

Expression of Interest (EOI)



Empanelment of Banks for Issuance of Smart Cards for travelling in all the Public Transport System in Delhi & Bus Travel Card for Women/Transgender (Both NCMC Cards)

EOI REF. No.:EOI/ITD/25/2

Delhi Transport Corporation (Govt. of NCT of Delhi)

IT Department, DTC HQs, IP Estate, New Delhi - 110002

E-mail ID: managerit2@dtc.nic.in

Website: <https://dtc.delhi.gov.in>

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1. Table- Important Information / Time schedule

S. No.	Subject	Description
1	Description of Work	EOI for Empanelment of Banks for Issuance of Smart Cards for travelling in all the Public Transport System in Delhi & Bus Travel Card for Women/Transgender (Both NCMC Cards)
2	Organization	Delhi Transport Corporation, IT Department, IP Estate, New Delhi – 110002
3	Reference Number	EOI/ITD/25/2
4	Inviting Authority	Dy.CGM(IT)
5	Bid Submission Mode	Through e-procurement portal of GNCTD at (https://govtprocurement.delhi.gov.in)
6	Date of Publication	07.07.2025
7	Last Date & Time for submission of bids	17.07.2025 up to 1200 hrs.
8	Date, Time & Venue for opening of bid	17.07.2025 up to 1500 hrs. at Dy. Manager(Tender Cell), Room No. 207, Delhi Transport Corporation, Head Quarters, IP Estate, New Delhi – 110002
9	Contact Person, Address and Email	Deputy Chief General Manager (IT), Room No. 118, DTC HQs, IP Estate, New Delhi-110002, Email: managerit2@dtc.nic.in

Special Instruction:

1. All the pages of the bid/response should be numbered and signed & stamped by the authorized signatory of bidder.
2. Total number of pages of submitted proposal should be indicated in the covering letter.
3. The above schedule is subject to change. Notice of any changes will be uploaded on e-procurement portal, GNCTD & DTC's Official Website.

2. Introduction & Background

2.1. About the Department

Delhi Transport Corporation is presently operating 44 depots on 24 X 7 basis in Delhi area and one in Noida. Presently having active fleet of 3266 (1950 Electric + 1694 CNG) which are being operated from these 44 depots. Depots are further divided into four regions e.g. North, East, West and South each headed by a Regional Manager and each depot is headed by a Depot Manager. In addition, DTC has 4 Corporate offices and 40 Pass Sections across Delhi.

2.2. About the Project

DTC invites Expressions of Interest (EOI) for Empanelment from eligible and reputed Banks/Financial Institutions for Issuance of Smart Cards for travelling in all the Public Transport System in Delhi & Bus Travel Card for Women/Transgender (Both NCMC Cards). This NCMC card shall be used in its NCMC Compliant AFCS Project using PoS/ETIM besides other mode of Public Transport.

3. Instructions to the Bidders

3.1. Compliant Proposals and Completeness of Response

Bidders are advised to study all instructions, forms, terms, requirements and other information in the documents carefully. Submission of the bid shall be deemed to have been done after careful study and examination of the document with full understanding of its implications.

3.2. Tenure of the Empanelment of the Financial Institution/Banks

The empanelment of the selected Banks/Financial Institutions shall be initially valid for a period of **five (5) years** from the date of signing the agreement. The tenure may be **extended by the Authority** for the further period on yearly basis, on the same terms and conditions, subject to satisfactory performance and mutual agreement. DTC reserves the right to:

- **Review the performance** of the empanelled institutions/Banks periodically.
- **Terminate the empanelment** at any stage during the tenure if the institution/Bank is found to be non-compliant with the terms of engagement or is underperforming.
- **Any extension or termination shall be communicated in writing by the Authority at least thirty (30) days in advance.**

3.3. Key Requirements of the Bid

3.5.1. DTC's Rights

Without incurring any liability, whatsoever to the affected bidder or bidders, the DTC reserves the right to:

1. Amend, modify, or cancel this EOI and to accept or reject any or all proposals without assigning any reason and to annul the EOI process/ Public procurement process, prior to award of contract, without thereby incurring any liability to the affected bidder or any obligation to inform the affected bidder of the grounds for such action.
2. Change any of the scheduled dates stated in this EOI.
3. Reject proposals that fail to meet the EOI requirements.
4. DTC may terminate the EOI process at any time and without assigning any reason. DTC makes no commitments, express or implied, that this process will result in a business transaction with anyone.

3.5.2. Language

The Proposal should be filled by the Bidder in English language only.

3.5.3. Submission of Proposals

1. The bidders should submit their responses as Technical & Commercial Proposal through online mode only.
2. All pages of the bid shall be initialed and stamped by the authorized signatory of the Bidder on the relevant pages (applicable for scanned copy upload) and the document should also be digitally signed by the authorized signatory of the Bidder.

4. Eligibility Criteria

Only competent vendors meeting the respective technical requirement stated hereunder shall be qualified for the project:

S. No.	Criteria	Specific Requirement	Supporting Documents to be submitted
1.	Legal Status	The bidder should be registered as a Banks/Financial Institutions in India.	• Copy of Certificate of Incorporation/ Registration. • Copy of RBI license

2.	Technical Capability/ Past Experience	a. The Bank should have a proven experience of at least 3 years in issuing NCMC cards with Debit / Prepaid / Debit + Prepaid features. b. API readiness for integration with UIDAI and third-party portals. c. Experience in smart card issuance, digital payments, or transport-linked banking services.	Copy of the Work Order or any other Certificate for certifying the work of all specific requirements for points a to c.
3.	Blacklisting	The bidder must not be blacklisted/debarred by any State Govt./ Central Govt./ PSU / other institution in India at the time of bid submission.	Under taking as per Form-3.
4.	Regulatory Compliance	Must be NPCI-certified for NCMC issuance and integrated with NPCI infrastructure	Copy of NPCI certification
5.	Operational Presence	Functional branches and service support in Delhi	Certificate with details of Delhi branch presence

4.1. Technical & Commercial Proposal

1.	Technical & Commercial Proposal	Technical & Commercial proposal including following: • Description of technical capabilities and experience in card issuance • Plan and timeline for rollout • KYC verification approach and card issuance process • Sample card visuals • No. of NCMC Cards issued by the Bank/Financial Institution & total no. of transactions till 30.06.2025 • Client references from previous related projects • Pricing structure and charges to be submitted <i>* Shortlisted banks may be invited for a detailed presentation and technical discussion</i>	As per Form 4
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4.2. Empanelment Criteria

DTC will empanel banks on the uniform rate for issuing Smart Cards. The banks quoted for the lowest rates by any bank may be empaneled subject to the submitted proposal is determined substantially responsive and qualified in the RFP to be floated subsequently.

5. Scope of Work

The Scope of Work for participating banks includes but is not limited to the following:

5.1. Card Issuance & Personalization

a. Free Travel Card for Female Commuters/Transgender (Saheli Smart Card):-

Aims to provide free bus travel for bonafide women//Transgender residents of Delhi on DTC and Cluster Buses, this personalized smart card will carry the name and photograph of the cardholder. In addition to enabling free travel within the DTC and Cluster Bus network, the card will be top-up/recharge enabled, allowing its use across other transit systems as well.

The FAQs is given as under for more clarity:-

i. What is the Smart Card–NCMC?

The Smart Card–NCMC (National Common Mobility Card) is a contactless travel card issued by banks, allowing female//Transgender residents of Delhi to travel free of cost in Delhi Transport Corporation (DTC) and Cluster buses.

ii. Who is eligible for this card?

Only female//Transgender bonafide residents of Delhi are eligible. The applicant must:

- Be a female of 12+ years of age
- Be a resident of Delhi with valid proof

iii. Is travel completely free with this card?

Yes, travel in DTC and Cluster buses is free for eligible female//Transgender cardholders.

iv. Process to Be Followed (Step-by-Step)

1. Register on the DTC Portal
 - Visit the official DTC website
 - Register as a female//Transgender resident of Delhi with basic details
2. Choose a Bank
 - During registration, select your preferred bank from the list of participating banks for Smart Card–NCMC issuance
3. Complete Full KYC at the Bank
 - Visit the chosen bank branch
 - Complete the Full KYC process as per bank norms (Aadhaar, PAN, proof of residence, etc.)
4. Card Dispatch
 - Once verified, the bank will dispatch the Smart Card to your residential address

5. Use the Smart Card in Buses

- Card needs to be activated by AFCS of DTC
- After activation, use the card in DTC and Cluster buses to avail free travel

v. Can I apply online or through DTC counters?

You must register online only on the DTC portal. Card issuance is handled only by banks after full KYC. No card is issued by DTC directly.

vi. Is there any fee for the card?

The cost of the card will be as per the policy of the issuing bank. The Delhi Government does not charge for the free travel facility, but banks may charge issuance or maintenance fees.

vii. What documents are required for KYC at the bank?

Typically, the following are needed:

- Aadhaar Card
- PAN Card
- Proof of residence in Delhi
- Passport-size photograph
- Any other documents as per bank-specific KYC norms

viii. Can I use the card in Metro or other transport?

Yes, while the card support other transport systems after topping it up on charged basis and free travel is only applicable in DTC and Cluster buses under this scheme.

ix. What if I lose my card?

Report the loss to the issuing bank. A replacement card may be provided per bank policy, possibly with an applicable fee.

x. Where can I get support or more information?

- DTC Website: transport.delhi.gov.in
- Bank branches participating in the scheme
- DTC Helpline for travel-related support

b. Zero KYC Card for Male/ Female Commuters:-

This card will support top-up and recharge functionalities for use across multiple transit systems, including DTC and Cluster Buses. It requires no KYC documentation for issuance, providing a quick and accessible option for all commuters. (This Card fees cannot exceed MoHUA limit)

c. Full KYC Card for Male/ Female Commuters:-

This card will also support top-up/recharge functionality and be valid across various transit systems, including DTC and Cluster Buses. It will be issued by Banks upon

completion of full KYC procedures **as per RBI and UIDAI regulations** by maintaining audit logs and compliance records.

5.2. Integration with DTC Web Portal & Systems

- Develop and implement RESTful APIs for real-time data exchange with the DTC Smart Card Issuance Platform.
- Share application status, KYC verification outcome, and card issuance progress.
- Sync card activation and status with DTC's AFCS system.
- DTC is in the process of developing a separate web based portal for registration of bonafide resident of Delhi Women, which will explain them the complete process of issuance of Smart Card- NCMC to be utilized for travelling free journey in DTC and Cluster buses. Link of this portal shall also be shared with the Banks for their use of issuing such Smart-NCMC Cards. These Cards shall be used in DTC AFCS Project using OSA area defined and certified by NPCI.

5.3. Card Delivery and Activation

- Dispatch cards to applicants' residential addresses post-verification or physically.
- Activation to be done at DTC level in AFCS System and ready-for-use status.
- Ensure card readiness for free travel in DTC/Cluster buses and top-up usage elsewhere.

5.4. Post-Issuance Support

- Enable customer support for card re-issuance, PIN reset, loss reporting, transaction queries, etc.
- Maintain user helpdesk and grievance redressal system.

5.5. Card Categories and Eligibility

Main Category	Sub Category	Target Group	Bus Travel in Delhi	Metro /Other PublicTpt.	KYC Requirement	Mode for Applying
Bus Travel Card for Women/Transgender	Free Travel Card for Female/Transgender Commuters (Saheli Smart Card)	Bonafide Female//Transgender Residents of Delhi (12+ years)	Free in DTC/Cluster buses	Paid via top-up	Full KYC with personalised Name, Photo Address, etc.	Through DTC Portal
Smart Cards	Zero KYC Card for Male/Female Commuters	Public commuters (any gender)	Paid (top-up required)	Paid (top-up required)	No KYC required	Direct by Banks
	Full KYC Card for Male/Female Commuters	Public commuters (any gender)	Paid (top-up required)	Paid (top-up required)	Full KYC with personalised Name, Photo Address, etc.	Direct by Banks

Note: Provision for adding any other category for free travel in Delhi PT buses may also be added at later stage as per decision of the Govt.

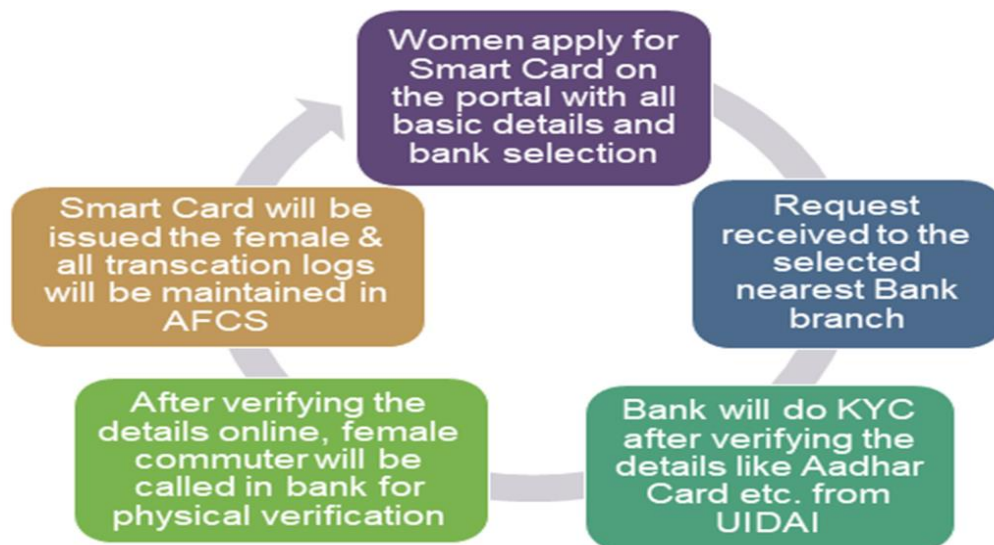
5.6. Deliverables

- a. Personalized NCMC cards/ NCMC cards for eligible users.
- b. Top up provision in DTC AFCS
- c. Integration APIs and technical documentation.
- d. Real-time data exchange with DTC Portal and AFCS.
- e. Weekly MIS and audit logs.
- f. End-user support infrastructure.
- g. Training for DTC officials, if required.

5.7. Card Distribution Centers: -

- Concerned Bank Branch
- DTC Pass Counters
- Through Conductors
- DTC bus Terminals

5.8. Tentative Flow Chart of the System:



5.9. Other Operational Requirements

1. Compliance with Information Security (IS) / Cyber Security Policy

- i. Responsibilities for data and application privacy and confidentiality.
- ii. Responsibilities on system and software access control and administration.
- iii. In general, confidentiality, integrity and availability must be ensured.
- iv. Necessary architecture, configuration changes need to be carried out based on security and other requirements of the organization during the contract period.

2. Other Terms and Conditions

- i. The bidder will work under the guidance of DTC's team. The total solution will have to be delivered and configured at DTC's premises without disturbing any existing system.
- ii. The design of the Saheli Smart Card - NCMC and other category NCMC cards shall be finalized in consultation with DTC.
- iii. The Bidder should provide clear licensing Terms & Conditions, for all the digital solutions offered to the complete satisfaction of DTC. If any discrepancies are found later with the licensing terms in the total solutions, then such additional cost will be borne by the bidder.
- iv. The bidder is required to get prior approval of all the project plans and processes from DTC before commencement of the project/module. This will be reviewed from time to time based on the agreed milestones.

6. Annexures

6.1. Annexure-A: List of DTC Units, Depots & Terminals

S. No.	Depot/Unit
1	Rohini Depot-3
2	Rohini Depot-4
3	GTK Depot
4	Nangloi Depot
5	Narela Depot
6	Kanjhawla Depot
7	Vasant Vihar Depot
8	Kalkaji Depot
9	Sri Niwas Puri Depot
10	Ambedkar Nagar Depot
11	Tehkhand Depot
12	Sarojni Nagar Depot
13	Okhla Depot
14	Nand Nagri Depot
15	Noida Depot
16	East Vinod Nagar Depot
17	Inderprastha Depot
18	Gazipur Depot
19	Rajghat Depot-1
20	Hari Nagar Depot-1
21	Hari Nagar Depot-2

22	Keshopur Depot
23	Naraina Depot
24	Shadipur Depot
25	Dwarka Sector -8
26	Dwarka Sector -2
27	Dichao Kalan Depot
28	Peeragarhi Depot
29	BBM Depot
30	Wazirpur Depot
31	Subash Place Depot
32	Rohini Depot-1
33	Rohini Depot-2
34	Rohini Sector-37
35	Sukhdev Vihar Depot
36	Nehru Place Depot
37	Hasanpur Depot
38	Rajghat Depot-2
39	Mayapuri Depot
40	Mudelakalan Depot
41	Scindia House
42	Printing Press
43	Central Workshop I
44	Central Workshop II
45	MS-I
46	MS-II
47	Legal Section HQ
48	Azad Pur Terminal
49	Shahdra Terminal
50	Uttam Nagar Terminal
51	Lado Sarai Terminal
52	Raja Garden Terminal
53	Head Quarters
54	CED Shadipur
55	Road Safety Cell
56	Kashmere Gate

Annexure-B: List of DTC Pass Sections

S.No.	Pass Section Name
1	Hasanpur Depot
2	Wazir Pur
3	Nand Nagri
4	Central Sect
5	Burari
6	Karol Bagh
7	Jnu

8	Kashmiri Gate
9	Bawana
10	Uttam Nagar
11	Seema Puri
12	Alipur
13	Azadpur
14	Kanjhawala
15	Nehru Place
16	Lal Quila
17	Hauz Khas
18	Sultan Puri
19	Babar Pur
20	Delhi Gate
21	Sn Depot
22	Shadipur Depot
23	North Campus
24	Mangolpuri
25	Shahdara
26	Punjabi Bagh Raja Garden
27	Peera Garhi
28	Narela A-9
29	Sc.House
30	Narela
31	Rohini Sec 22
32	Nagafgarh
33	Timar Pur
34	Dwarka Sec 2
35	Igi Airport
36	Hnd 1
37	Mehrauli
38	Lajpat Nagar
39	Jamia Okhla
40	South Campus

7.2.1. Form 1: Cover Letter

(To be submitted on the Letter Head of Bidder)

To,

**The Deputy Chief General Manager (IT),
IT Department, DTC HQs,
IP Estate, New Delhi -110002.**

Sub: Submission of the bid for "EOI for Empanelment of Banks for Issuance of Smart Cards for travelling in all the Public Transport System in Delhi & Bus Travel Card for Women/Transgender (Both NCMC Cards)".

Ref: REF No.- _____

Sir,

We, the undersigned, offer to provide the services for the proposed assignment in respect to your Request for Proposal No. _____. We hereby submit our proposal which includes the Technical proposal and Commercial proposal.

All the information and statements made in our proposal are true and correct and I accept that any misinterpretation contained in it may lead to disqualification of our proposal. If negotiations are held during the period of validity of the proposal, I undertake to negotiate on the basis of proposal submitted by us. Our proposal is binding upon us and subject to the modifications resulting from contract negotiations.

We have examined all the information as provided in your EOI and offer to undertake the service described in accordance with the conditions and requirements of the selection process. I agree to bear all costs incurred by us in connection with the preparation and submission of this proposal and to bear any further pre-contract costs. I confirm that, I have the authority to submit the proposal and to clarify any details on its behalf.

We understand you are not bound to accept any proposal you receive.

Yours faithfully,

Signature Authorized Signatory with Date and Seal:

Name:

Title:

Address of Bidder:

7.2.2. Form 2: Particulars of the Bidder

(To be submitted on the Letter head of Bidder)

To,

The Deputy Chief General Manager (IT),
IT Department, DTC HQs,
IP Estate, New Delhi -110002.

Sub: Submission of the bid for “EOI for Empanelment of Banks for Issuance of Smart Cards for travelling in all the Public Transport System in Delhi & Bus Travel Card for Women /Transgender (Both NCMC Cards)”.

Ref: REF No.- _____ [Bid No.____]

Sir,

In reference to the captioned EOI, particulars of our company are as under:

Sr. No.	Items	Bidder's Response
1	Basic Information	
I	a) Name and Address of the bidding Company	
	b) Registered & Delhi/NCR office Address of the bidding Company	
	c) Incorporation Status	
	d) Year of Establishment & commencement of business	
	e) Date of Registration	
II	a) Name & Designation of the Authorized contact person	
	b) Phone no.	
	c) Email	
	d) Web site URL of the organization	
2	Address of Local Delhi/NCR Service Centre and number of professionals deployed	
3	Past Experience of projects of similar nature as mentioned in the Scope of Work	
	No. of such projects	

Signature Authorized Signatory with Date and Seal:

Name:

Title:

Address of Bidder:

7.2.3. Form 3: Self-Declaration: Not Blacklisted

(To be submitted on the Letterhead of Bidder)

To,

The Deputy Chief General Manager (IT),
IT Department, DTC HQs,
IP Estate, New Delhi -110002.

Sub: **“EOI for Empanelment of Banks for Issuance of Smart Cards for travelling in all the Public Transport System in Delhi & Bus Travel Card for Women/Transgender (Both NCMC Cards)”**

Ref: REF No.- _____ [Bid No.____]

Sir,

In response to the captioned work titled “EOI for Empanelment of Banks for Issuance of Smart Cards for travelling in all the Public Transport System in Delhi & Bus Travel Card for Women/Transgender (Both NCMC Cards)”, as an owner/ partner/ Director of (organization name)____ I/ We hereby declare that presently our Company/ firm is not under declaration of ineligible for corrupt & fraudulent practices, blacklisted either indefinitely or for a particular period of time, or had work withdrawn, by any State/ Central government/ PSU/ Autonomous Body.

If this declaration is found to be incorrect then without prejudice to any other action that may be taken, if any to the extent accepted may be cancelled.

Thanking you,

Signature Authorized Signatory with Date and Seal:

Name:

Title:

Address of Bidder:

7.2.4. Form 4: Technical & Commercial proposal Format

(To be submitted on the Letterhead of Bidder)

To,

The Deputy Chief General Manager (IT),
IT Department, DTC HQs,
IP Estate, New Delhi -110002.

Sub: **“EOI for Empanelment of Banks for Issuance of Smart Cards for travelling in all the Public Transport System in Delhi & Bus Travel Card for Women/Transgender (Both NCMC Cards)”**

Ref: REF No.- _____ [Bid No.____]

Sir,

In response to the captioned work titled “EOI for Empanelment of Banks for Issuance of Smart Cards for travelling in all the Public Transport System in Delhi & Bus Travel Card for Women/Transgender (Both NCMC Cards)”, our technical & commercial proposal including following:

- Description of technical capabilities and experience in card issuance
- Plan and timeline for rollout
- KYC verification approach and card issuance process
- Sample card visuals
- Client references from previous related projects
- Pricing structure and charges to be submitted as per below format:

S. No.	Description (Plan requirements)	Quotation by Banks (All rates to be quoted PER CARD) (in Rs.) (Excluding GST)*	Quotation by Banks (All rates to be quoted PER CARD) (in Rs.) (Including GST)*
i	Free Travel NCMC Card for Female/Transgender Commuters (Saheli Smart Card) with Mini KYC		
ii	Zero KYC NCMC Card for Male/ Female Commuters		
iii	Full KYC NCMC Card for Male/ Female Commuters		
iv	Incentive for conductors for issuing NCMC cards, if any		
v	MDR charges, if any		

*(No field in above table to be left unfilled)

Note: Shortlisted banks may be invited for a detailed presentation and technical discussion

Signature Authorized Signatory with Date and Seal:

Name:

Title:

Address of Bidder: