for intimating the changes, if any, in the list of Beneficiaries and the quantum of cash benefits, with respect to the previous month's list, to the Bank. The Bank shall transfer the specified amounts into the respective bank accounts of the Beneficiaries, by the date of disbursement as intimated by GNCTD. The Bank shall develop a mechanism for reconciliation of the cash benefits transferred by GNCTD to the Bank vis-à-vis the amount transferred to Beneficiaries accounts. The Bank shall be wholly liable for all erroneous disbursements, except erroneous disbursements made on account of incorrect information received from GNCTD.
- 2.3.3. The Bank will generate a monthly report listing out the Beneficiaries who have not withdrawn cash for the preceding three months. The Bank may be required to reverse the cash deposit transaction in certain accounts and refund the money to GNCTD, in case it is found that the Smart Card holder was not entitled for the cash benefit (or part thereof) for a specific period. Provided, in case of any withdrawal of cash from such accounts, prior to intimation by GNCTD for reversal and/or refund, the Bank shall not be liable for the same.
- 2.3.4. The Bank will be responsible to create and maintain a network of Customer Service Points (CSPs) through Business Correspondent(s) across Delhi to facilitate withdrawal and deposit of cash from accounts, provide necessary receipts and account statement and other banking transactions.
- 2.3.5. The number of CSPs shall be such that it meets the MC Service Levels. The Bank shall

distribute the CSP network across Delhi in a manner that all account holders have easy access to a CSP. In case of areas/localities having a higher concentration of account holders, the Bank shall provide sufficient CSPs so as to minimize waiting time of the customers. The PCC-MC shall review and finalize the broad roll-out plan and location spread of the CSPs.

- 2.3.6. Each CSP will be equipped with a Smart Card reader, a fingerprint scanner, a thermal/impact printer and online connectivity through GPRS or any other communication media and any other equipment, as may be required for smooth functioning of CSP.
- 2.3.7. The Bank will ensure that the Beneficiaries are able to withdraw cash and carry out other banking transactions associated with “no-frills” accounts at any CSP.
- 2.3.8. The CSPs, in addition to performing normal banking activities, may also perform the following activities for the AFCS:
- (i) Issuance of non-personalized Smart Cards for AFCS;
 - (ii) Top-up/recharge of money in Smart Cards for AFCS;
 - (iii) Sale of single journey tickets;
 - (iv) Refund of security and balance on surrender of Smart Cards.

A tentative list of various cash and non-cash social benefits envisaged to be covered in the Project is attached at Annexure 1-A. However, any cash scheme(s) may be added/removed/modified from the scope of the MC-Project in the sole discretion of GNCTD. Provided however, the Bank shall not be eligible for any compensation in lieu of any reduction in cash benefits.

2.4. Delivery of Non-cash Social Benefits: Supply, installation and maintenance of infrastructure at Service Delivery Points

- 2.4.1. Background: GNCTD plans to monitor delivery of social benefits through the Smart Cards. Presently, the following benefit delivery locations are planned to be covered in the system (“**Service Delivery Points**” or “**SDPs**”):
- Fair Price Shops (FPSs) – approximately 2745 Nos.
 - Kerosene Oil Depots (KODs) - approximately 2443 Nos.
 - Hospitals - approximately 230 Nos.

At a later stage, the system may have to be extended to other service delivery points including schools, etc. The number of FPSs, KODs and hospitals may also change at any time. The Bank will be required to provide the required equipment at SDPs and develop application(s) for the smart card device to provide the services as required. The Bank should carefully study the complete project requirements from the viewpoint of services to be delivered, connectivity, future changes in schemes, as well as the parameters specified in the MC Service Levels to develop and install the software.

2.4.2. Scope of Work:

- a. The Bank will supply necessary equipment at all existing and future SDPs to process the transactions after verification of identity of beneficiary. The Bank shall also provide similar equipment at various other locations as may be decided by GNCTD, which may include DRCs, GRC-SKs, DC offices etc. For each existing and future SDP to be covered under the MC Project, the Bank will be paid the cost towards the equipment, at the rate quoted in the Price Bid.
- b. The equipment at each SDP shall include a handheld Smart Card reader, a finger print scanner, a thermal/ impact printer and online connectivity through GPRS or any other communication media integrated into one physical device ("Handheld Device").
- c. The Bank will develop, test and install customized application specific to SDPs in the Handheld Device.
- d. The application would need to talk to the SSS central database at the back-end. The Bank will obtain an approval from GNCTD on the application details and processes for each scheme identified for the respective departments.
- e. For FPSs and KODs, the Handheld Device will store the details of Beneficiaries entitled to buy subsidized commodities from a particular FPS/KOD in its local memory. The details of beneficiaries and the prevailing rates for commodities will be synchronized with SSS central database, at least once every day. At the time of a transaction at FPS/KOD, the smart card reader shall read the Smart Card, compare finger-print of the card holder with the template stored on the Smart Card and check entitlement from its local data. Any member of the family, with the help of family's unique ID, will be able to draw subsidized commodities. The system will check that the subsidized commodities have not been

purchased by any member of the family for the period. The Handheld Device will store all transactions in its memory and communicate the same to SSS database, at least once a day through GPRS/any other connectivity.

- f. For hospitals, the Smart Card reader shall read the Beneficiary's card, compare finger-print of the card holder with the template stored on the card and verify the identity of the Beneficiary. In addition, the Smart Card reader may have to be interfaced with the existing computer at hospitals, to automatically transfer the Beneficiary details available on the card to an application software operated and maintained by the hospital. The Bank's role will be limited to provide a connectivity of Smart Card reader with the computer and an interface for the application software on the computer to read the Beneficiary's details from the card.
- g. The Bank will have to provide Handheld Device at GRC-SKs, offices of GNCTD departments and any other offices, as GNCTD may decide, for verification of Smart Cards, reading information from Smart Cards, generating various reports specific to any individuals, etc.
- h. The Handheld Device should have following features:
 - (i) Contactless Smart Card Reader (capable to read/write ISO 14443 A/B Smart Cards)
 - (ii) Fingerprint Scanner
 - (iii) In-built thermal/impact printer
 - (iv) Back illuminated LCD display, easily readable in day light
 - (v) In-built battery capable to function for at least 12 hours on a single charge and with fast re-charging cycle.
 - (vi) In-built sufficient memory as required for the application and data, expandable for future use.
 - (vii) Standard Communication Interface (USB or RS 232) for connectivity with computer.
 - (viii) GPRS connectivity module.
 - (ix) Light weight (maximum weight with battery and paper roll – 400 gms.)
 - (x) Power On/Off switch with auto sleep mode.
 - (xi) User-friendly keypad.
 - (xii) Robust and sturdy design – IP54.
 - (xiii) Necessary power and connectivity cables.
- i. The application on Handheld Device shall be simple, menu driven and user friendly. The

application should be flexible to cater to changes in schemes.

- j. The Bank shall provide user/operation manual with each Handheld Device. The manual shall be bilingual (English and Hindi). The manual shall, inter alia, contain description of equipment, functions, application menus, do's and don'ts, basic troubleshooting, etc.
- k. The Bank shall provide GPRS/any other form of connectivity between the Service Delivery Points and central database for the purposes of verification, validation, and updating of transactions.
- l. Any non-cash scheme(s) may be added/modified/removed from the scope of the MC-Project in the sole discretion of GNCTD.
- m. In case any new non-cash scheme of GNCTD or Government of India is required to be included in the project scope, the Bank shall have to provide the necessary application and equipment at the SDPs to include any such new scheme. In case, any such future scheme requires a different type of equipment set up, the Bank will be paid the cost of such equipment at a rate as mutually agreed to between GNCTD and the Bank.
- n. The equipment supplied by the Bank at SDPs shall, at all times, be owned by GNCTD.

2.5. Operation and Maintenance during the Contract Period

2.5.1. Background Information: The Bank will operate and maintain the entire equipment supplied/established for the MC Project throughout the Contract Period.

2.5.2. Scope of work:

- a. **Manpower Provisioning:** As a part of operations, the Bank will provide well-trained and qualified manpower at CICs to carry out enrolment of Beneficiaries and personalization of Smart Cards in the implementation phase as well as in the ongoing process.
- b. The entire operations of CSPs, including provisioning of trained manpower, will be the responsibility of the Bank.
- c. **Hardware infrastructure maintenance:** The Bank would be required to ensure operationability of all the hardware and infrastructure installed at the service delivery

and card issuance sites.

- d. Supply of consumables: The Bank shall be responsible for making available all the consumables, spares and any other goods or articles required from time to time for Smart Card related operations at the CICs, SDPs and CSPs throughout the Contract Period. This would include (but are not limited to):
 - (i) Cartridges and/or ribbons for printers: the Bank will replenish the empty cartridges with original and new cartridges. Under no circumstances substandard/ refill cartridges would be used.
 - (ii) Paper rolls for thermal/ impact printers. The Bank shall be paid the cost towards such paper rolls as per the rates approved by SSS at the beginning of each Financial Year.
 - (iii) Smart Cards
 - (iv) Batteries, cables, etc. for various equipment
 - (v) CDs, DATs and other storage consumables
 - (vi) Any other item as may be decided by the PCC-MC.
- e. The Bank shall maintain an inventory of all consumables/spares adequate for minimum two week's operation at each site.
- f. Ensuring the connectivity for Smart Card readers provided by the Bank with the SSS Central database shall be the responsibility of the Bank. The Bank will bear all initial and recurring cost for such connectivity throughout the Contract Period.
- g. Keeping record of infrastructure and hardware: The Bank would be required to maintain a record of the infrastructure and hardware installed at all locations, at all times.
- h. Network Administration: Network Administration will include but not be limited to the following list:
 - i. Maintaining a help-desk to cater to the queries of GRC-SKs/ Service Delivery Points/ DRCs etc. related to network requirements.
 - ii. GPRS Network analysis and performance tuning
 - iii. Continuous monitoring and management of the network during working hours
 - iv. Attending to network failures and snags and making the network available as per the prescribed SLAs.

- i. System operations support: The activities related to system support that are to be discharged by the Bank are:
 - i. Installation, upgradation and maintenance of Smart Card application.
 - ii. System Administration tasks and provisioning of help-desk for system assistance to the staff.
 - iii. Guarding the systems against virus infections using latest anti-virus toolkits.
 - iv. Taking regular system backup and data backup using the best available technology.
- j. Maintenance of hardware and system and application software, which shall include the following:
 - (i) Escalation and issue monitoring: The Bank would be required to establish a well defined escalation procedure for resolution of any complaint. The same shall be approved by SSS and circulated to all offices. The Bank would also maintain a list of the issues which could affect the service delivery and share these with the concerned department officials.
 - (ii) Smart Card related database management.
 - (iii) Maintenance of card related application software: The Bank would be required to maintain the application software and modify the various modules as per requirement of GNCTD. The Bank shall on best efforts basis endeavour that the service delivery is not affected during such maintenance.
 - (iv) Maintenance shutdown of any service: The Bank shall inform SSS and other concerned departmental authorities at least 2 working days in advance about the scheduled maintenance shutdown of any service. Approval of SSS will be essential before effecting the shutdown.
 - (v) Additional functionalities and services: The Bank would be required to develop additional functionalities in the software for additional schemes, as per requirement of the departments. The Bank will be responsible for updating of applications, as and when required by SSS.
- k. Monitoring of Service levels: The Bank would be required to monitor and adhere to the Service Levels and other hardware and software requirements set forth in this document. Bank would be required to procure/develop, install and maintain tools/systems for monitoring the Service Levels.

2.6. Smart Card related training of the personnel involved in the service delivery of schemes under Mission Convergence

2.6.1. Background Information:

The devices at SDPs will be operated by the existing manpower at such SDPs. As such, the various human resources involved at the various service delivery points in Mission Convergence would be required to be provided operational and maintenance training on smart card devices. The training should be focused on providing knowledge transfer to increase the awareness and acceptability of the new system.

2.6.2. The Bank shall provide requisite training to this manpower to operate the devices through the 'Train the Trainer' model. The Bank shall provide manpower, equipment and courseware for training 50 persons identified by SSS, who shall further train the manpower at SDPs.

2.6.3. The Bank shall also be responsible to provide training to other users of the system including DRC/GRC-SK operators, officials of concerned departments of GNCTD, etc. The training shall be held alongwith the training to be provided by SSS-SI. The Bank shall provide trainers, equipment and courseware for such training.

2.7. MIS and Reports

2.7.1. The Bank will generate and provide necessary MIS and reports, as may be required by GNCTD/DIMTS.

3. SCOPE OF SERVICES - AFCS

3.1. In addition to the scope of services related to Mission Convergence as set out in clause 2 above, the Bank shall also be responsible for the following activities related to AFCS Project:

3.1.1. The Bank shall issue Smart Cards for the Automatic Fare Collection system. The type and configuration of Smart Cards shall be as decided by PCC-AFC. Some of the AFCS cards would need to be issued to commuters eligible/opting for passes. Such cards would need to be personalized. The other cards will be non-personalized and will work as e-purse. For

non-personalized Smart Cards, the Bank may take a refundable deposit of an amount as may be decided by the PCC-AFC, such amount in any case shall not exceed Rs. 50 per card. For personalized Smart Cards issued by the Bank for AFCS, the Bank shall charge from the user an amount as may be decided by PCC-AFC.

- 3.1.2. In case GNCTD decides to subsidize the Smart Card for the user, then GNCTD shall compensate the Bank to the extent of such subsidy.
- 3.1.3. The Bank would be free to provide Smart Cards at a cost lower than the cap determined by PCC-AFCS under 3.1.1 above.
- 3.1.4. The Bank shall set up the necessary equipment and operate and maintain the same for issuance of personalized Smart Cards at a maximum of 50 locations as may be decided by GNCTD.
- 3.1.5. The Bank shall set up a network of agents ("AFC Agents") for issue of Smart Cards for AFCS and cash load/ re-load of such cards in accordance with the SLA. The Bank may use part or whole of the CSP network, its own branches and/or SDPs as AFC Agents, provided this does not degrade the performance of CSPs or SDPs. The Bank will distribute the AFC Agents network across Delhi in a manner that public transport users have easy access to an AFC Agent. The PCC-AFCS shall review and finalize the broad roll-out plan and location spread of the AFC Agents.
- 3.1.6. The Bank will have to provide Contactless Smart Card Readers (capable to read/write ISO 14443 A/B Smart Cards) at AFC Agents to perform reload of Smart Cards and other functions required for AFCS. The Contactless Smart Card Readers shall have minimum 2 SAM slots and GPRS connectivity for communication with AFCS Server.
- 3.1.7. In case, Bank decides to use CSP network and/or SDPs as AFC Agents, the Handheld Devices provided by the Bank at these locations should have all the features specified at clause 3.1.6 above, in addition to other features specified for such devices.
- 3.1.8. The Bank's AFC Agents may also have to issue other ticket media, including single journey tickets, day passes, etc., in addition to issue of Smart Cards, reload of money on Smart Cards etc.
- 3.1.9. GNCTD/ DIMTS will have a right to set up a parallel network of AFC Agents through any

other party, as long as the combined number of AFC Agents is within the limit of 1 per 750 active Smart Cards. In case, the number of AFC Agents increases beyond 1 per 750 active Smart Cards, the Bank will have an option to reduce its AFC Agents.

- 3.1.10. GNCTD or any of its nominated agencies, for the purpose of setting up a parallel network of AFC Agents, may procure Smart Cards from the Bank, at a cost not exceeding 105% of the Bank's purchase price of the Smart Cards.
- 3.1.11. GNCTD/DIMTS reserve the right to procure Smart Cards from any other source and introduce the same for the AFCS Project.
- 3.1.12. The AFC Agents may charge a nominal amount on reload of money on Smart Cards, which will be decided by PCC-AFCS and in any case not exceed 2.5% of the load amount. The Bank or AFC Agent shall, however, not levy any charge any commission/fee for issue and surrender of Smart Cards, except as specified in this RFP.
- 3.1.13. The Bank will work as a settlement bank for AFCS, at no extra cost. The Bank will handle all cash collection, daily settlement and reporting requirements in the AFCS, without any charge.
- 3.1.14. The Bank will conduct regular audits of the AFCS to ensure security, transparency and robustness of the data flow and processing of transactions. The audits may be carried out by Bank through its internal resources or through third party audit agencies. However, no additional payment will be made to the Bank on this account.
- 3.1.15. The Bank may introduce credit/debit card facility on Smart Cards after prior approval from GNCTD. However, such a facility will be strictly optional for commuters. All additional expenses including printing/personalization on Smart Cards, promotion, etc. shall be borne by the Bank.
- 3.1.16. GNCTD/DIMTS will develop an advertisement/ marketing strategy for promotion of the Smart Cards to maximize their use in public transport, in consultation with other stakeholders including GNCTD, Bank, DTC and AFCS Technology Provider. The costs for advertisement and marketing of the Smart Card for transit applications shall be borne by GNCTD and other transport operators. However, all stake-holders will endeavour to promote the usage of Smart Cards.

3.1.17. The Smart Cards may also be marketed for other applications (e.g. public parking, para-transit, toll, etc.). The Bank will get 33% of the total revenue earned by using the Smart Cards for other applications. The balance revenues from the use of the Smart Cards for other application(s) may be shared among the other Parties and any other third party in proportions to be decided subsequently. The expenses for promotion/marketing/implementation of such applications will be shared in proportion of the revenues accruing to all the parties.

4. GENERAL

- 4.1. The equipment provided by Bank at CSPs, SDPs as well as Bank's back-end system will have to be integrated with Central System of SSS and AFCS for exchange of information. The Bank will work with SSS' System Integrator and AFCS Technology Provider for developing suitable interfaces to facilitate such integration. The Bank will have to bear the cost of connectivity for such integration.
- 4.2. The Bank will carry out a de-duplication process for all the accounts on the basis of fingerprints of account holders, to ensure that there are no duplicate accounts of same individuals.
- 4.3. All Smart Card readers, both at CSPs as well as SDPs, must be capable of supporting multiple types of Smart Cards, including ISO 14443 Type A, ISO 14443 Type B, Mifare, DESFire, Mifare Plus, NFC and microcontroller Smart Cards.
- 4.4. The system should be capable of supporting transactions and generate reports in bilingual mode (English and Hindi).
- 4.5. The end-to-end solution should have audit trails generated for all transactions originations and changes, including for rejected and failed transactions.
- 4.6. Security of the demographic and transaction data in use, in transit, and at rest must be maintained using 3DES/AES or any other equally secure encryption.
- 4.7. The operators at CICs and CSPs must be adequately trained by the Bank before deploying them on duty to handle the process and transactions. They should have knowledge about the local area and proficiency in the local language.

- 4.8. Smart Card related database management: The Bank will track all Smart cards in circulation and carry out regular checks for detection of any frauds, through the application. The Bank will generate reports on the number of cards in circulation or inactive cards would be generated
- 4.9. The Bank will re-issue Smart Cards in case of lost Smart Cards, simultaneously blocking the old Smart Card. The Bank will be paid the cost of such Smart Cards. For blocking the lost Smart Cards, the Bank will maintain a black-list of all such Smart Cards in all Smart card readers in the system and as and when a black-listed Card comes in contact with a Smart Card reader, the reader will render it unusable.
- 4.10. In case of any change in the beneficiary's information, which is not printed on the Card and stored only in the chip, the Bank will change the information without any cost. However, if change of information requires replacement of Smart Card, the Bank will be paid the cost of the Smart Card.
- 4.11. The Bank will have to modify and upgrade the application software in hand-held Smart Card Reader at SDPs free of charge during the Contract Period, as and when a change is required due to any reason including change of business rules by GNCTD, addition of new functionality, etc.
- 4.12. If GNCTD so decides, the Bank will have to capture IRIS, in addition to fingerprints of all individuals covered under the system at the time of enrolment. The IRIS and fingerprints information will be stored in SSS database. The Bank will quote a separate cost per Smart Card for each personalized Smart Card issued by the Bank, with IRIS also captured. The Bank will have to provide IRIS verification equipment at nine DRCs.
- 4.13. Business Rules for Banking:
GNCTD may specify business rules for various processes or changing any of the rules at any time during the Contract, including opening of 'no-frills' bank accounts, crediting of money in accounts, disbursement of money to account holders, nominee to accounts, etc., which the Bank will have to built in the processes. Some such rules are as follows:
 - 4.13.1. Opening of bank accounts for beneficiaries not having any regular address ('homeless people'), minors without any guardian ("street children"), individuals not having fingers or hands, etc.

- 4.13.2. Appointing mother as guardian/joint-account holder to the minor's accounts.
- 4.13.3. Reversing money credited from beneficiaries accounts to GNCTD's account, in case the benefit has been wrongly credited or if GNCTD so desires.
- 4.13.4. Provide banking facilities to a set of beneficiaries at their residences, who have been identified by GNCTD for the purpose. The list of such beneficiaries will be given by GNCTD on quarterly basis and the number of such beneficiaries will not exceed 0.5% of total beneficiaries.
- 4.14. The Bank will put systems in place to measure and report service level parameters, automatically. The Bank will provide reports to GNCTD/DIMTS in the required format and periodicity.
- 4.15. The Bank will set up, manage, operate and maintain a common central control room-cum-helpdesk facility, to address queries/complaints of customers and other users including SDP operators, related to the system. The same central control room-cum-helpdesk facility will also serve AFCS' related complaints/ queries also. The central control room-cum-helpdesk shall also provide telephonic support to the SDP operators and other users to resolve usage related queries, minor defects in the equipment, etc.
- 4.16. Hardware Insurance: The Bank shall insure the entire hardware infrastructure deployed at all locations for the entire duration of the contract against vandalism, theft, fire and lightening.
- 4.17. Provisioning of hardware: The Bank would be required to provide for new hardware as per requirements at all DRCs, GRC-SKs and SDPs. The quantity of required hardware should be commensurate with the volume of work involved at various locations.
- 4.18. Additional Hardware requirements: The Bank would be required to augment the hardware deployed or bring in new hardware as and when required in order to satisfy the service levels detailed in this document. Moreover, the Bank would also be required to deploy hardware at its own cost at new DRCs/GRC-SKs. For new SDPs, the Bank will be required to provide equipment and connectivity, for which the Bank will be paid, as per the terms of the Contract.
- 4.19. System software: The paper licenses of all software to be deployed as part of the project

would be in the name of SSS, GNCTD and the original of the same shall be deposited by the Bank at the SSS office after signing of the Contract and before installation of the software at any of the sites (in case of proprietary software, the Bank has to mention upfront, that it is proprietary software and would give full rights to the usage of the software, modifications etc. subsequent to the project implementation for the purposes of maintenance).

4.20. All the Smart Cards issued by the Bank including both for MC as well as AFCS will be co-owned by the Bank, GNCTD/DIMTS.

4.21. Smart Card Layout:

- (i) SSS Cards: Since the Smart Cards for Mission Convergence Project will also be used for transit, the Smart Card may carry SSS branding on one side and AFCS branding on the other. The design and layout for SSS side of the Smart Cards will be finalized by PCC-MC and the design and layout for AFCS side will be finalized by PCC-AFC.
- (ii) AFCS Cards: The Smart Cards issued for only AFCS will carry AFCS branding on both sides. The design and layout for both sides will be finalized by PCC-AFC.
- (iii) The Bank may be allowed a maximum of 20% space on the Smart Cards available after printing of mandatory details for its logo and other bank-related information.

4.22. The Smart Card brand, logo and external design layout shall be owned by GNCTD.

4.23. The Bank shall indemnify GNCTD and DIMTS against any liability on account of misuse of Smart Cards. Any such liability shall be borne by the Bank and/or the AFC Technology Provider, as per the responsibilities to be defined in the AFCS Contract.

5. RESPONSIBILITIES OF GNCTD

5.1. To provide the master database of the surveyed beneficiaries.

5.2. To nominate officials duly authorized to verify the identity of the Beneficiaries and their particulars including name, father's/mother's name, date of birth, address, etc. at the time of enrolment and to handover the Smart Cards to the Beneficiaries after enrolment.

5.3. To make available the following infrastructure/facilities at all DRCs and GRC-SKs:

- a. Built-up space, as per requirement (It is estimated that about 500 square feet built-up

- space will be required to set-up one process cycle for issuance of Smart Cards and more than one process cycles may have to be set up at DRCs/GRC-SKs)
- b. One room of minimum size 10' x 8' for printing and storing inventories
 - c. Electricity with generator back-up
 - d. Office infrastructure and furniture as per requirement.
- 5.4. To define functional requirements for Service Delivery Points for development of application for Handheld Devices.
- 5.5. GNCTD shall provide the premises and the required infrastructure for training of the master trainers by the Bank. GNCTD shall nominate and make available 50 persons to be trained as master trainers in two batches of 25 persons each. GNCTD shall be responsible to provide training to users of the system at SDPs through the master trainers trained by the Bank.
- 5.6. To set up a mechanism to ensure that the equipment at SDPs are not damaged/ tampered with and to have adequate provisions (like monetary penalties, suspension/cancellation of license, etc.) to deter users from attempting to fail the system.
- 5.7. To devise and follow a streamlined process for initial enrolment phase till all the surveyed beneficiaries have been enrolled. This may include crowd management systems, manpower to manage crowd, advertisements/publicity of schedules for enrolment, etc.
- 5.8. To make the payments to the Bank as per the following:
- a. Towards issuance of personalized Smart Cards and deployment of Handheld Devices within 14 days of invoice raised by the Bank;
 - b. O&M charges as per the percentage set out in the MC Contract of the total cash benefit transferred to the Bank;
 - c. Transaction Fee on a fortnightly basis.
- 5.9. To ensure transfer of the funds including total cash benefits and the Bank's O&M charges to the Bank at least 7 (seven) days prior to the due date for disbursement to beneficiaries.
- 5.10. In case GNCTD decides to issue the Smart Cards and/or passes at subsidized rates (vis-à-vis cost of the Smart Card recoverable by Bank, as per clause 3), then GNCTD would compensate the Bank, to the extent of the subsidy extended.

SECTION VII

BID FORMS AND ANNEXURES

Annexure 1-A

LIST OF SCHEMES ENVISAGED TO BE COVERED UNDER THE MISSION CONVERGENCE PROJECT

Sr. No.	Department	Schemes	Classification ⁴	Periodicity	Who is Entitled ?
1	Social Welfare	Old Age Pension	DC	Monthly	Above 60 years of age Delhi Resident for 5 years Having Valid ID proof
2	Social Welfare	Financial assistance to old and infirm	DC	Once in a life time	Delhi resident for 3 years Disable > 40%
3	Social Welfare	Unemployment Allowance for persons with disability	DC	Monthly	Age between 18 - 55 Delhi Resident for 5 years Disable > 40% Having valid ID proof
4	Social Welfare	Stipend for Physically handicapped Student	DC	Monthly	Disable > 40% School going marks atleast 55%
5	Social Welfare	Scholarship for children with disabilities	DC	Monthly	Disable > 40% School going Primary to PG, varying amounts
6	Social Welfare	Petrol/Diesel subsidy to owners motorized vehicle	DC	Monthly	Owner of motorized vehicle using vehicle for work

⁴ Direct Cash – DC, Indirect Cash – IC, Direct Kind – DK, Indirect Kind – IK

Sr. No.	Department	Schemes	Classification ⁴	Periodicity	Who is Entitled ?
7	Woman & Child Development	Pension Scheme for Widows	DC	Monthly	Delhi resident Age between 18 – 60 Not receiving pension from MCD Not married ; again
8	Social Welfare	Stationary allowance to children of widows & other deserving cases.	DC	Annually (per academic year)	Delhi resident School going boy under 18 years of age School going girl under 20 years of age.
9	Woman & Child Development	Assistance for marriage of widow's daughter	DC	As per application	Delhi resident 5 years Having not more than 2 daughters Daughter should be above 18 years of age.
10	Woman & Child Development	Ladli Scheme	IC	Stages; At Birth, Class 1st, 6th, 9th, 10th pass and 12th admission	Girl child born in Delhi Parents not having more than 2 girl children. Class 1 to 12 is mandatory in recognized school.
11	Social Welfare	National Family Benefit Scheme	DC	Once in a life time	Delhi Resident 5years Age between 18 – 64 If family's bread winner is death.
12	Social Welfare	Financial Assistance to TB Patient	DC	One time/as per application	Delhi Resident TB patient getting treatment in govt/recognized hospitals
13	Health	Mamta Scheme	IC	Per	Delhi Resident 3 years

Sr. No.	Department	Schemes	Classification ⁴	Periodicity	Who is Entitled ?
				institutional delivery	Pregnant women above 19 years of age belongs to vulnerable category Not having more than 2 children.
14	Health	School Health Scheme	DK	As per routine	School going children in govt. & aided schools.
15	Health	Delhi Aarogya Nidhi	DC	Total upto Rs. 1.5 Lakhs	Delhi resident 3 years income not exceeding Rs. 24,200 p.a.
16	Social Welfare	Scholarship for the Disabled students	DC	Annually	Disable > 40% School going
17	Social Welfare	Scheme for assistance to Physically Hadicapped for purchase of Aids and Appliances	DC	Once in lifetime/ as per application	School going, Delhi resident Disable > 40%
18	Social Welfare	Stationery material for children of widows/other deserving cases (socially & physically handicapped)	DC	Annually	Delhi Resident 3 years Boy's age under 18, Girls age under 20 School going
19	Health	Janani Suraksha Yojana	DC	per pregnancy	Only for instutional delivery not having more than 2 children
20	Health	Free treatment in Pvt. Hospitals	OPK = other party liability	as per case	patient belongs to vulnerable category
21	Food & Supplies	Above Poverty Line (APL)	IK		Family income upto Rs. 1 Lakh.

Sr. No.	Department	Schemes	Classification ⁴	Periodicity	Who is Entitled ?
22	Food & Supplies	Below Poverty Line	IK		Family income upto Rs. 24,200
	Food & Supplies	Anntyodaya	IK		
	Food & Supplies	Annapurna	DK		
23	Labour	Health Insurance of BPL families	IC	As per insurance premium	BPL families
24	Urban Development	Swarna Jayanti Shahri Rojgar Yojna	DC & IC		BPL createria of PC of Rs. 613/ capita/ family/ month
25	Urban Development	Urban Self Employment Programme (UNSEP)	DC & IC		BPL, education below 9 th Delhi resident for 3 years
26	Urban Development	Training of Beneficiaries	DC & IC		BPL, education below 9 th Delhi resident
27	Urban Development	Development of Women and Children in Urban Areas (DWCUA)	DC & IC		BPL, education below 9 th Delhi resident
28	Welfare for SC/ST/OBC/Minorities	Free supply of Stationery to SC/ST/OBC/Min Students	DC / DK	Monthly	students of class 6 - 8 of govt./aided school Family income less than Rs. 1 Lakh Student belongs to SC/ST

Sr. No.	Department	Schemes	Classification ⁴	Periodicity	Who is Entitled ?
29	Welfare for SC/ST/OBC/Minorities	Merit scholarship to SC/ST students (class 6 to 12)	DC		Delhi resident Student belongs to SC/ST Studying in govt./aided school
30	Welfare for SC/ST/OBC/Minorities	Vocational & Training scholarship to SC/ST/OBC/Min	DC and IK		Delhi resident Student of SC/ST category Engaged in technical education under ITI institute under Delhi govt. Family income less than Rs. 1 Lakh p.a.
31	Welfare for SC/ST/OBC/Minorities	Reimbursement of tuition fee in public school	DC		Delhi resident Student of SC/ST category Secured atleast 50% marks with 80% attendance in last class
32	Welfare for SC/ST/OBC/Minorities	Free coaching for SC/ST/OBC/Min	DC and IK		Delhi resident Student of SC/ST category parental/self income limit upto Rs. 2 Lakh p.a.

Notes:

1. The above is a tentative list, subject to change from time to time.
2. It is envisaged that other schemes of GNCTD / Government of India would also use the common platform of the SSS in future.

Annexure 1-B

RESPONSIBILITY MATRIX OF STAKE-HOLDERS

Activity	Bank	System Integrator – SSS (SI)	CBO/ NGO	SSS
Survey of Potential Beneficiaries			✓	✓
Entitlement Holder database creation				✓
• Data Entry and validation			✓	✓
• Compilation & Importing of Data		✓		
Development of Application				
• Web based portal accessed by GRC-SK/DRC/PMU/DC/Depts		✓		
• Application Development for workflow application		✓		
• Application Development and mgmt for MIS		✓		✓
• Card Related application (card readers/ writers)	✓			
Issuance of Card				
• Organization of service outlets for issuance of Smart Cards	✓			
• Identification and certification of beneficiaries				✓
• Biometric data capturing (Fingerprint /and IRIS) and photograph	✓			
• Data verification with survey database	✓	✓		✓
• Data Merging of Biometric and Survey Data	✓	✓		
• Personalization and printing of cards	✓			
• Distribution of Cards				✓
Connectivity Set Up and Mgmt				
• for Depts/DCs/Nodal Offices/ PMU/Data Repository/GRC-SKs/ DRCs		✓		
• for Service Delivery Points (FPSs, KODs,	✓			

Activity	Bank	System Integrator – SSS (SI)	CBO/ NGO	SSS
Hospitals etc) (GPRS)				
Hardware Set Up and Management				
• Card related hardware at Service Delivery Points	✓			
• Card related hardware set up at GRC-SK/DRC/DC Offices/PMU/ Depts/Data Repository	✓			
• Non-card hardware set up at GRC-SK/DRC/DC Offices/PMU/ Depts/Data Repository		✓		
Card Management Activities:				
• Tracking cards in circulation	✓			
• Reissuing lost/stolen cards	✓			
• Fraud Detection	✓			
• Information Update (address, etc) at the GRC-SKs	✓	✓		
• Transactions tracking for SDPs	✓	✓		
• Transactions tracking – cash disbursement	✓	✓		✓
• Card related MIS	✓			
Database Management				
• Data Mining		✓		
• Reporting for MIS		✓		
• Fraud Detection		✓		

Annexure 2-A

**TECHNO-COMMERCIAL BID FOR TECHNOLOGY BASED FINANCIAL INCLUSION SOLUTION
INTEGRATED WITH GNCTD'S MISSION CONVERGENCE AND AUTOMATIC FARE
COLLECTION SYSTEM**

To,

The Secretary and Commissioner,
Transport Department,
Govt. of NCT of Delhi,
5/9, Under Hill Road
Delhi – 110 054

Reference : RFP dated

Dear Sir,

We hereby submit our Bid for Technology based Financial Inclusion Solution integrated with GNCTD's Mission Convergence and Automatic Fare Collection System:

1.	Name of the Bidder Bank	
2.	Name and Designation of Contact Person	
3.	Address, Phone numbers, Fax No. and e-mail of Contact Person	
4.	Registered Office Address	
5.	Delhi Office Address	
6.	Year of Establishment	
7.	Type of Bank – Public Sector or Private Sector	
8.	Annual Turnover 2007-08	
9.	Net Worth as on 31 st March, 2008	

2. ELIGIBILITY

S No.	Eligibility Criteria	Details	Page no. of documentary proof Annexed at
1 (i)	The Bidder Bank must have opened a minimum of 1 lakh 'no-frills' bank accounts under RBI's Financial Inclusion Scheme during last three years ending on 31 st December, 2008.		
OR			
2	The Bidder Bank shall have a positive net-worth of Rs. 1500 crores as on the close of the last financial year.		

3. PARAMETERS FOR TECHNO-COMMERCIAL EVALUATION:

Sl. No.	Parameter	Page No. of Bid, at which annexed
1	General Brief About Project	
1.a	Understanding of the stated requirements and a solution framework.	
1.b	Project management approach for Mission Convergence and AFCS	
1.c	Proposed enrolment process for the initial enrolment phase	
1.d	Affirmation that the infrastructure and operational solution offered by them meets all the requirements of RBI and GNCTD	
1.e	Proposed detailed operation plan including Enrolment, roll-out of CSPs and SDPs	
1.f	Project management approach for AFCS	
1.g	Business Plan for AFCS	
1.h	Security related compliances – for various components of the Project	
1.i	Business Continuity and Growth Plan for 10 years operation	
1.j	Disaster Related Service Delivery Framework	
2	Business Related Information:	
2.a	Bank's experience of similar projects including opening of 'no-frills' accounts, issuance of Smart cards, their types, whether involved delivery of social benefits also, etc.	

Sl. No.	Parameter	Page No. of Bid, at which annexed
2.b	Details of Bank's Business Correspondents including their background, length of existence, nature of incorporation, last 3 years turnover, their experience, etc.	
2.c	Details of Bank's technology provider including their background, length of existence, nature of incorporation, last 3 years turnover, their experience, etc.	
3	Technology Related Information:	
3.a	Functional and technical architecture of the proposed solution	
3.b	Detailed technical specifications of various equipment and systems including servers, PCs, printers, smart card printers, biometric capture equipment etc.	
3.c	Detailed Technical specifications of handheld device planned to be used including specifications for Smart Card Reader, Finger print scanner, Printer and other components	
3.d	Details of the proposed Connectivity Solution	

4. We enclose a Fixed Deposit Receipt/Bank Guarantee No _____ dated _____ for Rs. 50,00,000 (Rupees Fifty Lakhs only), towards Earnest Money /Bid Security drawn in favour of Secretary and Commissioner, Transport Department, Govt. of NCT of Delhi (should be drawn on any Scheduled Commercial Bank).
5. We agree to abide by all the conditions mentioned in the RFP (all the pages of which have been signed by us in token of acceptance of the terms mentioned therein).

DECLARATION:

We have gone through and understood the contents of this RFP Document carefully and the information furnished by us is true to the best of our knowledge and belief and nothing has been concealed therefrom.

SIGNATURE OF BIDDER WITH SEAL

Dated:

Details of Enclosures:

Annexure – 2-B

**PRICE BID FOR TECHNOLOGY BASED FINANCIAL INCLUSION SOLUTION INTEGRATED
WITH GNCTD'S MISSION CONVERGENCE AND AUTOMATIC FARE COLLECTION SYSTEM**

To

The Secretary and Commissioner,
Transport Department, Govt. of NCT of Delhi,
5/9, Under Hill Road, Delhi – 110 054

Reference : RFP dated

Dear Sir,

We hereby quote our rates, as follows:

Sl. No.	Parameter	Option 1 (Without capturing IRIS)	Option 2 (With capturing IRIS for each beneficiary)
1	One time cost per personalized Smart Card issued by the Bank (Rs.).	____(A ₁)	____(A ₂)
2	One time cost for equipment set up per SDP (Rs.).	____(B)	
3	Percentage of the total cash benefits routed through the Bank (%).	____(C)	
4	Transaction Fee per revenue generating transaction in AFCS (in Paise)	____(D)	

1. All taxes and statutory levies will be paid extra to the Bank, at actual
2. The rates quoted are valid up to _____ (Subject to a minimum period not less than the Bid Validity). The validity would be extended with mutual agreement.

SIGNATURE OF BIDDER WITH SEAL

Dated:

Annexure 3-A

SERVICE LEVEL PARAMETERS AND DEFAULT CHARGES W.R.T. MC PROJECT

The Bank shall adhere to the Service Levels, mentioned herein below with respect to MC Project throughout the Contract Period. In case the performance falls below the specified values, the payment due to the Bank shall be adjusted as per the Default Charges mentioned herein:

Sl. No.	Parameter	Desirable performance level	Threshold Limit	Default Charges
1.	Commencement of pilot run for issuance of Smart Cards at 3 DRCs/GRC-SKs	Two months from date of Agreement	Two months from date of Agreement	Rs. 25,000 per DRC/ GRC-SK per week of delay or part thereof
2.	Successful completion of pilot and commencement of roll-out – issuance of Smart Cards at other DRCs/ GRC-SKs	Three months from date of Agreement	Three months from date of Agreement	Rs. 1,00,000 per week of delay or part thereof
3.	Completion of roll-out – Start of issuance of Smart Cards at all DRCs/ GRC-SKs	Four months from date of Agreement	Four months from date of Agreement	Rs. 10,000 per week of delay or part thereof per non-functional DRC/GRC-SK
4.	Supply and installation of equipment at all SDPs	Four months from date of Agreement	Six months from date of Agreement	Rs. 5,000 per week or part of delay for each SDP not covered
5.	Enrolment and Issuance of Smart Cards to beneficiaries after commencement of roll-out at all DRCs/ GRC-SKs	6 lakhs per month	3 lakhs per month	Rs. 5 per Smart Card issued less than the required numbers.
6.	CSP Network set-up	1 per 1,000 active accounts, subject to a	1 per 1,000 active accounts	Rs. 10,000 per CSP falling short of the required number per

Sl. No.	Parameter	Desirable performance level	Threshold Limit	Default Charges
		minimum of 100 CSPs within 3 months from date of Agreement		week
7	CSP Network Operations – Number of CSPs functional for at least 7 hours (10 AM to 5 PM) on any day.	90% of the total number of CSPs	80% of the total number of CSPs	Rs. 100/- per CSP-hour less than the benchmark.
8.	Printing of Smart Card after capture of data, bio-metric and photograph	20 minutes	30 minutes	Rs. 20 per 30 minutes of delay or part thereof
9.	Rectification of defective equipment at SDPs calculated on working hours of SDP	The faulty equipment to be repaired/replaced within 3 hrs of reporting	The faulty equipment to be repaired/replaced within 4 hrs of reporting	Rs. 1,000 per hour of delay
10.	Uptime and functionality of equipment at SDPs calculated on working hours of SDP	98% at each SDP, during a month	95% at each SDP, during a month	Rs. 1,000 per percent drop in uptime beyond 95% per SDP
11.	Functioning of CSPs	Zero cases of not able to get service from a CSP during a month (measured on the basis of complaints and sample checks)	5 cases of not able to get service during a month due to equipment not working or cash not available (measured on the basis of sample checks)	Rs. 500 per case per CSP per day
12.	Removal of a CSP, in case of any malpractice on the part of CSP	Within 1 day of intimation	Within 3 days of intimation	Rs. 2,000 per day of delay.

Sl. No.	Parameter	Desirable performance level	Threshold Limit	Default Charges
	Operator			
13.	Removal of a CSP, in case of any other reason (viz. inefficiency)	Within 1 week of intimation	Within 2 weeks of intimation	Rs. 1,000 per week of delay.
14.	Any fraud detected in the System related to Smart Cards perpetrated by Bank or its agents/servants or for which Bank is liable	Zero tolerance	Zero tolerance	Rs. 1 lakh to 10 lakhs depending upon seriousness of fraud, for each fraud detected, over and above the extent of fraud.
15.	Helpdesk response time – Up to 60 seconds	100% of total calls	95% of total calls	Rs. 100 per instance beyond threshold.
16.	Helpdesk Operations – 24 X 7 with atleast 12 hours per day manual response	100%	99.5%	Rs. 5,000 for 0.5% drop or part thereof

Notes:

1. The pilot shall be treated as successful on opening of bank accounts and issuance of Smart Cards to a minimum of 5,000 beneficiaries from the three centres.
2. The Default Charges shall be increased at the rate of 5% per annum at the end of every Financial Year.
3. The Service Levels for the MC Project shall be reviewed and amended by the PCC-MC at the end of the pilot stage. This process of review and amendment of the Service Levels shall be carried out by the PCC-MC at the end of every financial year.

Annexure 3-B

SERVICE LEVEL PARAMETERS AND DEFAULT CHARGES W.R.T. AFCS PROJECT

The Bank shall, with respect to AFCS Project and throughout the period of the AFCS Contract, adhere to the Service Levels mentioned hereinbelow. In case the performance falls below the specified values, the payment due to the Bank shall be adjusted as per the Default Charges mentioned herein:

Sl. No.	Parameter	Desirable performance level	Threshold Limit	Default Charges
1.	AFC Agents Network set-up	1 per 750 Active Smart Cards.	1 per 2,000 active Smart Cards, subject to a minimum of 100 AFC Agents within 3 months from the date of intimation by GNCTD to the Bank in this regard.	Rs. 10,000 per AFC Agent falling short of the required number per week
2.	Removal of an AFC Agent, in case of any malpractice on the part of AFC Agent	Within 1 day of intimation	Within 3 days of intimation	Rs. 2,000 per day of delay
3.	Removal of an AFC Agent, in case of any other reason (viz. inefficiency)	Within 1 week of intimation	Within 2 weeks of intimation	Rs. 1,000 per week of delay
4.	Setting up a replacement AFC Agent in a nearby location in case of removal of an existing AFC Agent	Within 1 week of removal of existing AFC Agent	Within 2 weeks removal of existing AFC Agent	Rs. 1,000 per week of delay.
5.	Setting up an AFC Agent at a location recommended by PCC-AFC	Within 1 week of intimation	Within 2 weeks of intimation	Rs. 1,000 per week of delay.

Sl. No.	Parameter	Desirable performance level	Threshold Limit	Default Charges
6.	Printing of Smart Card after capture of data, bio-metric and photograph	20 minutes	30 minutes	Rs. 20 per 30 minutes of delay or part thereof
7.	Any fraud detected in the System related to Smart Cards perpetrated by Bank or its agents/servants or for which Bank is liable,	Zero tolerance	Zero tolerance	Rs. 1 lakh to 10 lakhs depending upon seriousness of fraud, for each fraud detected, over and above the extent of fraud.
8.	Helpdesk response time – Up to 60 seconds	100% of total calls	95% of total calls	Rs. 100 per instance beyond threshold.
9.	Helpdesk Operations – 24 X 7 with atleast 16 hours per day manual response	100%	99.5%	Rs. 5,000 for 0.5% drop or part thereof

Notes:

1. The Default Charges shall be increased at the rate of 5% per annum at the end of every Financial Year.
2. The Service Levels for the AFCS Project shall be reviewed and amended by the PCC-AFCS at the end of activation of 100 AFC Agents. This process of review and amendment of the Service Levels shall be carried out by the PCC-AFCS at the end of every financial year.

Annexure 4

PROJECT COORDINATION COMMITTEE – MISSION CONVERGENCE ROLES AND RESPONSIBILITY

1. The Project Coordination Committee – Mission Convergence (PCC-MC) will consist of the following:
 - (i) Mission Director, SSS – Chairman of the committee
 - (ii) One representative of the Bank
 - (iii) One representative of DIMTSIn addition, one representative of the SSS System Integrator would be co-opted for resolving all issues pertaining to integration with the back-end system of SSS.
2. The PCC-MC will meet at least once a fortnight during initial implementation phase i.e. till the roll-out is commenced at all DRCs and GRC-SKs. Thereafter, the PCC-MC will meet at least once every month till all the surveyed beneficiaries are enrolled. After that, the meetings of PCC-MC will be held as per requirement.
3. The roles and responsibilities of PCC-MC will be as follows:
 - (a) To review the progress of the MC Project on periodical basis.
 - (b) To sort out issues during the implementation phase like availability of required infrastructure at DRCs, GRC-SKs and other Card Issuance Centres, implementation schedules, etc.
 - (c) To workout processes for enrolment of surveyed beneficiaries and issuance of Smart Cards.
 - (d) To decide upon locations from which Smart Cards are to be issued to Beneficiaries during initial enrolment phase.
 - (e) To review the facilities, including number of counters required at DRCs for issuance of Smart Cards after completion of initial enrolment phase.
 - (f) To finalize the design and layout of one side of the Smart Cards to be issued for Mission Convergence.
 - (g) To sort out integration issues between the Bank and the SSS-SI.
 - (h) To resolve the problems/bottlenecks in the system.
 - (i) To review and modify, if required, the Service Levels after the Pilot Phase.
 - (j) To finalize the process for checking and replacement of equipments at SDPs

- (k) Resolve any other issues relating to implementation, operation and maintenance of the Mission Convergence Project.
4. The decisions of the PCC-MC shall be through mutual consent. In case the PCC-MC fails to reach a consensus on any issue, the same shall be as decided by Administrative Reforms Department, GNCTD.

Annexure 5

PROJECT COORDINATION COMMITTEE – AUTOMATIC FARE COLLECTION SYSTEM ROLES AND RESPONSIBILITY

1. The Project Coordination Committee – Automatic Fare Collection System (PCC-AFCS) will consist of the following:
 - (i) Commissioner (Transport), GNCTD – Chairman of the committee
 - (ii) One representative of DTC
 - (iii) One representative of DIMTS
 - (iv) One representative of the Bank
 - (v) One representative of the AFC Technology Provider
2. The PCC-AFCS will meet at least once a fortnight during initial implementation phase i.e. till the pilot implementation is completed. Thereafter, the PCC-AFCS will meet at least once every month till the system is implemented in all the buses. After that, the meetings of PCC-AFCS will be held as per requirement.
3. The roles and responsibilities of PCC-AFCS will be as follows:
 - (a) To review the progress of the Project on periodical basis.
 - (b) To sort out issues during implementation phase like availability of buses, defining business rules, etc.
 - (c) To finalize the design and layout of the Smart Cards to be issued for Mission Convergence (one side only) and AFCS (both sides).
 - (d) To work out a schedule for implementing the system on DTC and private buses and creation of sale and top-up network.
 - (e) To sort out integration issues between the Bank and the AFC Technology Provider.
 - (f) To plan and finalize distribution network roll-out, location
 - (g) To finalize marketing/promotion strategies for the increasing penetration of the Card
 - (h) To resolve integration issues with other public transit modes
 - (i) To review and amend the Service Levels for the MC Project
 - (j) To resolve the problems/bottlenecks in the system

4. The decisions of the PCC-AFCS shall be through mutual consent. In case the PCC-AFCS fails to reach a consensus on any issue, the same shall be as decided by Transport Department, GNCTD.

Annexure 6

TECHNICAL SPECIFICATIONS OF SMART CARD

1. The Smart Card for Mission Convergence Project shall be DESFire 8K. The Smart Card for use only in AFCS Project may be of DESFire 2K/ DESFire 4K/ DESFire 8K or any other smart card, as may be decided by PCC-AFC.
2. Shape and physical dimensions, including thickness to be compliant to ISO 14443 – 1 standard.
3. The Base material should be high grade PET. The surface must have low sensitivity to dust and low moisture adherence.
4. The Card should be designed to have a minimum lifetime of 5 years. During this lifetime, the Card should not develop cracks, hole, printing fading, major structure imperfection, etc. due to ageing.
5. The Card must adhere to specifications covered in ISO IEC 10373-1 – General Characteristics for following parameters:
 - (i) Resistance to dynamic bending stress
 - (ii) Torsion stress
 - (iii) Bending stiffness
 - (iv) Resistance to break
 - (v) Flammability, Peel strength
 - (vi) Card warpage
 - (vii) Resistance to chemicals
 - (viii) Adhesion
 - (ix) Card stability

Annexure 7

**PROFORMA OF BANK GUARANTEE FOR BID SECURITY / EARNEST MONEY DEPOSIT
(ON ISSUING BANK'S LETTERHEAD)**

To,

The Secretary and Commissioner,
Transport Department,
Govt. of NCT of Delhi,
5/9, Under Hill Road
Delhi – 110 054

RFP dated _____ Date of Opening: _____

B.G. No. _____ dated _____.

This Deed of Guarantee executed at _____ by _____ (Name of Bank) having its Head/Registered office at _____ (hereinafter referred to as the “**Guarantor**”) which expression shall unless it be repugnant to the subject or context thereof include its, successors and assigns;

In favour of,

The Government of National Capital Territory of Delhi, (hereinafter referred to as the “Transport Department, GNCTD”), having its office at Commissioner of Transport, 5/9, Under Hill Road, Delhi – 110054, which expression shall unless it be repugnant to the subject or context thereof include its, successors and assigns;

WHEREAS

A. M/s. _____, a scheduled commercial bank, having its registered office at _____ (hereinafter referred to as the “**Bidder**”) which expression shall unless it be repugnant to the subject or context thereof include its/their executors, administrators, successors and assigns, has bid for Technology based Financial Inclusion Solution integrated with GNCTD's Mission Convergence and Automatic Fare Collection System (hereinafter referred to as the “**Project**”).

- B. In terms of Clause 7, Section IV of the Request for Proposal Document dated _____ issued in respect of the Project (hereinafter referred to as the “**RFP Document**”) the Bidder is required to furnish to Transport Department, GNCTD an unconditional and irrevocable Bank Guarantee for an amount of Rs. 50,00,000/- (Rupees Fifty Lakhs Only) as Bid Security.
- C. The said Bank Guarantee, as Bid Security, has to be provided as a guarantee for the Bidder to fulfil all its obligations including signing the MC Contract as well as AFCS Contract and submission of Performance Securities.
- D. The Guarantor has at the request of the Bidder and for valid consideration agreed to provide such Bank Guarantee being these presents:

NOW THEREFORE THIS DEED WITNESSETH AS FOLLOWS:

- a) The Guarantor, as primary obligor shall, without demur, pay to Transport Department, GNCTD an amount not exceeding Rs 50,00,000/- (Rupees Fifty Lakhs Only), within five (5) days of receipt of a written demand from Transport Department, GNCTD calling upon the Guarantor to pay the said amount and stating that the Bid Security provided by the Bidder has been forfeited in terms of Clause 7, Section IV of the RFP Document.
- b) Any such demand made on the Guarantor by Transport Department, GNCTD shall be conclusive and absolute as regards the forfeiture of Bid Security and the amount due and payable by the Guarantor under this Guarantee.
- c) The above payment shall be made without any reference to the Bidder or any other person and irrespective of whether the claim of Transport Department, GNCTD is disputed by the Bidder or not.
- d) This Guarantee shall be unconditional and irrevocable and remain in full force for a period of one hundred and twenty days after the date of validity or extended date of validity of the Bid, as the case may be, or for such extended period as may be mutually agreed between Transport Department, GNCTD and the Bidder and shall continue to be enforceable till all amounts under this Guarantee are paid.

- e) The Guarantee shall not be affected by any change in the constitution or winding up of the Bidder/ the Guarantor or any absorption, merger or amalgamation of the Bidder/ the Guarantor with any other person.
- f) In order to give full effect to this Guarantee, Transport Department, GNCTD shall be entitled to treat the Guarantor as the principal debtor. The obligations of the Guarantor shall not be affected by any variations in the terms and conditions of the RFP Document or other documents or by extension of time of performance of any obligations granted to the Bidder or postponement/non exercise/delayed exercise of any of its rights by Transport Department, GNCTD against the Bidder or any indulgence shown by Transport Department, GNCTD to the Bidder. and. the Guarantor shall not be relieved from its obligations under this Bank Guarantee on account of any such variation, extension, postponement, non exercise, delayed exercise or omission on the part of Transport Department, GNCTD or any indulgence by Transport Department, GNCTD to the Bidder to give such matter or thing whatsoever which under the law relating to sureties would but for this provision have effect of so relieving the Guarantor.
- g) The Guarantor has power to issue this Guarantee and discharge the obligations contemplated herein, the undersigned is duly authorised to execute this Guarantee pursuant to the power granted under _____.

IN WITNESS WHEREOF THE GUARANTOR HAS SET ITS HANDS HEREUNTO ON THE DAY,
MONTH AND YEAR FIRST HEREINABOVE WRITTEN.

Signed and Delivered by _____
Bank by the hand of Mr. _____
its _____ and authorised official.

Annexure 8-A

PROFORMA OF MC PERFORMANCE SECURITY

To

The Mission Director,
Samajik Suvidha Sangam,
Room no. 403, 4th Level, B-wing
Delhi Secretariat, IP Estate
New Delhi - 110002

Sir,

This Deed of Guarantee executed at _____ by _____ (Name of the bank) having its Head/Registered office at _____ (hereinafter referred to as "the Guarantor" which expression shall unless it be repugnant to the subject or context thereof include its heirs, executors, administrators, successors and assigns)

In favour of the Mission Director, Samajik Suvidha Sangam, having its office at Room no. 403, 4th Level, B-wing, Delhi Secretariat, IP Estate, New Delhi - 110002, (hereinafter called "SSS" which expression shall unless it be repugnant to the subject or context thereof include its heirs, executors, administrators, successors and assigns);

Whereas Transport Department, GNCTD has issued a Letter of Acceptance bearing No. ----- dated ----- for implementation of 'Technology Based Financial Inclusion Solution integrated with Mission Convergence and AFCS' (hereinafter called the LOA) to _____ (Name of Successful Bidder) (hereinafter called the 'Successful Bidder'). The LOA requires the Successful Bidder to furnish an unconditional and irrevocable Bank Guarantee for an amount of Rs. 3,00,00,000/- (Rupees Three crores only) by way of security for guaranteeing the due and faithful compliance of its obligations and performance under the Contract.

Whereas, the Successful Bidder has approached the Guarantor and the Guarantor has agreed to provide a Guarantee being these presents:

Now this Deed witnessed that in consideration of the premises, We, _____ Bank hereby guarantee as follows:

1. The Successful Bidder shall implement the Project, in accordance with the terms and subject to the conditions of the Contract, and fulfil its obligations thereunder.
2. We, the Guarantor, shall immediately, without demur, pay SSS an amount not exceeding Rs.3,00,00,000/- (Rupees Three crores only) upon receipt of a written demand therefore from SSS stating that the Successful Bidder has failed to fulfil any of its obligations as stated in Clause 1 above.
3. The above payment shall be made by us without any reference to the Successful Bidder or any other person and irrespective of whether the claim of the SSS is disputed by the Successful Bidder or not.
4. The Guarantee shall come into effect from _____ (Start Date) and shall continue to be in full force and effect till its expiry on _____ (Expiry Date) (both dates inclusive) or till the receipt of a claim, from SSS under this Guarantee. Any demand received by the Guarantor from SSS prior to the Expiry Date shall survive the expiry of this Guarantee till such time that all the moneys payable under this Guarantee have been paid by the Guarantor to SSS.
5. In any future extension of this guarantee is required, the same shall be extended to such required period as may be instructed from the Successful Bidder, on whose behalf this guarantee is issued.
6. The guarantee herein contained shall not be determined or affected by the liquidation or winding up, dissolution or change in constitution or insolvency of the Successful Bidder but shall in all respect and for all purpose be binding and operative until payment of all monies due to SSS in respect of such liability is paid.
7. In order to give effect to this Guarantee, SSS shall be entitled to treat the Guarantor as the principal debtor and the obligations of the Guarantor shall not be affected by any variations in the terms and conditions of the Contract or other documents by SSS or by the extension of time of performance granted to the Successful Bidder or any postponement, for any time, of the power exercisable by SSS against the Successful Bidder or forebear or enforce any of the terms and conditions of the Contract and we

shall not be relieved from our obligations under this Guarantee on account of any such variation, extension, forbearance or omission on the part of SSS or any indulgence by SSS to the Successful Bidder to give such matter or thing whatsoever which under the law relating to sureties would but for this provision have effect of so relieving us.

8. This Guarantee shall be irrevocable and shall remain in full force and effect until all our obligations under this guarantee are duly discharged.
9. The Guarantor has power to issue this guarantee and the undersigned is duly authorized to execute this Guarantee pursuant to the power granted under _____.

In Witness whereof the Guarantor has set its hands hereunto on the day, month and year first hereinabove written.

Signed and Delivered by _____ Bank by the hand of Shri _____ its _____ and authorised office.

SIGNATURE OF _____
AUTHORISED OFFICIAL OF THE GUARANTOR BANK

SIGNATURE OF THE WITNESS

NAME OF OFFICIAL _____

DESIGNATION _____

NAME OF THE WITNESS

STAMP/SEAL OF THE GUARANTOR BANK

ADDRESS OF THE WITNESS

Annexure 8-B

PROFORMA OF AFCS PERFORMANCE SECURITY

To

The Commissioner,
Department of Transport,
Government of National Capital Territory of Delhi,
5/9, Under Hill Road, Delhi-110054

Sir,

This Deed of Guarantee executed at _____ by _____ (Name of the bank) having its Head/Registered office at _____ (hereinafter referred to as "the Guarantor" which expression shall unless it be repugnant to the subject or context thereof include its heirs, executors, administrators, successors and assigns)

In favour of the Commissioner, Department of Transport, Government of National Capital Territory of Delhi, 5/9, Under Hill Road, Delhi-110054, (hereinafter called "Transport Department" which expression shall unless it be repugnant to the subject or context thereof include its heirs, executors, administrators, successors and assigns);

Whereas Transport Department, GNCTD has issued a Letter of Acceptance bearing No. ----- dated ----- for implementation of 'Technology Based Financial Inclusion Solution integrated with Mission Convergence and AFCS' (hereinafter called the LOA) to _____ (Name of Successful Bidder) (hereinafter called the 'Successful Bidder'). The LOA requires the Successful Bidder to furnish an unconditional and irrevocable Bank Guarantee for an amount of Rs.1,00,00,000/- (Rupees One Crore only) by way of security for guaranteeing the due and faithful compliance and performance of its obligations under the Contract.

Whereas, the Successful Bidder has approached the Guarantor and the Guarantor has agreed to provide a Guarantee being these presents:

Now this Deed witnessed that in consideration of the premises, We, _____ Bank hereby guarantee as follows:

1. The Successful Bidder shall implement the Project, in accordance with the terms and subject to the conditions of the Contract, and fulfil its obligations thereunder.
2. We, the Guarantor, shall immediately, without demur, pay Transport Department an amount not exceeding Rs.1,00,00,000/- (Rupees One crore only) upon receipt of a written demand therefor from Transport Department stating that the Successful Bidder has failed to fulfil any of its obligations as stated in Clause 1 above.
3. The above payment shall be made by us without any reference to the Successful Bidder or any other person and irrespective of whether the claim of the Transport Department is disputed by the Successful Bidder or not.
4. The Guarantee shall come into effect from _____ (Start Date) and shall continue to be in full force and effect till its expiry on _____ (Expiry Date) (both dates inclusive) or till the receipt of a claim, from Transport Department under this Guarantee. Any demand received by the Guarantor from Transport Department prior to the Expiry Date shall survive the expiry of this Guarantee till such time that all the moneys payable under this Guarantee have been paid by the Guarantor to Transport Department.
5. In any future extension of this guarantee is required, the same shall be extended to such required period as may be instructed from the Successful Bidder, on whose behalf this guarantee is issued.
6. The guarantee herein contained shall not be determined or affected by the liquidation or winding up, dissolution or change in constitution or insolvency of the Successful Bidder but shall in all respect and for all purpose be binding and operative until payment of all monies due to Transport Department in respect of such liability is paid.
7. In order to give effect to this Guarantee, Transport Department shall be entitled to treat the Guarantor as the principal debtor and the obligations of the Guarantor shall not be affected by any variations in the terms and conditions of the Contract or other documents by Transport Department or by the extension of time of performance granted to the Successful Bidder or any postponement, for any time, of the power exercisable by Transport Department against the Successful Bidder or forebear or enforce any of the terms and conditions of the Contract and we shall not be relieved from our obligations under this Guarantee on account of any such variation, extension, forbearance or omission on the part of Transport Department or any indulgence by

Transport Department to the Successful Bidder to give such matter or thing whatsoever which under the law relating to sureties would but for this provision have effect of so relieving us.

10. This Guarantee shall be irrevocable and shall remain in full force and effect until all our obligations under this guarantee are duly discharged.
11. The Guarantor has power to issue this guarantee and the undersigned is duly authorized to execute this Guarantee pursuant to the power granted under _____.

In Witness whereof the Guarantor has set its hands hereunto on the day, month and year first hereinabove written.

Signed and Delivered by _____ Bank by the hand of Shri _____ its _____ and authorised office.

SIGNATURE OF _____
AUTHORISED OFFICIAL OF THE GUARANTOR BANK

SIGNATURE OF THE WITNESS

NAME OF OFFICIAL _____
DESIGNATION _____

NAME OF THE WITNESS

ADDRESS OF THE WITNESS

STAMP/SEAL OF THE GUARANTOR BANK

Annexure 9

Power of Attorney for Signing of Bid

Know all men by these presents, We..... (name of the firm and address of the registered office) do hereby irrevocably constitute, nominate, appoint and authorise Mr/ Ms (name), son/daughter/wife of and presently residing at, who is presently employed with us and holding the position of..... as our true and lawful attorney (hereinafter referred to as the "Attorney") to do in our name and on our behalf, all such acts, deeds and things as are necessary or required in connection with or incidental to submission of our application for qualification and submission of our Bid for the Project, including but not limited to signing and submission of all applications, bids and other documents and writings, participate in Pre-Bid and other conferences and providing information/ responses to GNCTD, representing us in all matters before GNCTD, signing and execution of all contracts including the MC Contract and AFC Contract and undertakings consequent to acceptance of our bids, and generally dealing with the GNCTD in all matters in connection with or relating to or arising out of our Bid for the said Projects and/ or upon award thereof to us and/or till the entering into of the Contracts with GNCTD.

AND we hereby agree to ratify and confirm and do hereby ratify and confirm all acts, deeds and things lawfully done or caused to be done by our said Attorney pursuant to and in exercise of the powers conferred by this Power of Attorney and that all acts, deeds and things done by our said Attorney in exercise of the powers hereby conferred shall and shall always be deemed to have been done by us.

IN WITNESS WHEREOF WE,, THE ABOVE NAMED PRINCIPAL
HAVE EXECUTED THIS POWER OF ATTORNEY ON THIS DAY OF, 2009

For (Signature)

(Name, Title and Address)

Witnesses:

- 1.
- 2.

Accepted

..... Signature)

(Name, Title and Address of the Attorney)

(Notarised)

Notes:

The mode of execution of the Power of Attorney should be in accordance with the procedure, if any, laid down by the applicable law and the charter documents of the executant(s) and when it is so required, the same should be under common seal affixed in accordance with the required procedure. Also, wherever required, the Applicant should submit for verification the extract of the charter documents and documents such as a resolution/ power of attorney in favour of the person executing this Power of Attorney for the delegation of power hereunder on behalf of the Bidder.

Annexure 10

SAMPLE SURVEY FORM FOR MISSION CONVERGENCE

सामाजिक सुविधा संगम दिल्ली सरकार के तहत घरों का सर्वे

1. पृष्ठभूमि संबंधी सामान्य सूचना

फार्म संख्या

दिनांक

1 ए.) राजस्व जिला ----- 1 बी.) वार्ड नं० -----
(राजस्व जिला - 1. उत्तरी, 2. मध्य, 3. पूर्वी, 4. पश्चिमी, 5. दक्षिणी,
6. नई दिल्ली, 7. उत्तरी पूर्वी, 8. उत्तरी पश्चिमी, 9. दक्षिणी पश्चिमी)

1 सी.) इलाका ----- 1 डी.) झुपड़ी बस्ती -----

1 इ.) ब्लॉक -----

2. पता - घर/झुपड़ी सं० ----- गली सं० ----- आसपास का संकेत चिह्न -----

3. जवाबदाता का नाम ----- 4. घर के मुखिया का नाम -----

5. धर्म ----- 6. जाति का नाम ----- 6.1 जाति की श्रेणी -----
(1. हिन्दू, 2. मुस्लिम, 3. ईसाई, 4. सिख, 5. बौद्ध, 6. जैन, 7. अन्य)
(1. अनुसूचित जाति (SC), 2. अनुसूचित जनजाति (ST), 3. अन्य पिछड़ी जातियाँ (OBC),
4. गैर-अनुसूचित/घुमंतु जनजाति, 5. अन्य (स्पष्ट करें)

7. आवास संबंधी स्थिति - अपना घर ----- किसी और का घर ----- बेघर -----

8(ए). आपके पास कौन सा राशन कार्ड है - ए पी एल (सफेद) ----- बी पी एल (पीला) ----- अत्योदय (लाल) ----- कोई भी नहीं ----- राशन

8(बी) कार्ड का नम्बर : -----

9. विवरण - परिवार की व्यक्तिगत जानकारी

क्र.सं.	नाम	परिवार के मुखिया से रिश्ता ①	लिंग (1-पुरुष, 2-महिला, 3-अन्य)	उम्र जन्मतिथि	वैवाहिक स्थिति ②	शैक्षिक स्तर ③	कार्य स्थिति ④	बीमारी की स्थिति ⑤	विकलांगता ⑥	कल्याणकारी बैंक में खाता योजनाओं से प्राप्त लाभ ⑦	हाँ/ नहीं नाम
1	2	3	4	5	6	7	8	9	10	11	12
1.											
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10											

कोड्स :

- पिता, 2. माता, 3. पति, 4. पत्नी, 5. पुत्र, 6. पुत्री, 7. भाई, 8. बहन, 9. चाचा, 10. चाची, 11. मामा, 12. मामी, 13. ताऊ, 14. ताई, 15. दादा, 16. दादी, 17. नाना, 18. नानी, 19. मतीजा, 20. मतीजी, 21. जीजा, 22. साली, 23. नन्द, 24. नन्दोई, 23. बहू, 24. दामाद, 25. सास, 26. ससुर, 27. मौसा, 28. मौसी, 29. बुआ, 30. फुजा
1. अविवाहित, 2. विवाहित, 3. विधवा, 4. तलाक़शुदा/अलग रहता हो, 5. अन्य (स्पष्ट करें)
1. निरक्षर, 2. प्राइमरी से कम या अनौपचारिक शिक्षा, 3. प्राइमरी, 4. मिडिल, 5. हाई स्कूल, 6. बारहवीं इंटरमीडिएट, 7. आई टी आई/वोकेशनल 8. ग्रेजुएट या उससे अधिक
1. कूड़ा बीनना, 2. बेलदार/राजमिस्त्री/कुली/पल्लेदार, कस्ट्रक्शन मजदूर/अनियमित दिहाड़ी मजदूर, 3. सड़क पर सामान बेचने वाले/हॉर्कर्स, 4. पार्ट-टाइम या फुल-टाइम घरलू श्रमिक - जैसे झाड़ू-पोंछा, बर्तन-कपड़े धोना, खाना पकाना आदि, 5. छोटे घरेलू उद्योगों में पूरे परिवार के साथ मजदूरी कर स्व-रोजगार प्राप्त करने वाले, 6. स्व-रोजगार करने वाले, 7. सरकारी नौकरी, 8. प्राइवेट नौकरी, 9. बेरोजगार, 10. ऑटो रिक्शा चालक, 11. रिक्शा चालक, 12. अन्य
- दुर्बलता और लांछन वाली बीमारियों से पीड़ित - 1. टी. बी, 2. दमा/सांस, 3. कैंसर, 4. एच.आई.वी./एड्स, 5. कुष्ठ, 6. दिल की बीमारी, 7. दिमागी बीमारी, 8. श्रुण, 9. दौरा/मुपी पड़ना
1. पैर से, 2. हाथ से, 3. आंखों से, 4. कान से, 5. बोलने में, 6. दिमागी रूप से
- भोजनार्थक की शक्ति

10. प्राथमिकताओं के क्षेत्र को इंगित करें -	
1- स्वास्थ्य संबंधित	2. शिक्षा संबंधित
2. बच्चों की देखभाल संबंधित	4. मातृत्व सुरक्षा संबंधित
5. आगनवाड़ी संबंधित	6. रोजगार प्रशिक्षण संबंधित
6. जन सुविधाओं संबंधित	7. सैल्फ-हैल्फ समूह संबंधित
8. अन्य	

सर्वेकर्ता का नाम	हस्ताक्षर और तारीख
जवाबदाता के हस्ताक्षर	हस्ताक्षर और तारीख
सुपरवाइजर का नाम	सर्वेक्षण टिप्पणी

जेंडर रिसोर्स सेंटर/अन्य एजेंसी व संस्था का नाम व पता:

सामाजिक सुविधा संगम सर्वेक्षण प्राप्ति रसीद	
जवाबदाता का नाम	फार्म संख्या
सर्वेकर्ता का नाम	वार्ड संख्या
सर्वेकर्ता के हस्ताक्षर	
सर्वेक्षण तिथि	

दिशानिर्देश

इस सर्वे फार्म को भरने के लिए सर्वेकर्ता के लिए निम्नलिखित दिशानिर्देश इस प्रकार से हैं:-

1. इस सर्वे फार्म को भरने के लिए प्रत्येक व्यक्ति के घर जाकर उसका फार्म भरना आवश्यक है।
2. इस सर्वे फार्म को भरने के लिए एक वोलेंटीयर और एक सर्वेकर्ता की जोड़ी बनाकर ही सर्वे करें। इससे सर्वे करने में आसानी होगी, किसी भी प्रकार की गलती होने की गुंजाइश नहीं रहेगी।
3. सर्वे सभी परिवारों का किया जाएगा चाहे वह मकान मालिक हो, किरायेदार हो या अन्य किसी तरह से उस घर/झुग्गी में रह रहे हों।
4. घर के मुखिया या व्यक्ति से ही सभी सवालों के जवाब लेकर फार्म भरें। यदि किसी कारणवश
5. यदि किसी घर में कोई कमजोर व्यक्ति है तो उस घर का खर्चा कैसे चलता है यह स्पष्ट रूप से अन्य वाले बाक्स में भरें।
6. सर्वे करते समय यदि कोई घर बंद, लोग काम पर गए हैं या कहीं बाहर गए हैं तो उनका सर्वे बाद में जाकर कर लें, उनके आने-जाने का समय आस-पड़ोस या वोलेंटीयर से पूछ लें।
7. यदि किसी घर में विधवा, विकलांग या बुजुर्ग व्यक्ति रहते हैं तो उनके लिए एक अलग फार्म भरें।
8. यदि किसी घर का मुखिया बच्चा है तो उसका फार्म भी अलग से भरें।
9. यदि एक आदमी की दो बीवियां हैं तो दोनों का फार्म अलग-अलग भरा जाएगा।
10. लोग किसी भी तरह के कच्चे, पक्के, खुले क्षेत्र में, पार्क में, सड़क के किनारे, शौचालयों में (देखरेख करने वाले कर्मचारी), असुरक्षित माहौल में या खुले में रहते हों सबका सर्वे फार्म भरना है।
11. अगर किसी शादीशुदा लड़की को उसके पति ने छोड़ दिया है और वह अपने माँ-बाप के पास रह रही है तो उसका फार्म अलग से भरें।
12. इलाके के राजस्व क्षेत्र व वार्ड संख्या के बारे में जानकारी अलग से सर्वेकर्ता को दी जाएगी।
13. सर्वेकर्ता सभी सवालों के जवाब भरें। सर्वे करते समय संवेदनशीलता व शालीनता से बातचीत करें।
14. फार्म को साफ व सुन्दर अक्षरों में भरें। इस फार्म को भरने के लिए नीले या काले रंग के बॉल पेन का इस्तेमाल करें, पेंसिल से इस फार्म को न भरें।
15. सर्वेकर्ता खाली बाक्स में सही ☒ का निशान भरें।

अधिकतर पूछे जाने वाले सवाल

प्रश्न 1. यह सर्वे किस लिए किया जा रहा है?

उत्तर 0 यह सर्वे दिल्ली सरकार करवा रही है। सरकार के पास झुग्गी बस्ती में रहने वाले लोगों के आंकड़े मौजूद नहीं हैं। जो सामाजिक सेवाएं व सुविधाएं दी जा रही हैं वह लोगों तक ठीक व सुचारु रूप से पहुंच रही है या नहीं सरकार यह जानना चाहती है।

प्र0 2. अधिकतर मकान मालिक सवाल करते हैं कि हमारे घर/झुग्गी के पते पर किसानदेदार का सर्वे फार्म क्यों भरा जा रहा है।
उ0 इस सर्वे का उद्देश्य है लोगों की सही संख्या और उनके जीवन के हालात जानना। इस सर्वे फार्म के भरने से किसी को कोई कानूनी हक नहीं मिलेगा। यह घर/झुग्गी जिसकी है उसी की मानी जाएगी। किसानदेदार के फार्म पर किसानदेदार ही भरा जा रहा है। मकान मालिक को भी सर्वे होगा वह किसी भी चीज से वंचित नहीं रहेंगे।

प्र0 3. सर्वे में आप जाति क्यों पूछ रहे हैं ?

उ0 इस सर्वे में जाति पूछने की वजह है कि सरकार द्वारा अनुसूचित जातियों, जनजातियों व पिछड़े वर्ग की जातियों के लिए जो योजनाएं बनाई गई हैं उनके बारे में लोगों को जानकारी है या नहीं, उन्हें इन योजनाओं का लाभ मिल पा रहा है या नहीं?

सरकारी योजनाएं

1. समाज कल्याण विभाग की योजनाएं –

- 1.1 वृद्धा पेंशन योजना,
- 1.2 विकलांग व्यक्ति के लिए बेरोजगारी भत्ता योजना,
- 1.3 विकलांग विद्यार्थी के लिए वजीफे की योजना,
- 1.4 शारीरिक रूप से विकलांग लोगों को उपकरणों और प्रयोग में आने वाली सामग्रियों की खरीद के लिए सहायता योजना,
- 1.5 विकलांग व्यक्ति के लिए पेट्रोल, और डीजल के दाम पर छूट की योजना,
- 1.6 सामाजिक और शारीरिक रूप से विकलांग लोगों के लिए वित्तीय सहायता योजना,
- 1.7 टी बी के मरीजों के लिए आर्थिक सहायता,
- 1.8 विधवा महिलाओं के बच्चों की स्टेशनरी के लिए आर्थिक सहायता,
- 1.9 राष्ट्रीय परिवार लाभ योजना,

2. स्वास्थ्य एवं परिवार कल्याण विभाग –

- 2.1 ममता, स्कूल स्वास्थ्य योजना,
- 2.2 बीपीएल (गरीबी रेखा के नीचे रहने वाले लोगों) परिवारों के लिए स्वास्थ्य बीमा योजना,
- 2.3 श्रवण शक्ति अभियान,
- 2.4 जननी सुरक्षा योजना

3. शहरी विकास –
 - 3.1 स्वर्ण जयन्ती रोजगार योजना,
 - 3.2 शहरी स्व रोजगार कार्यक्रम (शून्एसडीपी),
 - 3.3 शहरी क्षेत्रों में महिलाओं व बाल विकास की योजना,
 - 3.4 लाभार्थियों को प्रशिक्षण
4. मजदूरों के लिए कल्याणकारी योजनाएं –
 - 4.1 मोबाइल क्रेच व स्कूल,
 - 4.2 सामुदायिक/कल्याणकारी/पुनर्वास केंद्र (वृद्ध मजदूरों के लिए प्रशिक्षण),
 - 4.3 मजदूरों के बच्चों के लिए प्रशिक्षण,
 - 4.4 शिक्षा व हुनर विकास योजना,
 - 4.5 संगठित क्षेत्र में रोजगार की योजना
5. खाद्य एवं नागरिक आपूर्ति योजना –
 - 5.1 गरीबी रेखा के नीचे रहने वाले लोगों के लिए सार्वजनिक वितरण प्रणाली योजना को सुगम बनाना,
 - 5.2 गरीबी रेखा के ऊपर रहने व एक लाख रुपये सालाना कमाने वालों के लिए राशन कार्ड की योजना,
 - 5.3 अंत्योदय अन्न योजना,
 - 5.4 अन्नपूर्णा योजना
6. महिला एवं बाल विकास विभाग की योजनाएं –
 - 6.1 विधवा (18-60 वर्ष की आयु) पेंशन योजना,
 - 6.2 विधवा महिलाओं की लड़कियों के विवाह और अनाथ लड़कियों के विवाह के लिए आर्थिक सहायता योजना,
 - 6.3 लाइली योजना (लड़कियों के बचाव व सुरक्षा हेतु)