Corrigendum-1 Replies to Queries Tender ID: 2025_DTC_278338_1 [Tender Reference No.RFP/ITD/2508/1]

RFP for Empanelment of Banks/FIs {Bidder(s)} for Issuance of National Common Mobility Card (NCMC) by Integrating with Existing Automatic Fare Collection System (AFCS) having ETM Machines for travelling in all the Public Transport System in Delhi for various categories

S. No	Page No	Para No.	Description	Query details	DTC response
1	6, 7	3.2	Refer Table for Target Group/Category	What is the difference between No KYC (Pink Card) linked with Mobile number and Aadhaar vs Full KYC Card (except for the personalisation process)?. Linking a No KYC card with Aadhaar is only possible through the full or minimum KYC process. In that case, why is it referred to as a 'No KYC' card?	**As per RFP,** It is just to ensure that Pink Card will be issued to eligible Female/Transgender Commuter only.
2	14	9	The Offer shall first be given to the L1 bidder. In case DTC decides to empanel more than one bidder, the opportunity shall be extended to other technically qualified bidders strictly in the order of their ranking (i.e., first to L2, then L3, then L4, and so on). If any bidder in this sequence declines to match the L1 quoted rates, the offer shall automatically move to the next ranked bidder. Only those bidders who agree to match the L1 quoted rates shall be empanelled. All such empanelled bidders shall be required to deposit the prescribed Performance Security amount.	In the event that DTC decides to empanel more than one bidder, please clarify the criteria or mechanism for distributing counters among the successful bidders. If no such preference mechanism is defined, kindly specify the key benefits or advantages that will be extended to the L1 bidder	**As per RFP**
3	19	4.34 & 6.2.31	The customer data (Name, Mobile No. etc.), card data (Card numbers, Card Track Details) is exclusively the property of DTC. The ownership of the data will also include all data related to Cards. Reports required: Card inventory, activation, expiry, closure, balances, transactions (including offline & top-up), income, inactive cards, dispatch details, KYC details, suspicious transaction details, disputes, reconciliation related MIS, recon exception reports, Data audit & user activity reports etc. with filtering at various levels/hierarchy/card type and time period.	Under the existing card security standards and data protection laws, how can this data be shared with DTC? Besides, the RBI does not allow sharing of cardholder data with other parties	**As per RFP**, **Clarification**: DTC will only require basic data of Cardholder like Card number, Name, Age, Gender, Transactional and Operational MIS data excluding any sensitive data which is not permitted as per RBI Guidelines.
4	23	6.2.2 & 6.2.4	The interchange fee (i.e. portion of MDR) for the issuer bidder(s) for women's freetravel NCMC Smart Cards shall be zero, as no fare is charged on DTC and Cluster buses. Similarly, the interchange fee (i.e. portion of MDR) for the issuer bidder(s) for Monthly Passes NCMC Smart Cards shall be zero, as no fare is charged on DTC and Cluster buses during the validity period	We request DTC to reconsider this clause as the payment system needs to be compensated.	**As per RFP**
5	25	6.2.20	Card-to-card mobile/online transfer	Please share the full process flow for inter-issuer transfers	This clause be treated as deleted
6	25	6.2.20	Auto top-up feature - Provide facility to automate top-up of card from any bank account in case of low balance	We do not have this feature presently and will require development. Also in case NO KYC cards from where the top wiil happen?	**As per RFP**
7	25	6.2.22	Provide NCMC Card dedicated support to Issuer Bank with reference to transaction dispute, refunds, chargeback and merchant account management as per RBI requirements	What is meant by merchant account management?	**As per RFP**, This is related to Acquirer Bank.
8	25	27	Selected Bidder shall manage hardware on field like PoS/Tablets/Mobile/Desktop whichever is required for issuance of NCMC Smart Cards from the designated counters tobe operated by bidder(s). The TD/DTC at its own discretion may provide manpower, if required.	Kindly provide the total number of designated counters for NCMC Smart Card issuance. Additionally, please explain how these counters will be allocated among multiple empanelled bidders.	**As per RFP**
9	26	6.5	Tentative Eligibility Criteria of applicant for issuance of NCMC Smart Cards	Requires custom development. The process of personalisation of cards, manual validation for transgender etc has to be defined	**As per RFP**

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10	26	3.a	The Bidder shall provide all the NCMC cards (Open Loop) categories data through API to the TD/DTC on real time basis. DTC itself or through its AFCS provider shall use this data for internal verifications, processes and MIS purposes etc.	While issuing the cards, complete card details should be provided to the DTC. However, sharing the card number may violate security standards.	As per Point no. 3 above.
11	26	3.b	Provision for blacklisting of lost / theft cards and to provide data of such cards through API for updation in TD/DTC's AFCS.	kindly specify the type of information to be shared with DTC considering inline with security standards protocol	As per Point no. 3 above.
12	30	(B) b	Online: via DTC App/Portal integrated with bank/NPCI.	please provide more details about the DTC app and Mobile app	This clause be read as under: Bank/FIs has to share API or file based **Secure File Transfer Protocol (SFTP)** integration for updation in TD/DTC's AFCS with DTCs existing AFCS software vendor.
13	35	8	Project Timelines: Backend, System Readiness, Certification & Testing	Since there is a fair bit of customization required, we will need atleast 12 weeks for this activity.	**As per RFP**
14	47		Commercial proposal Format	With respect to the Zero KYC (NCMC Prepaid) Pink Card, kindly clarify whether the Bank is permitted to quote any cost or quoting NIL is mandatory.	**As per RFP**
15			General Query	If any product details—such as product code or validity—are changed, how will DTC communicate these updates to the issuer?	**As per RFP**
16			General Query	As per the current scenario, for personalized cards, the Bank sends the card to the customer at the address provided during the request. In cases where personalized cards are required to be issued at terminals, please clarify the process to be followed.	**As per RFP**
17	3	1.1	RFP for Empanelment of Banks/FIs {Bidder(s)} for Issuance of National Common Mobility Card (NCMC) by Integrating with Existing Automatic Fare Collection System (AFCS) having ETM Machines for travelling in all the Public Transport System in Delhi for various categories	Scope of Work included in Integrating with Existing Automatic Fare Collection System (AFCS) having ETM Machines for travelling in all the Public Transport System in Delhi for various categories	**As per RFP**
18	6	3.2	Direct by Bidder or DTC/other authorized centers	Whether Non-Personalised Cards are expected to be issued instatnly through DTC Agents?	**As per RFP**. **Clarification**: All Zero or Full KYC cards to be issued by Banks/FIs.
19	7	3.2	Orange Monthly Pass NCMC Smart Card for General & Concessional Category Commuters**	Who will be having the onus of verification of documents in various concessional cases , where the cards are not being issued through bank counters?	**As per RFP** **Clarification:** Banks need not to verify documents required for concessional passes.
20	24	17	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.	How is cash transactions related to these card's loading?	**As per RFP**
21	25	20.V	Card-to-card mobile/online transfer	What kind of transfer is being refered here?	As per Point no. 5 above

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22	48	1	The Selected Bidder(s) shall establish and operate a minimum of 50 issuance counters at designated DTC/Cluster Bus depots, terminals, and DMRC Metro Stations as specified by TD/DTC (excluding the Bidder's own branches/locations). The allocation of counters shall be made from amongst the locations defined in Annexure-A, B & C. Each counter shall be equipped with the necessary infrastructure and trained manpower for issuance of NCMC Smart Cards and to provide top-up/recharge facilities. The quoted card cost shall be inclusive of all expenses towards establishment, operation, maintenance of counters, and manpower deployment, with no additional financial liability on TD/DTC.	Whether this clause is mandatory?	**As per RFP**
23			Additional Query	Whether the selected bidder will have the right to use the Depots and DTC buses for marketing their products without any charges?	**As per RFP**
24	19	4.34. Data Ownership	The customer data (Name, Mobile No. etc.), card data (Card numbers, Card Track Details) is exclusively the property of DTC. The ownership of the data will also include all data related to Cards.	Card data collection by DTC would require DTC to be compliant with PCI DSS. Kindly confirm if DTC is PCI DSS Compliant	As per point no 3 above
25	23	3	Delhi Govt. is giving 10% discount on purchase of tickets through digital payments, so the deduction of interchange fee (i.e. portion of MDR) for the issuer @ .58% shall be made from the 10% discount amount to be given to the commuter, wherever applicable, means the amount of purchase of tickets shall be deducted @ 90.58 %. AFCS and NPCI shall take care for this while sending transaction data and settling the accounts of issuer bidder(s) and acquirer bank respectively. No MDR shall be charged for DTC's acquirer bank for any of the category of cards, as the Canara Bank waives off it.	Issuer Bank would receive the Interchange of 0.58% on every chargeable txn, directly from NPCI. Kindly confirm if understanding is correct.	**As per RFP**
26	24	8	The solution should have a robust Dispute Resolution Management System and provide Charge Back. Online dispute resolution (ODR) feature should be available to the cardholder for raising disputes.	Dispute for offline transactions is very rare and hence pls relax this requirement. The customer can digitally raise a dispute or raise this through bank call centre	**As per RFP**
27	24	9	On cessation of agreement or termination, the data (including card-wise transaction, wallet balance and dispute details) should be returned to the DTC securely in a format that is readable by the DTC's systems. There should be Payload encryption between the Bidders solution and the AFCS bidder.	Bank would not be able to share any personal data of the customer. As this is not a closed loop card program, termination of agreement can only cease new issuance. The customer would be able to use the existing cards without any restrictions	As per point no. 3 above
28	25	19	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 systemgenerated receipt (from the Electronic Ticketing Machine) for the same.	Issuer Bank has no role to be played here, kindly confirm if understanding is correct	**As per RFP**
29	25	20 Subpoint V	Selected 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:-	Please clarify the meaning here. Does this mean Account Transfer as per NPCI guidelines	**As per RFP**

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30	25	23	Selected Bidder shall provide access to all MIS reports	These reports cannot not include any customer data, kindly share confirmation on the same	As per Point No. 3 above
31	26	30	The solution should have feature to block the NCMC card based on the reply received from the customer.	The customers would have the option to block their cards on bank application or by calling the customer care of bank. Please note, blocking the card would not restrict usage of any offline balance available on the card	**As per RFP.** **Clarification**: Blocking through bank app/call centre will restrict online usage. Any offline stored value on card will remain usable until tapped and synchronised with AFCS.
32	26	6.3 Sub point B	Provision for blacklisting of lost / theft cards and to provide data of such cards through API for updation in TD/DTC's AFCS	Please redraft this as API or file based SFTP integration	This clause be read as under: Provision for blacklisting of lost / theft cards and to provide data of such cards through API **or file based Secure File Transfer Protocol (SFTP) integration** for updation in TD/DTC's AFCS
33	26	6.5	5: In case of transgender, a certificate from District Magistrate under section 5 & 6 of the "Transgender Person Protection Rights Act-2019"	Since there is no online validation for this certificate, bidder would not be able to validate this document. The responsibility for authentication of this certificate would be done by DTC	**As per RFP**
34	27	6.5	6. Any of the above criteria may be amended or new criteria may be added by Delhi Govt. at later stage	This should be limited to demographic data available in Aadhaar	**As per RFP**
35	27	6.5	Orange Monthly Passes NCMC Smart Cards for General & Concessional Categories 2. Any Male/Female/Transgender may opt this option as per details at Annexure-D and Annexure-E.	We understand that issuer bank (bidder) has no role in collection of these documents. Kindly confirm if understanding is correct	**As per RFP**
36	31	5 Subpoint c	i. The Issuer Bank/DTC counter staff shall be responsible for verifying eligibility of passengers for concessional/free categories before loading the respective pass product on the NCMC Card.	Automated demographics would be verified by backend systems of bank through UIDAI data. Manual validation should not be required	**As per RFP**
37	33	6.9. Deliverables for selected Bidders(s): Subpoint c	The Monthly Passes on NCMC Smart Cards to be renewed as per eligibility for General & Concessional Categories through various option of payments as per policy of the TD/DTC, which should not be restrictive in nature.	Issuing/writing of Passes is the under purview of acquirer bank/AFCS. Bidder has no role to play here	**As per RFP**
38	35	8. Project Timelines	Sub point 8: Partial Rollout of NCMC Cards	Partial Roll out would be possible only when inventory is available i.e after T5	**As per RFP**
39	36	9. Service Level Agreement (SLA)	2: The successful bidder(s) shall ensure 99% uptime for the NCMC card management system on 24 x 7 x 365 basis.	Any planned downtimes should be excluded from this calculation	**As per RFP**

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40	20	5.1(3) Technical Capability / Past Experience	The bidder should have issued at least One-lakh Debit/Credit/NCMC cards up to 31st Julys™2025.	The criterion requires having issued 1,00,000 Debit/Credit/NCMC cards by 31s‘Juls‘2025. Please confirm whether: (a) opens‘loop prepaid RuPay/NCMC cards count; (b) cos‘branded/program managers‘run portfolios count towards the threshold; and (c) CA/auditor certificate is acceptable proof.	**As per RFP**
41	9	4.5 Earnest Money Deposit (EMD)	Firms having local MSME/Start Ups are exempted from submission of EMD as per GFR,2017s only manufacturers for goods and Bidder for Services are eligible for exemption from EMD.	EMD exemption: the text mentions 'only manufacturers for goods and Bidder for Services are eligible'. Please confirm MSE/DPIITs‘recognized service enterprises (nons‘manufacturing) are eligible for EMD exemption, and specify acceptable documents.	**EMD clause new addition**: Startups recognized by the Department for Promotion of Industry and Internal Trade (DPIIT) are also exempted from submitting EMD.
42	48, Note #3	Pink NCMC (Zeros‘KYC) at NIL cost	Issuer shall issue Pink NCMC (Zero-KYC) at NIL cost to applicants, bearing production/personalization/activation/distribution/reporting costs.	For Item 1(A), the issuer must issue cards free of cost and bear production/personalization/activation/distribution/reporting costs. Is there any reimbursement/subsidy/minimum issuance commitment from DTC/GNCTD to cover these costs considering expected scale?	**As per RFP**
43	P. 48 Note #1	50 Issuance Counters (DTC/Cluster/DMRC)	The Selected Bidder(s) shall establish and operate a minimum of 50 Issuance Counters across designated DTC/Cluster Bus depots, terminals, and other locations including DMRC Metro Stations as specified by TD/DTC, excluding the counters established at Bidders branches/places.	The selected bidder must operate a minimum of 50 issuance counters (exclusive of own branches). Please clarify: (a) whether premises, electricity, furniture, and connectivity will be provided by DTC/DMRC at no cost; (b) whether any DMRC license fees/security deposits apply and who bears them; (c) the process and SLA for site handover.	As per Point No. 2 above
44	P.36& 37	Annexures A/B/C s“ Locations	Annexures A/B/C list DTC/Cluster/DMRC locations for counters	Please share the exact list of the 50 locations (with addresses), daily footfall estimates, working hours, and any security/access requirements so we can size manpower and infrastructure correctly.	As per Point No. 2 above
45	p. 48, Note #2 vs. pp. 27s“33	Pass product issuance responsibility	Pass tokens shall be issued through AFCS counters. Selected bidder has no role in Pass issuance through AFCS. The allocation of counters shall be made from amongst the locationsdefined in Annexure-A, B & C. Each counter shall be adequately equipped with required infrastructure (including hardware, software, connectivity, and furniture) and sufficienttrained manpower to facilitate issuance of Zero-KYC NCMC Smart Cards. The cost quoted per card by the Bidder shall be inclusive of all expenses towards establishment, operation, and maintenance of these counters, along with deployment of manpower, without any additional financial liability to TD/DTC.	Note #2 says pass tokens (firsts‘time and renewal) shall be issued only through AFCS counters and that the selected bidder has no role. Elsewhere, the bidder is asked to manage field hardware/PoS/Tablets and issuance workflows. Please reconcile responsibilities between AFCS counters and bidder counters for General and Concessional passes.	As per Point No. 2 above

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46	P 23&"24	Interchange/MDR on digital discount	Delhi Govt. is giving 10% discount on purchase of tickets through digital payments, so the deduction of interchange fee (i.e. portion of MDR) for the issuer @ .58% shall be made from the 10% discount amount to be given to the commuter, wherever applicable, means the amount of purchase of tickets shall be deducted @ 90.58 %. AFCS and NPCI shall take care for this while sending transaction data and settling the accounts of issuer bidder(s) and acquirer bank respectively. No MDR shall be charged for DTC's acquirer bank for any of the category of cards, as the Canara Bank waives off it.	Please confirm interchange/MDR values and settlement logic: issuer interchange @0.58% will be deducted from the 10% digital ticketing discount (netting purchase at 90.58%). Kindly confirm as this is a NPCI level change of settlement logic who will get this changed	**As per RFP**
47	Pg 19 (4.34)	Data ownership vs DPDP	The customer data (Name, Mobile No. etc.), card data (Card numbers, Card Track Details) is exclusively the property of DTC.	Clause 4.34 says 'customer data and card data is exclusively the property of DTC', while 4.30 mandates DPDP compliance. As per RBI regulation customer data (cardholder/card data) needs to be stored by Issuer. Please clarify scope of data shared with DTC, and amend to share only transits'relevant, tokenized data.	As per Point No. 3 above
48	p. 36 (Clause 9.1)	Aadhaar data in reals'time API	API payloads must contain Personal, Aadhaar, Mobile details (as per SLA section).	SLA #1 requires API payloads to contain Personal, Aadhaar, Mobile details. Sharing full Aadhaar numbers conflicts with DPDP/UIDAI norms. Please allow tokenized identifiers and masked Aadhaar references (e.g., lasts'4 + referential token) instead.	As per Point No. 3 above
49	Page 35 Point 8	Project timelines realism	Rollout to be completed within 6 weeks from award, covering procurement, personalization, counters, certification.	Full rollout within 6 weeks (including procurement/personalization, 50 counters, certifications) appears aggressive. Please consider a phased plan (pilot staged scales'up) over 12s"16 weeks with clear dependencies on AFCS/NPCI/DMRC.	**As per RFP**
50	p. 17	Liquidated damages	Late rollout subject to Liquidated Damages up to Performance Security value.	LDs are up to PS amount and tied to 'late rollout'. Please detail milestones and how delays attributable to AFCS vendor, DMRC site readiness, and DTC approvals will be excluded from LD computation.	**As per RFP**
51	p. 18	Financial transactions s" liability	The Bank shall be responsible for any miss transaction/refund due to technical glitchess responsible for refund in case of double/wrong transactions.	Clause 4.28(4) assigns broad liability to the bank for 'miss/double/wrong transactions'. Please delineate liability between issuer, acquirer, AFCS vendor, and DTC across typical failure scenarios, with examples.	**As per RFP**
52	pp. 16 & 24	Confidentiality & publicity	Confidentiality clause restricts sharing of information; publicity requires DTC approval.	Please allow standard marketing/PR usage of the NCMC program with prior written approval, and clarify confidentiality carves'outs for regulator/NPCI disclosures.	**As per RFP**
53	p. 30	Revenue for monthly pass sales	Settlement of monthly pass revenue through AFCS portal/app as per DTC reconciliation process.	For online pass sales via AFCS portal/app, which payment gateway is used and who bears MDR/PG fees? Please also clarify settlement to DTC (T+1/T+2).	**As per RFP**
54	19	5.1	The bidder should have issued at least One-lakh Debit/Credit/NCMC cards up to 31st July'2025.	Request for relaxation in clause 5.1	**As per RFP**

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55	5	2.8	As per the ridership data for the last six (06) months from January 2025 to June 2025 for both DTC and Cluster Buses, the average daily ridership has been assessed at approximately 14.25 Lakh for male passengers and 14.79 Lakh for female passengers, excluding Monthly Pass commuters. This data is being provided solely for indicative and reference purposes to enable the Bidders to estimate the potential volume of Smart Card issuance. DTC/TD shall not be held liable or responsible in any manner whatsoever in case of any variation in the actual ridership and/or Smart Card issuance, and the Bidder shall not be entitled to raise any claim, demand, or compensation on account of reliance placed on this data, either during or after the execution of the Contract.	It is understood that the ridership figure provided is the minimum guarantee for DTC. Please clarify?	**As per RFP**
56	7	3.2.	The Bidder shall provide the above NCMC cards (Open Loop) categories data through API to the TD/DTC on real time basis. DTC itself or through its AFCS provider shall compile this data for MIS purposes etc. Further, the Bidder will also be responsible for the issuance of such National Common Mobility card (NCMC) cards at the locations as prescribed above in the table.	It is understood that the service provider's responsibility includes creating an SDK to integrate with DTC's current AFC system for NCMC funtionality. Is our understanding correct?	As per point no.32 above
57	9	4.4.	Consortium / Joint Venture is not allowed for this bid.	We kindly request DTC to permit consortium of FI and SI participation in this tender.	**As per RFP**
58	23	6.2.	1. In case of TD/DTC the transactions from “NCMC Pink Smart Card for the commuter (Women/Transgender)”and “Orange NCMC Monthly Passes Smart Cards” in AFCS shall be zero. But data will be captured at the backend for the complete information of journey and fare to be charged, which shall be informed to TD/DTC in the relevant MIS by AFCS.	We request to please permit issuance fees in accordance with NPCI guidelines.	**As per RFP**
59	34	6.10.	The Selected Bidder(s) shall establish and operate a minimum of 50 Issuance Counters across designated DTC/Cluster Bus depots, terminals, and other locations including DMRC Metro Stations as specified by TD/DTC, excluding the counters established at Bidders branches/places. The allocation of counters shall be made from amongst the locations defined in Annexure-A, B & C. Each counter shall be adequately equipped with required infrastructure (including hardware, software, connectivity, and furniture) and sufficient trained manpower to facilitate issuance of Zero-KYC NCMC Smart Cards. The cost quoted per card by the Bidder shall be inclusive of all expenses towards establishment, operation, and maintenance of these counters, along with deployment of manpower, without any additional financial liability to TD/DTC.	50 issuance center along with Infrastructure provision is the responsibility of the bidder? Is our understanding correct.	As per point no 2 above
60	47	10.10.	Form 5: Commercial proposal Format	We request consideration of issuance fees in line with NPCI guidelines, with L1 determination based on MDR quotes for all card categories.	**As per RFP**
61	47	10.10.1(A)		We request that bidders be allowed to quote for this cost.	**As per RFP**
62	7	3.2	The Bidder shall provide the above NCMC cards (Open Loop) categories data through API to the TD/DTC on real time basis.	What all cardholder and card data is required to be shared by the Issuer with DTC?	As per point no 32 above
63	9	4.5	An EMD of Rs.5,00,000 (Rupees Five Lakh only) in the form of Bank Guarantee/Demand Draft/Banker’s Cheque or Fixed Deposit Receipt, from any of the Scheduled Bidder only drawn in favour of “MD, Delhi Transport Corporation” is to be submitted on or before last date of bid submission without which the proposals shall be rejected as non-responsive. Firms having local MSME/Start Ups are exempted from submission of EMD as per GFR,2017.	we request DTC to waive off the EMD Requirement for Public Sector Bank.	**EMD clause new addition**: Public Sector Banks (PSBs) are exempted from submitting EMD

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64	10	4.6	The selected bidder will be required to furnish Performance Security @ Rs.20,00,000 (Rupees Twenty Lakh only) in the form of Bank Guarantee/ Bank Draft / Bankers cheque in favor of "Delhi Transport Corporation" on any Nationalized/ Scheduled Commercial Bank payable at Delhi.	we request DTC to waive off the EMD Requirement for Public Sector Bank.	As per point no 63 above
65	19	4.34 & 6.2.31	The customer data (Name, Mobile No. etc.), card data (Card numbers, Card Track Details) is exclusively the property of DTC. The ownership of the data will also include all data related to Cards. Reports required: Card inventory, activation, expiry, closure, balances, transactions (including offline & top-up), income, inactive cards, dispatch details, KYC details, suspicious transaction details, disputes, reconciliation related MIS, recon exception reports, Data audit & user activity reports etc. with filtering at various levels/hierarchy/card type and time period.	Under the existing card security standards and data protection laws, how can this data be shared with DTC? Besides, the RBI does not allow sharing of cardholder data with other parties	As per Point No. 3 above
66	23	6.2.2 & 6.2.4	The interchange fee (i.e. portion of MDR) for the issuer bidder(s) for women's freetravel NCMC Smart Cards shall be zero, as no fare is charged on DTC and Cluster buses. Similarly, the interchange fee (i.e. portion of MDR) for the issuer bidder(s) for Monthly Passes NCMC Smart Cards shall be zero, as no fare is charged on DTC and Cluster buses during the validity period	We request DTC to reconsider this clause as the payment system needs to be compensated.	**As per RFP**
67	25	6.2.20	Card-to-card mobile/online transfer	Please share the full process flow for inter-issuer transfers	As per Point No. 5 above
68	25	6.2.22	Provide NCMC Card dedicated support to Issuer Bank with reference to transaction dispute, refunds, chargeback and merchant account management as per RBI requirements	What is meant by merchant account management?	**As per RFP**
69	31	6.6.C.5.c.i	The Issuer Bank/DTC counter staff shall be responsible for verifying eligibility of passengers for concessional/free categories before loading the respective pass product on the NCMC Card.	We request DTC to provide more calrification on the point based on the roles and responsibility.	**As per RFP**
70	35	8	Project Timelines: Backend, System Readiness, Certification & Testing	Since there is a fair bit of customization required, we will need atleast 8 weeks for this activity.	**As per RFP**
71	23	4	1. Similarly, the interchange fee (i.e. portion of MDR) for the issuer bidder(s) for Monthly Passes NCMC Smart Cards shall be zero, as no fare is charged on DTC and Cluster buses during the validity period. However, the Issuer Bidder(s) may earn this when such cards are used for fare payment in other public transport systems such as Metro, RRTS, etc.	Purchase of the concessional monthly pass is via NCMC card . Will there be interchange in the recharge amount	**As per RFP**
72	26	6.5	1. In case of transgender, a certificate from District Magistrate under section 5 & 6 of the "Transgender Person Protection Rights Act-2019"	The verification of the document to be carried by DTC or Bidder- please clarify.Alternatively the gender is captured in Aadhar also- can that be also considered	As per point no 33 above.
73	29		a. Customer Onboarding Passenger gets an NCMC Card issued by empanelled banks (Zero KYC / Full KYC).Card can be topped up or loaded with a monthly bus pass product	Bank to issue orange NCMC card with minimum balance. The writing of pass on NCMC card will be with acquiring bank or issuer bank?	**As per RFP**
74	29		a. **Free Category (e.g., Women in Delhi buses)** → NCMC can carry a "free travel token," validated in ETM without deduction.	In case of Free travel for Pink card, will Issuer write the business logic on card or it will be via Acquiring bank	**As per RFP**

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75	25	28	1. Solution should provide end to end digital on-boarding of customers with all types of KYC with Zero KYC verifications through OTP & Aadhaar authenticated mobile number which shall be verified through Bank's API through UIDAI or Full KYC.	Under Zero KYC only OTP verified mobile number is sufficient	**As per RFP**
76	26	6.3(b)	a. Provision for blacklisting of lost / theft cards and to provide data of such cards through API for updation in TD/DTC's AFCS.	Bank to blacklist the card as this is governed under the RBI guidelines-DTC can ask the Bank to get the PPI NCMC with request for customer/sufficient doc	As per point no 32 above
77	7	3.2	Orange Monthly Pass NCMC Smart Card for General & Concessional Category Commuters	No. of monthly Pass being issued during a month and average balance being loaded / recharged on the pass.	**As per RFP**
78	48	Notes for Bidder - 1	Allotment of Counters: The Selected Bidder(s) shall establish and operate a minimum of 50 issuance counters at designated DTC/Cluster Bus depots, terminals, and DMRC Metro Stations as specified by TD/DTC (excluding the Bidder's own branches/locations). The allocation of counters shall be made from amongst the locations defined in Annexure-A, B & C. Each counter shall be equipped with the necessary infrastructure and trained manpower for issuance of NCMC Smart Cards and to provide top-up/recharge facilities. The quoted card cost shall be inclusive of all expenses towards establishment, operation, maintenance of counters, and manpower deployment, with no additional financial liability on TD/DTC	Please waive this clause for Public sector Bank as the banks are maintaining branches all over the State.	As per point no 2 above
79	48	Notes for Bidder - 3	Zero KYC NCMC Cards for Women/Transgender: The Bidder(s) shall not quote any rates for Item 1(A); the same shall be treated as NIL. All eligible Women and Transgender applicants shall be issued Zero KYC NCMC Cards free of cost. The entire cost of production, personalization, activation, distribution, delivery, and reporting shall be borne by the Bank	Please allow to quote charges for item 1(A) as bank will incur cost towards production, personalization, activation, distribution, delivery, and reporting.	**As per RFP**
80	48	Notes for Bidder - 5	Rates for Full KYC Cards: The rates quoted for Items 1(B), 2(B), and 3(B) shall be lower than the prevailing charges being levied by the Bidders for their Full KYC Cards. These rates must be clearly mentioned in the Financial Bid table for reference	Please allow to quote rate Items 1(B), 2(B), and 3(B) as per actual cost incurred towards production, personalization, activation, distribution, delivery, and reporting.	**As per RFP**
81	19	Point No 5.1	Eligibility Criteria: Copy of audited Profit & Loss Statement	Exemption for sharing audited B/S for 24-25. We are already PAT +ve and network +ve as per previous audited reports. We will submit an audited report for 23-24 & 22-23. Due to Phonepe going public we have been informed by the external audit authority to constrain ourselves from sharing any final report in public. We will definitely share the same after sometime	**As per RFP**
82	19	Point No 5.1	Past Experience	Exemption on 1 Lakh cards Issued. We are going live with HMRL (HYD Metro) with NCMC acquiring and issuance in the month of Oct. Also we have a PPE credit card which was launched recently. We have wallet experience as it is a prepaid instrument.	**As per RFP**