

RAJASTHAN STATE ROAD TRANSPORT CORPORATION
Head Office, Parivahan Marg, Chomu House, Jaipur

Ref. No.:F3/ST/IT/57/2020/ 552

Date: 27/07/2020

E-Tender Notice

**for Selection of Issuer/Acquirer Financial Institution led consortium for
Digital Fare Collection using NCMC**

Rajasthan State Road Transport Corporation, Jaipur invite bids from eligible bidders who have necessary qualifications and experience to carry out the work of **Selection of Issuer/Acquirer Financial Institution led consortium for Digital Fare Collection using NCMC** in a time bound manner. The bidders who are interested in bidding can download the RFP from our website <https://eproc.rajasthan.gov.in> <https://transport.rajasthan.gov.in/rsrtc> and <https://sppp.rajasthan.gov.in> from 27th July 2020 onward.

Details of this tender notification and eligibility criteria are given as below:

Srl	Event's Name	Date & Time
1	Issue of NIT	27/07/2020 05:00PM
2	Issue of RFP for Sale	27/07/2020 05:30PM
3	Queries on RFP for Pre Bid Meeting should reach RSRTC (in soft copy)	31/07/2020 04:00PM
4	Issue of Corrigendum, if any	05/08/2020 04:00PM
6	Submission of Response of RFP	13/08/2020 03:00PM
7	Opening of Technical Proposal	13/08/2020 05:00PM
8	Opening of Financial Proposal of the Technically Qualified Bidder	Will be intimated latter
9	RFP Document Fee	Rs. 5,000/- favour of "Financial Advisor, RSRTC" payable at Jaipur
10	Bid Security Deposit	Rs. 14,50,000/- favour of "Financial Advisor, RSRTC" payable at Jaipur
11	Processing Fee RISL	Rs. 1000/- favor of "Managing Director, RISL" payable at Jaipur

- Note:-** 1. All above events will be held at Rajasthan State Road Transport Corporation, Head Office, Parivahan Marg, Chomu House, Jaipur - 302001, Rajasthan.
2. In the event of the date specified above being declared as a holiday for Corporation the due date will be the following working day.

For tender process tenderer shall obtain the user ID and Password for participating in e-tendering system through website <https://eproc.rajasthan.gov.in> or from e-procurement cell RISL, Yojana Bhawan, Tilak Marg, C-Scheme, Jaipur and Contact NO.0141-4022688 (Help dsh 10.00 AM to 06.00 PM on all working days).

NOTE:

- Detailed notification / tender documents can be down loaded from website <https://eproc.rajasthan.gov.in>. Details of this tender notification and pre-qualification criteria can also be seen in NIT exhibited on website www.rsrtc.rajasthan.gov.in. Tenders are to be submitted on line in electronic format on website <https://eproc.rajasthan.gov.in>
- Corrigendum's/modifications/corrections if any will be published on the website <https://eproc.rajasthan.gov.in>.

3. Conditional/ incomplete tender will be rejected.
4. Bidders who wish to participate in this tender will have to register on <https://eproc.rajasthan.gov.in>. (Bidders registered on <https://eproc.rajasthan.gov.in> before request of tender documents to participate in online tenders Bidders will have to procure digital signature certificate (type II or type III) as per information technology Act- 2000 using which they can sign their Electronic bids. Bidders can procure the same from any CCA approved certifying agency i.e. TCS saftcrypt, m Ncode etc or they may contact e-procurement cell, Department of IT & c; government of Rajasthan for further assistance. Bidders who already have a valid Digital Certificate need not procure a new Digital Certificate.
5. Bidders shall submit their offer online in Electronic formats both or technical and financial proposal, however, Demand draft for tender fees, processing fees and earnest money of technical / price bid & financial bid should be submitted manually or through courier in the office of Executive Director (Traffic), RSRTC, Head Office, Parivahan Marg, Jaipur before last date and time of opening of technical / price bid and scanned copy of the Demand Draft should also be uploaded along with the online bid.
6. The Managing Director, RSRTC reserves the right to accept or reject any or all the tenders without assigning reasons thereof. The quantity of item to be purchased can be increased or decreased without assigning any reasons.
7. RSRTC reserves the right for verification of any information / documents furnished by the bidders in the interest of the corporation.
8. Earnest money of technical bid/ financial bid in the shape of demand draft payable to the Financial Advisor, RSRTC, Jaipur should be submitted before opening the bid.
9. Before electronically submitting the tenders it should be ensured that all the tender papers including conditions of contract are digitally signed by the tenderer.
10. Training for the bidders on the usage of e-tendering system is also being arranged by RISL on regular basis. Bidders interested on training may contact e-procurement cell RISL for booking the training slot.
11. Bidders are also advised to refer "Bidders manual" available under "downloads" section for further details about the e-tendering process.
12. Best offer be submitted and likely "No negotiation".
13. Financial bids shall be considered only after evaluation of Technical bids.
14. Tenders without BSD shall be rejected.

Tender documents can be downloaded from online website

<https://eproc.rajasthan.gov.in>. If tenderer wish to participate in the tender then they have to make a payment processing fee as mentioned in the above table in the form of Demand Draft in favour of "Managing Director, RISL through Courier or by personnel before last date and time of the request of tender documents and also tender document fee, earnest money of Technical and Financial bids which is mentioned in the above table be submitted to RSRTC in the form of DD in favour of FA, RSRTC, Jaipur and be delivered to the undersigned before last date and time of the submission of the tender. If any bidder wishes he can forward/submit hard copy of the offer also but soft copy of tender documents is mandatory.

For further details you can visit online visit <https://eproc.rajasthan.gov.in> or from e-procurement cell RISL, Yojana Bhawan, Tilak Marg, C-Scheme, Jaipur and Contact No.0141-4022688 (Help Desk 10.00 AM to 06.00 PM on all working days.



Pre-Qualification/Minimum Criteria

S. No.	Pre-Qualification criteria	Proof Document Required
1	The Bidder must be a Nationalized Bank or Scheduled Bank (included in the Second Schedule of Reserve Bank of India (RBI) Act, 1934).	Format to share Bidder's Particulars as in Appendix 1
2	The bidder should have net worth of INR 500 Crs. as on 31 st March 2019	Financial Capability Statement as in Appendix 1
3	The Bidder should have its financial switch certified for issuing/acquiring transactions of Debit/ Credit/ Prepaid Cards in India. The bank should also be certified for issuing/acquiring transactions of NCMC Cards (Debit/ Credit/ Prepaid) as per the defined specification.	Provide Evidences in terms of copy of certificate or any other document
4	The Bidder proposed for the project must have the experience as an issuer/acquirer for acceptance, operations and management of transactions through Contactless Smart Card	Experience Statement as in Appendix 1
5	The bidder should have branch office in city	Format to share Bidder's particular as in Appendix 1
6	The Bidder not be blacklisted by Government Agency in India or abroad, or proved to have indulged in serious fraudulent practices by a Court of law or an independent Commission of Inquiry in India or abroad at the time of submission of the bid.	Format for declaration for not being blacklisted/ debarred/ terminated as in Appendix 1.
7	A Bidder should be a consortium led by a Financial Institution (FI), with Technical Service Provider (TSP)/Payment Service Provider (PSP) as a mandatory consortium member. The number of members in the consortium cannot be more than three. The consortium members should enter into a Joint Bidding Agreement supported by a letter of participation from each member. The consortium shall nominate a Representative who shall have the authority to conduct all business for and on behalf of any and all the members of the consortium during the bidding process and, in the event the consortium is awarded the Contract, during contract execution.	Must submit the JV or memorandum.
8	The TSP/PSP must have completed at least 3 projects of similar nature to the requirement in this RFP. Project of similar nature means projects where existing AFCS is integrated to the bank system by the TSP/PSP to enable open loop NCMC based card system. For that purpose, TSP/PSP to be issuer and acquirer for the claimed projects. Similar projects may include implementation in Metro rail projects,	Client Certificate/ Work Order/ Completion Certificate



	smart city projects including transit as a part.	
9	TSP/PSP must have its own issuance and acquirer switch infrastructure for issuing and acquiring NCMC cards.	Self-Declaration certificate
10	TSP/PSP to have issued at least 50,000 NCMC Prepaid Cards on its issuance platform in last 3 years from the date of submission of the bid	Client Certificate

The rest terms and conditions are as per RFP.


Executive Director (Traffic)



**Request for Proposal (RFP) For Selection of Issuer/Acquirer
Financial Institution led consortium for Digital Fare Collection
using NCMC Cards at RSRTC as on 15/07/2020**

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**Request for Proposal (RFP)
For
Selection of Issuer/Acquirer Financial Institution led
consortium for Digital Fare Collection using
NCMC Cards at
Rajasthan State Road Transport Corporation**

Reference No.: 2020/ Date /07/2020

**Rajasthan State Road Transport Corporation
Head Office, Parivahan Marg, Jaipur**



**Request for Proposal (RFP) For Selection of Issuer/Acquirer
Financial Institution led consortium for Digital Fare Collection
using NCMC Cards at RSRTC as on 15/07/2020**

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DISCLAIMER

This RFP is being issued by Rajasthan State Road Transport Corporation (hereunder called “RSRTC”) for inviting tenders to shortlist financial institutions for the Selection of Issuer/Acquirer Bank led consortium for Digital Fare Collection using NCMC Cards. It is hereby clarified that this RFP is not an agreement and is not an offer or invitation by RSRTC to any party hereunder.

The purpose of this RFP is to provide the bidder(s) with information to assist in the formulation of their proposal submission. This RFP document does not purport to contain all the information bidders may require. This RFP document may not be appropriate for all persons, and it is not possible for authority to consider particular needs of each bidder. Each bidder should conduct its own investigation and analysis, and should check the accuracy, reliability and completeness of information in this RFP document and obtain independent advice from appropriate sources. Authority and their advisors make no representation or warranty and shall incur no liability financial or otherwise under any law, statute, rules or regulations or otherwise as to the accuracy, reliability or completeness of the RFP document.

The parties to whom this invitation is extended are not mandated under any agreement, made here, to bid. Responding to this invitation will be their sole commercial decision. Such decision will entail risks, responsibilities and rewards as described in this RFP. It is deemed that a party /institution choosing to respond by way of a bid, in general, is accepting them. Authority may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP document. The Authority reserves the right not to proceed with the selection process at any stage or to change the process or procedure to be applied in a fair and transparent manner. It also reserves the right to decline to discuss the process further with any party submitting a proposal/Bid. No reimbursement of cost of any type shall be paid to persons, entities submitting a bid/proposal.

Authority shall not be responsible for any costs or expenses incurred by the Bidders in connection with the preparation and delivery of bids, including costs and expenses related to visits to the sites. Authority reserves the rights to cancel, terminate, change or modify this procurement process and/or requirements of bidding stated in the RFP, without assigning any reason or providing any notice and without accepting any liability for the same.

The Bidders would be selected based on the criteria mentioned in this RFP.



**Request for Proposal (RFP) For Selection of Issuer/Acquirer
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NOTICE INVITING BID (NIB)



**Request for Proposal (RFP) For Selection of Issuer/Acquirer
Financial Institution led consortium for Digital Fare Collection
using NCMC Cards at RSRTC as on 15/07/2020**

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1. Notice Inviting Bid (e-Bid)

1.1 Name of Work

This RFP Document is being published by the Rajasthan State Road Transport Corporation (hereunder called "RSRTC") for the Selection of Issuer/Acquirer Financial Institution led consortium for Digital Fare Collection using NCMC Cards on RuPay platform of NPCI.

1.2 Key Details

Particulars	Details
Bid Security Deposit (BSD)	INR 14.50 Lakhs
Bid Documents on Sale	<ul style="list-style-type: none">From /07/2020 to on e-tendering website: www.eproc.rajasthan.gov.in and www.rsrtc.rajasthan.gov.in, www.sppp.rajasthan.gov.in
Cost of Bid Documents	<ul style="list-style-type: none">INR 5000/-(inclusive of applicable taxes) Non-Refundable (Cash/Demand Draft /Banker's cheque drawn on a Scheduled Commercial Bank based in India and should be in favour of "Financial Advisor, Rajasthan State Road Transport Corporation", payable at Jaipur)
Processing Fee	<ul style="list-style-type: none">INR 1000/-(inclusive of applicable taxes) Non-Refundable(Demand Draft /Banker's cheque drawn on a Scheduled Commercial Bank based in India and should be in favour of "Financial Advisor, Rajasthan State Road Transport Corporation", payable at Jaipur)
<ul style="list-style-type: none">Bidders to purchase Bid document, seeking clarifications and submission of completed Bid documentPlace for pre-bid meeting	RSRTC Head Office, Parivahan Marg, Jaipur



1.3 Eligibility Criteria

A Bidder should be a consortium led by a Financial Institution (FI), with Technical Service Provider (TSP) as a mandatory consortium member. The number of members in the consortium cannot be more than three. The consortium members should enter into a Joint Bidding Agreement supported by a letter of participation from each member. The consortium shall nominate a Representative who shall have the authority to conduct all business for and on behalf of any and all the members of the consortium during the bidding process and, in the event the consortium is awarded the Contract, during contract execution.

- One of the consortium members must be nationalized/scheduled commercial bank registered with RBI and for issuance of NCMC cards and acquiring of various digital transactions as asked in the RFP.
- The bidder should be a Technical Service Provider (TSP) and must have sufficient technical expertise and requisite experience to develop and implement the services as asked in RFP.
- The bidder/FI should have facilities for issuing/acquiring of digital fare collection transactions using UPI/Bharat QR based payments and Debit/Credit/NCMC cards issued by any certified Bank.
- The bidder/FI should have facilities with NPCI for processing UPI transactions for acquiring the same.
- The Bidder should be certified for issuing/acquiring the transactions using National Common Mobility Cards (NCMC) as per the defined latest specification.
- The bidder should support the transactions settlements across multiple Banks through Central Clearing House (NPCI).
- Bidder should have a local set-up in the city for operations and support to RSRTC.
- The Bidder should have facilities for payments through various Banking Channels.

The detailed eligibility criteria have been covered in Section 4.1. The bid submission of bidders, who do not qualify the minimum eligibility criteria stipulated in the RFP, shall not be considered for further evaluation and therefore rejected. The mere fact that the bidder is qualified as mentioned in sub clause shall not imply that his bid shall automatically be accepted. The same should contain all technical data as required for consideration of tender prescribed under section Instruction to Bidders (ITB).



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1.4 Other Details

- The descriptive and detailed scope is defined under Section 8.
- The bidders may obtain further information/ clarification, if any, in respect of these bid documents from the office of DyGM(IT), Rajasthan State Road Transport Corporation (*Head Office, Parivahan Marg, Jaipur*).
- The intending bidders must be registered on e-tendering portal www.eproc.rajasthan.gov.in. Those who are not registered on the e-tendering portal shall be required to get registered beforehand. If needed they can be imparted training on 'online bidding process'. After registration, the bidder will get user id and password. On login, bidder can participate in bidding process and can witness various activities of the process.
- The authorized signatory of intending bidder, as per Power of Attorney (POA), must have valid class-II digital signature. The tender document can only be downloaded or uploaded using Class II digital signature of the authorized signatory.
- Bid submissions will be made online after uploading the mandatory scanned documents towards cost of bid documents such as Demand Draft or Pay Order or Banker's Cheque from a Scheduled commercial bank based in India and other documents as stated in the bid document.
- Late bids (received after date and time of submission of bid) shall not be accepted under any circumstances.
- Bid shall be valid for a period of 120 days (both days inclusive i.e. the date of submission of bid and the last date of period of validity of the bid) from the date of submission of bids and shall be accompanied with BSD of the requisite amount as mentioned in the RFP.
- RSRTC reserves the right to accept or reject any or all proposals without assigning any reasons. No bidder shall have any cause of action or claim against the RSRTC for rejection of his proposal.



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INTRODUCTION AND BACKGROUND



2. Introduction and Background

2.1 About Rajasthan Transport Corporation

Rajasthan State Road Transport Corporation has entered its 52st year of business, since its inception on 1st October 1964. The corporation has been established under the Road Transport Corporation Act, 1950 with the objective of providing economic, adequate, punctual and efficient services to the traveling public in the state with 8 Depots and 421 Buses plying 45000 kilometers, carrying 29000 passengers per day. Currently, 4500 buses across 56 depots are plying more than 16 lacs kilometers and carrying more than one million passengers per day.

RSRTC is committed to provide high quality services by consistently and constantly improving the services for the satisfaction of the passengers. To fulfill the commitment, RSRTC has incorporated Ordinary, Express, Deluxe, A.C., A.C. Sleeper, Volvo-Mercedes services in fleet for all category of passengers.



2.2 About National Common Mobility Card Program (NCMC)

A Committee consisting of senior officials from NIC, BIS, CDAC, NPCI, Metros etc. was constituted under the Chairmanship of Additional Secretary Ministry of Urban Development, to evolve a concept of National Common Mobility Card (NCMC) whereby an interoperable, secured and vendor agnostic solution is suggested to achieve country wide interoperability that improves efficiency of fare collection mechanism coupled with reduction in cost of ticketing. The Committee, after comprehensive deliberations with all stakeholders viz., Banks, card networks, technology solution providers, Public Transport Operators etc., evaluated all possible options and critically examined the pros & cons of each option and finally concluded that store value EMV Based cards are best suited in the Indian environment. It, in addition to aforesaid aspects also address the challenges of connectivity, credit history & risk exposure of banks. The committee unanimously agreed to task the work of developing such specifications to National Payments Corporation of India (NPCI), an umbrella organization envisioned by Reserve Bank of India (RBI), which is closely engaged with several departments of GOI for promoting digital payments. In September 2015, NPCI came up with the draft NCMC specification that detailed out the specs for Dual interface card and terminal. These specifications are based on international Open Standards for using Contactless cards in India for various transit and retail use cases.

The NCMC has been operational since June 17th, 2017 since its launch by Honorable Prime Minister at Kochi Metro and has been followed by Bangalore Metropolitan Transport Corporation (BMTCL) and Ahmedabad Municipal Corporation. Three other projects viz., Nagpur Metro, Noida Metro and Surat Municipal Corporation are under progress. The ultimate vision is that all Public Transport Operators across the country adopt the NCMC specifications to achieve common technology and country wide interoperability over a period of time and save the common man from carrying multiple cards / standing in queues, / carrying change / risks of cash handling etc.

This approach will also lead to huge economies of scale for the Acquirer/SRTUs due to removal of duplicity of efforts as well as standardization across issuance, acceptance, networking interfaces, clearing, settlement and dispute management systems.

NCMC would eventually provide seamless experience to passengers across all transit systems in the country bringing convenience and ease of payment for them. These payment cards can be issued on debit/credit/prepaid card platform.

2.3 Vision of One Card Payment System with NCMC

NCMC specification is dual interface EMV based specifications which can be used for any payment application including Transit (Metro/Bus/cabs/Auto), Toll, Parking, Retail, ATM and E-commerce. This specification has been developed in consultation with MoUD and key Public Transport Operators across India.



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Once operational, travelers will experience increased convenience as it would allow them to use the same card for purchasing tickets/passes of various transit operators as well as for making day to day retail transactions for everyday needs.



2.3.1 Key Features of NCMC Specification

Key features of NCMC specifications are as mentioned below:-

Key Features	NCMC Proposition
Payment Model	<ul style="list-style-type: none">Card based payment model – Stored value for offline payments and Credit/Debit/Prepaid cards for online payments
Transaction Type	<ul style="list-style-type: none">Supports online (contact & contactless) & off-line (contactless) transactions
Serves multiple service areas	<ul style="list-style-type: none">Multiple service areas (optional to use with mutual concurrence) to support limited duration tickets / Season Tickets / Smart City Specific application / Loyalty points etc.
Card usage	<ul style="list-style-type: none">Same card to be used for contactless payments at multiple retail outlets, online e-commerce payments & multiple transit use cases viz., Toll, parking etc.
Card issuance	<ul style="list-style-type: none">Can be issued by any member authorized by RBI to issue cardsCan be a no-KYC or minimum-KYC card based on customer preference
Information storage	<ul style="list-style-type: none">Requisite information required by Public Transport Organization (SRTUs) & Banks can be stored on the card or the back-end as per the preference and mutual concurrence of participating entities
Topping up the stored	<ul style="list-style-type: none">Provision of Topping up the stored value through any mode of payment viz.,



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value	Online using card, Internet Banking, Cash at customer service point at the option of the issuing entity
Transaction Risk	<ul style="list-style-type: none">• Since the transaction is permitted against available balance, there is no risk of any loss either to the bank or the SRTU.
Security	<ul style="list-style-type: none">• Underlying technology i.e. EMV is best available globally and has been adopted to safeguard against frauds.• RBI PPI guidelines shall govern the monetary limits for the Stored Value of this card

NCMC specifies the storage mechanisms and bytes structure and keys for various use case applications. This structure can be written on any ISO 14443 card which can be read by ETM devices conforming to given standards. Each application embedded within the NCMC card has its Service ID which is used by the PoS to identify the use case and accordingly process the transaction. NCMC specs has provision for storing information about a single ticket as well as a Pass within the same application on the card. However, the command that is used to process the transaction depends on the commands supported by the Card.

NCMC provides a vendor-neutral, inter-operable and distributor agnostic model for implementing cashless transactions across SRTUs.



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2.4 Purpose of the RFP

Rajasthan Road Transport Corporation intends to invite proposals through this RFP from eligible bidders for the Selection of Issuer/Acquirer Bank for Digital Fare Collection using NCMC Cards. This will also include the provision of allied banking applications as per the requirement of RSRTC. The Technical Bid and the Financial Bid need to be submitted by eligible bidders as described in this RFP.

2.5 Scope of Work

The brief scope of work has been specified below. Detailed Scope of Work has been covered in Section 8 (Scope of Work).

This is to be noted that the roles & responsibility of FI led consortium will be inclusive of but not limited to the following. The FI will be required to carry out all activities and perform roles & responsibilities to meet the objective of the Open Loop NCMC Card based fare collection System. It is the responsibility of Bidder to abide by all RBI mandated guidelines apart from any other government guidelines if any, over and above RFP mentioned terms and conditions

For Issuer Bank/TSP

- Procurement, personalization and instant issuance of contactless EMV compliant Prepaid/Concessional/MST Card, as per National Common Mobility Card (NCMC) specification on NPCI RuPay platform, from RSRTC/FI led consortium Service Points.
- Provide various payment channels for the Card Top-up as per customer convenience including cash, online, mobile application and auto top-up.
- Provide necessary hardware at RSRTC/FI led consortium Service Points for all required applications as per mentioned Scope of the Services to be provided by FI led consortium.
- Management of RSRTC Service Points on various aspects including but not limited to prominent display at the Service Point, Inventory management across all Service Points and customers' assistance.
- Entire life cycle management of NCMC cards issued by FI led consortium, card applications, payment scheme, card account management and card transactions etc.
- FI led consortium to ensure inter-operability of cards across all use cases including other transportation modes, Metro, Toll, Parking and Retail etc.
- Transaction settlement and Cash Management and proper reconciliation across all Service Points.
- To ensure all non-payment use cases are met and necessary integration with RSRTC Ticketing machines and Online Reservation Systems are completed.



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- Marketing & promotional activities to come up with innovative marketing strategies on time to time basis in order to drive the adoption of NCMC cards and hence digital fare collection at the RSRTC.
- Provide central toll-free helpdesk/ IVRS to handle customer grievances and support them over Phone, Internet and at bank branch level for card issuance, renewal, refunds, customer and merchant account management.
- Selected FI led consortium shall train the staff of the RSRTC Middle Management/deployed field staff/depot team for fare collection operations of RSRTC services using NCMC cards. Such training shall include and not limited to loading, recharging, card issuance and other activities as directed by the RSRTC.
- Integrate with RSRTC Ticketing Machines and Online Reservation System and proper reconciliation as per business standard and provide MIS/APIs and facilitate the integration between RSRTC and MIS dashboard requirements.
- NCMC registration counters shall be;
 - RSRTC Counters
 - Branches of the Bank
 - Designated points of sale by the Bank
 - E-Mitra Kiosk
 - Website/Mobile App (subject to verification)

For Acquirer Bank

- The FI led consortium shall provide the facilities for acquiring of digital fare collection transactions done using NCMC cards issued by any certified Bank on NPCI RuPay platform.
- Integrate with AFC (Ticketing) system of RSRTC for acceptance of transactions using NCMC cards.
- Provide facilities for payments through various Banking Channels as per the requirement of RSRTC.
- Provide necessary applications at RSRTC Service Points for all required applications as per mentioned Scope of the Services to be provided by FI led consortium.
- Operator account management.
- Transaction settlement and Cash Management across all Service Points.
- To ensure all non-payment use cases are met and necessary integration with RSRTC Ticketing Machines and Online Reservation System are completed.
- Provide support to NCMC Card issuer Banks with reference to customer grievances, chargeback, refunds, customer and merchant account management



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- Selected FI led consortium shall train the staff of the RSRTC Middle Management/deployed field staff/Depot team for fare collection operations of RSRTC services using NCMC cards. Such training shall include and not limited to transactions acquiring, settlement, chargeback and other activities as directed by the RSRTC.
- Integrate with RSRTC Ticketing Machines and Online Reservation System to provide MIS/APIs and facilitate the integration between RSRTC and MIS dashboard requirements.
- NCMC Card topup counters shall be;
 - RSRTC Counters
 - Branches of the Bank
 - Designated points of sale by the Bank
 - E-Mitra Kiosk
 - Website/Mobile App/ Conductor ETM Machines

Process flow for ticketing through UPI on RSRTC Ticketing Machine

- Bus conductor will enter the travel details of the passenger on the RSRTC Ticketing Machines.
- Ticketing Machine should generate a QR code with VPA and fare details.
- Passenger will scan the QR code through his UPI payment application and make the payment.
- On payment confirmation Ticketing Machine will generate the journey ticket.

Process flow for ticketing through UPI on Customer Mobile

- Bidder will provide a mobile application for booking real time ticket. Passenger should be able to download the app from Playstore and book his own tickets.
- Passenger will enter the travel details on the Mobile application
- The Payment would be made through UPI applications configured on the passenger mobile.
- The mobile application should display the available UPI payment applications like BHIM, PayTM, PhonePe, Google Pay, etc. for payment
- Passenger will choose the desired UPI payment application and make the payment.
- On Successful payment, a QR based ticket will be generated on the mobile application
- QR ticket will be verified by the Bus conductor through ticketing machine during the journey.

Card Delivery Mode:

Passengers has a choice to opt the card delivery mode while registration;

- Where the NCMC card gets registered and manually pickup from the same place.
- With additional postal charges of Rs. 25/- per card and deliver at their door step.



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INSTRUCTION TO BIDDERS (ITB)



3. Instruction to Bidders

This section covers the information and instructions to Bidders for participating in the “e-Bidding” of this RFP.

- A. The intending bidders must read the terms and conditions carefully and should only submit his tender if he considers himself eligible and he is in possession of all the documents required.
- B. Information and instructions for bidders posted on website shall form part of bid documents.
- C. The complete Bid Document can only be obtained online after registration of bidder on the website eproc.rajasthan.gov.in and thereafter on providing details of Demand Draft or Pay Order or Banker's towards cost of Bid Documents (as prescribed in NIB). For further information in this regard bidders are advised to contact on 0141-236054.
- D. Bid can only be submitted after uploading the mandatory scanned copy of documents such as Demand Draft or Pay Order or Banker's towards cost of Bid Documents (as prescribed in NIB) and BSD(as prescribed in NIT and clause 3.1.3 in ITB).
- E. Those bidders who are not registered on the website mentioned above shall be required to get registered beforehand. If needed they can be imparted training on 'online tendering process' as per details available on the website.
- F. The intending bidder must have valid class-II digital signature to submit the bid.
- G. On opening date, the bidder can login and see the tender opening process. After opening of bids, bidder will receive the competitor bid sheets.
- H. Bidder can upload documents in the form of PDF / JPG / JPEG format.
- I. Bidder must ensure to quote rate of each item given in the Price Proposal.

3.1 General

3.1.1 Bid Availability & Validity

Bid documents can be downloaded from the web site www.eproc.rajasthan.gov.in up to the date and time mentioned in the NIB.

The proposal should be valid for acceptance for a minimum period of 120 days from the Bid Due Date/Bid Submission Date (the “Proposal Validity Period”). If required, RSRTC may request the bidder to have it extended for a further period. The request and the responses thereto shall be made in writing. A Bidder agreeing to the request will not be required or permitted to modify his Proposal but will be required to extend the validity of his BSD for the period of the extension, and in compliance with the RFP in all respects.



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3.1.2 Number of Proposals by Bidder

No Bidder shall submit more than one Proposal pursuant to this RFP. If a Bidder submits or participates in more than one Proposal, such Proposals shall be disqualified.

3.1.3 Bid Security Deposit (BSD)

- A. Bid Security Deposit (BSD) of amount INR 14.50 Lacs (Fourteen Lacs and Fifty Thousand Only) should be paid in the form of Cash/Demand Draft/Bank Guarantee of any nationalized / scheduled banks, payable at Jaipur in the favor of the **“Financial Advisor, Rajasthan State Road Transport Corporation”**.
- B. Any bid not accompanied with valid BSD in the acceptable amount, form and validity period will be summarily rejected by the RSRTC as being non-responsive and bids of such Bidder shall not be evaluated further.
- C. No interest will be payable by the RSRTC on the Bid Security Deposit and it shall be valid till 120 days of the publishing of the bid.
- D. The BSD of unsuccessful Bidders will be returned by the RSRTC, without any Interest, as promptly as possible on acceptance of the Proposal of the Selected Bidder or when the RSRTC cancels the Bidding Process.
- E. The Selected Bidder’s BSD will be returned, without any interest, upon the Selected Bidder signing the Agreement and furnishing the Security Deposit / Performance Security in accordance with the provision thereof.
- F. The BSD shall be forfeited and appropriated by the RSRTC as damages without prejudice to any other right or remedy that may be available to the RSRTC hereunder or otherwise, under the following conditions:
 - If a Bidder submits a non-responsive Proposal;
 - If a Bidder engages in a corrupt practice, fraudulent practice, coercive practice undesirable practice, or restrictive practice as specified in Clause 6 of this RFP;
 - If a Bidder withdraws its Proposal during the Proposal Validity Period as specified in this RFP and as extended by mutual consent of the respective Bidder(s) and the RSRTC;
 - In the case of Successful Bidder, if it fails within the specified time limit –
 - To sign and return the duplicate copy of LOA
 - To sign the Agreement within the time period specified by the RSRTC.
 - To furnish the Performance Security along with the signed copy of LOA; or
 - In case the Successful Bidder, having signed the Contract, commits any breach thereof prior to furnishing the Performance Security.



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3.1.4 Eligible Bidders

A Bidder should be a consortium led by a Financial Institution (FI) , with Technical Service Provider (TSP) as a mandatory consortium member. The number of members in the consortium cannot be more than three. The consortium members should enter into a Joint Bidding Agreement supported by a letter of participation from each member. The consortium shall nominate a Representative who shall have the authority to conduct all business for and on behalf of any and all the members of the consortium during the bidding process and, in the event the consortium is awarded the Contract, during contract execution.

The bidder should have facilities for issuing/acquiring of digital fare collection transactions using UPIQR /Bharat QR based payments and Debit Cards/ Credit Cards/ NCMC cards issued by any certified Bank on NPCI RuPay platform. The Bidder should be certified for issuing/acquiring the transactions done using National Common Mobility Cards (NCMC) as per the defined specification. The bidder should support the transactions settlements across multiple Banks on NPCI Rupay platform through Central Clearing House (NPCI).

The Bidder should have facilities for payments through various Banking Channels:-

- UPI/Bharat QR based system
- Internet Payment Gateway
- Debit/Credit Cards/NCMC
- Mobile Banking
- Auto top-up through Standing Instructions(ECS)

This is an open local competitive e-bid and all companies, corporations, partnership firms or JV who are involved in execution of this type of work and those who fulfill the financial soundness and work experience criteria and other requirements laid down in this document are eligible to participate.

3.1.5 Cost of Preparation of Bid

All costs and expenses (whether in terms of time or money) incurred by the bidder in any way associated with the development, preparation and submission of the Bid and bidder's participation in the Bid Process, including but not limited to attendance at meetings, discussions, demonstrations etc. and providing any additional information required by RSRTC, will be borne entirely and exclusively by the bidder.



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3.1.6 Schedule of Bidding Process

The RSRTC shall endeavor to adhere to the bidding schedule as specified in table below:

Date of the issue of the Bid Document	/07/2020
Last date of submission of online queries	Bidders shall have to post queries by e-mail to rsrtc.dygmit@gmail.com on or before /07/2020 @1800 Hours.
Date of RSRTC response to queries	/07/2020 @ 1600 Hours
Technical Bid submission	Filled-in Technical Bid along with Bid Fee, BSD and other RFP documents in sealed envelope, strictly by specified postal service on or before 03/01/2020 upto 1500 hours to RSRTC Head Office
Date, Time and Venue for Opening of Technical Bid	/07/2020 @1700 hours
Date, Time and Venue for Opening of Financial Bid	Intimate later

3.1.7 Site Visits

The Bidder is advised to visit and examine the Site of Works and its surroundings and obtain for himself on his own responsibility all information that may be necessary for preparing the Tender and entering into a contract for the proposed work. The costs of visiting the Site shall be borne by the Bidder. It shall be deemed that the Contractor has undertaken a visit to the Site of Works and is aware of the site conditions prior to the submission of the tender documents.

The Bidder and any of his personnel will be granted permission by the Employer to enter upon his premises and lands for the purpose of such inspection, but only upon the express condition that the Bidder, and his personnel, will release and indemnify the Employer and his personnel from and against all liability in respect thereof and will be responsible for death or personal injury, loss of or damage to property and any other loss, damage, costs and expenses incurred as a result of the inspection. The Bidder shall note that the Bidder has taken into account all the factors that may affect his Tender in preparing his offer.

3.1.8 Acknowledgement by Bidder

A. It shall be deemed that by submitting the Bid, the Bidder has:

- made a complete and careful examination of the RFP



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- received all relevant information requested from the RSRTC;
 - accepted the risk of inadequacy, error or mistake in the information provided in the RFP or furnished by or on behalf of the RSRTC relating to any of the matters referred to in (bid evaluation);
 - acknowledged that it does not have a Conflict of Interest
 - agreed to be bound by the undertakings provided by it under and in terms hereof;
- B. The RSRTC shall not be liable for any omission, mistake, or error in respect of or any of the above or on account of any matter or thing arising out of or concerning or relating to the RFP or the Bidding Process, including any error or mistake therein or in any information or data given by the RSRTC.

3.1.9 Terms of License

- A. Selected Bidder shall provide services to the RSRTC as per the Scope of Work and the commercial model as defined in this RFP.
- B. Selected Bidder shall invest in infrastructure including all required hardware and software to provide services as per scope of work specified in the RFP during the License Period.
- C. The contract tenure will be of 5 years (five) commencing from the date of issuance of Project Acceptance/Go Live Certificate. Provided in the event of earlier termination of the Contract, this period shall be ending with the date of termination of the Contract (the "License Period/Contract Period").
- D. RSRTC shall advise the Bidder specifying the quantities of Hardware to be commissioned along with Project Site for different services.
- E. RSRTC shall provide the Selected Bidder with the access to the site and the necessary ground level infrastructure such as space and electricity for the Selected Bidder's equipment deployment in RSRTC premises.
- F. The Bidder is expected not to levy any charges to citizens for using the NCMC Card for fare payments unless otherwise specified in the RFP.
- G. The eligible and qualified Bidder will be considered for Technical Evaluation and the Bidders qualifying the Technical Evaluation shall be considered further for the Financial Evaluation.
- H. Selected Bidder shall bear defect liability for its goods and services. It shall be free from defects in the design, engineering, Materials, and workmanship that prevent the System and/or any of its components from fulfilling the Technical and Functional Requirements specified in RFP. Defect Liability Period for Hardware and software is as per contract tenure.
- I. In case of Termination due to Selected Bidder's Event of Default, the RSRTC shall have right;
- To forfeit the Performance Security in full and part thereof;



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- To appoint another Bidder.

J. Selected Bidder shall be responsible for performance and fulfillment of its roles & responsibilities and obligations as per the provisions specified in Draft License Agreement.

3.1.10 Due Diligence

The Bidders are encouraged to examine and familiarize themselves fully about the nature of assignment, scope of work, all instructions, forms, terms and conditions of RFP, local conditions and any other matter considered relevant by them before submitting the Bid by paying a visit to the site, sending written queries to the RSRTC, and attending a Pre-Bid meeting.

3.1.11 Penalty

- A. In case of failure to complete the job in assigned time, a penalty would be imposed at the rate of 0.02% per day for each day delay subject to maximum of 10% of the consideration of Contract value. In case of delay due to some genuine rationale, the RSRTC may extend the time limit if the same is requested in writing.
 - B. In case the overall support of the bidder to the RSRTC is not found sufficient or satisfactory, the same (point A) will also amount to failure and attract a penalty 0.02% per week of each delay subject to maximum of 10% of the consideration of Contract value. The penalty will be proportionate to the time period for which the support is not found to be sufficient or satisfactory.
 - C. In case the bidder fails to deliver service as depicted in the scope of work, penalty will be imposed 0.02% per week of each delay subject to maximum of 10% of the consideration of contract depending upon the nature of failure or the short-fall.
 - D. In case the bidder fails to be compliant with SLAs and KPIs requirements at regular intervals as mentioned in Section 8 (Scope of Work), penalty will be imposed 0.02% per week of each delay subject to maximum of 10% of the consideration of contract value depending upon the nature of failure or the short-fall.
 - E. The decision of RSRTC will be final and binding in case of the percentage of penalty to be applied, imposed in all the above cases to the bidder.
 - F. In case of continued failure or short-falls from the established standard, the contract shall be terminated and no payments will be made nor will any damages be paid to the bidder besides forfeiting Performance Security Deposit.
 - G. In case the bidders fails to deliver the NCMC cards(last delivered cards to new registered card) within 7 days from the registration date(till 7 days) then the penalty to be applied as each delay of Rs. 5000/- per day.
- All the transactions are settled to RSRTC on T+1 basis by the successful bidder; in case the delivery is failed within stipulated time then RSRTC will charge 12% interest per annum for any additional period for which cash settlement is delayed.
 - Governing Laws & Jurisdiction



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The Bidding Process shall be governed by, and construed in accordance with, the laws of India and the Courts at Jaipur shall have exclusive jurisdiction over all disputes arising under, pursuant to and/or in connection with the Bidding Process.

3.2 Bid Documents

3.2.1 Content of Bid Documents

The Bid Documents, as listed below, have been prepared for the purpose of inviting tenders for **Contract (no. ,.....)**- Selection of Issuer/Acquirer FI led Consortium for Digital Fare Collection using NCMC Cards at Rajasthan State Road Transport Corporation and as more particularly described in these documents:

- Notice of Invitation to Bid (NIB)
- Instructions to Bidders
- Form of Bid
- Financial Proposal
- Scope of Work

The Bidder is expected to examine carefully the contents of all the above documents. Failure to comply with the requirements of the bid documents will be at the Bidder's own risk.

Bidders that are not substantially responsive to the requirements of the bid documents will be rejected. The Bidder shall not make or cause to be made any alteration, erasure or obliteration to the text of the Bid Documents.

3.2.2 Clarification of Bid Documents

- A. Bidders requiring any clarification on the RFP may notify the RSRTC in writing through email at the address provided in Schedule of Bidding Process, Clause 3.1.6. They should send in their queries on or before the date mentioned in the Schedule of Bidding Process, Clause 3.1.6, in order to enable RSRTC to have adequate notice of the said queries so that the same may be addressed at the Pre-Bid Meeting. The RSRTC shall endeavor to respond to the queries at short span of time prior to Bid/Proposal Due Date. The responses to queries will be sent to Bidders by the RSRTC. The queries must be submitted in the following format only:

Name and Address of the Organization submitting query –

Name and Position of Person submitting query –

Contact Details of the organization/Authorized Representative –

S. No.	RFP References	Content of RFP requiring	Points of clarification
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	(Section, Page)	clarification	required

- B. The RSRTC shall endeavor to respond to the questions raised or clarifications sought by the Bidders. However, the RSRTC reserves the right not to respond to any question or provide any clarification, in its sole discretion, and nothing in this Clause shall be taken or read as compelling or requiring the RSRTC to respond to any question or to provide any clarification.
- C. The RSRTC may also on its own motion, if deemed necessary, issue interpretations and clarifications and amendment to all Bidders. All clarifications and interpretations issued by the RSRTC shall be deemed to be part of the Bidding Documents. Verbal clarifications and information given by RSRTC or its employees or representatives shall not in any way or manner be binding on the RSRTC.

3.2.3 Amendment to Bid Documents

- A. At any time prior to the Proposal/Bid Due Date, the RSRTC may, for any reason, whether at its own initiative or in response to clarifications requested by a Bidder, modify the RFP by the issuance of Addenda/corrigendum. The same will form the part of the original bid documents and shall override any contradicting effects in the original bid document.
- B. Any Addendum/Corrigendum issued hereunder will be made available on www.rsrtc.rajasthan.gov.in and www.eproc.rajasthan.gov.in website

3.3 Preparation of Bid

3.3.1 Language

The proposals prepared by the bidder shall be in the English language. The related correspondence and supporting documents in language other than English/Hindi Language must have its English translation (which is to be duly attested by the bidder). For purposes of interpretation and evaluation of the Proposal, the English translation shall govern.

3.3.2 Proposal Currency

Prices shall be expressed in Indian Rupees only.

3.3.3 Documents Comprising the Bid

- A. The original of the **BSD** of the required value and in approved format as specified in clause 3.1.3 shall be sealed separately in an envelope on which the following shall be super-scribed:



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“Envelope 1 – BSD for RFP No.:xxxxxxx”

- B. The original of the Cost of Bid Document of the required value and in approved format as shall be sealed separately in an envelope on which the following shall be super-scribed:

“Envelope 2 – Cost of Bid Document for RFP No.:xxxxxxx”

- C. The Technical Proposal shall be sealed separately in an envelope on which the following shall be super-scribed:

“Envelope 3 – Technical Proposal for RFP No.: xxxxxxxxx”

The documents of Technical Proposal shall be as per the Appendix 1 of this RFP and should comprise of all documents required to be submitted.

The check list of Technical Proposal presented below:

S. No.	Tender Form	Particulars
1.	Form 1.1	Covering Letter
2.	Form 1.2	Format for Power of Attorney for Signing of the Proposal
3.	Form 1.3	Format to share Bidder's Particulars
4.	Form 1.4	Financial Capability Statement
5.	Form 1.5	Experience Statement
6.	Form 1.6	Performance Statement
7.	Form 1.7	Undertaking
8.	Form 1.8	Format for Declaration by the Bidder for not being Blacklisted/Debarred from any Central/State Govt/STUs or any Government agency.
9.	Form 1.9	Non-Disclosure Agreement
10.	Form 1.10	Checklist for Technical Proposal Compliance to RFP Requirement

- D. All three above stated envelopes, shall be place in a large envelope / outer envelope containing above envelopes must be sealed and super scribed as TECHNICAL PROPOSAL.
- E. The **Financial Bid (Appendix 2)** must be submitted online.
- F. The Bidders are required to submit its Proposal (i.e. Technical Proposal and Financial Proposal) on or before the due date as per Section-3.1.6.



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If the envelopes are not sealed and marked as instructed above, the RSRTC assumes no responsibility for the misplacement or premature opening of the contents of the Proposal submitted and consequent losses, if any, suffered by the Bidder. Proposals submitted by fax, telex, telegram, or e-mail shall not be entertained and shall be rejected.

3.3.4 Payment Schedule

All the transaction amount should be settled on T+1 basis to RSRTC designated account.

3.3.5 Bid Validity

The Bid shall be valid for a period, as mentioned in clause 3.1.1, including the date of submission of bid and the last date of period of validity of the bid) from the latest Date of Submission of bid. In exceptional circumstances, prior to expiry of the original bid validity period, the Employer may request that the Bidders extend the period of validity for a specified additional period. The request and the responses thereto shall be made in writing or by facsimile. A Bidder may refuse the request without forfeiting his Bid Security. A Bidder agreeing to the request will not be required or permitted to modify his bid, but will be required to extend the validity of his Bid Security for the period of the extension.

3.3.6 Performance Security

- A. The Successful Bidder shall furnish 5% Performance Security of the total project cost to RSRTC for securing the due and faithful performance of its obligations under the RFP, on or before the date of signing of Agreement (the “**Execution Date**”), an unconditional and irrevocable bank guarantee for amount in favor of the “Financial Advisor, Rajasthan State Road Transport Corporation, Jaipur”, from any of Approved Banks to RSRTC as per format provided in respect thereof in **Appendix 3 (“Performance Security”)**.
- B. The Selected Bidder (*after the signing of Agreement the Successful Bidder shall be termed as the “**Selected Bidder**”*) shall maintain a valid and binding Performance Security for a period of three months after the expiry of the Contract Period (“Validity Period”).
- C. If the Bidder fails to furnish the Performance Security, it shall be lawful for the RSRTC to forfeit the BSD and cancel the contract or any part thereof.
- D. The RSRTC shall be entitled to forfeit and appropriate the amount of the Performance Security in whole or in part:
 - a. In the event the RSRTC requires to recover any sum due and payable to it by the Selected Bidder including but not limited to Damages; and which the Selected Bidder has failed to pay in relation thereof; and
 - b. In relation to Selected Bidder’s Event of Default in accordance with the terms contained in the Agreement.



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- E. At any time during the Validity Period, the Performance Security has either been partially or completely been encashed by the RSRTC in accordance with the provision of the License Agreement. The Selected Bidder shall within 15 (fifteen) days of such encashment either replenish, or provide a fresh Performance Security, as the case may be, failing which the RSRTC shall be entitled to terminate this Agreement.
- F. At the end of the License Period, the Performance Security shall be returned to the Selected Bidder without any interest, subject to any deductions which may be made by the RSRTC in respect of any outstanding dues under the terms of the License Agreement.



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3.3.7 Pre-bid Meeting

- A. Pre-bid meeting shall be held on the date and location given in the Key details of NIB.
- B. The purpose of the meeting will be to clarify issues and to answer questions on any matter that may be raised at that stage.
- C. The bidder is requested to submit any question in writing or by facsimile, to reach the Employer not later than the last date of seeking clarification as mentioned in key details of NIB.
- D. The text of the questions raised by the all bidder and the responses given will be transmitted without delay to all purchasers of the Tender Documents. Any modification of the Bid Documents which may become necessary as a result of the Pre-bid meeting shall be made by the Employer exclusively through the issue of an Addendum subsequently.
- E. Non-attendance at the Pre-Bid meeting will not be a cause for disqualification of a Bidders.

3.4 Submission of Bids

3.4.1 Bid Submission

The Bidders shall prepare the bid as per details mentioned in Clause 3.3.3 and submit the bids as per the Schedule of Bidding Process, Clause 3.1.6.

3.4.2 Late Bids

- A. Proposals not reaching to the RSRTC on or before the specified time limit on the Proposal Due Date will not be accepted.
- B. RSRTC shall not be responsible for any postal delay or non-receipt / non-delivery of any documents.

3.4.3 Modification, Substitution and Withdrawal of Bids

- A. Proposal once filled in, submitted shall not be allowed to be withdrawn till the validity of the bid remains in force or else the BSD shall be liable for forfeiture.
- B. Any alteration/ modification in the Proposal or additional information supplied subsequent to the Proposal Due Date, unless the same has been expressly sought for by the Authority, shall be disregarded.

3.5 Bid Opening

3.5.1 Bid Opening

- A. Envelopes containing 'BSD' and 'Cost of Bid Documents' will be opened first. On opening of the same, RSRTC will first check the details of Bid cost and BSD submitted by the bidder online and cross verify the same with the hard copy submitted.



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- B. Bids of those bidders who have not submitted 'BSD' and 'Cost of Bid Documents' shall not be opened.
- C. Bids of those bidders who have not submitted valid 'BSD' and valid 'Cost of bid Documents' shall be considered as non-responsive and liable to be rejected summarily.
- D. The Technical Bid of all bidders who have submitted a valid BSD and cost of bid document shall be opened in the presence of representatives of bidders who choose to attend on date & time as mentioned in bid document in the office of the Rajasthan State Road Transport Corporation.
- E. Bidders may visit e-procurement web-site to know latest Technical Opening information after completion of opening process. Bidders can also see the Technical Sheets (check-list) of other bidders after completion of opening process by logging into the web-site. If such nominated date for opening of bid is subsequently declared as a Public Holiday by the RSRTC, the next official working day shall be deemed as the date of opening of Technical Package. The bid of any bidder who has not complied with one or more of the foregoing instructions may not be considered.
- F. The bidders name, details of the bid security and such other details as the Employer or his authorized representative, at his discretion, may consider appropriate will be announced at the time of bid opening.
- G. The Financial Bid (Price Proposal) which bidder(s) have uploaded online will be opened on a subsequent date after evaluation of technical bids. Financial bid of only those bidders whose submissions are found substantially responsive and technically compliant as per RFP will be opened. The time of opening of financial bid shall be informed through website only. Bidder can visit to e-procurement www.eproc.rajasthan.gov.in for further information.

3.5.2 Confidentiality of Tender Information and Copyright

Information relating to the examination, clarification, evaluation, and recommendation for the Bidders shall not be disclosed to any person who is not officially concerned with the process or is not a retained professional advisor advising the RSRTC in relation to, or matters arising out of, or concerning the Bidding Process. The RSRTC will treat all information, submitted as part of the proposal, in confidence and will require all those who have access to such material to treat the same in confidence. The RSRTC may not divulge any such information unless it is directed to do so by any statutory entity that has the power under law to require its disclosure or is to enforce or assert any right or privilege of the statutory entity and/ or the RSRTC or as may be required by law or in connection with any legal process.



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3.5.3 Clarification of Bid and Request for Additional/Missing Information

To assist in the examination, evaluation and comparison of bids, the RSRTC may, at his discretion, ask any bidder for clarification of his bid, including breakdown of unit rates. The request for clarification and the response shall be in writing or by facsimile, but no change in the price or substance of the tender shall be sought, offered or permitted except as required to confirm the correction of arithmetic errors discovered by the Employer in the evaluation of the bids in accordance with clause 4.4.

4. Evaluation of Bids

4.1 Pre-Qualification/Minimum Criteria

S. No.	Pre-Qualification criteria	Proof Document Required
1	The Bidder must be a Nationalized Bank or Scheduled Bank (included in the Second Schedule of Reserve Bank of India (RBI) Act, 1934).	Format to share Bidder's Particulars as in Appendix 1
2	The bidder should have net worth of INR 500 Crs. as on 31 st March 2019	Financial Capability Statement as in Appendix 1
3	The Bidder should have its financial switch certified for issuing/acquiring transactions of Debit/ Credit/ Prepaid Cards in India. The bank should also be certified for issuing/acquiring transactions of NCMC Cards (Debit/ Credit/ Prepaid) as per the defined specification.	Provide Evidences in terms of copy of certificate or any other document
4	The Bidder proposed for the project must have the experience as an issuer/acquirer for acceptance, operations and management of transactions through Contactless Smart Card	Experience Statement as in Appendix 1
5	The bidder should have branch office in city	Format to share Bidder's particular as in Appendix 1
6	The Bidder not be blacklisted by Government Agency in India or abroad, or proved to have indulged in serious fraudulent practices by a Court of law or an independent Commission of Inquiry in India or abroad at the time of submission of the bid.	Format for declaration for not being blacklisted/ debarred/ terminated as in Appendix 1.
7	A Bidder should be a consortium led by a Financial Institution (FI), with Technical Service Provider	Must submit the JV or memorandum.



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	(TSP)/Payment Service Provider (PSP) as a mandatory consortium member. The number of members in the consortium cannot be more than three. The consortium members should enter into a Joint Bidding Agreement supported by a letter of participation from each member. The consortium shall nominate a Representative who shall have the authority to conduct all business for and on behalf of any and all the members of the consortium during the bidding process and, in the event the consortium is awarded the Contract, during contract execution.	
8	<p>The TSP/PSP must have completed at least 3 projects of similar nature to the requirement in this RFP.</p> <p>Project of similar nature means projects where existing AFCS is integrated to the bank system by the TSP/PSP to enable open loop NCMC based card system. For that purpose, TSP/PSP to be issuer and acquirer for the claimed projects. Similar projects may include implementation in Metro rail projects, smart city projects including transit as a part.</p>	Client Certificate/ Work Order/ Completion Certificate
9	TSP/PSP must have its own issuance and acquirer switch infrastructure for issuing and acquiring NCMC cards.	Self-Declaration certificate
10	TSP/PSP to have issued at least 50,000 NCMC Prepaid Cards on its issuance platform in last 3 years from the date of submission of the bid	Client Certificate



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4.2 Technical Evaluation

The technical evaluation shall be done based on the information and supporting documents provided by the Bidder in Technical Proposal as per below format. Bidders may be requested for a detailed presentation of the solution proposed.

No.	Parameters	Parameters	Maximum Marks
1	Bidders and Consortium bidders Profile	Evaluation	10
2	Technical Specifications and Solution Architecture Design	Solution document and presentation	15
3	Compliance as per NPCI specifications	Certification with NPCI	20
4	Bidders existing project experience in Smart Cities/ Transit/ Prepaid NCMC Card projects	2.5 marks for each project	20
5	Experience in UPI/DC/CC Payment and integration with third party vendors	Volume and no. of third party UPI integration	10
6	Bidders/TSP experience in integration with existing device procured by RSRTC	Solution document and presentation	10
7	Understanding of the project and Solution Presentation	Solution document and presentation	15
		Total	100

All the Banks who meet the pre-qualification/minimum eligibility criteria as mentioned in Clause and above technical evaluation with 60 marks shall be eligible for Financial Evaluation.



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4.3 Evaluation of Financial Proposal

Bid Criteria

A. The evaluation of the response to this RFP will be done on a 60-40 Techno-commercial Evaluation Method

B. A comprehensive “Score (S)” will be arrived at after considering the commercial quote and the marks obtained in technical evaluation with relative weights of 40% for commercials and 60% for technical. The Bidder with the highest score will be declared successful.

In case the L1 bidder does not deliver the required solutions within the stipulated time frame or L1 bidder is providing unsatisfactory support/service during the contract period, then the Bank can approach L2 Bidder and ask them to match the price with the L1 bidder.

COMPUTATION METHODOLOGY FOR ARRIVING AT “SUCCESSFUL QUOTE”

A Score (S) will be calculated for all qualified bidders using the following formula:

Sr. No.	Score	Formula
1	Technical Score (TS)	$BTS / HTS \times 0.60 \times 100$
2	Commercial Score (CS)	$LCB / BCB \times 0.40 \times 100$
Final Score (S)		$TS + CS$

Where

HTS :	Highest Technical Score
BTS :	Bidders Technical Score
BCB :	Bidders Commercial Bid
LCB :	Lowest Commercial Bid



4.4 Correction of Errors

Bids determined to be technically acceptable after technical evaluation will be checked by the RSRTC for any arithmetical errors in computation and summation during financial evaluation. Errors will be corrected by the Employer as follows:

- Where there is a discrepancy between amounts in figures and in words, the amount in words will govern; and
- Where there is a discrepancy between the unit price and the total amount derived from the multiplication of the unit price and the quantity, the unit price as quoted will normally govern unless in the opinion of the Employer there is an obviously gross misplacement of the decimal point in the unit price, in which event, the total amount as quoted will govern.

If a Bidder does not accept the correction of errors as outlined above, his tender will be rejected and the tender security forfeited.

4.5 Verification & Disqualification

- A. The RSRTC reserves the right to verify all statements, information and documents submitted by the Bidder in response to the RFP and the Bidder shall, when so required by the RSRTC, make available all such information, evidence and documents as may be necessary for such verification. Any such verification or lack of such verification, by the RSRTC shall not relieve the Bidder of its obligations or liabilities hereunder nor will it affect any rights of the RSRTC there under.
- B. The RSRTC reserves the right to reject any Proposal and forfeit the BSD if:
- a. At any time, a material misrepresentation in terms of misleading or false representation is made or uncovered, or
 - b. Bidder or its parents/subsidiary/sister concerned from whom it is taking credit for meeting Qualification Criteria is blacklisted/barred by any Government Agency in India or abroad;
 - c. The Bidder does not provide, within the time specified by the RSRTC, the supplemental information sought by the RSRTC for evaluation of the Proposal;
 - d. In case of fraudulent Bid/proposal and involved in fraudulent and corrupt practice as per RFP Clause 6.
 - e. A Bidder makes an effort to influence RSRTC in its decisions on Evaluation process/Selection process.



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- f. While evaluating the Proposal, if it comes to RSRTC knowledge expressly or implied, that some Bidders may have compounded in any manner whatsoever or otherwise joined to form an alliance resulting in distorting competitive price discovery or delaying the processing of proposal.
- g. Record of poor performance such as abandoning the work, rescinding of contract for which the reasons are attributable to the non-performance of the Bidder, consistent history of litigation awarded against the applicant or financial failure due to bankruptcy.
- h. A bidder who submits or participates in more than one Bid/ Proposal under this RFP.

Such misrepresentation/ improper response/blacklisting/record of poor performance shall lead to the disqualification of the Bidder. If such disqualification / rejection occurs after the Bids/Proposals have been opened and the Selected Bidder gets disqualified / rejected, then the RSRTC reserves the right to:

- a. invite the remaining Bidders to submit their Bids/proposals, or
 - b. take any such measure as may be deemed fit in the sole discretion of the RSRTC, including annulment of the Bidding Process.
- C. In case it is found during the evaluation of Proposals or at any time before signing of the Contract or after its execution and during the period of subsistence thereof, that one or more of the prequalification/eligibility criteria/ conditions have not been met by the Bidder, or the Bidder has made material misrepresentation or has given any materially incorrect or false information, the Bidder shall be disqualified forthwith if not yet appointed as the Selected Bidder either by issue of the LOA or entering into of the Contract, and if the Successful Bidder has already been issued the LOA or has entered into the Contract, as the case may be, the same shall, notwithstanding anything to the contrary contained therein or in this RFP, be liable to be terminated, by a communication in writing by the RSRTC to the Successful Bidder or the Selected Bidder , as the case may be, without the RSRTC being liable in any manner whatsoever to the Successful Bidder or the Selected Bidder. In such an event, the RSRTC shall be entitled to forfeit and appropriate the BSD or Performance Security, as the case may be, without prejudice to any other right or remedy that may be available to the RSRTC under the RFP and/or the Contract.

4.6 Contacts during Proposal Evaluation

Proposals shall be deemed to be under consideration immediately after they are opened and until such time the RSRTC makes official intimation of award/ rejection to the Bidders. While the Bids are under consideration, Bidders and/ or their representatives or other interested parties are advised to refrain, save and except as required under the Bidding Documents, from contacting by



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any means, the RSRTC and/ or their employees/representatives on matters related to the Bids under consideration.

4.7 Correspondence with Bidder

Save and except as provided in this RFP, the RSRTC shall not entertain any correspondence with any Bidder in relation to acceptance or rejection of any Bid/Proposal.

4.8 Confidentiality

Information relating to the examination, clarification, evaluation, and recommendation for the Bidders shall not be disclosed to any person who is not officially concerned with the process or is not a retained professional advisor advising the Authority in relation to, or matters arising out of, or concerning the Bidding Process. The RSRTC will treat all information, submitted as part of the proposal, in confidence and will require all those who have access to such material to treat the same in confidence. The RSRTC may not divulge any such information unless it is directed to do so by any statutory entity that has the power under law to require its disclosure or is to enforce or assert any right or privilege of the statutory entity and/ or the RSRTC or as may be required by law or in connection with any legal process.

5. Award of Contract

5.1 Selection of Bidder

The final bidder will be selected based on the Financial Proposal.

The Bidder selected, based on clause 4.3, shall be considered as the “**Selected Bidder – L1**” for award of work after following due process including negotiation.

5.2 RSRTC Right to accept any bid and to reject any or all bids

- A. RSRTC reserves the right to accept or reject any Proposal and annul the bidding process/ Proposal Evaluation Process and reject any/all Proposals at any time, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the ground for RSRTC action.
- B. Without prejudice to the generality of Clause (a), the RSRTC reserves the right to reject any Proposal/Bid if:
 - at any time, a material misrepresentation is made or discovered, or
 - The Bidder found to be indulging in Fraudulent and Corrupt Practices as defined in this RFP.
 - The Bidder does not provide, within the time specified by the RSRTC, the supplemental information sought by the RSRTC for evaluation of the Proposal.



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- Bidder submitted conditional Proposal/Bid
- C. If such disqualification/ rejection occurs after the Proposals have been opened and the Selected Bidder as per award criteria gets disqualified / rejected, then the RSRTC reserves the right to consider the next best Preferred Bidder, or take any other measure as may be deemed fit in the sole discretion of the RSRTC, including annulment of the Selection Process.

5.3 Notification of Award

- A. Prior to expiry of the Proposal Validity Period, RSRTC shall notify the Selected Bidder(s) as the Successful Bidder through letter that its/their Bid has/have been accepted (the **“Successful Bidder(s)”**). This letter (**“Letter of Award”/ “LOA”**) shall be issued, in duplicate and shall specify the sum which the RSRTC shall pay to the Successful Bidder and sum that the Successful Bidder shall pay to RSRTC in consideration of NCMC Card Project scope as per the terms of Contract.
- B. Successful Bidder shall, within 3 (three) days of the receipt of the LOA, sign and return the duplicate copy of the LOA in acknowledgement thereof. In the event the duplicate copy of the LOA duly signed by the Successful Bidder is not received by the stipulated date, the RSRTC may, unless it consents to extension of time for submission thereof, appropriate the Bid Security Deposit of such Bidder as damages on account of failure of the Successful Bidder to acknowledge the LOA, and the next Technically Qualified Bidders having determined Second Lowest may be considered at sole discretion of RSRTC.

5.4 Signing of Agreement

- A. After acknowledgement of the LOA as aforesaid by the Successful Bidder, it shall cause the Successful Bidder, subject to furnishing the Performance Security, to execute/sign the Agreement within fourteen (15) days from the date of LOA. The Successful Bidder shall not be entitled to seek any deviation, modification or amendment in the Draft License Agreement.
- B. The Draft copy of License Agreement is specified in Appendix 4.
- C. The Successful Bidder shall get correct amount of Stamp Duty adjudicated, in accordance with applicable law, and submit the same in two copies duly stamped and executed within fifteen (15) days from the dispatch of Letter of Award. The RSRTC shall return one copy duly sealed and signed as a token of acceptance of the Contract. Stamp Duty, and any other charges as may be levied under applicable law, shall be paid by the Successful Bidder.



5.5 Performance Security

- A. The Successful Bidder shall furnish 5% Performance Security of the total project cost to RSRTC for securing the due and faithful performance of its obligations as per this RFP, on or before the date of signing of Agreement (the “**Execution Date**”), in favour of the “**Financial Advisor, RSRTC payable at Jaipur**”, from any of Approved Banks to RSRTC as per format provided in respect thereof in Appendix 3 (“**Performance Security**”).
- B. The Selected Bidder (*after the signing of Agreement the Successful Bidder shall be termed as the “**Selected Bidder**”*) shall maintain a valid and binding Performance Security for a period of three months after the expiry of the Contract Period (“**Validity Period**”).
- C. If the Bidder fails to furnish the Performance Security, it shall be lawful for the RSRTC to forfeit the BSD and cancel the work order or any part thereof.
- D. The RSRTC shall be entitled to forfeit and appropriate the amount of the Performance Security in whole or in part:
 - a. In the event, RSRTC requires to recover any sum due and payable to it by the Selected Bidder including but not limited to Damages; and which the Selected Bidder has failed to pay in relation thereof; and
 - b. In relation to Selected Bidder’s Event of Default in accordance with the terms contained in the Agreement.
- E. At any time during the Validity Period, the Performance Security has either been partially or completely been encashed by the RSRTC in accordance with the provision of the License Agreement. The Selected Bidder shall within 15 (fifteen) days of such encashment either replenish, or provide a fresh Performance Security, as the case may be, failing which the RSRTC shall be entitled to terminate this Agreement.
- F. At the end of the Contract Period, the Performance Security shall be returned to the Selected Bidder without any interest, subject to any deductions which may be made by the RSRTC in respect of any outstanding dues under the terms of the License Agreement.

5.6 Annulment of Award

Failure of the Successful Bidder to submission of Performance Security and signing of Agreement as per RFP terms and any other requirements and /or the provisions of RFP and the License Agreement shall constitute sufficient grounds for the annulment of the award and forfeiture of the Bid Security Deposit.

5.7 Tax Liability

- A. The rates quoted online in Financial Proposal Appendix-2 shall be inclusive of Good and Service Tax (GST) and/or inclusive of any other directly or indirectly applicable taxes. GST



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as applicable shall be payable by the RSRTC to the Selected Bidder based on invoice raised and on submitting the evidence of payment of such GST. Any deviations due to change in the rate of directly applicable taxes and duties except GST would be Liability of the Selected Bidder.

- B. The RSRTC shall be entitled to deduct tax at source as may be applicable. The TDS certificate(s) shall be submitted as per the due date specified in the Income Tax Act.



6. Miscellaneous

6.1 Fraudulent & Corrupt Practices

- A. The Bidders and their respective officers, employees, agents, and advisers shall observe the highest standard of ethics during the Bidding Process and subsequent to the issue of the LOA and during the subsistence of the Contract. Notwithstanding anything to the contrary contained herein, or in the LOA or the Contract, the RSRTC may reject a Bid, withdraw the LOA, or terminate the Contract, without being liable in any manner whatsoever to the Bidder, if it determines that the Bidder or as the case may be, has, directly or indirectly or through an agent, engaged in corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice in the Bidding Process. In such an event, the RSRTC shall be entitled to forfeit and appropriate the BSD or Performance Security, as the case may be, without prejudice to any other right or remedy that may be available to the RSRTC under the Bidding Documents and/ or the Contract, or otherwise. In case of cancellation of Contract, if already awarded, RSRTC shall be entitled to recover from the Bidder the amount of any loss arising from such cancellation in accordance with provisions of RFP Document.
- B. Without prejudice to the rights of the RSRTC under sub Clause (A) hereinabove and the rights and remedies which the RSRTC may have under the LOA or the Contract or otherwise if a Bidder or Selected Bidder as the case may be, is found by the RSRTC to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Bidding Process, or after the issue of the LOA or the execution of the Contract and/or otherwise, such Bidder or Selected Bidder shall not be eligible to participate in any tender or RFP issued by the RSRTC during a period of 2 (two) years from the date such Bidder or Selected Bidder as the case may be, is found by the RSRTC to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practices, as the case may be.
- C. For the purposes of this Clause 7, the following terms shall have the meaning hereinafter respectively assigned to them:
- a. **“Corrupt Practice”** means (i) the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the actions of any person connected with the Bidding Process (for avoidance of doubt, offering of employment to or employing or engaging in any manner whatsoever, directly or indirectly, any official of the Authority who is or has been associated in any manner, directly or indirectly, with the Bidding Process or the LOA or has dealt with matters concerning the Contract or arising there from, before or after the execution thereof, at any time prior to the expiry of one year from the date such official resigns or retires from or otherwise



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ceases to be in the service of the RSRTC, shall be deemed to constitute influencing the actions of a person connected with the Bidding Process); or (ii) engaging in any manner whatsoever, whether during the Bidding Process or after the issue of the LOA or after the execution of the Contract, any person in respect of any matter relating to the Project or the LOA or the Contract or otherwise, who at any time has been or is a legal, financial or technical adviser of the RSRTC in relation to any matter concerning the Project;

- b. **“Fraudulent Practice”** means a misrepresentation or omission of facts or suppression of facts or disclosure of incomplete facts, in order to influence the Bidding Process;
- c. **“Coercive Practice”** means impairing or harming, or threatening to impair or harm, directly or indirectly, any person or property to influence any person’s participation or action in the Bidding Process;
- d. **“Undesirable Practice”** means (i) establishing contact with any person connected with or employed or engaged by the RSRTC with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the Bidding Process; or (ii) having a Conflict of Interest; and
- e. **“Restrictive Practice”** means forming a cartel or arriving at any understanding or arrangement among Bidders with the objective of restricting or manipulating a full and fair competition in the Bidding Process.

6.2 Dispute Resolution

- a. RSRTC and Successful bidder shall make every effort to resolve disputes amicably by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the agreement will be settled at the level of Head of Department of RSRTC.
- b. If during the subsistence of this Agreement or thereafter, any dispute between the Parties hereto arising out of or in connection with the validity, interpretation, implementation, material breach or any alleged material breach of any provision of this Agreement or regarding any question, including as to whether the termination of this Agreement by one Party hereto has been legitimate, the Parties hereto shall endeavor to settle such dispute amicably and/or by Conciliation to be governed by the Standing Committee. The attempt to bring about an amicable settlement is considered to have failed as soon as one of the Parties hereto, after reasonable attempts; which attempt shall continue for not less than thirty (30) days, gives fifteen (15) days’ notice to refer the dispute before standing committee to the other Party in writing.



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- c. Any dispute related to this agreement arises between the parties shall first be settled through amicable settlement. In case matter is not settled amicably within 30 days, same shall be referred to Standing Committee. Standing Committee would consist of following members
1. Chairman and Managing Director or Chairman or Managing Director
 2. Financial Advisor
 3. Executive Director (Traffic)
 4. Executive Director (Legal)
 5. Deputy General Manager (IT) – Member Secretary

6.3 Others

- A. The Bidding Process shall be governed by, and construed in accordance with, the laws of India and the Courts at Jaipur shall have exclusive jurisdiction over all disputes arising under, pursuant to and/ or in connection with the Bidding Process.
- B. The RSRTC, in its sole discretion and without incurring any obligation or liability, reserves the right, at any time, to;
- a. Suspend and/ or cancel the Bidding Process and/ or amend and/ or supplement the Bidding Process or modify the dates or other terms and conditions relating thereto;
 - b. consult with any Bidder in order to receive clarification or further information;
 - c. retain any information and/ or evidence submitted to the Authority by, on behalf of, and/ or in relation to any Bidder; and/ or
 - d. Independently verify, disqualify, reject and/ or accept any and all submissions or other information and/ or evidence submitted by or on behalf of any Bidder.
- C. It shall be deemed that by submitting the Proposal , the Bidder agrees and releases the RSRTC, its employees, agents and advisers, irrevocably, unconditionally, fully and finally from any and all liability for claims, losses, damages, costs, expenses or liabilities in any way related to or arising from the exercise of any rights and/ or performance of any obligations hereunder, pursuant hereto and/ or in connection with the Bidding Process and waives, to the fullest extent permitted by applicable laws, any and all rights and/or claims it may have in this respect, whether actual or contingent, whether present or in future.
- D. Nothing contained in the RFP shall be construed or interpreted as constituting a partnership between the Parties. Neither Party shall have any authority to bind the other in any manner whatsoever.
- E. The Selected Bidder shall be deemed to be acting as an independent contractor of RSRTC and shall not be deemed an agent, legal representative, joint venture, or partner of RSRTC.



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Neither party is authorized to bind the other to any obligation, affirmation, or commitment with respect to any other person or entity.



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7. Tender Forms

APPENDIX 1



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7.1 Form –1.1: Covering Letter

(On letterhead of the Bidder, including full postal address, telephone, fax, email, addresses)

Date.....

To,

Executive Director (Traffic),

Rajasthan State Road Transport Corporation

Head Office, Parivahan Marg, Jaipur

Dear Sir,

1. Being duly authorized to represent and act on behalf of (hereinafter “the Bidder”), and having reviewed and fully understood all the information provided in the RFP document, the undersigned hereby applies as a Bidder for the “RFP for the Selection of Issuing/Acquirer FI led Consortium for Digital Fare Collection using NCMC Cards at Rajasthan State Road Transport Undertaking” Project.
2. Attached to this letter are certified copies of original documents defining:
 - a. Incorporation as per the Companies Act along with Memorandum and Article of Association, goods and service tax registration whichever is applicable.
 - b. The Bidder’s principal place of business; and
 - c. The place of incorporation; or the place of registration (or Income Tax registration).
 - d. Required Bid Security Deposit and Bid/RFP fees as specified in RFP and all documents as specified in RFP in respective envelopes.
3. Rajasthan State Road Transport Corporation (hereunder called “RSRTC”) and its authorized representatives are hereby authorized to conduct any inquiries or investigations to verify the statements, documents, and information submitted in connection with this application, and to seek clarification from client(s) regarding any technical aspects hereof by way of letters or otherwise from any such institutions, in order to verify statements and information provided in this application, or with regard to our resources, experience, and competence.
4. This application is made in the full understanding that:
 - a. Our Proposal and any information submitted at the time of bidding will be subject to verification by RSRTC;

Seal and Signature of Successful bidder

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- b. RSRTC reserves the right to reject or accept any application, cancel the qualification/Bid process, and reject all applications; and
 - c. RSRTC shall not be liable for any such actions as at (b) above and shall be under no obligation to inform us of the grounds for the same.
5. We confirm that in the event our bid is successful resulting in award of contract, the same will be:
 - a. Signed so as to legally bind all the concerned jointly and severally; and
 - b. Submitted with a consortium agreement providing the joint and several liabilities of all partners/Consortium members in the event contract is awarded to us.
6. We confirm that we agree with the terms and conditions provided in RFP. The Proposal submitted by us shall be valid for a period of Proposal Validity Period specified in RFP.
7. The Bid Security Deposit of INR 14.50 lacs (INR Fourteen Lacs and Fifty Thousand only) in the form of the Demand draft/Bankers cheque/Bank Guarantee.
8. The undersigned declares that the statements made and the information provided in the duly completed application is complete, true and correct in every detail.

Signature of Authorized Signatory (with official seal)

Name:

Designation:

Address:

Telephone & Fax:

E-mail address:

For and on behalf of (name of bidder)



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7.2 Form –1.2: Format for Power of Attorney for Signing of the Proposal

(On a Non-Judicial Stamp Paper of Rs. 100/-)

(Applicable in case of bid not being signed by the person directly authorized by Board of the firm. In the latter case, please provide a copy of the relevant Board Resolution signed by Company Secretary/ Director authorizing the Signatory.)

Dated:

To,

Executive Director (Traffic),

Rajasthan State Road Transport Corporation

Head Office, Parivahan Marg, Jaipur

Dear Sir,

REF: RFP No.

<Bidder's name> _____ hereby authorizes <Designated Representative's name> _____ to act as a representative of <Bidder's name> _____ for the following activities vide its Board Resolution/ Power of Attorney attached herewith.

To attend all meetings with Rajasthan State Road Transport Corporation or other entities associated with this project and to discuss, negotiate, finalize and sign any bid or agreement and contract related to RFP for the Selection of Acquirer FI led Consortium for Digital Fare Collection using NCMC Cards at Rajasthan State Road Transport Undertaking.

Yours faithfully,

<Signature of appropriate authority of the Bidder >

Name of appropriate authority of the Bidder:

<Signature and name of the Designated Representative of the Bidder for acceptance of this Power of Attorney>

For

<Name of Bidder > Enclosure: Board Authorization



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(Notarized)

7.3 Form –1.3: Format to Share Bidder's Particulars

S. No.	Description	Details (to be filled by the Bidder)
1.	Name of the Financial Institution	
2.	Official address	
3.	Phone No.	
4.	Corporate Headquarters Address	
5.	Fax No.	
6.	Web Site Address	
7.	Details of Financial Institution's Registration (please enclose copy of the financial institution registration document)	
8.	Name of Registration Authority	
9.	Registration Number and Year of Registration	
10.	GST No.	
11.	Permanent Account Number (PAN)	
12.	Registration details under the Companies Act 1956	
13.	No. of years of operation in India	
14.	Locations and addresses of offices in Rajasthan	

Note: Please submit the relevant proofs for all the details mentioned above along with your Bid response.



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Contact Details of officials for future correspondence regarding the bid process:

Details	Authorized Signatory	Contact Person
Name		
Title		
Financial Institution Address		
Phone		
Mobile		
Fax		
Email		



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7.4 Form –1.4: Financial Capability Statement

{On Statutory Auditor's letterhead}

I hereby declare that I have scrutinized and audited the financial statement of M/s_____.
Networth* and Turnover* of the bidder (name of the Bidder) as on 31st March, 2019 as per Audited
statement is as follows:

Financial Year	Net worth (INR, Cr)	Turnover (INR, Cr)
2018-2019		
2017-2018		
2016-2017		

**To be provided from latest available Audited statement*

(Signed and Sealed by the statutory auditor)

Enclosure:

- A. Copy of latest available Audited annual reports for last three years as applicable or as per Financial Year/Calendar Year followed by the bidder firm.



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7.5 Form –1.5: Experience Statement

(Attach separate sheet for each project, if any)

- A. Project Brief
- B. Client (Name & Address)
- C. Cost of the Project
- D. Duration & period of the Project (including months since go-live)
- E. Role & responsibility of the Bidder
- F. Whether Project executed by forming Joint venture or Consortium with other organization (In case of consortium provide share in consortium)
- G. Other features of the Project
(Details such as Top-Up Channels, PCI DSS Compliant payment, Central Clearing House, Security Certificates etc.)
- H. Country in which it executed
- I. Number of transactions acquired on annual basis

Enclosure:

Completion Certificates /Project Acceptance Certificate/ Purchase Order or Work Order duly authenticated by the respective client be furnished.



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7.6 Form 1.6: Performance Statement

(Provide self-certification with supporting documents for each component)

- A. Existing acceptance infrastructure in City – Merchants (in numbers)
- B. Existing acceptance infrastructure in City – POS Terminals (in numbers)
- C. Average daily volume of transactions issuer/acquired with Card/ mobile based financial transactions (in number) in Smart card based payment solution project for Transit system/Toll Solution/ City wide payment solutions/any other project for which the Bidder has undertaken (either implemented or in process of implementation) Card Services either as a single Bidder or along with its Technical Partner (System Integrator/AFC Provider/Switch Vendor)

**<Signature of appropriate authority of the
Bidder>**Name of appropriate authority of the Bidder:



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7.7 Form –1.7: Undertaking (On company letter head)

It is certified that the information furnished here in and as per the document submitted is true and correct and nothing has been concealed or tampered with. We have gone through all the conditions of bid and is liable to any punitive action for furnishing false information / documents.

Dated this _____ day of _____ 201_.

Signature

(Company Seal)

In the capacity of duly authorized to sign bids for and on behalf of:

Signed by

Authorized Signatory with designation



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**7.8 Form –1.8: Format for Declaration by the bidder for not being Blacklisted /
Debarred**

{To be submitted on a 100-rupee non-judicial stamp paper by Bidder}

Anti-Blacklisting Affidavit

I M/s., (the names and addresses of the registered office) and our Parent/Subsidiary/Sister concern from which we have under taken credit for meeting the Technical Proposal Evaluation Criteria hereby certify and confirm that our company(ies) is(are) not black-listed / debarred by any of the Government or Public Sector Units in India or abroad as on the date of the submission of the tender.

We further confirm that we are aware that our Proposal for the captioned Project would be liable for rejection in case any material misrepresentation is made or discovered with regard to the requirements of this RFP at any stage of the Bidding Process or thereafter during the agreement period. Dated thisDay of, 201_

Name of the Bidder

Signature of the Authorized person

Name of the Authorized Person



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7.9 Form –1.9: Non-Disclosure Agreement

{To be given on the Company's Letter Head}

WHEREAS, we, _____, having Registered Office at _____, hereinafter referred to as the Bidder, are agreeable to provide services to Rajasthan State Road Transport Corporation, having its office at (RSRTC, Head Office, Parivahan Marg, Jaipur), hereinafter referred to as the RSRTC and,

WHEREAS, the Bidder understands that the information regarding the card business shared by the RSRTC in their Request for Proposal is confidential and/or proprietary to the RSRTC, and

WHEREAS, the Bidder understands that in the course of submission of the offer for the Selection of Issuer/Acquirer Bank for digital fare collection using NCMC Cards at Rajasthan State Road Transport Undertaking and/or in the aftermath thereof, it may be necessary that the Bidder may perform certain jobs/duties on the RSRTC properties and/or have access to certain plans, documents, approvals or information of the RSRTC; NOW THEREFORE, in consideration of the foregoing, the Bidder agrees to all of the following conditions, in order to induce the RSRTC to grant the Bidder specific access to the RSRTC property/information. The Bidder will not publish or disclose to others, nor, use in any services that the Bidder performs for others, any confidential or proprietary information belonging to the RSRTC, unless the Bidder has first obtained the RSRTC written authorization to do so.

The Bidder agrees that notes, specifications, designs, memoranda and other data shared by the RSRTC or, prepared or produced by the Bidder for the purpose of submitting the offer to the RSRTC for the said solution, will not be disclosed to during or subsequent to submission of the offer to the RSRTC, to anyone outside the RSRTC.

The Bidder shall not, without the RSRTC written consent, disclose the contents of this Request for Proposal (Bid) or any provision thereof, or any specification, plan, pattern, sample or information (to be) furnished by or on behalf of the RSRTC in connection therewith, to any person(s) other than those employed/engaged by the Bidder for the purpose of submitting the offer to the Authority and/or for the performance of the Contract in the aftermath. Disclosure to any employed/engaged person(s) shall be made in confidence and shall extend only so far as necessary for the purposes of such performance.

Date:

Signature with Seal :

Name:

Designation:



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7.10 Form –1.10: Check-list for Technical proposal compliance to RFP requirements

S. No.	Requirements Covered in Technical Proposal	Y/N
1.	Certifications & Compliances	
2.	Issuer/Acquiring Infrastructure	
3.	Card Top-up through multiple channels as covered in RFP	
4.	Provision of Online Payment Gateway, Mobile Application and Other channels	
5.	Fraud and Risk management	
6.	Reconciliation and Settlement back office	
7.	Helpdesk	
8.	Dispute Resolution	
9.	Merchant Management	
10.	MIS, Dashboards, Admin Console	
11.	Field Training and Maintenance	
12.	Hardware Management	
13.	Consumables	



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APPENDIX 2



**Request for Proposal (RFP) For Selection of Issuer/Acquirer
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7.11 Form –1.11: Content and Format of Financial Proposal

Date.....

To,

Executive Director (Traffic),

Rajasthan State Road Transport Corporation

Head Office, Parivahan Marg, Jaipur

Subject: Submission of Financial Proposal for RFP for Selection for the Selection of Acquirer FI led Consortium for Digital Fare Collection using NCMC Cards at Rajasthan State Road Transport Undertaking

Dear Sir,

I/We, the undersigned Bidder, have read and examined in detail all the bidding documents in respect of for the Selection of Issuer/Acquirer Bank for digital fare collection using NCMC Cards at Rajasthan State Road Transport Undertaking.

We fully understand and agree to the scope of work, our roles and responsibilities, obligations, risks involved and terms and conditions specified in RFP documents. I/We undertake to provide the services, as mentioned in the Scope of Work for this RFP, as per the terms of the RFP.

Following is our financial offer for undertaking this project.

For Issuing NCMC Cards:

All the Combo Cards are based on EMV/RuPay by the successful bidder.

Types of NCMC Cards	Charges bear by the Passenger(s) (including all taxes)	Charges in words (including all taxes)	Weight for Financial Score Calculation only
RSRTC+FI led consortium Combo Contactless Smart Card as per NCMC specification(One Time Cost)	Rs.....	Rs.....	25%
Card Top-up Charges in (%) of the top-up amount(%)(%)	5%
For Acquiring NCMC Pre-Paid/DC/CC Cards as per RBI guidelines			
Debit Cards(%)(%)	5%
Credit Cards(%)(%)	5%

Seal and Signature of Successful bidder

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Notes:-

- a) The above mentioned quoted value includes the Capital and Operational cost to be incurred by selected bidder to perform the services as mentioned in the Scope of Work of this RFP.
- b) All the transactions are settled to RSRTC on T+1 basis by the successful bidder.
- c) The above mentioned quote does not include the POS device cost as the same will be provided by the bank on mutual consent basis.
- d) The Bidder shall not charge NCMC debit/credit/prepaid card transactions at POS, MDR charges or any other charges should not be passed on to customers/passengers and RSRTC unless otherwise specified in this RFP.
- e) The rates quoted in the Financial Proposal shall be inclusive of all taxes.
- f) The RSRTC shall be entitled to deduct tax at source as may be applicable. The TDS certificate(s) shall be submitted as per the due date specified in the Income Tax Act.
- d) Evaluation of Financial Proposal shall be carried out as per the method specified in clause 4.3 and the selection of the FI led consortium shall be based on the acquiring charges as quoted by FI led consortium. The One time card cost and topup charges may not be included in financial evaluation.
- e) All the concessional/MST/Prepaid cards are free from MDR/Interchanges charges, top-up charges may be applicable.

Thanking you.

Yours faithfully,

Name and Signature of the Authorized Person Seal:



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APPENDIX 3



**Request for Proposal (RFP) For Selection of Issuer/Acquirer
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7.12 Form –1.12: Performance Security

Ref: _____ Date: _____

Bank Guarantee No.: _____

To,

The Executive Director (Traffic),

Rajasthan State Road Transport Corporation,

Head Office, Parivahan Marg, Chomu House,

Jaipur – 302001, Rajasthan.

1. Against Contract vide Advance Acceptance of the RFP No. _____ Dated _____ of the Rajasthan State Road Transport Corporation (hereinafter called the "The Corporation") **for Selection of Issuer/Acquirer FI led consortium for Digital Fare Collection using NCMC Cards at Rajasthan State Road Transport Corporation** for a contract period of Five Years entered into between the Financial Institution led consortium, System Integrator and the Corporation, this is to certify that at the request of the Corporation we Bank are holding in trust in favor of the client, the amount Rupee _____ (write the sum here in words) to indemnify and keep indemnified the against any loss or damage that may be caused to or suffered by the Corporation by reason of the said Contract and / or in the performance thereof. We agree that the decision of the Corporation, whether any breach of any of the terms and conditions of the said contract and / or in the performance thereof has been committed by us to the Corporation and the amount of loss or damage that has been caused or suffered by the Corporation shall be final and binding on us and the amount of the said loss or damage shall be paid by us forthwith on demand and without demur to the Corporation.

2. We _____ Bank further agree that the guarantee herein contained shall remain in full force and effect during the period that could be taken for satisfactory performance and fulfillment in all respects of the said Contract by the Corporation i.e. till _____ (viz. The expiry of the contract) hereinafter called the said date and that if any claim accrues or arises against us _____ Bank by virtue of this guarantee before the said date, the same shall be enforceable against us _____ Bank by the Corporation before the said date. Payment under this letter of guarantee shall be made promptly upon our receipt of notice to that effect from the Corporation.

3. It is fully understood that this guarantee is effective from the date of the said Contract & valid for complete contract period and extended, if any and that we _____ Bank



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undertake not to revoke this guarantee during its currency without the consent in writing of the Corporation.

4. We undertake to pay the Corporation any money so demanded notwithstanding any dispute or disputes raised by the Corporation in any suit or proceedings pending before any Court or Tribunal relation thereto our liability under this present bond being absolute and unequivocal.

The payment so made by us under this bond shall be a valid discharge of our liability for payment there under and the Corporation shall have no claim against us for making such payment.

5. We _____ Bank further agree that the Corporation shall have the fullest liberty, without affecting in any manner our obligation hereunder to vary any of the terms and conditions of that said Contract or to extend time of performance by the Corporation from time to time or to postpone for any time or from time to time any of the powers exercisable by the Corporation against the said RFP and to forbear or enforce any of the terms and conditions relating to the said Contract and we, _____ Bank shall not be released from our liability under these guarantee by reason of any such variations or extension being granted to the said forbearance and / or omission on the part of the Corporation or any other matter or thing whatsoever, which under the law relating to sureties, would but for this provisions have the effect of so releasing us from our liability under this guarantee.

6. The guarantee is for an amount of Rs. _____ (In figures Rs. _____).

DATE:

PLACE: SIGNATURE:

SEAL:

WITNESS:



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APPENDIX 4



**Request for Proposal (RFP) For Selection of Issuer/Acquirer
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7.13 Form –1.13: Draft Agreement

Draft Agreement

This agreement is made and executed on this _____ day of _____, 201

BETWEEN

Executive Director (Traffic), Rajasthan State Road Transport Corporation (RSRTC), Head Office, Parivahan Marg, Chomu House, Jaipur – 302 001 (hereinafter referred to as “RSRTC”, which expression shall, unless repugnant to the context hereof or excluded specifically, mean and include its successors, assigns and administrators) of the FIRST PART

AND

M/s <Name>., <Address>, Phone :<Phone Number>, Fax :<Fax No> (hereinafter referred to as <‘NAME’>), which expression shall, unless repugnant to the context hereof or excluded specifically, mean and include its successors, assigns and administrators) of the SECOND PART

Both the RSRTC and <‘NAME’>), shall hereinafter be referred to individually as ‘Party’ and collectively as ‘Parties’ in this Contract.

WHEREAS

a) The RSRTC, party to the FIRST PART invited RFP vide no. Dated2019 and subsequent corrigendum (hereinafter called as “RFP”).



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b) The <NAME OF BIDDER>, party to the SECOND PART has submitted its offer for such services in accordance with all the terms and conditions stipulated in the RFP.

c) The FIRST PART has placed work order to SECOND PART vide order no. dated for the aforesaid works for a period of five years as per terms and conditions mentioned in the RFP and this Agreement and whereas the SECOND PART has deposited a sum of Rs./- as a Performance Security Deposit as per Rajasthan Transparency in Public Procurement Act, 2012 and Rules, 2013.

d) The SECOND PART has agreed to provide services as per terms and condition of the RFP, including the terms of this Agreement, and subsequent corrigendum would be treated as a part of this Agreement.

e) The terms and conditions laid down in the NIB/RFP documents, work order of contract; Bid Submission Sheet and the Price Schedule submitted by the bidder; and all other relevant documents attached with NIB/RFP shall be deemed to form and be read and constructed as part of this Agreement.

f) In consideration of the foregoing and the mutual covenants and promises contained herein and other good and valuable consideration the receipt and adequacy of which is hereby acknowledged, the parties intending to be bound legally, agree as follows:

NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. In this Agreement unless the context otherwise requires:

1.1 "Agreement" means this Agreement, the Schedules attached hereto and the agreed terms as set out in the RFP including any amendments and modifications to the above from time to time.

1.2 "Confidential Information" means any information disclosed to or by any Party to this Agreement and includes any information in relation to the Parties, including any such information that may come to the knowledge of the Parties hereto by virtue of this Agreement that is :

a. by its nature confidential or by the circumstances in which it is disclosed confidential; or

b. designated by the disclosing Party as confidential or identified in terms connoting its confidentiality;

But does not include information which is or becomes public knowledge other than by a breach of this Agreement;

1.3 "Document" means any embodiment in any text or image however recorded and includes any data, text, images, sound, voice, codes or/and databases or microfilm or computer generated micro fiche'



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1.4 "Contract period" shall refer to five years from the date on which Go-Live certificate has been issued.

1.5 "Services" means all such services that are set out in the Scope of work as per RFP and includes any amendment, modification, clarification and addition to such Scope of work, as the RSRTC may deem fit and mutually decide upon by both the parties during the Term of this Agreement in order to enable the performance of the System, as set out in this Agreement;

1.6 Bidding Authority refers to Executive Director (Traffic), RSRTC, Jaipur.

2. INTERPRETATION:

In this Agreement unless a contrary intention is evident

2.1 The clause headings are for purposes of convenience of reference only and do not form part of this Agreement

2.2 unless otherwise specified a reference to a clause number is a reference to all of its sub-clauses

2.3 Unless otherwise specified a reference to a clause, sub-clause or Schedule is a reference to a clause, sub-clause or Schedule of this Agreement including any amendments or modifications to the same from time to time.

2.4 A word in the singular includes the plural and a word in the plural includes the singular.

2.5 A word importing a gender includes any other gender,

2.6 A reference to a person includes a partnership and a body corporate;

2.7 A reference to legislation includes legislation repealing, replacing or amending that legislation;

2.8 Where a word or phrase is given a particular meaning it includes the appropriate grammatical forms of that word or phrase which have corresponding meanings.

2.9 In the event of an inconsistency between the terms of this Agreement and the RFP, the terms hereof shall prevail.

IN WITNESS WHERE OF the Parties here to have hereunto set their hands and seal the day and year first above written.

Executive Director (Traffic),
Rajasthan State Road Transport
Corporation, Head Office, Jaipur

Authorized Signatory
SECOND PART
ADDRESS



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Witnesses :

1. _____

2. _____

Witnesses:

1.-----

2.-----



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SCOPE OF WORK



**Request for Proposal (RFP) For Selection of Issuer/Acquirer
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8. Scope of Work

8.1 Introduction

Bus Transport is extensively used across India as the key mode of commuting from one place to other by serving as a cheap and convenient mode of transport for all classes of society. Cash continues to be the most preferred mode of fare payment in bus transport. Digitization of payments in public transportation will be a major step towards making India a digitally empowered and cashless economy. Rajasthan State Road Transport Corporation has floated this RFP to invite proposals through this RFP from eligible bidders for the Selection of Acquirer Bank for Digital Fare Collection using NCMC Cards. **National Common Mobility Card Program (NCMC) offers the ideal payment solution, based on Open-loop, Stored Value Dual interface EMV standards**, for digitizing the transit payments. This card is based on 'One Card for all Payments' theme and can be used for carrying out cashless transactions at multiple participating transit operators (Metro/Cabs/Auto/Bus) in addition to making the payments at toll, parking, select retail outlets, ATM, e-commerce etc.

Thus, by using an Open loop EMV based Dual interface NCMC card, the commuter will experience increased convenience by using a single card to carry out their transactions that are secured using EMV standards, through contact as well as contactless mode and across a wide range of merchants and transit operators that provide Open-loop EMV based PoS. This card achieves all the objectives laid down for a commuter-friendly and efficient fare collection system.





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8.1.1 As is Situation Assessment

Fare collection plays an important role across the value chain of SRTUs operation. Traditionally, SRTUs were using manual ticketing which involved paper ticket bundles. This ticketing system possessed the challenges in terms of revenue leakages and higher operating costs. SRTUs across pan India have taken numerous initiatives to digitize their electronic ticketing and fare collection processes. Introduction of Electronic Ticket Issuing Machines (ETM/ETIMs) is one of the major initiatives to drive the transit payments digitization in Bus segments.

However, the adoption of digital fare payments in SRTUs using smart cards is still in its nascent stage as of now.

Existing Fare Collection System: There are four ways to collect fare from passengers as below:

1. RFID Smart Card for concessional Journey: RSRTC has its own RFID Smart Card for concessional passengers. Passengers can register their RFID Smart Card at RSRTC kiosk and RSRTC has issued RFID Smart Card after verification. Passengers can tap their card inside buses for concessional travel.
2. Conductor: Traditional fare collects system.
3. Booking Agents/Authorized Kiosk: This is as good as conductor booking.
4. Website/Mobile App/API Channel Partner booking: Online ticketing through website and other channel partners and payment through payment gateways i.e. Billdesk, PayTm, Atom etc.

8.1.2 Key Statistics of Existing RFID Smart Card Project

Issuing of RFID Smart Cards during 2012-2019		
S.No.	Types of Smart Card	No. of Smart Card
1.	Senior Citizens	5,70,674
2.	Vishesh Yogyajan	1,38,409
3.	Students	3,23,960
4.	Monthly MST	1,34,239
5.	Others (Concessional)	53,669
	Total	12,20,651



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8.1.3 Implementation of Contactless Smart Card Project

The successful bidder will implement the complete contactless smart card project within 90 days from the date of issuing work order



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8.1.4 To-be Situation Assessment

The adoption of Open loop EMV standard, as per National Common Mobility Card specification (NCMC), for digital fare collection offers the most secure and interoperable solution aimed at higher digital adoption across the country. NCMC provides a vendor-neutral, inter-operable and distributor agnostic model for implementing cashless transactions across SRTUs. It will accelerate the speed to market for higher digital penetration based on standard platform through Banks. Commuters shall have freedom to opt for the Bank cards as per their own choice as well as be able to get instant issuance with minimum or no KYC as prepaid card through one partner bank. Also, this approach blends seamlessly into national level payment infrastructure.

NCMC would eventually provide seamless experience to passengers across all transit systems in the country bringing convenience and ease of payment for them. With this 'One Card Payment System' the customer will be able to use the same card for all payment applications including retail, ATM, e-commerce, POS, transit, toll, parking etc. These payment cards can be issued on debit/credit/prepaid card platform.

The following are the processes defined for the purpose of proposed digital fare collection system.

A. Transaction Acquiring

The customer will use the NCMC cards for digital fare payment at SRTU. The selected bidder will be responsible for the acquiring of these transactions done using NCMC cards issued by any Bank certified as per NCMC specification.

B. Transaction Settlement

The bidder should support the transactions settlements across multiple Issuer Banks through Central Clearing House (NPCI).

The key points to be noted are as follows:

- The customer will be able to use the NCMC cards, issued by any Bank, for the fare payment at Rajasthan State Road Transport Corporation.
- Acquirer Bank will integrate with the AFC System for seamless acceptance of payments on ETIMs through NCMC cards.
- Bank will be responsible for cash management, reconciliation and settlement activities.

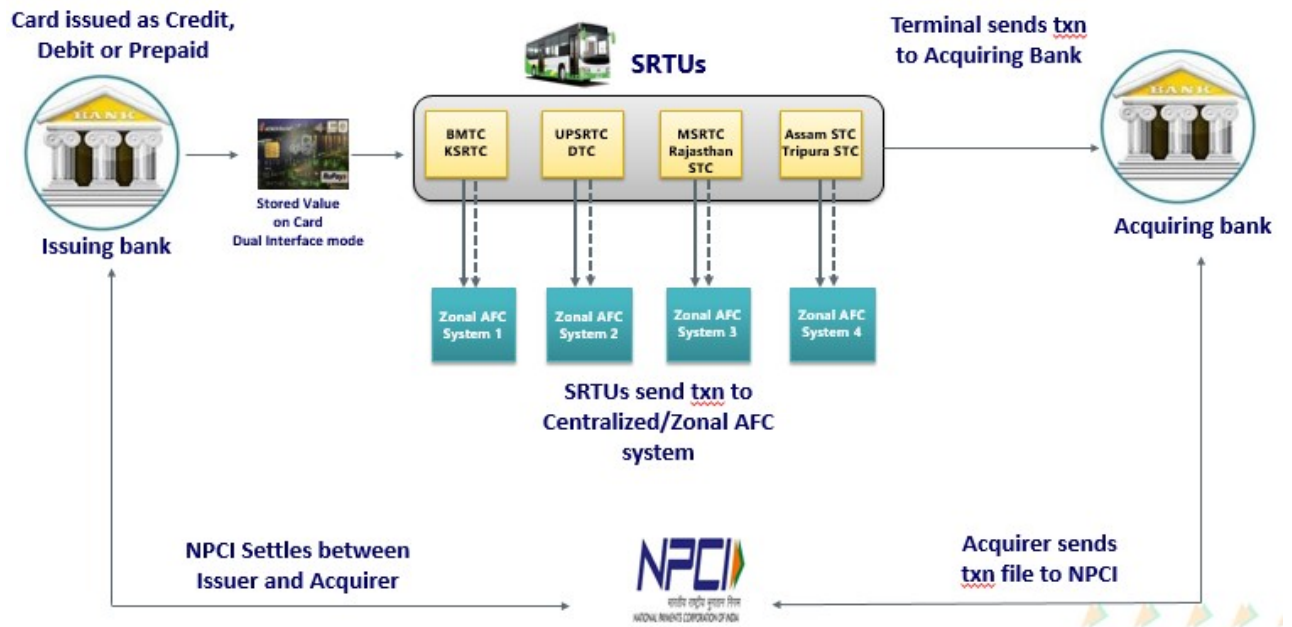
8.2 National Common Mobility Card Program – Functional Architecture

As per the proposed approach for implementing the NCMC Program and Cashless transactions through Open loop cards, the functional flow of transactions shall happen as depicted below:



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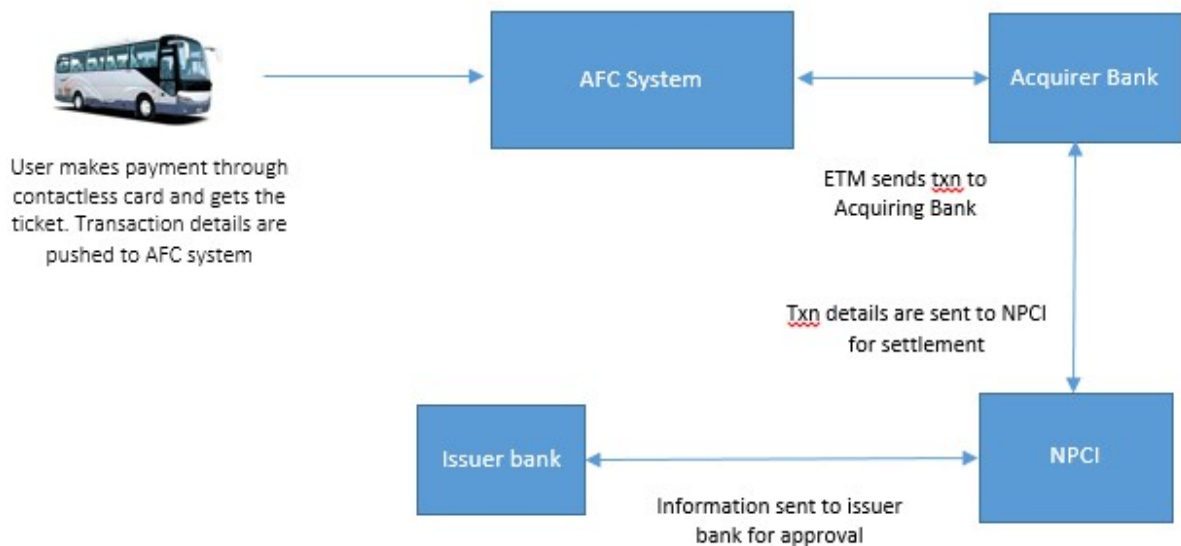


The commuter shall use the NCMC cards for fare payments at multiple transit modes. The ticket as well as digital fare collection transactions will be captured by the ETM / PoS devices at various transit / retail PoS. The ETM/POS devices shall be integrated with the Acquirer Bank system. These transactions will be streamed on a secure channel to AFCS backend system via GPRS network. Simultaneously, the ETM/PoS devices will send these transactions to the Acquirer Bank for further processing. The Acquirer Bank shall further send these transactions to NPCI CCH for settlement of transactions with the multiple Issuer Banks.



8.3 Ticketing Transaction Flow

The business workflows involved in the Ticketing Transaction have been described below:-



- Issuer Banks shall issue NCMC cards to the commuters after receiving all necessary documents, if applicable, as specified by RBI for the card category (minimum KYC or no-KYC).
- During travel in a bus, the commuter specifies the destination of travel to the crew who then uses the ETM to punch in the necessary details (destination code, commuter category, no. of tickets, etc.) and generate the e-ticket using the thermal printer. The crew collects the fare in case the commuter wishes to pay in cash.
- Commuters with NCMC Cards will show their card to the conductor for cashless payment of fare. Conductor will tap the contactless card on the ETM machine, which will validate the card and deduct the fare amount for the route from the card. The final amount will be written back on the card by the ETM device.
- Ticket and Fare transactional data from the ETM shall be transmitted to AFCS back-end servers over GPRS at a regular pre-configured frequency over a secure communication channel.
- ETM/AFC System shall further send the transactions data to the Acquirer Bank.
- Clearing House settles the payment balances between the Issuing and Acquirer Banks/FI on a daily basis (in case of an Open Loop card implementation).



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- Pass (Concessional Pass) shall be issued to the commuter Over the Counter (OTC) at POS locations. This pass is non-transferable and shall be valid for a certain time. In case of contactless smart cards, the pass information is written on the card including its expiry data. These cards shall be validated inside the bus using ETMs and a Zero value ticket will be issued to the commuter against this pass.
- The commuter may re-charge or load the card thru Internet banking or by paying at Point of Sale locations or other payment channel as provided by Issuing FI led consortium.
- At the end of the trip, the Cash and digital money collected during the trip against the issued tickets shall be deposited at the respective depots by the crew. The depot manager will reconcile this amount received from the crew with the data received at the backend server (using revenue reports) and mark the status of the trip closure report accordingly.
- Passengers who have any issues related to the Smart cards or the deduction of fares can contact the Point of Sale (POS) counters or toll free/helpdesk as provided by FI led consortium.
- At any point of time, it shall be possible for an inspector to inspect the e-ticket and Smart card validity, using his ETM. In case the e-ticket or the card is found invalid, the inspector may penalize and charge appropriate fine from the commuter and issue a system-generated receipt (from the Electronic Ticketing Machine) for the same.

8.4 Scope of the Services to be provided by Bank led consortium

The roles & responsibility of Partner Bank will be inclusive but not limited to the following. The FI led consortium will be required to carry out all activities and perform roles & responsibility to meet the objective of the NCMC card based digital fare collection.

8.4.1 Contactless EMV Compliant Card Acceptance

A. Transactions Acquiring

- a. Acquirer shall be responsible for acquiring the digital fare collection transactions done using NCMC cards issued by any certified Bank.

8.4.2 Card Top-up

Bidder shall provide various payment channels for the Card Top-up on the web/mobile interface provided by the Authority/its vendor. This will include:-

- Online top-up through various channels (Internet Banking/UPI)
- Mobile App for online top-up
- Auto top-up feature - Provide facility to automate top-up of card from any bank account in case of low balance



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- Card-to-card mobile/online transfer
- Financial Institution (FI) branches or to tie-up with retailers for loading points
- E-Mitra Integration for registration and Top-up the NCMC Cards

This should support standard Internet security including, but not limited to Digital Certificates, Various levels of encryption, Secure Socket Layers (SSL), Secure Hypertext Transfer Protocol (HTTPS).

FI led consortium shall be responsible for the Top-up of NCMC Cards, issued by any Bank, based on customers' request. The Bidder shall not charge any additional amount from the Customer and the RSRTC unless otherwise agreed in the agreement.

8.4.3 Hardware Provisioning

- Provide necessary hardware for all required applications as per mentioned Scope of the Services to be provided by Bank.
- The FI led consortium will be responsible for building issuance/acquiring infrastructure to issue pre-personalized cards over the counter/branches on the 110 depots counters of RSRTC for which the required Infra will be provided by the selected bank and FI shall ensure card issuance and card personalisation on at least 200 locations across its branches around Rajasthan.
 - Certify Acquiring Host as per EMV, PCI-DSS and NCMC standards

8.4.4 Certifications and Compliances

The FI led consortium will be responsible for certifications and compliances required for transactions acquiring of NCMC cards.

The table below provides an overview of the certifications required for an Acquirer Bank.

S. No.	Product/ System	Role in payment eco- system	Certification Type	Followed Guidelines
1	Acquirer Host	Transaction processing acquirer by	Acquirer Certification Host	NCMC
2	CCH Certification	Clearing settlement and	CCH Certification	NCMC



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8.4.5 Non-Payment Usage

- FI to ensure all non-payment use cases are met and necessary integration with RSRTC domain systems are completed
- Authority may appoint 3rd party agency to certify the data formats and standards used by FI for terminal interface

8.4.6 Fraud and Risk Management

- Provide risk, fraud and dispute/chargeback capabilities including KEY management

8.4.7 Helpdesk and Dispute Management

- Provide central toll-free helpdesk/ IVRS to handle NCMC card transaction related issues
 - Provide NCMC Card dedicated support to Issuer Bank with reference to transaction dispute, refunds, chargeback and merchant account management as per RBI requirements

8.4.8 Admin Console for Rajasthan State Road Transport Corporation

- To access MIS reports
- RSRTC foresees the need for implementing changes during the contract period (e.g. generation of new MIS reports, provision to upload additional formats, modify reconciliation logic, etc.). This may also include incorporation of new modes of payment along with the current modes of payment. FI to provide the above with no additional cost to Authority.

8.4.9 Field Training, Hardware Maintenance and Consumables

- FI should have a local technical team set-up in city for operations and support.
- The Bank shall provide dedicated Relationship Manager to take care of all issues of commuters arising out of this contract.
- Provide training to concerned persons/staffs/officials in Hindi/ English/ local language for citizen-friendly operations
- FI should provide training material and user manuals
- FI should provide training on the FI related MIS report and fund reconciliation
- Manage hardware on field including requests for adding new hardware
- Manage consumables such as printer role and spares in case of faults in the machine

8.4.10 SMS and e-mail Gateway

- Manage email/SMS for citizens and merchants



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8.4.11 Integration with Rajasthan State Road Transport Corporation Domain System

- Provide MIS integration points for RSRTC
- Provide APIs for mobile apps and web applications for public
- Facilitate integration between RSRTC Ticketing System and MIS dashboard requirements

8.5 Scope of the Services to be provided by Rajasthan State Road Transport Corporation

Rajasthan State Road Transport Corporation will provide necessary support to the Partner Bank for implementation of the project.

- Provide manpower to all its Service Points
- RSRTC APIs will communicate with respective ticketing systems
- Domain services and respective IT applications like ITMS, AFCS
- RSRTC to ensure necessary infrastructure development and reliable network connectivity to connect with FI ecosystem
- Successful bidder to provide validators and requested hardware on RSRTC PoS (Point of Sale) as per mutual consent.

8.6 Accounting System

8.6.1 Collection/Operation Account

The funds collected by FI against the ticket purchase etc. as detailed in this RFP document will be deposited by FI in a collection / operation account maintained by Authority.

8.6.2 Settlement & Reconciliation Procedure

- Selected Bidder shall undertake complete NCMC card based Transaction settlement and reconciliation responsibilities.
- Settlement shall be automatically triggered at pre-defined cut-off time daily.
- Post settlement, the bank shall process & reconcile all transactions performed via all delivery channels.
- It shall be possible to generate settled and unsettled transaction summary alerts. For transactions where reconciliation has failed, they will be flagged for reversal / dispute resolution.
- RSRTC will open a separate settlement account with FI, if required. Post settlement, FI shall transfer payment of settlement amount on next day (T+1) by HHMM hours in RSRTC designated Account (in Bidder Bank or other Bank). For the transactions occurred on



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- Saturday, Sunday or any holiday as declared under Negotiable Instruments Act 1988 or any bandh/bank strike etc., the transfer of payment will be conducted concurrently on the next working day. Bank shall make flexi deposit on the very same day of credit after leaving minimum balance i.e. mutually agreed for a minimum period of 365 days at Bank Bulk card rate and whenever fund is required to transfer flexi deposit shall reverse as per instruction of RSRTC.
- For any delay in settlement of daily cash collection/card based transaction to RSRTC accounts beyond T+1 day, the RSRTC reserves the right to deduct the Damages as amount by charging interest rates of 12% per annum for any additional period for which cash settlement is delayed.
 - Selected Bidder shall undertake reconciliation of cash collected and transaction reported. Selected Bidder shall have to provide explanation for any discrepancy found.

8.7 Information and Data Security Measures

- The Bank shall take all necessary steps to ensure strict confidentiality of the information provided by the FI, during the contract period, after the contract expires or is terminated for any reason. The Bank shall isolate and clearly identify the RSRTC customer information, documents, records and assets to protect the confidentiality of the information and build strong safeguards so that there is no mingling of information/documents, records and assets, where the service is provided to multiple entities or Banks from the same Hardware/ Location.
- The Bank shall not divulge any Data/information received from the Authority to any other person/ entity without prior written permission of the Authority and neither will he use the data himself for any other purpose without prior written permission from the Authority.
- The Bank, upon the written request of the Authority, shall allow the authorized representatives of the Authority (including internal/ external auditors acting on its behalf), Reserve Bank of India or any other Statutory Authority for Inspection, Audit and IS Audit purposes at all reasonable times to have access to its records relating to its performance from time to time and also obtain copies of any audit or inspection or review reports or findings made on the service provided to the Authority.
- The Bank shall ensure that the Internet Payment Gateway provides extensive automatic checks that substantially reduce risk. These include but not limited to:
 - Valid Credit/Debit card number check
 - Duplicate order check
 - Frequency of card usage



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- Captures IP address of cardholder performing the transaction
- The Internet Payment Gateway shall employ 128-bit encryption or higher levels of security while communicating between the AFC server and FI to ensure the security of online transactions (As per RBI guidelines).
- The FI shall employ both software and hardware encryption to ensure the highest level of security.
- The Switch and Payment Gateway shall have PCI DSS and EMV compliance

8.8 Exit Management

The exit process would start at the beginning of the last two quarters of fifth year (i.e. from the date of signing of the contract) in case contract is not extended further. At the beginning of the last quarter of the end of the contract period or in the event of termination of contract, the FI is required to provide necessary handholding and transition support, which shall include but not limited to, conducting detailed walkthrough and demos/drills for FI Services system, project documentation, etc., and addressing the queries/clarifications of new FI selected by Authority. The incumbent FI shall prepare proper books of accounts for all transactions and specifically provide clear details of pending to be fund transfer. FI shall also deposit the cash collected and amount of transaction settled to RSRTC.

FI shall provide support in terms of smooth handing over of database. The ownership of the data generated upon usage of the system, at any point of time during the contract or expiry or termination of the contract, shall vest with RSRTC. At the end of the License Period or earlier Termination of Contract due to FI Event of Default, the FI shall transfer ownership of all Hardware, database, Standard third party software Licenses, source code, APIs, customized software developed for this Project except its proprietary Hardware and Software to RSRTC at no cost. During the contract period, the FI shall ensure that all the documentation including policies, procedures, etc. are kept up to date and the same are handed over to RSRTC during the Exit management process.

8.9 KPIs and MIS Requirements

The FI who is awarded the contract will be measured on certain KPIs and SLAs. This is to ensure that they are accountable for their tasks and only get compensated if their work is of high quality and bears maximum efficiency. Some basic parameters in KPI and SLA are mentioned below.

8.9.1 Key Performance Indicators

Below are KPIs which can be finalized with the successful FI in consultation with Authority. Critical KPIs can have back-to-back measurements and successive lapses can lead to financial penalty for the FI.



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S. No.	Performance Indicator	Below Acceptable Level	At Acceptable Level	Above Acceptable Level
1.	Customer Satisfaction Index	$\leq 70\%$	70-90%	$\geq 90\%$
2.	Card validators/readers not accepting cards	$>1\%$ occurrences in a calendar month	0.2%-1%	$<0.2\%$
3	Failure of transaction due to acquirer switch connectivity	$>1\%$ occurrences in a calendar month	0.2%-1%	$<0.2\%$

Reporting at regular intervals has to be made available by successful FI for RSRTC monitoring using automated tools to calculate the total penalties arising due to non-compliance of the SLA.

8.9.2 Key Performance Indicators Measurement Methods

S. No.	Performance Indicator	Measurement Methods
1.	Customer Satisfaction Index	At every customer touch point, a customer feedback needs to be recorded. The solution for this would be provided by the FI and discussed with RSRTC. In parallel, RSRTC may conduct independent customer survey.
2.	Card validators/readers not accepting cards	Based on customer complaints, this information should be fed into the KPI measurement system.
3	Failure of transaction due to acquirer switch connectivity	Failed transaction details based on MIS Report

8.9.3 Service Level Agreements

The FI shall develop an SLA and KPI Measurement and Monitoring System (SMMS) for measuring and reporting the SLAs and KPIs. All SLA and KPI measurement and calculation of penalties shall be automated. Manual intervention for measurement of SLAs and KPIs shall be after prior approval of RSRTC.



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Severity and service/enhancement levels will be defined after freezing the process flows and application complexity by successful FI in agreement with Authority.

8.9.4 MIS Requirements

The FI shall provide various MIS reports to Authority as per the requirement. The structure, format and periodicity of the reports may be mutually decided by Bank and Authority. The Bank shall provide web portal for viewing all such MIS with the provision of download of reports.

- Reconciliation Reports
 - Daily Electronic Transaction Report (DETR) – There shall be a single report for all transactions happening in various channels. This report details every successful and failed transaction processed by BANK for RSRTC commuter from the previous day HHMM hours to next day HHMM hours (period to be decided mutually by Bank and RSRTC).
 - Daily Electronic Settlement Report (DESR) – This daily report provides summary information of daily settlement amount for RSRTC from previous day HHMM hours to next day HHMM hours (period to be decided mutually by Bank and RSRTC).
 - RSRTC will match each DETR to its own corresponding system generated report to ensure that both parties can reconcile all transactions.
 - BANK will generate DETR in T (settlement date) + 1 banking day, means that today's reports shall contain the details of previous settlement date transaction with the cut off time at HHMM hours every day. The reports will be available on BANK server on next day morning every day and will be accessed by RSRTC operations personnel.

Apart from the financial reconciliation reports which need to be generated by the system every day at a pre-agreed cut-off time, the card management system of FI should be able to generate other reports on an ad-hoc as well as a real-time basis for a given date range apart from standard periods. This will include, but not limited to, following data

- PoS terminal wise reports
 - Applications
 - Foot falls
 - Collections
 - Revenue generated
- Cash position in bank – reconciled as of n-1 day b. Shortfall if any
- How many customers availed auto top-up facility and top-up patterns as per amount and mode of payment



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- User demographics and popular travel destination
- Most travelled routes and peak hours in buses
- The FI website shall provide MIS view of Bank Statements without any limitation on the period
- MIS Dashboard

Note: These are not exhaustive. Provisions should be kept to fulfill ad-hoc report requests from RSRTC.

8.9.5 RSRTC Existing ETM (Electronic Ticketing Machines)/PoS specifications:

ETIM Specification (SI: M/s Ebix Software India Pvt. Ltd)		
	Particulars	Specification
	Processor	ARM® Cortex®-A Min. 9 and above. Micro Processor based system with 32 bit with minimum 350 MHz speed or equivalent.
	Operating System	Android 4.4 or Higher
		This OS should have strong functionalities having at least the following features:
		a. Capability of multi tasking i.e. forking a child process from main process
		b. Capability of multithreading application
		c. Seizing of a single resource by more than one competing process
		d. Looking of resource (GPRS modem, file) to prevent seizing by another process in case one process is using it.
		e. Unlocking of resource to allow another process the usage of the resource
		f. Scheduling to allow the usage of single resource by competing processes
		g. Forced unlocking of resource if a process seized it and crashed without freeing it
		h. Capability of upgrading application and configuration data over the air directly from the Backend server.
		i. In case, any specific software/application is required to programme/configure/manage the devices, the same will be provides free-of-cost.
	RAM	Minimum 128 MB RAM.
	Flash Memory	Min 256MB FLASH
	Extendable Memory	SD/Micro SD card interface (Minimum 4 GB)



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	Display	Min.5 Inch touch screen display with virtual keypad
		b) Capable for displaying graphical images/icons.
		c) Display unit should have good readability even during night with proper backlight.
		d) Display unit should be dust-proof.
		e) Display panel should be scratch resistant.
	Keypad	Virtual Keypad
		Touch Screen with soft-keys
	Thermal Printer	a) Paper Width 57 mm
		b) Paper roll cage of minimum 25 mm to 40 mm.
		c) Printer shall support Thermal paper of 50-60 GSM.
		d) 384 DOT per line.
		e) Ultra fast 2 inch thermal printer with minimum 60 mm/sec speed.
		f) Easy paper roll loading mechanism, without using paper-feed-key.
		g) Transparent paper cover.
		h) PAPER OVER sensor.
		i) PAPER COVER OPEN Sensor
	Language	Support multi-language display and printing, including English and Hindi
	SAM slots	Minimum of 2 SAM Slots compliant to ISO Standards 7816.
		b) Cryptographic methods for card data security.
		c) Triple DES for key Management with UKPT (Unique Key per Transaction).
		d) Should support encryption standard including 3DES and AES for smart card reading.
		e) Validate EPurse Smart Cards to connect with other modes.
	RTC	Inbuilt RTC with battery backup
	Communication	a) Wireless Wide Area. GSM/GPRS on 850/900/1800/1900 MHz.;
		b) GPRS modem to suit Indian Frequency band/Bluetooth
		c) RS232C Serial Port for PC connectivity an 115K baud rate
		d) USB Port: Type A/Type



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		e) Ethernet Port: 10/100/1000 Mbps or Wifi
		f) In built tamper proof SIM Card Holder
		g) GSM signal strength indication in display unit.
	Barcode scanner	Support 1D/2D barcode reading, including EAN, UPC, CODE128, ITF25, Data Matrix, Maxi Code, Aztec, QR code, Vericode, PDF417, Ultra code, Code49, etc.
	Battery	a) Min. 2200mAH along with detachable battery which can be carried by the conductor and can be changed at any point.
		b) Quick rechargeable in-built battery charger with over-charge/ over-voltage/ overcurrent protection capable to charge fully within 3 hours
		c) CHARGING and BATTERY FULL indications display in machine.
		d) Minimum of 300 full recharge LIFE-CYCLE for BATTERY.
		e) Capable of operating at least 8 hours in operation mode, or 72 hours of sleep/power save mode, per single charge with real time data transfer and smart card read & write facility.
	Weight	a) Ergonomically designed for easy holding
		b) ETM should weigh appx. 250 gm to 700 gm with battery and thermal paper roll.
		c) Should be tamper proof design for fraud prevention
		d) Should be a rugged and compact design, water and dust resistance
		e) Design and appearance of the machine should be as required by RSRTC.
	Security	a) Minimum of 2SAM Slots compliant to ISO Standards 7816.
		b) Cryptographic methods for card data security.
		c) Triple DES for key Management with UKPT (Unique Key per Transaction)
		d) Should support encryption standard including 3DES and AES for smart card reading.



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	Certification (MANDATORY)	EMV Level 1,2 & 3
		b) CE/FCC or equivalent Certification
	Operating temp.	a) Operational Temperature: 0°C to 50°C
		b) Operational humidity: 40% to 80%
	Contactless Smart Card Reader	a) Inbuilt contactless smart card reader
		b) IEC/ISO 14443A, Type A & B, Sony Felica compliant
		c) Read/ Write Capability
		d) Reading range at least 50mm
		e) e-purse transaction support
	Magnetic Card Readers	Triple Track (Tracks 1,2,3,), Bi-directional
	Indications on display	Battery Charge Status, GSM Signal Strength
	Others	a) Change of any hardware part of ETM should not lead to the change in machine serial number and it should be provided in the encrypted form being physically embossed on the outer case of ETMs.
		b) Remote Administration: Over the air upgrade of firmware, application, configuration parameters, master data, etc. should be possible.
	Accessories	a) Each ETM must be provided with carry bag.
		b) AC Charger(working from 160 V to 250 V, 50 Hz)
	ETM Software Development Kit(SDK)	The supplier shall provide ETM SDK for the ETM firmware so that the ETM features can be developed by the successful bidder in future as required.
		The SDK shall provide functions/programmes/APIs to support at least the following:
		a) Smart Card Functions
		b) Communication Device functions
		c) Inter Process Communications functions.
		d) Multi Tasking functions.
		e) Multi threading Functions.