

REQUEST FOR PROPOSAL
FOR
SELECTION OF BANKING PARTNER
FOR
JEEVAN PROJECT

DEPARTMENT OF INFORMATION TECHNOLOGY,
GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF
DELHI



Document Control Sheet

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Note: This bid document is not transferable.

Sd/-
Dy. Secretary (IT)

1.0 Overview of Jeevan Project

The GNCTD has embarked on an ambitious initiative to provide all citizen centric services through a single window 'One-Stop-Shop'. The project named as Jeevan by the Hon'ble Chief Minister of Delhi aims to provide services through approximately 500 Citizen Service Centers with manually operated counters and also through an online portal. The project is currently in the final stages of RFP development.

The project is designed around a synergistic model leveraging the core competencies of various stakeholders where the government is the originator of the services, the private partner selected through an open bid process is the provider of the services and a **bank selected** by GNCTD to provide various support services such as collection of cash from all centers, clearance of Cheque/DD/Postal Order, provisioning of a payment gateway as well as other facilities such as note counting, fake note detection etc.

While a RFP will be used for the selection of the PPP partner to design, build and operate the CSCs and the online portal; a separate RFP with eligibility criteria is provided for the bank which is to be selected by GNCTD. The core needs for GNCTD for the effective implementation of Jeevan with regards to banking are:

1. Each organization excluding government departments (such as MCD, DJB etc), where necessary, to open an account with the selected Bank.
2. The banks who can respond to this RFP for selection of a Banking Partner would be Public Sector Banks only.
3. Jeevan account to be kept with the selected bank in the name of designated nodal government department (Department of IT). That department shall be authorized by all departments of GNCT of Delhi, departments of the Central Government (in case of services from Central Government) and organization with autonomous status to receive money on their behalf. That department shall be attached with one of the PAO, who will receive receipt scrolls from the bank in respect of the receipts of the GNCT of Delhi.
4. Cheque/ DD/ Postal Order to be received in the name of Jeevan. However, separate cheques shall be received for separate departments.
5. All Challan details to be sent in electronic format online.
6. Bounced cheque handling to be performed by the individual departments.
7. Cheques/DDs (which are cleared) are not to be sent to the nodal government department/ PAO, departments of the Central Government and Organisations with autonomous status. In respect of the autonomous organizations amount of receipts is deposited in their accounts and in respect of the departments of the Central Government amount of receipts will be passed on through cheque. MIS reports to these departments/ organizations can be provided for all transactions. Additional MIS reports may be created as needed by the Banking partner. In respect of the receipts of the departments of the GNCT of Delhi challans shall be sent to the PAO in electronic form, besides MIS reports be sent to the nodal government department.

To enable the Jeevan banking partner to make an informed decision the following information is provided in Annexures:

Annexure II – Provides details of selected and approximate services in Jeevan and associated number of transactions. The banker should note that this is the total number of transaction which may not necessarily flow through Jeevan where other channels of delivering the same services are available (e.g. banks, departmental centers etc.)

Annexure III – Provides possible list of B2C transactions through Jeevan. The banker may note that B2C transactions shall be completely the domain of Jeevan vendor.

Annexure IV – Provides DoIT's model of estimated number of transactions through Jeevan. The actual number of transactions may or may not follow this model.

2.0 Proposed Accounting Procedure for Jeevan

It is proposed that the Jeevan software application should have all the major and minor account heads mapped with the services. The department with their respective PAOs and authorized bank branches shall also be mapped in the application for Jeevan.

Based on the As-Is Process and the Jeevan requirements the following process could be followed for Cash Collection, Transfer and bank reconciliation.

2.1 Money Collection Process

1. Citizens avail services at Jeevan CSC and make the payment for those services. Modes of payment - Cash/Cheque/DD/PO/Debit Cards/ Credit Cards, Internet payments. Cheques/DD/PO shall be in the name of Jeevan. However, there shall be separate cheque DD/PO for separate department/ organization. For e.g. if a citizen is paying electricity bill, water bill then two separate cheques/ DDs/POs one for each payment would be given at the CSC and two separate receipts with different transaction Ids shall be generated.
2. The payments are collected by the CSC operator and acknowledgement receipt/s is given to the citizen. This acknowledgement receipt records the department/organization name and the purpose (i.e. the service availed etc.). In the case of the receipts of the departments of the GNCT of Delhi, the receipt records the department's name, Head of Account which will be generated in the prescribed challan form. The receipt for acceptance of Cheque shall be issued as 'subject to realization'. In case of Internet transactions, a unique transaction reference number shall be generated which shall be included as part of printable receipt. In case of Local and Autonomous Bodies, where Head of Account is not available, Jeevan bank will formulate the receipt format in accordance with their requirement.
3. The Jeevan bank selected by the GNCTD, collects all the cash/cheques/DD accumulated at the showcase CSCs (Type I and Type II) on the same day at a cut-off time (the cut-off time shall be decided between GNCTD and the bank) along with the MIS reports to be prepared and generated by the center manager/in-charge at the CSC. The same for Type III CSCs shall be collected at convenient showcase center from where it shall be collected by the bank. All the money from Credit and debit cards are transferred directly in the Bank Account with the department/organization's

name, receipt records in the Form as is applicable to the respective department / organization.

2.2 Money Transfer Process

1. All the Cash is deposited by the banking partner in the Jeevan account and cheques are sent for realization as per the CGA guidelines. The day when money is deposited in the Jeevan account is considered to be **Day 1** (For e.g. In case of cheques / DDs the day when money is realized shall be considered as **Day 1**).
2. The bank automatically segregates the Cash including money collected through debit and credit cards, Internet Payments into lots based on the department and type of requirements
3. The Bank electronically transfer the money collected on behalf of autonomous organizations (through all mediums including Credit Card/ Debit Card/ Cheque/ DD/ Internet Payment) into their respective bank accounts on Day 1 as defined above, the money collected on behalf of the departments of the Central Government shall be credited into the concerned Head of Account on Day 1. The money received on behalf of departments of GNCT of Delhi shall be entered in receipt scrolls and sent to the PAO concerned on Day 1. A copy of the receipt scrolls shall also be sent to the nodal department and a copy also be retained by the bank. The scrolls will contain the details of the transactions including the department's name, major head of account, the service availed and all other details as per prescribed challan. The Jeevan Bank being accredited bank in the case of receipt of the departments of the GNCT of Delhi shall make settlement of transactions with Central Accounts Section (CAS) Nagpur within the time limit of T+3 days as per guidelines/instructions of the RBI in the subject matter.
4. In case of bounced cheques, intimation is sent to the concerned department for taking necessary actions as per their rules and regulations. The bounce Cheque charges shall be paid by the respective organizations/ departments to the bank.
5. Details of the transactions for which the cheque has been bounced is updated in the Jeevan bank, CSC and the respective department application.
6. In case bank fail to deposit the money in the concerned head(s) as prescribed by in the RFP, the normal rate of interest will be charged from the bank for the amount delayed by the bank. This interest will be added in the head of concerned department.

2.3 Reconciliation procedure

1. The monthly reconciliation of receipts shall be done by the autonomous organizations and the department of Central Government and Bank on the basis of MIS reports. The reconciliation of receipts in respect of the departments of GNCT of Delhi shall be

done by the nodal department with the bank and PAO on the basis of the MIS reports, bank scrolls.

2. For bounced cheques, reconciliation is done between the Jeevan bank and the respective department.

The user charges collected by IA from the citizens as well as the concerned departments (as the case may be) for services rendered are kept in the JEEVAN account with the bank and at the end of every month is transferred to the Implementing agencies account based on the SLA credits and debits calculated by the Programme Management Unit of Jeevan as per authorized by Director, Jeevan.

3.0 Eligibility Criteria for the Banks

Only Public Sector banks are eligible to respond to this RFP.

4.0 Minimum requirements the Bank has to comply

Conditions 1-9 are the necessary and essential conditions to participate in JEEVAN project. A rejection in any of these conditions will disqualify the bank from participation in JEEVAN project.

1. Bank should pay a minimum amount per Counter/Month to PPP partner including payment for operators in reserve for Type I and Type II **only** centers? (Details are provided in Annexure I).

Each Jeevan center shall be open from 8 am – 8 pm. A shift shall be of 6 hours each. The shall be 2 shifts per day per counter. The method for calculating the number of counters, operators and shifts is detailed below:

- a. Number of total Type I centers = 20
- b. Number of total Type II centers = 20
- c. Total number of Type I counters = 240
- d. Total number of Type II counters = 100
- e. Total number of counters = 340
- f. Number of shifts (6 hours each) = $340 * 2 = 680$
- g. Each shift is manned by 1 person working 6 hours per day.
- h. Number of counter operators = 680
- i. Number of counter operators including 10% leave reserve (rounded off) = 748.
- j. Norm of 15% leave reserve is reduced to 10% as each counter operator works 6 hours.
- k. Salary to be paid only when the center/counter is operational as checked through MIS reports, transaction data and audits. The bank may note that in Year I only 10 CSCs of Type I and Type II are operational.

Salary to be paid by the bank per counter (2 shifts) per month including leave reserve. Kindly indicate the amount in words and figures in the adjacent boxes.	Salary (Figures)	Salary (Words)

2. Bank shall collect all the cash, cheque, DD's and Banker's check from various JEEVAN centers on a daily basis including Sundays and Public Holidays at a mutually agreed time? Jeevan centers shall be closed only on National Holidays.
3. Bank shall provide, install and maintain, free of cost, Credit / Debit card swiping machines at the JEEVAN centers to process card transactions? Type I and Type II centers (Details are provided in Annexure I).
4. Bank shall provide, install and maintain and shall help the Jeevan service delivery partner to integrate, free of cost, a internet payment gateway, for JEEVAN portal and allow processing of credit / debit card / direct debit transactions through the portal?
5. Bank shall ensure comprehensive insurance of all monies, upon receipt, from JEEVAN centers and the portal?
6. Bank shall continue to participate as the number of JEEVAN service centers grow.
7. Bank shall deposit cash collected from the JEEVAN center as well as other instruments including cheques and money received from card based transaction to the respective accounts as per the procedures indicated in Para (2.1) and Para (2.2) hear above.
8. Bank will provide note counting machines per center? Type I and Type II centers only (Details are provided in Annexure I)

5.0 Additional Conditions for evaluation

Once a bank is willing to fulfill the minimum requirements, GNCTD would like the bank to provide the additional information requested below. The bank receiving the highest score will be requested to participate as a banker for the Jeevan project.

S.No.	Service	Mult. Factor	Point Calculation Criteria	Bank's Response
1.	Number of Credit Card swiping machines for each JEEVAN center installed and maintained by the banks over and above the minimum one machine required. Swiping machines shall only be installed in Type I and Type II centers. Additional machines as	50	50 * No. machines/ MAX(machines) where MAX(machines) is the maximum number of	<number of machines over and above 1 >

S.No.	Service	Mult. Factor	Point Calculation Criteria	Bank's Response
	indicated by the bank here shall be installed in Type I centers only.		machines provided by any bank	
2.	Is your bank willing to provide fake note detector in all the Type I and Type II centers	100	Yes – 100 No – 0	<YES/NO>
3.	Bearing the cost of setting up and maintenance of payment gateway	200	Multi. Factor if bank agrees else 0 points	<YES/NO>
4.	Will the bank bear the CC/ Debit Card transaction charges.	100	Multi. Factor if bank agrees to bear trans. Charges irrespective of amount of transaction charge. 0 otherwise	<YES/NO>
5.	How much do the bank charge per transaction for Credit/Debit card processing		This is informational purposes. No points will be assigned	
6.	How much is the bank willing to contribute as percentage of Govt.'s contribution towards promotional activity of JEEVAN and what is the total ceiling amount	100	100 * percentage/ MAX(percentage) 100 * ceiling amt./ MAX(ceiling amt.) where MAX(percentage) is the maximum percentage indicated by any	<percentage> AND <ceiling amt.>

S.No.	Service	Mult. Factor	Point Calculation Criteria	Bank's Response
			bank and MAX(ceiling amount) is the maximum ceiling amount indicated by any bank	
7.	Is the bank willing to provide value added services (e.g. ATMs, selling of MFs, banking services) . GNCTD intends to setup additional space of 50-70 sft. at each Type I and Type II centers to allow them to function as extension counters of the bank. The bank may use it to setup an ATM or marketing and sales desk. The installation, operation and maintenance charges including connectivity and electricity & security charges shall be borne by the bank. GNCTD shall provide the space free of cost.	50	Yes – 50 No – 0	<YES/NO>
8.	Is your bank willing to sign a Service Level Agreement with JEEVAN worked out by the JEEVAN director in consultation with PPP Partner.	100	YES – 100 NO – 0	<YES/NO>

Annexure I: Number and Type of CSC's

Type of Citizen Service Centre's

Type of CSC	Description	Number of Counters in each CSC
Type I	Showcase having more 1500 to 2000 sq meter area	12
Type II	Having more 700 to 800 sq meter area	5
Type III	Having 300-600 sq meters area	2

Phasing if the Citizen Service Centre's

Number of CSCs			
Years	Type I	Type II	Type III
Year 1	10	10	200
Year 2	10	10	300
TOTAL No of CSCs to be opened over 5 years	20	20	500

Annexure II: List of Services in Jeevan and associated transaction details

S.No.	Services	Department	Existing Annual Volume	Type of Service (Govt/Private)	Annual Value of Transactions (Selected Services) in Crores	Phase of Implementation
1	Payment of electricity bills	NDPL	490,000	Private	1350 Crore	I
2	Application for issue of fresh Bus passess	DTC	1,500,000	GoD	35 Crore	I
3	Payment of electricity bills	BSES	5,648,201	Private	2500 Crore	I
4	Payment of water bills	Delhi Jal Board	8,000,000	Private	400 Crore	I
5	Payment of VAT & CST	Trade and Taxes	391,498	GoD	8000 Crore	I
6	Payment of Excise /Entertainment / Luxury Taxes	Trade and Taxes	286,361	GoD	1500 Crore	I
7	Payment of water bills	NDMC	180,000	GoD	25 Crore	I
8	Payment of electricity bills	NDMC	477,000	GoD	575 Crore	I
9	One time Road Tax Collection of Non-Transport vehicles and monthly/ quarterly Road Tax Collection of Transport vehicles	Transport	500,000	GoD	250 Crore	I
10	Payment of Telephone bills	MTNL	25,000,000	Private	2400 Crore	I

11	Payment of property tax	MCD	583,731	GoD	800 Crore	I
12	Licenses of MCD	MCD	129,326	GoD	4 Crore	I

Annexure III: Indicative list of B2C Services in Jeevan

B2C services	
Field	Service
Commercial services	<ul style="list-style-type: none"> ▪ Digital Photos ▪ Web surfing ▪ Photocopy ▪ DTP ▪ Email/Chats ▪ CD Burning ▪ Typing ▪ Printing ▪ Games ▪ Forms downloads/Estimates
e-Commerce/ Online services	<ul style="list-style-type: none"> ▪ Railway Tickets ▪ Astrology ▪ Matrimonial ▪ Shopping ▪ Resumes ▪ Movie tickets
Education Services	<ul style="list-style-type: none"> ▪ IT Education ▪ English Skills Training ▪ Tuitions ▪ Movie tickets
Entertainment	<ul style="list-style-type: none"> ▪ DTH - Community TV
Primary Healthcare	<ul style="list-style-type: none"> ▪ Telemedicine
Agriculture Services	<ul style="list-style-type: none"> ▪ Agri-inputs ▪ Agri-loans ▪ Agri-consulting and training
Financial services	<ul style="list-style-type: none"> ▪ Banking services ▪ ATMs ▪ Insurance services such as payment of premium
B2B services	

Advertising & Promotion Services	
Space marketing of CSC	
Data Collection Services	<ul style="list-style-type: none">▪ Research Data collection▪ Data Entry
Distribution Services	<ul style="list-style-type: none">▪ FMCG Product
Financial Services	<ul style="list-style-type: none">▪ Loans/Deposits▪ Referrals▪ Insurance, etc

Annexure IV: Population Model and Transaction Growth (Estimated)

- The current population estimated as per the census 2001 taking population growth rate 3.85 (growth rate estimated by census for past 10 years) is 145.95 lakhs (assume population of each year to be y)
- The estimated total transaction through Jeevan has been taken as the total of estimated G2C and B2C transactions (assume total transactions for each year to be x)
- The volume of G2C transactions in the first year has been calculated based on transaction details provided by departments and taking 35% of these transactions through Jeevan. B2C transactions have been estimated as 10 % of the G2C transactions. Growth rate has been considered for the transaction volume for each year.

Table 1: Estimated Growth rate of transaction for each year (As acceptability of Jeevan increases)

Year	Growth rate for G2C transactions	Growth rate for B2C transactions
Annual increase in transactions in year 2	25%	25%
Annual increase in transactions in year 3	20%	20%
Annual increase in transactions in year 4	15%	15%
Annual increase in transactions in year 5	10%	10%

Table 2: Total Volume of Transaction (Estimated) as per population growth

Year	Population growth (3.85% each year as per census data) In Lakhs	Total estimated volume of transactions through Jeevan (G2C and B2C) In Lakhs
1	145.95	254.81 lakhs
2	151.57	316.03 lakhs
3	157.40	379.24 lakhs
4	163.46	436.12 lakhs
5	169.76	479.45 lakhs