

**Request For Proposal for
Enabling bill payment service on Unified Mobile App for New
Age Governance (UMANG) through Bharat Bill Payment System
(BBPS)**

National e-Governance Division (NeGD) invites proposals for **enabling bill payment service on Unified Mobile App for New Age Governance (UMANG) through Bharat Bill Payment System (BBPS)**. Unified Mobile Application for New-Age Governance (UMANG) is a unified platform with a single mobile app (on Android, iOS and KaiOS) and web at the front-end. It provides a single point access to major government services of Centre, State and Local bodies through mobile.

The potential bidders shall be

- Companies authorised by RBI as BBPOU (Bharat Bill Payment Operating Unit) under the Bharat Bill Payment System (BBPS).
- Such BBPOUs shall be operational on or before January 1, 2021.

For overview of the scope of work, pre-qualification criteria, other terms and conditions, please refer the websites link <https://negd.gov.in/active-tender> , <https://digitalindia.gov.in/rfps-eois> , <https://meity.gov.in/tenders>

For any further information/ clarification, the interested parties may reach to

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Important Information : This RFP shall be floated on the **Central Public Procurement Portal (CPP portal; <https://eprocure.gov.in/eprocure/app>)** as well and the Bids shall be required to be submitted online on the CPP Portal only as per the timelines mentioned in this RFP(refer section 14). This has been published on the NeGD & MeitY websites to make sure that the bidders get reasonable time to study and respond to the RFP, as all timelines are applicable from the publishing date on these websites.



Enabling bill payment service on Unified Mobile App for New Age Governance (UMANG) through Bharat Bill Payment System (BBPS)



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1. Introduction

Unified Mobile Application for New-Age Governance (UMANG) is a unified platform with a single mobile app (on Android, iOS and KaiOS) and web at the front-end. It provides a single point access to major government services of Centre, State and Local bodies through mobile. It is integrated with 1250+ government Services and around 20,000+ Bill Payment services.

1.1. Technical Overview

UMANG front-end (Mobile Apps and Web) are powered by a robust back-end hosted in NIC Cloud with capabilities of API Management, messaging etc. The platform in turn has API based connectivity to various government department applications to make the services available through the mobile app and web. The diagrammatic view of UMANG platform is given below:

Figure 1



1.2. Current Status

Currently, around 21000+ services (1280 - Government and ~20200 - Bill Payments) from ~250 departments and ~32 States are live on the app on Android, iOS and KaiOS. App features and functionalities can be seen by going through the UMANG application which can be accessed at:

Google Play Store:

https://play.google.com/store/apps/details?id=in.gov.umang.negd.g2c&hl=en_IN&gl=US

Apple iOS App Store:

<https://apps.apple.com/in/app/umang/id1236448857>

Website:

<https://umang.gov.in>

A missed call can be given on 97183-97183 to get the app download link on mobile phone.

latest statistics :

UMANG statistics are mentioned as per UMANG website home page.

- a. Total Monthly transactions, all services for June, 2021 - ~ 167 Crore
- b. Successful Payment Transactions till June 2021 – ~2.5 Lac Transactions, amounting to Rs. ~34 Crore
- c. Successful Payment Transactions (Last 90 days) – ~7700 Transactions, amounting to Rs. ~35 Lakh
- d. Currently BBPS services are being provided through PayU.

However, NeGD wants this number to significantly go up with the new partner to be selected through the RFP process.

2. Objective

To find a new partner to provide primarily BBPS services to the UMANG users.

BBPS is an integrated bill payment system in the country that offers interoperable and accessible bill payment services to customers through a network of agents, enabling multiple payment modes, and providing instant confirmation of receipt of payment. BBPS implementation facilitates a single point integration with the system to enable bill pay services. This obviates the requirement of UMANG to be integrated with several billers separately and related challenges, which BBPS has addressed and solved.

Accordingly, the place of UMANG amongst systems of various stakeholders is shown in the Fig. below. UMANG is placed in the overall BBPS ecosystem as an agent and will be the customer touch point and service point for transactions through online mode only. UMANG itself does not envisage having its branch offices, collection centres and outlets. UMANG may or may not on-board sub-agents. This depends on the requirements of UMANG going forward.

However, the BBPS services shall be enabled to International users through UMANG International version.

3. Scope of Work

The bidder as BBPOU shall primarily follow the BBPS guidelines of NPCI (BBPCU) with respect to functions, responsibilities and overall compliance and bidder has to adhere to RBI guidelines regarding charges on different payment instruments. In addition, following salient points regarding scope of work are listed below which may or may not be covered in the guidelines.

3.1 Adherence to Standards

The Bidder, which is a BBPOU in the BBPS ecosystem, is required to function in adherence to the standards set by the BBPCU, which in present case is NPCI. Such adherence has to be for the latest guidelines issued from time to time.

3.2 Onboarding of UMANG

On-board UMANG as an Agent as per guidelines issued by BBPCU (NPCI) and accordingly providing support to ensure smooth operations.

3.2.1 Provide APIs for mobile platforms - Android, iOS and for all the versions of the OS on which UMANG will be available on these platforms and Web.

3.2.2 BBPS services shall be enabled to international users through UMANG international version.

3.2.3 Bidder shall provide and update all types of BBPS billers which include government and non-government such as Core Utility Bills like Electricity, Telecom, and Mobile, DTH etc., School / Institutional Fees, Insurance premium collection, Mutual funds SIP and government (Central and States) payments and taxes etc.

3.2.4 Bidder shall provide mechanism to view Bill Payment History, Raise and track complaints (including previous history) and facility to download the e-receipt post payment. Bidder shall provide the bill fetch features as per NPCI guidelines.

3.2.5. Communication between the different entities of the ecosystem must be secured and encrypted.

3.2.6. Bidder shall provide single Integration to fulfill the requirement of BBPS and payment gateway.

3.2.7. Bidder shall provide the web interface for NeGD or NeGD nominated partner to raise/track grievances (including past grievances), tickets to BBPOU or PG, Reports corresponding to track progress (Hits, transactions, financial data) and corresponding to other aspects of integration. The web interface must generate/ assign a unique ticket id to track the same.

3.3. Transaction Management

3.3.1. The bidder, as BBPOU, shall enable all the features and functionalities such as biller search, bill presentment, bill payments, transactions history etc. currently covered under BBPS. The presentment must be as per UMANG guidance and standards . Also, all the payment channels, modes etc. (as per NPCI guidelines) must be enabled for end users through UMANG.

3.3.2. The bidder, as BBPOU, shall also make a provision to charge Customer Convenience Fees (CCF) from the end-user. NeGD may or may not charge the end-user as per requirement from time to time.

3.3.3. The bidder, as BBPOU, shall provide services of bill payment through a payment gateway integrated with such bidder for payment services. No cost for such payment gateway shall be borne by NeGD.

3.4. Settlement and Refund

The bidder, as BBPOU, shall own and comply with all processes and timelines as laid out by BBPCU (NPCI) for payment settlements. The bidder, as BBPOU, shall perform the daily reconciliation of the reports for payments settlements and share the reports with UMANG or UMANG nominated partners on a daily basis.

The bidder, as BBPOU must initiate the refund of failed transactions and inform/confirm back to UMANG.

3.5. Operational Support

3.5.1. The bidder, as BBPOU, should provide support for resolution of technical as well as non technical issues. All issues which make the unavailability of any Payment channel, Payment modes or Bill Payment categories/services must be resolved within defined timelines of NPCI.

3.5.2. The bidder, as BBPOU, shall also provide all support as mandated by NPCI for a BBPOU - Agent relationship.

3.5.3 The bidder shall have to provide the escalation matrix for smooth operations. Also, SPOC(Single point of contact) will be assigned for UMANG integration/operations. Resolution of the tickets and grievances will be applicable as per NPCI guidelines.

3.5.4. The Bidder must comply with all regulatory and audit guidelines which comes from time to time.

3.5.5. The bidder should protect the privacy of the data as per Indian regulations from time to time.

3.6. Grievance and Dispute handling

3.6.1. The bidder (as BBPOU) shall provide a mechanism(web interface) to raise and track grievances/concerns at UMANG end with manageability of complete history and pass such concerns/grievances to the BBPOU or PG for redressal.

3.6.2. The bidder shall be responsible to provide the end to end resolution of the issues/concerns. The Bidder will coordinate with all entities such as COU, NPCI, PG etc. to provide the solution.

3.7. Updates and Upgrades

The bidder shall implement all required updates and upgrades as necessary to provide the bill pay and related services through UMANG so as to keep services and features at par with competition and without any additional cost to NeGD. The bidder will also not hold back any feature from UMANG/NeGD which it will provide to any similar agent/sub agent.

3.8 MIS / Reports

The bidder, as BBPOU shall provide the web interface to download reports (daily, monthly or as per requirement of NeGD) to NeGD or NeGD nominated partners. The report format shall be formalised based on the discussion /requirement from NeGD. Web Interface should have the mechanism to extract reports (daily, monthly or custom) in different formats (Pdf, csv, xls etc) for transaction level as well as for management decisions such as progress dashboard, transactions level, success or failed transaction bifurcations and summary, Reports for the availability of channel, modes, resolution of tickets etc.

3.9 Promotion

The bidder will coordinate with NeGD or NeGD nominated partners for all promotional activities and the bidder nominated resource will publish the strategy and update it to NeGD on a weekly basis. The monthly strategy should be inline with the proposal submitted by the bidder as per this RFP technical document submission (refer section 7 table 4).

3.10 Roles and Responsibility

a. Bidder (Vendor Agency)

1. The bidder will be completely responsible for the integration, updates and upgrades, implementation of new enhancements, coordination between UMANG teams, NPCI, PG or any other stakeholder. This includes the resolution of problems, grievances etc.
2. The bidder will be completely responsible for managing the consortium entity as NeGD or NeGD nominated agencies would interact with the bidder only.
3. The bidder will need to ensure quality, reporting and other tasks related to scope of this work as part of this RFP(refer section 3).

b. NeGD or NeGD nominated agency (UMANG team)

1. Continuous monitoring of the project and evaluating the performance of the same on regular intervals.
2. Perform validation of all the deliverables with regards BBPS and PG transactions.

4. Commercial Structure

4.1. BOU-->COU interchange fees (as mandated by NPCI from time to time), which is collected by the BBPOU as a Customer OU from the Biller OU, per transaction, may be kept by the bidder (Agent of the bidder (BBPOU)).

4.2. No other charges such as one time, annual viz. initial integration fee or O&M fee or transaction fee shall be payable to the bidder by NeGD or its technical partners. All such charges shall be factored in while submitting the bid to NeGD.

4.3 Commercials Details :

4.3.1 Bidder shall provide the final quoted value against payment methods in the below mentioned table structure.

Table 1

Sr .N o.	Payment Method	Values for calculation (A)	Quote (To be quoted) in financial bid (B)	Final Calculation (C) (A*B or A*B%)
1	Debit Card (<=2000)	NIL (As per RBI rates)	Not to be quoted as fixed charges/rates as per RBI	NA; as per RBI rates
2	Debit Card (>2000)	NIL (As per RBI rates)	Not to be quoted as fixed charges/rates as per RBI	NA; as per RBI rates
3	Debit Card - RuPay	NIL (As per RBI rates)	Not to be quoted as Not be charges as per RBI	NA; as per RBI rates
4	BHIM/UPI/Q R Codes	NIL (As per RBI rates)	Not to be quoted as fixed charges/rates as per RBI	NA; as per RBI rates
5	Net Banking ~65,00,000 transaction amount	~4,00,000 transactions (A5)	Bidder has to quote (B5)	C5 = A5*B5
6	Credit Card Transactions ~20,00,000	~30,00,000 transaction amount (A6)	Bidder has to quote (B6)	C6 = A6*B6%
7	International Credit Cards (Amex/Diners) ~2,50,000 Transactions	~40,00,000 transaction amount (A7)	Bidder has to quote (B7)	C7 = A7*B7%
Accumulated Total/ Total Payout (D)				Sum of (C5, C6, C7)

Note :

1. Quoted values by the bidders as part of "Quote (To be quoted) in financial bid (B) " will be exclusive of GST.

2. Bidder has to adhere to RBI guidelines regarding charges on different payment instruments.

5. Bidding Process

The bid process shall be done as per the steps mentioned below and in the same order

5.1. Submission of bids

5.2. Evaluation of Eligibility Criteria as per section 6

5.3. Technical evaluation and award of points based on the demonstration and Technical presentations as per section 7

5.4. Selection will be done based on Technical scores as well as Financial quotes provided by the bidders (refer section 9).

5.5. Submission of bids shall be in accordance to the instructions given in the Table below:

Table 2

Envelope	Instructions
Envelope 1:	The only envelope shall contain: <ul style="list-style-type: none">● Bid Security● Eligibility Supporting Documents● The Technical Proposal prepared in accordance with the requirements specified in this RFP.

	<p>The envelope shall be sealed and superscribed “Eligibility - Technical Proposal – Unified Mobile Application for New-age Governance (UMANG) - BBPS” on the top right hand corner and addressed to NeGD, at the address specified in this volume.</p>
Envelop 2:	<p>Bidder has to submit the financial values in column Quoted Value by bidder (Flat or %age) (C) basis that Accumulated Total/ Total Payout value shall be calculated.</p> <p>The envelope shall be sealed and superscribed “Commercial/Financial Proposal – Unified Mobile Application for New-age Governance (UMANG) - BBPS” on the top right hand corner and addressed to NeGD, at the address specified in this volume.</p>

6. Eligibility Criteria

Following entities/companies shall be eligible to bid:

Table 3

Sr. No.	Parameter	Criteria	Evidence to be submitted
1	Legal Entity	1. A company/LLP incorporated in India under the relevant Companies Act, 1956 or 2013 and subsequent amendments thereto 2. Registered with	Certified by Authorized Signatory: 1. Copy of Certificate of Incorporation 2. Copy of Registration Certificates with GST

		the GST Authorities in India with active status	
2	NPCI/RBI Authorization	Bidder shall have authorization from NPCI/RBI and shall be operational as BBPOU on or before 01.01.2021	Certificate by Chartered Accountant or Authorization Letter from NPCI/RBI or Self-certificate and/or Letter of Undertaking to this effect on company's letter head signed by company's authorized signatory.
3	Turnover	Bidder company a). have a Turnover of INR 1 Crore during last financial years(FY) 2020-2021 or 2019-2020 d). Startups registered with Government of India are exempted from Turnover requirement	Certified audited Balance Sheet/Statement for the year 2020-21 or 2019-20 Or Startup registration certificate issued by Government of India.
4	Transaction Handling	Bidder shall submit the evidence to manage 5 Lac Transactions of (BBPS/ PG or combined) in the cumulative of the last 3 months (April to June 2021).	Certificate by Chartered Accountant or Self-certificate and/or Letter of Undertaking to this effect on company's letter head signed by company's authorized signatory.
5	Resources	Bidder shall have at least 15 (Fifteen) technical resources on its payroll as on 31st July 2021	Certificate by Chartered Accountant or Self-certificate and/or Letter of Undertaking to this effect on company's

			letter head signed by company's authorized signatory.
6	Experience	Bidder shall have experience of: a). The bidder must have a minimum of 1 agent onboarded on or before 31st March 2021. b). Such bidders must be active agents.	For requirements a), b) & c), please submit: Copy of work order + Completion Certificates from the client; OR Self Certificate of Completion (Certified by CA);
7	Blacklisting	Bidder shall not have been blacklisted or debarred from tendering for corrupt or fraudulent practices or non-delivery, nonperformance by Govt. of India and/or any State Government and/or any Central/State PSU at the time of bid submission date.	Self-certificate and/or Letter of Undertaking to this effect on company's letter head signed by company's authorized signatory
8	Dispute/Litigation	Past/present litigations, disputes, if any (Adverse litigations could result in disqualification, at the sole discretion of the NeGD)	Brief details of litigations, disputes, if any are to be given on Company's letter head.

To facilitate evaluation of bids, NeGD, at its sole discretion, may seek clarification in writing from any bidder regarding the bid. The technical bids of all the bidders who have qualified as per the eligibility criteria will be considered for further evaluation.

***Consortium is allowed for bidders who should be either having Payment Gateway (PG) or BBPS licenses with internal or external entities. However, the complete responsibility will be with the bidder who has to ensure that the services must be provided as per SOW defined (refer section 3) and Roles and responsibilities(refer section 3.10).*

7. Technical Evaluation Criteria

The technical evaluation will be based on the submitted bid and facts presented during the presentation. The marks will be allotted against parameters as given below:

Table 4

Sr.No	Category	Marks	Marking Procedure	Evidence to be submit
1	<p>Presentation</p> <p>Detailed technical and functional documents.</p>	25	Overall presentation covering onboarding aspects, dispute resolution time and methodologies, support, settlement time and process, API scalability etc.	<p>a. Document/Presentation must include screenshots of live applications, solution architect/design/ promotion etc.</p> <p>b. Demonstration of</p>

				live application from your onboarded agents
2	<p>Payment Modes</p> <p>No. of payment modes to be made available for bill payment for UMANG</p>	10	<p><u>Cards Category/Types :</u></p> <ul style="list-style-type: none"> ● *Credit Cards - 2 Marks ● *Debit Cards - 2 Marks ● NetBanking - 2 Marks ● UPI/BHIM - 2 Marks ● *International Cards - 2 Marks <p>*All cards (Visa, Mastercard, Amex, Rupay, Diner) must be applicable in order to get marks in the same category/type. In the absence of a single card category no point (zero) will be awarded.</p>	Demonstration of live application from your onboarded agents
3.	<p>Success rate(Payments/P G)</p> <p>No. of successful payments vs. total attempted payments in existing deployments</p>	20	<p>Successful Payments :</p> <ul style="list-style-type: none"> ● 70 – 75% - 12 marks ● >75 - 80 % - 15 marks ● >80% - 20 marks 	<p>Bidder shall submit the Agent signed report or system generated report, counter signed by Authorised signatory</p> <p>(must be as part of eligible documents point 6)</p>
4	<p>Success rate (BBPS)</p> <p>No. of successful</p>	20	<p>Successful Transactions :</p> <ul style="list-style-type: none"> ● 80 – 85% - 12 marks ● >85 - 90 % - 15 marks ● >90 – 100% - 20 marks 	<p>Bidder shall submit the Agent signed report or system generated report,</p>

	transactions vs total attempted in existing deployments			counter signed by Authorised signatory (must be as part of eligible documents point 6)
5	Promotional Strategy	10	Overall document covering promotional strategy to increase the traffic/transactions. *The document must cover the strategy for the complete project tenure(refer section 10 - Duration & Extension)	Detailed documents include milestones, improvement areas, promotional strategies etc.
6	Onboarded Agents	15	Successful Active agents as on 31st July 2021 1 Agent - 5 marks 2 Agents - 10 marks 3 Agents - 15 marks	please submit: Copy of work order + Completion Certificates from the client; OR Self Certificate of Completion (Certified by CA or Authorised signatory);
	Total	100		

Technical score will be allotted as per the technical evaluation criteria. However, The bidder has to get minimum **75** marks to qualify the technical evaluation criterion

8. Financial Evaluation Criteria

The Bidder shall charge the transaction fees from the customer. Such transaction fees shall be submitted by the bidder (refer Table 1 above as commercial structure) at the time of Bid submission as per Bid submission format (refer Table 2 above)

9. Selection Criteria

9.1. The financial bids of only the bidders who have secured required scores in the technical evaluation will be considered and opened. The financial proposal evaluation will be based on **QCBC(70:30)** where 70% weightage will be given to technical evaluation(refer section 7) and 30% weightage will be given to financial proposal(refer section 4).

- | | | |
|----|----------------------------|-------------------------------------|
| a. | Financial Score, F_i | - $[F(\text{Lowest})/ F_i]*100$ |
| b. | Financial Weightage, F_w | - 30% |
| c. | Technical Score, T_i | - T_i as per technical evaluation |
| d. | Technical Weightage, T_w | - 70% |
| e. | QCBS Score, B_i | - $[F_i*30%]+[T_i*70%]$ |

where $i=1, 2, \dots$ total qualified bids

9.2 Mentioned Technical evaluation will be provided by the UMANG Bid Evaluation Committee based on the presentation by the bidders and documents submitted as part of Technical evaluation.

9.3. In the event the composite bid scores are 'tied', the Bidder securing the highest technical score will be adjudicated as the Best Value Bidder for the award of the Project.

9.4. The won will be awarded to the responsible, responsive bidder whose proposal conforms to the RFP and is, in the opinion of NeGD, the most advantageous and represents the best value to the proposed project and other features considered. Evaluations will be based on the proposal submitted while responding to the bid, and any additional information requested by the Tender evaluation Committee while evaluating.

10. Duration & Extension

The successful bidder is bound to provide services for Two year from the date of services 'Going Live' in English and becoming operational. Beyond Two year from 'Go Live' the duration may be extended by Two year at a time on the same cost

Note: An undertaking from an Authorised signatory of the bidder has to be provided stating that the Bidder agrees to extension, if NeGD so decides, beyond initial 2 years at the quoted cost and as per this RFP.

11. Scheduled Downtime

Scheduled downtime(if required) for system maintenance shall be for 3 hours from 1 am to 4 am on Sundays and shall have to be notified 7 days in advance. This has to be documented and managed by the SPOC (Single Point of Contact). NeGD approval and appropriate communications to stakeholders are mandatory.

12 Delay in Services

Delay in services due to reasons attributed to bidder includes for dispute resolution, grievance resolution, reconciliation and reporting, settlement and refunds, updates and upgrades in APIs/Channels/Modes, posting of

transactions/tickets into system etc. Delays in services shall be reviewed seriously.

In the cases of delay in services, a ticket will be initiated either by NeGD, NeGD nominated partner or by the bidder through web interface, a unique ticket number will be generated and priority will be assigned for appropriate solution by the bidder.

Bidders will ensure that the reconciliation and refund must be initiated on a daily basis and corresponding reports will be shared with NeGD or NeGD nominated partners.

13 EMD/PBG

Bidders need not to submit the EMD for this RFP.

A PBG(Performance Bank Guarantee) of 5(Five) lakhs of the value of the contract shall be furnished by the successful bidder in the form of a Bank Guarantee as per the format provided in this RFP from any Commercial Bank. Details of the bank are to be furnished in the commercial offer. It can also be submitted in the form of FDR or A/C Payee Demand Draft.

- A. The PBG should be furnished, within 10 days from the issue of WO and should be valid for 30 months after that.
- B. PBG to remain valid up to 180 days beyond guarantee/warranty obligations after which this shall be returned.
- C. NeGD may forfeit the PBG/ Security for any failure on part of the Bidder to complete its obligations under the Agreement.
- D. Amendment to the agreement can be made. With the concurrence of both the parties.

14. Timelines of RFP

Table - 5

1.	Release of RFP	19-08-2021
2.	Last date for Submission of Written Questions by Bidders	25.08.2021
4.	Response to bidder Questions	27.08.2021
5.	Last Date for Submission of bid Proposals (T1)	09.09.2021 (3.00 Pm)
6.	Technical Presentations (Tentative)	16.09.2021
8.	Issue of Work Order to successful Bidder(Tentative)	23.09.2021

*These are tentative dates and subject to all approvals from competent authority

15. Exit Criteria

15.1. Exit of the bidder as a BBPOU shall be in compliance to the guidelines and rules laid out by RBI, NPCI (BBPCU) or any other regulatory or governing body from time to time.

15.2. NeGD reserves the right to enter into similar arrangements with other entities if performance of the bidder is not as per the agreement, consistently

for 3 months and in such cases the contract may also be considered for termination with one month notice by NeGD with possibility of encashment of the PBG.

16. Response to Bidder’s Queries

All enquiries from the bidders relating to this RFP must be submitted in writing exclusively to the contact person by the last date as mentioned in below format

Table 6

<<Name and Address>>		
Bidder Request for Clarification		
Name of Organizationsubmitting request	Name and Position of Person Submitting Request	Full formal address of theOrganization including phone, fax and email points of contact
		Tel:
		Fax:
		E Mail:

S. No.	Bidding Document Reference(s) (section number/ page number)	Content of RFP requiring clarification	Points of clarification Required

All enquiries should be sent in writing through authorized signatory of the company, along with word document, in an email. Bidder shall be responsible for ensuring that their enquiries have been received by NeGD. However, NeGD neither makes any representation nor warranty as to the completeness or accuracy of the responses, nor does it undertake to answer all the queries that have been posed by the bidders. All responses given by NeGD will be available to all the bidders, without displaying the name of bidders who raised the queries, by putting replies to queries on NeGD website.

17. Late Bids

Bids received after the due date and the specified time (including the extended period if any) for any reason whatsoever, shall not be entertained and shall be returned unopened.

18. Formats for Bid Submission

18.1 Performance Bank Guarantee (PBG)

[Date]

To,

Ref: Request for Proposal (RFP): UMANG Project

Dear Sir,

Sub: PERFORMANCE BANK GUARANTEE for NeGD, Government of India

WHEREAS

M/s. (name of bidder), a company registered under the Companies Act, 1956, having its registered office at (address of the bidder), (hereinafter referred to as "our constituent", which expression, unless excluded or repugnant to the context or meaning thereof, includes its successors and assignees), agreed to enter into a contract dated (Herein after, referred to as "Contract") with you (NeGD) for 'UMANG – BBPS' project.

We are aware of the fact that as per the terms of the contract, M/s. (name of bidder) is required to furnish an unconditional and irrevocable bank guarantee in your favour for an amount INR XXX (Rupees XXX only), and guarantee the due performance by our constituent as per the contract and do hereby agree and undertake to pay the amount due and payable under this bank guarantee, as security against breach/ default of the said contract by our constituent.

In consideration of the fact that our constituent is our valued customer and the fact that he has entered into the said contract with you, we, (name and address of the bank), have agreed to issue this Performance Bank Guarantee. Therefore, we (name and address of the bank) hereby unconditionally and irrevocably guarantee you as under:

In the event of our constituent committing any breach/default of the said contract, and which has not been rectified by him, we hereby agree to pay you forthwith on demand such sum/s not exceeding the sum of amount INR XXX (Rupees XXX only), without any demur.

Notwithstanding anything to the contrary, as contained in the said contract, we agree that your decision as to whether our constituent has made any such default(s) / breach(es), as aforesaid and the amount or amounts to which you are entitled by reasons thereof, subject to the terms and conditions of the said contract, will be binding on us and we shall not be entitled to ask you to establish your claim or claims under this Performance Bank Guarantee, but will pay the same forthwith on your demand without any protest or demur.

This Performance Bank Guarantee shall continue and hold good till the completion of the project, subject to the terms and conditions in the said Contract.

We bind ourselves to pay the above said amount at any point of time commencing from the date of the said Contract until the completion of the project for the total solution as per said Contract.

We further agree that the termination of the said agreement, for reasons solely attributable to our constituent, virtually empowers you to demand for the payment of the above said amount under this guarantee and we would honour the same without demur.

We hereby expressly waive all our rights to pursue legal remedies against NeGD,

We the guarantor, as primary obligor and not merely surety or guarantor of collection, do hereby irrevocably and unconditionally give our guarantee and undertake to pay any amount you may claim (by one or more claims) up to but not exceeding the amount mentioned aforesaid during the period from and including the date of issue of this guarantee through the period.

We specifically confirm that no proof of any amount due to you under the contract is required to be provided to us in connection with any demand by you for payment under this guarantee other than your written demand.

Any notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax, registered post or other electronic media to our address, as aforesaid and if sent by post, it shall be deemed to have been provided to us after the expiry of 48 hours from the time it is posted.

If it is necessary to extend this guarantee on account of any reason whatsoever, we undertake to extend the period of this guarantee on the request of our constituent upon intimation to you.

This Performance Bank Guarantee shall not be affected by any change in the constitution of our constituent nor shall it be affected by any change in our constitution or by any amalgamation or absorption thereof or therewith or reconstruction or winding up, but will ensure to your benefit and be available to and be enforceable by you during the period from and including the date of issue of this guarantee through the period.

Notwithstanding anything contained hereinabove, our liability under this Performance Guarantee is restricted to amount INR XXX (Rupees XXX only) and shall continue to exist, subject to the terms and conditions contained herein, unless a written claim is lodged on us on or before the aforesaid date of expiry of this guarantee.

We hereby confirm that we have the power/s to issue this Guarantee in your favour under the Memorandum and Articles of Association/ Constitution of our bank and the undersigned is/are the recipient of authority by express delegation of power/s and has/have full power/s to execute this guarantee under the Power of Attorney issued by the bank in your favour.

We further agree that the exercise of any of your rights against our constituent to enforce or forbear to enforce or any other indulgence or facility, extended to our constituent to carry out the contractual obligations as per the said Contract, would not release our liability under this guarantee and that your

right against us shall remain in full force and effect, notwithstanding any arrangement that may be entered into between you and our constituent, during the entire currency of this guarantee.

Notwithstanding anything contained herein:

Our liability under this Performance Bank Guarantee shall not exceed amount INR XXX (Rupees XXX only);

This Performance Bank Guarantee shall be valid only up to the completion of the project for the total solution/services as per contract; and we are liable to pay the guaranteed amount or part thereof under this Performance Bank Guarantee only and only if we receive a written claim or demand on or before (Date) i.e. completion of the period for the proposed UMANG project for enabling bill payment service on Unified Mobile App for New Age Governance (UMANG) through Bharat Bill Payment System (BBPS) by << Agency's Name >>.

Any payment made hereunder shall be free and clear of and without deduction for or on account of taxes, levies, imports, charges, duties, fees, deductions or withholding of any nature imposts.

This Performance Bank Guarantee must be returned to the bank upon its expiry. If the bank does not receive the Performance Bank Guarantee within the above mentioned period, subject to the terms and conditions contained herein, it shall be deemed to be automatically cancelled.

This guarantee shall be governed by and construed in accordance with the Indian Laws and we hereby submit to the exclusive jurisdiction of courts of Justice in India for the purpose of any suit or action or other proceedings arising out of this guarantee or the subject matter hereof brought by you may not be enforced in or by such court.

Dated this day 2021.

Yours faithfully,

For and on behalf of the

Bank,

(Signature) Designation (Address of the Bank)

Note:

This guarantee will attract stamp duty as a security bond.

A duly certified copy of the requisite authority conferred on the official/s to execute the guarantee on behalf of the bank should be annexed to this guarantee for verification and retention thereof as documentary evidence

18.2. Commercial Proposal Cover Letter

(Company Letter Head) [Date]

To,

Dear Sir,

Ref: RFP for Selection of an Agency for enabling bill payment service on Unified Mobile App for New Age Governance (UMANG) through Bharat Bill Payment System (BBPS)

Having examined the RFP Document, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide the services, as required and outlined in the RFP. In order to meet such requirements and to provide services as set out in the RFP document, following is our quotation summarizing our Commercial Proposal.

We attach hereto the Commercial Proposal as required by the Bid document, which constitutes our proposal. We undertake, if our proposal is accepted, to provide the services as put forward in the RFP or such modified requirements as may subsequently be agreed mutually by us and NeGD.

We will obtain necessary bank guarantees in the formats given in the bid document issued by a bank in India, acceptable to NeGD and furnish them within the time frames set out in the RFP.

We agree for unconditional acceptance of all the terms and conditions in the bid document and we also agree to abide by this bid response for a period of SIX (6) MONTHS from the date fixed for commercial bid opening and it shall be valid proposal till such period with full force and virtue. Until within this period

a formal contract is prepared and executed, this bid response, together with your written acceptance thereof in your notification of award, shall constitute a binding contract between NeGD and us.

We confirm that the information contained in this proposal or any part thereof, including its exhibits, schedules, and other documents and instruments delivered or to be delivered to NeGD is true, accurate, and complete. This proposal includes all information necessary to ensure that the statements therein do not in whole or in part mislead NeGD as to any material fact.

We agree that you are not bound to accept the lowest or any bid response you may receive. We also agree that you reserve the right in absolute sense to reject all or any if the products/ services specified in the bid response without assigning any reason whatsoever.

It is hereby confirmed that I/We are entitled to act on behalf of our corporation/company/ agency/organization and empowered to sign this document as well as other such documents, which may be required in this connection.

D
ay
Dated this of 2021

(Signature)

(In the capacity of)

Duly authorized to sign the Bid Response for and on behalf of:

(Name and Address of Company)

Seal/Stamp of Agency

CERTIFICATE AS TO AUTHORISED SIGNATORIES

I certify that I am of the and that
who signed the above proposal is authorized to bind the company, pursuant to
the resolution passed in the meeting of Board of Directors of the company on
_____ (date).

Date

(Seal here)

18.3. Bidder Information Form

Bidders are requested to furnish the following information and enclose along with quotation.

Table 7

Agency Name:				
Address of the Agency				
Name & Designation of Authorised person				
Contact information	Mobile no:	Telephone No:	Fax No:	Email :
Bank details of the Agency				
Bank Name				
Bank Address				
Bank Account No				
IFSC Code				
PAN No.				
TIN No.				

Signature & Stamp of the Bidder

Date:

18.4. Proforma for not being Blacklisted

(To be submitted on the Letterhead of the Bidder)

(Place)

(Date)

To,
Director (Project Appraisal and Finance)
NeGD, 4th Floor, Electronics Niketan
6 CGO Complex, New Delhi-110003

Dear Sir,

We confirm that our company is not blacklisted in any manner whatsoever by any State Government, Central Government or any other Public sector undertaking or a Corporation or any other Autonomous organisation of Central or State Government as on Bid submission date.

It is hereby confirmed that I/We are entitled to act on behalf of our company/ corporation/ firm/ organization and empowered to sign this document as well as such other documents, which may be required in this connection.

[on behalf of Bidder Name]

Authorized Signature [In full and initials]:

Name and Title of Signatory:

Name of Agency:

Address:

Seal/Stamp of Bidder:

18.5 Check List of the Documents to be submitted with the Bid

Confirm the enclosure of all the below listed documents:

Table 8

S. No.	Items	Confirm (Yes/No)
1.	Earnest Money Deposit	
2.	Supporting Documents in response to Eligibility Criterion	
3.	Supporting Documents in response to Technical Criterion	
4.	Proforma for not being blacklisted	
5.	Agency (Bidder) Information Form	
6.	Undertaking regarding extension beyond 2 years at the quoted cost.	

Signature of Authorised Person

Date:

FullName:

Place:

Company's Seal:

18.6 Financial Bid Format

Bidder shall provide the final quoted value against payment methods in the below mentioned table structure.

Table 9

Sr .N o.	Payment Method	Values for calculation (A)	Quote (To be quoted) in financial bid (Exclusive of GST) (B)	Final Calculation (C) (A*B or A*B%)
1	Debit Card (<=2000)	NIL (As per RBI rates)	NA (B1)	Not to be considered for Bid Calculation
2	Debit Card (>2000)	NIL (As per RBI rates)	NA (B2)	Not to be considered for Bid Calculation
3	Debit Card - RuPay	NIL (As per RBI rates)	NA (B3)	Not to be considered for Bid Calculation
4	BHIM/UPI/Q R Codes	NIL (As per RBI rates)	NA (B4)	Not to be considered for Bid Calculation
5	Net Banking ~65,00,000 transaction amount	~4,00,000 transactions (A5)	(B5)	C5 = A5*B5
6	Credit Card Transactions ~20,00,000	~30,00,000 transaction amount (A6)	(B6)	C6 = A6*B6%
7	International Credit Cards (Amex/Diners) ~2,50,000 Transactions	~40,00,000 transaction amount (A7)	(B7)	C7 = A7*B7%
Accumulated Total/ Total Payout (D)				Sum of (C5, C6, C7)

1. *Quoted values by the bidders as part of "Quote (To be quoted) in financial bid (B) " will be exclusive of GST.*
2. *Bidder has to adhere to RBI guidelines regarding charges on different payment instruments.*
3. Bidders shall quote in the format Table-9 (as mentioned above) and only Net Banking (B5), Credit Card (B6) and International Credit Cards (Amex/Diners)(B7) are to be quoted.
4. Debit Card(B1, B2, B3) and BHIM/UPI/QR Codes(B4) shall not be considered for financial evaluation as the rates are fixed as per RBI guidelines. Bidders shall ensure to implement as per RBI guidelines.