

**GOVERNMENT OF RAJASTHAN
LABOUR DEPARTMENT
BUILDING AND OTHER CONSTRUCTION WORKERS' WELFARE BOARD, RAJASTHAN**

No.F.18(42)BOCWWB/2011

Dated : 16.1.2012

TENDER NOTICE

NPS-Lite- SWAVLAMBAN YOJNA

(A scheme to provide old age social security to unorganized sector workers)

Competitive Quotations are invited from entities desirous of becoming facilitator for implementation of New Pension System-Lite (NPS-Lite) Swavlamban Yojna, administered by Pension Fund Regulatory and Development Authority (PFRDA), for existing members of Vishwakarma Contributory Pension Scheme for Unorganized Workers and other workers in unorganized sector in all over the State.

The tender document for this may be downloaded from the website www.rajlalour.nic.in. The Tender document can also be obtained in person from Office of the Labour Commissioner and Secretary, Rajasthan Building and other Construction Workers' Welfare Board, Jaipur on any working day between 11.00 A.M. to 4.00 P.M.

The technical and financial bids should be sealed by the bidder in separate covers duly super-scribed and both these sealed covers are to be put in a bigger cover which should also be sealed and duly super-scribed.

The bids will be evaluated by the Committee duly constituted for the purpose by the GOVERNMENT OF RAJASTHAN. Financial bids of only the technically acceptable offers shall be opened before the successful bidders by the committee for awarding of the contract. Following schedule will be observed in this regard.

1.	Last date for availability of bid documents:	17.2.2012 (upto 12.00 hrs)
2.	Last date for submission of the completed bid documents	17.2.2012 (upto 15.00 hrs)
3.	Opening and evaluation of technical bids:	23.2.2012 (at 11.00 hrs)
4.	Opening and evaluation of financial bids:	23.2.2012 (at 13.00 hrs)
5.	Award of contract	To be intimated

The completed Bid documents should be submitted upto 3.00 p.m. on 17.2.2012 at the following address:—

Labour Commissioner and Secretary
Rajasthan Building and Other Construction Workers' Welfare Board
Shram Bhawan, Shanti Nagar, Hasanpura, Jaipur
Phone : 0141-2450781
Fax: 0141-2450 782
Email: lab-comm-rj@nic.in

All correspondence/communications on the scheme should be made at the above address.

Sd/-
Secretary
The Building and Other Construction Workers' Welfare Board

Government of Rajasthan

Request for Proposal for Appointment of Facilitator under NPS-Lite-Swavlamban

NPS-Lite-SWAVLAMBAN for Unorganized Workers

Last Date of Submission: 17th February, 2012 (upto 15.00 hrs)

Building & Other Construction Workers' Welfare Board, Rajasthan

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GLOSSARY

ASP	Annuity Service Provider
CRA	Central Recordkeeping Agency
KYC	Know your Customer
State Government	Government of Rajasthan
Board	Building & Other Construction Workers' Welfare Board, Rajasthan
NPS	National Pension System
PF/PFM	Pension Funds/Pension Fund Managers
PFRDA	Pension Fund Regulatory and Development authority
PRAN	Permanent Retirement account Number
TB	Trustee Bank
Aggregator	Building & Other Construction Workers' Welfare Board, Rajasthan
CC	Collection Center
NSDL	National Security Depository Limited
RTGS/NEFT	Real Time Gross Settlement /National Electronic Fund Transfer
CGMS	Central Grievance Management System
T+1	Transaction Plus One Day

REQUEST FOR PROPOSAL

1. BACKGROUND

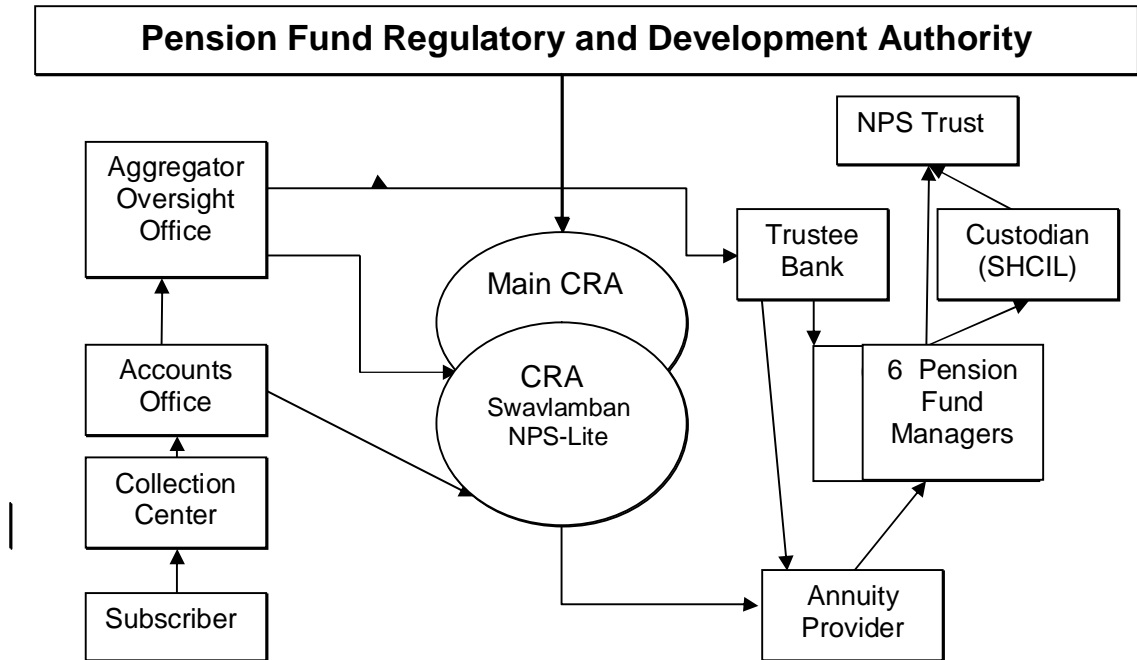
- 1.1 The Central Government has introduced the National Pension System (NPS) with effect from 01 January 2004. The NPS covers, at present, new entrants to Central Government services (excluding Armed Forces), some State Government services and autonomous bodies at their discretion and all citizens of India on a voluntary basis with effect from 1st May 2009.
- 1.2 The NPS is based on a unique individual Permanent Retirement Account Number (PRAN) created for individual subscribers. In this system, a subscriber shall periodically contribute savings into his/her Permanent Retirement Account (PRA) while he/she is working and shall use the accumulations at retirement to procure a pension for the rest of his/her life. Subscribers in this system shall enjoy a variety of important facilities and rights including portability across jobs and locations, rights and choices regarding selection of Pension Fund(s) and schemes, freedom to switch between Pension Funds and service providers and nationwide access over a period of time.
- 1.3 PFRDA has already put in place the institutional framework and infrastructure required for administering the NPS for government employees. Various institutional entities such as Central Record Keeping Agency (CRA), Pension Fund Managers (PFM), Trustee Bank (TB), Custodian and NPS Trust have been appointed and are now functional. The recordkeeping and administration functions for all subscribers of the NPS will be centralized and performed by a Central Recordkeeping Agency (CRA). The CRA will issue the unique PRAN to each subscriber, maintain a master database of all pension accounts and record the transactions related to each subscriber's PRAN.
- 1.4 PFRDA has developed a cost effective and feature optimized model of NPS which facilitate economically weaker sections of the society to join NPS in "groups" through "aggregators", i.e. grass root intermediary identified by PFRDA to function as subscriber interface under NPS architecture. This model is termed as NPS-Lite.
- 1.5 Under NPS Lite, Permanent Retirement Account would be available to subscribers. This will be non-withdrawable account, in which an NPS Lite subscriber shall contribute his/her savings for obtaining an annuity at the time when they are unable to work. Under the NPS-Lite each subscriber will have a unique individual Permanent Retirement Account (PRA) which will be portable. The Central Recordkeeping Agency (CRA) will be required to maintain these accounts and issue a unique Permanent Retirement Account Number (PRAN) to each subscriber. Other service providers under the NPS-Lite are Collection Centres which will receive contributions and instructions from subscribers, and Pension Funds (PFs) which will be responsible for investing and accumulating pension contributions. In this system, a subscriber will accrete savings into his/her PRA while he/she is working and shall use the accumulations at retirement to procure a pension for the rest of his/her life.
- 1.6 To encourage people from the unorganized sector to save and to lower the cost of operation for them, the Union Budget of 2010-2011 made provision that the Union Government would contribute Rs.1,000 per year to each NPS-Lite account opened with

subscription of Rs.1,000 in 2010-11 and the scheme would be open for another three years under “Swavlamban Scheme”. Similar provision has been repeated in budget of 2011-2012, Union Government would co-contribute Rs.1,000 to those subscribers who themselves contribute Rs.1000 for next five years. The Union Government expects State Government to dovetail their schemes with “Swavlamban Scheme”. And accordingly Government of Rajasthan has decided to introduce “NPS-Lite Swavlamban Scheme” to unorganized workers and to merge the existing “Vishwkarma Scheme” subscribers with “NPS-Lite Swavlamban Scheme” of the Government of India.

- 1.7 To tackle the issue of old age social security for workers in unorganized sector, the Government of Rajasthan initiated “Vishwkarma Contributory Pension Yojana” for the workers of twenty identified occupations of unorganized sector. These occupations are (1) Rikshaw Puller, (2) Taxi Driver (3) Carpenter (4) Beedi Worker (5) Cobbler (6) Tailor (7) Washer man (8) Hotel – Dhaba, Shop worker (9) Domestic worker (10) Hammal (11) Potter (12) Black Smith (13) Motor Mechanic (14) Murtikar (15) Barber (16) Thadiwale (17) Plumber/Sanitary worker (18) Cart puller (19) Electrician & (20) Construction Worker. Under the “Vishwkarma Scheme” the Government of Rajasthan has been contributing an equal amount to the contribution of a subscriber, subject to maximum of Rs.1000 p.a. The workers between the age of 18 to 50 could become members of “Vishwkarma Scheme”. There are 51700 subscribers under “Vishwkarma Scheme” as on 1.4.2011.
- 1.8 To achieve the above objective of merging existing subscribers of Vishwkarma Scheme with NPS-Lite – Swavlamban, the Government of Rajasthan has decided to get the Building & Other Construction Workers’ Welfare Board, Rajasthan appointed as an “Aggregator” with PFRDA. This document is intended for appointment of “Facilitator” under “NPS-Lite Swavlamban Scheme” of the Central Government, for implementing the scheme on ground level, for and on behalf of the Board.
- 1.9 The “Facilitator” so appointed shall also abide by such regulations, directions and guidelines that PFRDA/CRA/State Government/Board may issue from time to time. The proposed appointment of “Facilitator” will be valid for 3 years subject to however, review on the passage of the PFRDA Bill. Performance of the Facilitator will be reviewed by the State Government/Board or by any other authority as may be authorized by the State Government/Board. The “Facilitator” is expected to commence its operations immediately after entering into agreement with “Aggregator” (Building & Other Construction Workers’ Welfare Board, Rajasthan).
- 1.10 Applicant should note that this Offer Document sets forth concisely the information about NPS-Lite that an applicant or a “Facilitator” ought to know. Applicant/ Facilitator should carefully read the Offer Document and the **“Regulations for Aggregator under NPS Lite-2010”** and **“NPS-Lite Offer Document”** & other related guidelines, directions, rules/proviso issued and amended from time to time and made available on PFRDA website.
- 1.11 As mentioned above, NPS-Lite, regulated by PFRDA, is a defined contribution pension system which is now being offered on voluntary basis to economically disadvantaged sections of Indian society as “groups”.

2. KEY STAKEHOLDERS OF NPS-Lite (SWAVLAMBAN) SYSTEM

The graphic representation of NPS-Lite architecture is as follows:



3. MAIN INTERMEDIARIES UNDER NPS-Lite-SWAVLAMBAN

3.1. PFRDA

PFRDA is the prudential Regulator for the New Pension System (NPS). PFRDA was established by the Government of India, Ministry of Finance; vide Notification F.No.5/7/2003-ECB & PR dated 10th October, 2003 to promote old age income security by establishing, developing and regulating pension funds, to protect the interests of subscribers to schemes of pension funds and for matters connected therewith or incidental thereto.

3.2. NPS Trust

PFRDA has established the NPS Trust under Indian Trust Act, 1882 and appointed NPS Board of Trustees in whom the administration of the “New Pension System” vests under Indian Law. The Trust is responsible for taking care of the funds under the NPS. The Trust holds an account with the Bank of India and this bank is designated as the NPS Trustee Bank.

3.3. Central Recordkeeping Agency (CRA)

National Securities Depository Limited (NSDL) has been appointed as the CRA .The record-keeping, administration and customer service functions for all subscribers of the NPS shall be centralized and performed by the CRA.

3.4. Trustee Bank

Bank of India has been appointed as NPS Trustee Bank. It manages the banking of the Pension Funds in accordance with applicable provisions of the NPS Lite, the schemes and the

guidelines/notifications, issued by PFRDA, Ministry of Finance, and Government of India from time to time as per applicable law.

3.5. Pension Funds (PFs)/Pension Fund Managers (PFMs)

(i) Appointed PFMs manage the retirement savings of subscribers under the NPS Lite. The PFMs are required to invest strictly in accordance with guidelines issued by the Government/PFRDA.(ii) The Aggregator may choose one of the PFMs to whom the entire corpus can be entrusted. They may also choose to invest the contributions through all the three PFMs as per Central Government scheme.

3.6 Annuity Providers

ASPs would be responsible for delivering a regular monthly pension to the subscriber for the rest of his/her life. On receipt of personal and banking information details of subscriber from CRA and of specified sum from the trustee bank the ASP would use its access codes to confirm receipt. ASP would then begin payments of annuities to the subscriber.

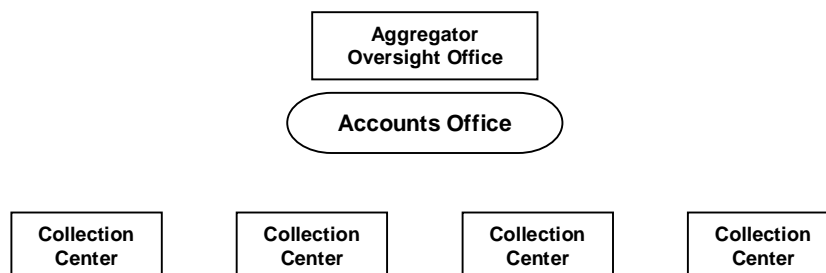
3.7 Aggregator

Aggregator shall be the point of interaction between its underlying subscriber and the NPS Lite architecture, which shall perform the functions relating to registration of subscribers, undertaking Know Your Customer (KYC) verification, receiving contributions and instructions from subscribers and transmission of the same to designated NPS-Lite intermediaries. **Entities approved by PFRDA would be acting as aggregator in NPS-Lite for their underlying subscribers. The Building and Other Construction Workers Welfare Board, Rajasthan has been appointed aggregator by PFRDA for the workers covered under the Vishwkarma Scheme of State Government and the Board intends to appoint Facilitator to perform all the functions and role of Aggregator, except function and role as NL-OO (NPS-Lite Oversight Office), as provided in regulation for Aggregators under NPS-Lite, 2010 and other guidelines/ directions issued by PFRDA in this regard.**

3.8 Facilitator

Facilitator is link between Aggregator and its underlying Subscriber. All activities related to transfer of existing “Vishwkarma” subscribers to NPS-Lite Swavlamban and persuading and retaining the contribution to minimum Rs.1000 per year and making new members of the NPS-Lite-Swavlamban Scheme is the sole responsibility of Facilitator. All functions performed by Facilitator shall be deemed to be by and on behalf of the Aggregator. Facilitator shall be the first point of interaction between the voluntary subscriber and the NPS architecture.

3.9 Oversight Office



subscriber subscriber subscriber subscriber subscriber subscriber subscriber subscriber subscriber subscriber

3.10 Collection Center and Accounts Offices

Collection center shall be agency of Facilitator to perform the functions relating to registration of subscribers, undertaking Know Your Customer (KYC) verification, receiving contributions and instructions from subscribers and transmission of the same to designated NPS intermediaries. Facilitator and its authorized branches (Collection Centers and Accounts Offices) shall also be required to comply with the provisions of the Prevention of Money Laundering (PML) Act ,2002 and the rules framed there under, as may be applicable, from time to time.

3.11 The eligibility of the Subscriber is as under

1. The person should be between age group from 18 to 60 years. Provided that a subscriber will be allowed to exit at the age of 50 years instead of 60 years, for a minimum tenure of 20 years, whichever is later.
2. Person should be from unorganized sector
Unorganized means not covered under employer assisted retirement benefit scheme and also not covered by social security schemes under any of the following laws:
 - Employee Provident Fund and Miscellaneous Provision Act, 1952
 - The Coal Mines Provident Fund and Miscellaneous Provision Act, 1948
 - The Seamen's Provident Fund Act, 1966
 - The Assam Tea Plantation Provident Fund and Pension Fund Scheme Act, 1955
 - The Jammu & Kashmir Employee Provident Fund Act, 1961
3. Meetout the KYC requirements
4. Should contribute towards the scheme minimum Rs.1000 and maximum Rs.12000 every year.
5. Should not be of unsound mind.
6. Should not be existing NPS customer.

4. FACILITATOR

4.1 Who are Facilitators?

Facilitator shall be the point of interaction between Aggregator's underlying subscriber and the NPS-Lite architecture. Facilitator shall perform all the functions relating to registration of subscribers, undertaking Know Your Customer (KYC) verification, receiving contributions and instructions from subscribers and transmission of the same to designated NPS-Lite intermediaries and all other functions and roles as mentioned in this offer document. The Facilitator would be responsible for collection of contribution amounts from the subscribers and uploading the contribution files into the CRA Lite system. Facilitator shall be intermediary selected through this process of RFP, to perform subscriber interface functions under NPS-Lite in respect of Aggregator's constituent groups. The facilitator shall be entity already in existence having continuous functional relationship with a known customer base for delivery of some socio-economic goods/services.

4.2 Following entities have been considered as potential Facilitator

- a) Nodal offices running certain schemes for identified beneficiary groups under Central and State Governments.

- b) Micro-Finance Institutions (MFIs).
- c) Non Banking Finance Companies (NBFCs).
- d) Non Government Organizations (NGOs).
- e) Entities running common service centers under National E-Governance Plan.
- f) Any other category as identified by PFRDA from time to time.

Detailed Eligibility criteria for “facilitator” and conditions of their functioning are regulated by PFRDA under proviso of “**Regulations for Aggregators under NPS Lite-2010**” as amended from time to time.

5. ROLE, RESPONSIBILITY AND FUNCTIONS OF AGGREGATOR & FACILITATOR

5.1 Role and responsibilities of Aggregator

- a) Promotion of NPS and awareness about the need for old age income security among the constituent group/members of the Vishwkarma Scheme, and other groups as may be decided by the Aggregator.
- b) Meeting the KYC requirements in respect of existing members of Vishwkarma Scheme and other potential NPS-Lite subscribers as mandated under AML/CFT requirements.
- c) KYC requirements in case of NPS-Lite subscribers shall be governed by provisions of RBI Master Circular no. RBI/2008-09/72 dated July 01, 2008 and as amended from time to time till separate orders on this aspect are issued by PFRDA.
- d) Discharge of responsibilities relating to fund and data upload within prescribed time limits.
- e) Collection of contributions from subscribers and ensuring its passage to Trustee Bank.
- f) Ensuring availability of services to Aggregators underlying subscribers as mandated under NPS-Lite.
- g) Handling grievances received from subscribers and their resolutions.
- h) Any other responsibility as assigned by PFRDA to ensure protection of subscribers’ interest.

NOTE : The Board proposes to appoint facilitator to perform all the functions and role of aggregator, except functions as NL-00 and to oversee and supervise functions of facilitator.

5.2 Broad functions of Facilitator under NPS-Lite would include:

1. Promotion of NPS-Lite Swavlamban and awareness about the need of old age income security among the constituent groups.
2. Taking over the data of existing “Vishwkarma Subscribers”, contact them, educate them about NPS-Lite Swavlamban, retaining them for the NPS-Lite Swavlamban, ensuring their minimum contribution of Rs.1000 per year.
3. Getting the S-1 form filled from the Vishwkarma subscribers. Form S-1 and other forms shall be got printed in sufficient number by the facilitator on its cost.
4. In underlying eligible groups, making new members aware regarding NPS-Lite Swavlamban.

5. Registration & PRAN Generation.
6. Facilitator would collect subscriber application and would do KYC verification.
7. Verified forms would be forwarded to CRA-FC, for digitization and PRAN generation.
8. CRA would generate and forward PRAN Card to Aggregator (who in turn would hand over to facilitator) to be redistributed further to the individual subscribers.
9. Regular subscriber contribution upload.
10. Facilitator would collect contributions from individual subscribers and would prepare and upload SCF on CRA Lite system.
11. Accordingly would transfer funds to Trustee Bank.
12. Subscriber servicing.
13. Subscribers would submit their change detail requests to respective collection center. Facilitator would verify and make necessary changes on the system, would prepare file of change details and would upload on CRA lite system.
14. Subscriber would submit the withdrawal request through Facilitator/NL-AO. And it would prepare file of withdrawal request and would upload on CRA system.
15. NL-AO/NL-OO would be eligible to lodge grievances against CRA in this model through them.
16. Statement of transaction distribution to subscribers.
17. Issuing of receipts for money collected.
18. Maintaining subscriber wise records of money collected.
19. Any other function as may be assigned by the Aggregator or PFRDA in the interest of subscribers.

Note: The Facilitator will not sublet the assigned work to any other company/institution or person.

6. FUNCTIONS OF COLLECTION CENTERS

6.1 Initial Customer interaction for “NPS-Lite Swavlamban Scheme”

- (a) Addressing queries of potential subscribers regarding NPS/NPS-Lite-Swavlamban.
- (b) Providing and displaying PFRDA/Aggregator approved information/material on Swavlamban/NPS-Lite and application form/offer document/other publicity material. The application and other request forms as prescribed by PFRDA /Aggregator for various services under NPS-Lite would be required to be printed, stored and made available to “NPS-Lite Swavlamban subscribers by the Collection Center (Facilitator). In addition, these forms shall also be made available in downloadable format on the Building & Other Construction Workers' Welfare Board, Rajasthan, Facilitator and CRA websites.
- (c) The amount collected by the ‘Collection Centers’ shall be regularly transferred to the main account of the facilitator/aggregator as per turn around time prescribed by PFRDA. NL-OO/NL-AO would maintain a designated account with a scheduled bank in the name of NPS-Lite to which all collections shall be remitted for Trustee Bank.

6.2 Subscriber Registration

- a. Receive the duly filled application form along with the KYC documentation as may be applicable from time to time.
- b. Verification of KYC documents as may be required from time to time.

- c. At the time of registration, Collection Center shall collect and verify contributions that may be received through cash/cheque/Demand Draft, issue of receipt to the subscriber against the same.
- d. Duly accepted application form shall be submitted on a daily basis, to CRA-Facilitation Centre (FC) for digitization by hand where the Collection Center and the CRA-FC are co-located. Where the Collection Center and CRA-FC are not co-located, the former shall have the option to transmit the documents (original application form along with documents) to the nearest CRA-FC either by hand or through post. For the purpose, Facilitator would ensure mapping of collection centers to nearest CRA-FC location.
- e. CRA would, on successful digitization, dispatch the PRAN kit directly to the NL-AO which will be distributed to the subscribers. The CRA shall also inform the NL-AO of the PRAN numbers allotted to its subscribers.
- f. On receipt of PRAN numbers, NL-AO/NL-OO shall upload the subscriber contribution files into CRA system and simultaneously arrange to transfer the funds into the account of subscribers on the NPS-lite system.
- g. The initial contribution of subscriber shall be remitted to the Accredited Bank Account of Aggregator/Facilitator on the day it is collected.
- h. The collection centre shall keep subscriber wise record of money/contribution collected in form of soft/hard copy.
- i. On successful digitization, the CRA shall retain the original NPS-lite application form and the KYC documents for storage.

6.3 Maintenance of hard copies and record of transactions

- (i) Collection Centers shall ensure maintenance, reporting and retention of records of all transactions in accordance with the provisions of Prevention of Money Laundry Act, 2002 and Rules framed there under, as may be applicable, from time to time.

6.4 Regular Subscriber contribution Upload

- a) Verify PRAN card details on the deposit slip, in the prescribed format.
- b) Collection and verification of contributions that may be received through cash/cheque/ Demand Draft.
- c) Collection of contribution and issue of receipt to the subscriber against the same.
- d) Uploading subscriber contribution details online into the CRA system, in respect of subscribers for whom clear funds are available, on a daily basis.
- e) Remit clear funds into the account of the NPS trust maintained with the Trustee Bank on a T+1 basis.

6.5 Subscriber Servicing

On regular basis, Collection Centers are expected to provide following range of services to the NPS-Lite Swavlamban subscribers:

- a) Carry out changes in subscriber details on request by subscriber subject to the conditions stipulated by PFRDA/Aggregator.
- b) Receiving withdrawal requests from subscriber and transmitting the same to CRA.
- c) Attending to subscriber's request for shift to another Collection Center.
 - Recording the request

- Updating records in CRA system.
- d) Any other NPS-lite account related service as may be prescribed by PFRDA/Aggregator from time to time.

6.6 Grievance Handling

- a) Receiving of grievances submitted by the subscriber against collection center or any other NPS-lite Intermediaries in the format prescribed by PFRDA and uploading of all grievances in the Central Grievance Management System (CGMS) of CRA on a daily basis. The CGMS system of CRA would route the grievances to respective NPS-lite intermediaries.
- b) Receiving grievances raised by the subscriber against collection center through the CRA/CGMS of CRA by accessing the CGMS by NL-AO/NL-OO.
- c) If NL-AO/NL-OO has grievances against any NPS Intermediary such as CRA or TB, it shall raise grievance using CGMS of the CRA.

The grievances relating to collection center/facilitator raised either by the subscriber or by the NPS Intermediary shall be resolved within 7 days of receiving of grievance and the resolution shall be posted in the CGMS system for each grievance. Supporting CGMS infrastructure will be available with CRA system.

7. SERVICE LEVEL STANDARDS/REQUIREMENTS

S.No.	Functions	Service level/Standards
A	Registration of Subscriber after KYC verification,	Submission of application forms to CRA-FC by end of the day (EoD)
B	Retention and maintenance of record of transactions	As per the provisions of the PML Act, 2002 and the rules framed there under, as may be applicable, from time to time.
C	Transmission of funds to NPS trust account maintained with TB	Clear funds have to be transferred to the Trustee Bank on a T+1 basis.
D	Subscriber shifting from one c-c to any other c-c	Request to be uploaded into the CRA system as and when received from subscriber through cc. In due course of time (as stipulated by PFRDA) the subscriber will have the option to shift from one c-c to any other c-c registered with PFRDA.

8. TECHNICAL ELIGIBILITY CRITERIA FOR FACILITATOR

8.1 Technical Eligibility/Qualifying criteria

Any institution's proposal for Facilitator is required to fulfill following basic technical eligibility condition to be registered as facilitator for the NPS-Lite swavlamban scheme in Rajasthan.

- 8.1.1. The entities desirous of taking on the role of facilitator must be registered (under an Act of Central or state government as prescribed in section 9.2 of “**Regulations for Aggregators under NPS Lite-2010**”) and/or adequately regulated by either Reserve Bank of India, Securities and Exchange Board of India or Insurance Regulatory and Development Authority or by any of the financial sector regulator(s).The registered entities willing to be enlisted as an facilitator must have been registered under following:
- Societies Registration Act, 1860 (or State amendment of this Act)
 - Indian Trusts Act, 1862
 - Charitable and Religious Trusts Act, 1920
 - Indian Companies Act, 1956 (section 25, for non-profit companies)
 - Indian Companies Act 1956 with necessary certification from RBI (for NBFCs)
 - Indian Companies Act 1956, for any other company
 - Any other Act/Rule as specified by PFRDA from time to time
- (The bidding entity shall attach copy of Registration Certificate)**
- 8.1.2. The entity must have been in business of financial services or commodity development for at least 3 years as on date of application with a proven track record and must be financially viable. **(Bidder shall attach information in the format given in Annexure-II)**
- 8.1.3 The entity or any of its directors /promoters etc must not have been subjected to any disciplinary proceeding(s) under the rules, regulations and bye-laws of any regulator/ disciplining body during the last three years **(An undertaking must be attached as per format given in Annexure-III).**
- 8.1.4. Non imposition of any major strictures by external auditor or any financial sector regulator or by the court of the law in any of the preceding 3 years. **(The bidder shall attach an undertaking as per format given in Annexure-II alongwith external auditor’s report for last three years)**
- 8.2 Other Criterion**
- 8.2.1** Must have branches, covering all districts of State with each branch conforming to IT infrastructure and capacity to electronically link to the CRA (detailed IT requirement as mentioned in this document). Each of these branches should have capability to electronically transmit in an efficient and secured manner clear Swavlamban subscriber contribution and subscriber information on at least “T+1” basis or as per PFRDA guidelines. The applicant would undertake to make NPS-Lite Swavlamban scheme available on its entire network across the State in a time bound manner in accordance with a business plan that would be furnished along with the proposal
- 8.2.2** The entity must have net worth not less than Rs. 50.00 lacs as on the 1st day of Financial Year 2011-12.
- 8.2.3** The entity must have capability to manage large customer databases suitable to their organization and must meet other technology parameters prescribed by PFRDA.
- 8.2.4** The entity must have cash management and its transfer capabilities as prescribed by PFRDA.

- 8.2.5** The entity must have trained staff with sufficient capability. The entity must have credible collection centers as their branches throughout the State.
- 8.2.6** A three year track record of profitability (Profit after tax) as of the last day of the immediately preceding financial year.
- 8.2.7** The institution should be in business of marketing/selling of retail financial services.
- 8.2.8** Experience of selling financial products across the counters.
- 8.2.9** Experience, if any, of implementing NPS-Lite-Swavlamban as Aggregator or Facilitator..
- 8.2.10** State Government or Board may, at its discretion, relax some or all of these eligibility criteria in case of entities which are fully or partly controlled by either Central or any State government or have been created under any specific arrangement of the Central or State government or any other entity with proven track record, on a case to case basis in the initial stages of development of the sector.

9. DETAILED IT REQUIREMENTS

The basic minimum infrastructure requirement is as below:

9.1 a) For access to CRA system the Facilitator/Collection Center will:

- I. have internet connectivity to access the CRA system for web based interaction
- II. have capability to electronically transmit NPS-Lite swavlamban subscriber contribution and information on at least T+1 basis. The details of such capability to be submitted as a part of the proposal
- III. have at least two desktop machines with Windows 2000\ Windows XP as Operating System(OS) with Internet explorer 5.5/6.0/7.0 at Collection Center/Branches.

b) Back Office Systems

Each Collection Center shall establish necessary systems, procedures and back-office software for:

- I. Receiving transaction requests and upload in CRA system.
- II. Issuance of acknowledgement with unique ID against application for account opening, subscription and all other transactions. The facilitator/collection center shall follow the algorithm to be provided by the CRA for issuance of unique ID,
- III. Mechanism for monitoring redressal of grievances.
- IV. Monitoring status of each transaction and generating regular MIS reports.

9.2 In order to operate with the CRA system, the selected entity shall register in the system as NL-AO/collection center. The detailed procedure for registration is provided by the PFRDA on its website, www.pfrda.org.in and by the CRA on its website. Facilitator shall put in place necessary back-office software/systems in place within one month from the date of signing the agreement and shall carryout various operations as detailed by the PFRDA.

10 AMENDMENT OF REQUEST FOR PROPOSAL

- 10.1 The Board may modify, for any reason deemed necessary, the any condition of the RFP, except basic conditions, by an amendment notifying on the Building & Other Construction

Workers' Welfare Board, Rajasthan website: "www.rajlalour.nic.in" which shall be binding on all applicants.

- 10.2 Once the proposal documents are submitted, modifications and substitutions in the proposal documents shall not be allowed.
- 10.3 In the process of examination, evaluation and comparison of proposal, the Board may, at its discretion, ask applicant(s) for clarification of its proposal which the applicant will be obliged to furnish.

11. BOARD'S RIGHT TO ACCEPT OR REJECT ANY OR ALL PROPOSALS

The Board reserves the right to accept or reject any Bid or annul the Bidding process and reject all Bids at any time prior to award of contract, without thereby incurring any liability to the affected Bidder or Bidders. The Board is not bound to accept the lowest or any bid.

Note: Incomplete technical bids and financial bids with extra attachments / remarks is liable to be disqualified.

11(A). SIGNATURE IN EACH PAGE OF DOCUMENT:

Each paper of Bid Document must be signed by the competent authority of the Bidder. Any document/sheet not signed shall tantamount to rejection of Bid.

12. SECURITY DEPOSIT/ BANK GUARANTEE, EARNEST MONEY & PENALTY

- 12.1 Each entity enlisted as facilitator shall have to submit a security deposit in the form of a bank guarantee in favour of Secretary, Building & Other Construction Workers' Welfare Board, Rajasthan from a scheduled commercial bank.
- 12.2 The amount of security Deposit shall be Rs.5.00 lacs.
- 12.3 Security deposit shall be forfeited if;
 - a) any term or condition of the contract is infringed by the facilitator or
 - b) The Facilitator fails to enroll at least one lakh members including existing beneficiaries of Vishwakarma Scheme into NPS-Lite/Swavlamban during the period of agreement i.e., 3 years from the date of signing the agreement.
- 12.4 The successful applicant shall at its own expense deposit with department, within fifteen (15) working days of the date of announcement of eligibility or prior to signing of the contract, whichever is earlier, an unconditional and irrevocable Bank Guarantee (BG) from a scheduled bank. The Bank Guarantee will be of Rs. 500,000 (Rupees Five Lakh only). All incidental charges whatsoever such as premium, commission etc. with respect to the Bank Guarantee shall be borne by the applicant. The BG shall be valid till 120 days after the completion of the agreement period/termination of the agreement.
- 12.5 In the event of the applicant being unable to service the contract for whatever reason, the Board would invoke the BG. Notwithstanding and without prejudice to any rights whatsoever of the Board under the contract in the matter, the proceeds of the BG shall be payable to the Board as compensation for the applicant's failure to perform/comply with its obligations under the contract. The Board shall notify the applicant in writing of the exercise of its right to receive such compensation within 14 days, indicating the contractual obligation(s) for which the applicant is in default.

- 12.6 Before invoking the BG, the selected entity will be given an opportunity to represent before the Board. The decision of the Board on the representation given by the entity shall be final and binding. If circumstances so warrant, the matter may be referred to an arbitrator to be appointed by the Government.
- 12.7 Each bidding entity shall submit earnest money of Rs. 2,00,000/- in form of D.D. in favour of Secretary, Building and Other Construction Welfare Board, Rajasthan. The earnest money of successful tenderer will be adjusted towards security deposit and the balance will be recovered at the time of execution of agreement.
- 12.8 The earnest money shall be forfeited, (a) if tenderer withdraws or modifies the offer after opening of tender but before acceptance of the tender or (b) he does not execute the agreement, if any prescribed within the specified time or (c) he does not deposit the security money after the work order is given.

12.9 **PENALTY CLAUSE**

Penalty of Rs.25000/- will be imposed on the facilitator, for the delay of every month or a part of it more than 15 days, if the successful tenderer fails to map and contact with existing beneficiaries of Vishwakarma Scheme (51,700) and get all the desiring beneficiaries enrolled into NPS-Lite/Swavlamban within a period of 6 months from the date of signing the agreement, and/or fails to provide details of such beneficiaries, who do not agree to join NPS-Lite/Swavlamban, alongwith their duly signed letters within above mentioned time period or, fails to provide list of such beneficiaries who would not be contacted during the stipulated time period.

The aforesaid stipulated period of 6 months will be extended on submission of application by the facilitator with an amount of aforesaid penalty. If the application for extension is not submitted, the amount of penalty will be recovered out of payment due against the bills submitted by the successful tenderer.

13. **SUBMISSION OF PROPOSAL**

- 13.1 The applicant shall submit the proposal as per the details mentioned in para 13.6.1.

A. Technical Bid/Proposal

Technical bid in **Annexure I** duly signed & accompanied by the following

- (i) Earnest Money of Rs.2,00,000/- in form of DD in favour of Secretary, Building and Other Construction Workers' Welfare Board, Rajasthan.
- (ii) Documents as mentioned in clause 8,9, 13.6.2 and 13.6.3

B. Financial Bid/Proposal

- (i) Financial bid shall be submitted in the format given at **Annexure VIII**.

13.2 In case of any query regarding the document the following officers may be contacted Secretary/Joint Secretary, Building and Other Construction Workers' Welfare Board, Rajasthan or Joint Labour Commissioner (Law), Office of the Labour Commissioner, Rajasthan.

13.3 The queries of the prospective applicants shall be replied and would be made available on departmental website. The queries shall be entertained upto 20 days after the notification of the RFP. Any query after 20 days shall not be replied.

- 13.4** The last date for submission of the proposal and opening of the proposal shall be as given in the tender notice.
- 13.5** The proposals may be addressed to Secretary, Building and Other Construction Workers' Welfare Board, Rajasthan, Shram Bhawan, Shanti Nagar, Hasanpura, Jaipur or may be submitted personally at the above address.
- 13.6** This section of the RFP describes the specific formalities of the submission of the documents and reply requirements.

13.6.1 Submission of Proposals:

The bidder must submit the proposal as per the details mentioned below:

- i. Technical proposal should be sealed in a separate envelop clearly marked in **BOLD** **“SECTION A – TECHNICAL BID”** and **“TECHNICAL BID FOR IMPLEMENTING “NPS-LITE-SWAVLAMBAN”** written on the top of the envelope.
- ii. Financial proposal should be sealed in another envelop clearly marked in **BOLD** **“SECTION B – FINANCIAL BID”** and **“FINANCIAL BID FOR IMPLEMENTING “NPS-LITE-SWAVLAMBAN”** written on the top of the envelope.
- iii. Both envelops should have the bidders Name and Address clearly written at the Left Bottom Corner of the envelope.
- iv. Both envelops should be put in a **large cover / envelop**, sealed and clearly marked in **BOLD** have

“SECTION A – TECHNICAL BID” for **“NPS-LITE-SWAVLAMBAN”**.

“SECTION B – FINANCIAL BID” for **“NPS-LITE-SWAVLAMBAN”** written on envelop and have the bidders Name and Address clearly written in **BOLD** at the Left Bottom Corner.

13.6.2 Documents Comprising Proposal

The proposal submitted by the applicant shall comprise the following documents:

- a) Technical Proposal including all the technical information asked for in section 8 of this RFP document, dully filled in along with all attachments/schedules dully completed and signed by the applicant.
- b) Earnest Money of Rs. 2,00,000/- (refer para 12 of this RFP).
- c) Any other information that is to be submitted during the course of the registration process.

13.6.3 Technical Proposal Requirements

The technical proposal while addressing the following aspects shall be submitted strictly in the order given below:

S.No.	Criteria/Requirement	Annexure
	Technical Eligibility/Qualifying Criteria	
1.	Technical Bid application in given format	I
2.	Copy of Registration Certificate issued by the Regulator (as mentioned in para 8.1.1)	
3.	Information regarding entity's having been in business of financial service or commodity development (as mentioned in para 8.1.2)	II
4.	Undertaking for no disciplinary proceedings and for non-imposition of any measure stricture (as mentioned in para 8.1.3 & 8.1.4)	III
5.	External Auditor's report for last three financial years (as mentioned in para 8.1.4)	
6.	Earnest money D.D.	
	Other criterion	
7.	DD/Postal Order for Tender Fee (in case the tender document has been downloaded from website)	
8.	Geographical spread : List of Districts covered in the State and List of Branches alongwith IT infrastructure. (as mentioned in para 8.2.1 & para-9)	IV
9.	Profit and Loss Account summary for the last three years (as mentioned in para 8.2.6)	
10.	Audited Balance Sheet for last three years	
11.	Net worth of the Entity as on the first day of 2011-12 (as mentioned in para 8.2.2)	
12.	Information regarding capability to manage large customer data base and capability of cash management (as mentioned in para 8.2.3 & 8.2.4)	II (Point No. 7 & 8)
13.	Undertaking/declaration for having capability to electronically transmit clear NPS-Lite contributions/ information and regarding capability of individuals to be assigned the work of NPS-Lite (as mentioned in para 8.2.5)	V
14.	Self declaration regarding any current or ongoing matter of regulatory investigation/proceedings, with details thereof.	
15.	Experience in retail financial services (as mentioned in para 8.2.7 & 8.2.8)	II
16.	Experience, if any, of implementing NPS-Lite-Swavlamban (as mentioned in para 8.2.9)	VI
17.	Business Plan	VII
18.	Any other information	

The technical proposal shall contain duly filled in format as prescribed in annexure I of this RFP and in addition, head wise details on all the items mentioned above and enlisted in section 13.6.3 should be provided in the mentioned order to facilitate comparison of

proposals. All pages and paragraphs of the proposal should be numbered and all the papers should be properly bound together. A proper index should be prepared giving the details of page numbers etc in respect of the different sections of the proposals.

14. DISQUALIFICATION CRITERIA

The board may at its sole discretion, disqualify any applicant, if as per its opinion, the applicant has:

- 14.1** Made misleading or false representation(s) in the form of statements and attachments submitted in proof of the eligibility requirements;
- 14.2** Submitted a proposal that is not accompanied by required documents and/or Earnest Money.
- 14.3** Failed to provide clarifications as needed by the Board;
- 14.4** Been declared ineligible by GoI/State or any other regulator in India for corrupt and fraudulent practices or blacklisted;
- 14.5** Submitted more than one proposal or submitted a proposal with price adjustments/ variations.
- 14.6** The bids may be cancelled and not evaluated if the bidder fails to:
 - a.** Clearly mention Technical / Financial Proposal on the respective envelopes
 - b.** To seal the envelope properly with sealing tape
 - c.** Submit both envelopes i.e. Financial Bid and Technical Bid together keeping in large envelope.
 - d.** Give complete bids in all aspects.
 - e.** Submit financial bids in the specified Performa

15. BOARD'S RIGHT TO TERMINATE

- 15.1** Board may terminate the RFP process at any time and without assigning any reason. The Board makes no commitment, express or implied, that this process will result in a business transaction with anyone.
- 15.2** This RFP does not constitute an offer by the Board. The applicant's participation in this process may result in Board selecting the applicant to engage in further discussions and negotiations toward execution of a contract. The commencement of such negotiations does not, however, signify a commitment by Board to execute a contract or to continue negotiations. The Board may terminate negotiations at any time without assigning reason.

16. FACILITATOR AGREEMENT CONDITIONS

On signing of the contract with the Board, the successful applicant would be allowed to operate as facilitator for NPS-Lite Swavlamban Scheme under the following terms and conditions:

16.1 Term of Agreement

The period of agreement will be for 3 (three) years.

16.2 Governing Laws/ Jurisdiction/Arbitration

Any matter relating to the appointment of Facilitator shall be governed by the Laws of Union of India and the State of Rajasthan. Only Courts at Jaipur (with exclusion of all other Courts) shall have the jurisdiction to decide or adjudicate on any matter or dispute which may arise.

16.3 Termination of the Agreement

The initial agreement of Facilitator will be for a period of 3 (three) years. The tenure of agreement of Facilitator will end if:

- 1) Facilitator contravenes the conditions/clauses as specified in the contract with Board;
- 2) Upon periodic review, if facilitator's performance is found unsatisfactory,
- 3) At the end of the tenure as may be specified in the agreement.

17. Mode of Payment

Payment shall be made quarterly basis on submission of bill with due verification of services done.

TECHNICAL PROPOSAL

[Date]

Secretary,

Building & Other Construction Workers' Welfare Board, Rajasthan
"Shram Bhawan", Shanti Nagar, Hasanpura, Jaipur

Dear Sir,

Ref: Request For Proposal (RFP): Appointment of Facilitator under NPS-Lite Swavlamban Scheme

Having examined the RFP documents, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide the services as required and outlined in the RFP for appointment of Facilitator. We agree to meet such requirements and provide such services as set out in the RFP documents.

We attach hereto our response to the RFP document, which constitutes our proposal for being considered for appointment of Facilitator.

We undertake, if our proposal is accepted, to adhere to the stipulations put forward in the RFP or such adjusted plan as may subsequently be mutually agreed between us and the Board.

We undertake to bring our entire branch network onboard NPS-Lite (Swavlamban) in a time bound manner through our specific business plans submitted herewith.

We agree to unconditional acceptance of all the terms and conditions set out in the RFP documents. 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 the Board 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 Board as to any material fact.

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

Date: (Signature)
(In the capacity of)

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

(Name and Address of Company) (Seal/Stamp of applicant)

Witness Signature:

Witness Name:

Witness Address:

CERTIFICATE AS TO AUTHORIZED SIGNATORIES

I, certify that I am Secretary of the, and thatwho signed the above proposal is authorized to bind the corporation by authoring of its governing body.

(Secretary)

Date

(Seal here)

ANNEXURE-II**DETAILS OF BUSINESS**

S.No.	Name of Financial Service/Commodity Development	Name of Companies	From when the activity has been undertaken (Number of years of marketing/selling)	Average number of customer (for last three years)	Turnover from the business (year wise for last three years)
1.	2.	3.	4.	5.	6.
1.	Mutual Fund				
2.	Insurance Products				
3.	Other financial products (Provide details)				

Column No. 7 Details of capability to manage large data-base be provided here:-

Column No. 8 Details of cash management system and its transfer capability be provided here:-

**UNDERTAKING FOR NO DISCIPLINARY PROCEEDING
& NON-IMPOSITION OF MAJOR STRICTURE**

I, ----- (Name & Designation) for and on behalf of -----
------(Name of bidding entity) do hereby affirm and give undertaking that the above mentioned entity or any of its Directors/Promoters etc. have not been subjected to any disciplinary proceedings under the Rules, Regulations and Bye-laws of any Regulator or Disciplining Body during the last three years.

Further, I do hereby affirm and give undertaking that no major stricture has been imposed by external auditor or any financial sector regulator or any disciplinary authority/body against the above mentioned entity during the last three years.

Signature
Name
Designation

DETAILS OF BRANCHES IN RAJASTHAN

S.No	Name of District	Branches location with address	Main business of Branch	No. of staff with designation in each Branch	Internet Connection (Yes/No)	Number of desktop machines available	Capable to electronically transmit information (Yes/No)
1.	2.	3.	4.	5.	6.	7.	8.

Details of capability to electronically transmit information/contribution should be provided here.

UNDERTAKING/DECLARATION

I/We ----- on behalf of ----- (name of the bidder) do hereby undertake that we have capability to electronically transmit clear NPS subscriber contribution and information as per prescribed time lines.

I/We also undertake that all individuals assigned on NPS related activities shall have necessary capability and shall be trained on all operational issues to ensure proper discharge of NPS related responsibilities before their deployment.

Name & Signature
(seal/stamp of applicant)
duly authorized to sign the undertaking for and on behalf of
(name and address of the company)

ANNEXURE-VI

DETAILS OF EXPERIENCE OF IMPLEMENTING NPS-LITE SWAVLAMBAN

Name of the State where implementing NPS-Lite	Name and Address of the Aggregator	Functions and Services undertaken as facilitator	Groups for which implementing NPS-Lite	Name of Districts where implementing NPS-Lite	Date of MOU/Agreement with Aggregator	No. of Subscribers enrolled in NPS-Lite (till 31.12.11)
1.	2.	3.	4.	5.	6.	7.

A brief write-up about the experience of implementing NPS-Lite-Swavlamban as Facilitator/Aggregator should be provided here.

BUSINESS PLAN

Business plan to be submitted on separate document and must contain the following:

1. Business Plan to cover long term perspective over 3 years with short term strategy for the current financial year.
2. Specific strategy to make all branches of the facilitator fully NPS-enabled with periodic targets.
3. Specific strategy with timeline to make existing customers aware of the NPS through use of cost effective communication means like targeted e-mails, communication through periodical statements.
4. Strategy with timeline for making NPS available on internet portals of the facilitator.
5. Strategy for promotional measures to be adopted e.g. displays at ATMs, banners at branches, facilitator specific leaflets, flyers etc.
6. Strategy to bring onboard their own employees and associated vendor/clients.
7. Strategy to enhance the awareness level and capacity building of ground level functionaries of facilitator-specific training programme.
8. Plan for ensuring the availability of requisite documents like forms, promotional docs at the SP level.
9. Plan for setting up a functional monitoring system within facilitator to oversee achievement to these targets periodically and in a sustained manner.

FINANCIAL BID

OFFICE OF

1. Tender for Swavlamban NPS-Lite
2. Name & address of the entity
3. Addressed to: Secretary, Building and Other Construction Workers' Welfare Board, Shram Bhawan, Shanti Nagar, Hasanpura, Jaipur (Rajasthan).
4. Reference
5. The tender fee amounting to Rs. 400/- has been deposited vide cash receipt No. ----- dt--- ----- or crossed postal order or DD no. ----- dt----- (in case the tender document is downloaded through website, crossed postal order must be attached along with technical bid.)
6. We agree to abide by all the conditions mentioned in tender Notice no..... dated..... issued by Secretary, Building and Other Construction Workers' Welfare Board, Rajasthan and also agree to abide by all the conditions of the said Tender Notice given in the attached sheets (all the pages of which have been signed by us in token of our acceptable of the terms mentioned therein)
7. The rates for the services are as under and the quantity to be supplied noted against each

S.No.	Name of services	Rate per Subscriber in Rs. (including all taxes and other charges)
1	All functions relating to transfer of existing 51700 Vishwakarma Subscribers to NPS-Lite Swavlamban along with their contribution (one time charges)	
2	Enrollment of new Subscribers and collection of contribution from all subscribers (subject to a minimum collection of Rs. 1,000/- p.a. from each subscriber) & maintenance of record annually and providing all other services as prescribed in the RFP	

8. Service will be delivered for a period of 3 years from the date of signing of the agreement.
9. The rates quoted above are valid for 3 years. The period can be extended with mutual agreement.
10. Earnest money is enclosed along with technical bid.
11. Declaration of entity etc., is also enclosed.

SIGNATURE OF TENDERER
Name & Designation

CHECKLIST

S.No.	Criteria/Requirement	Annexure	Attached Yes/No
	Technical Eligibility/Qualifying Criteria		
1.	Technical Bid application in given format	I	
2.	Copy of Registration Certificate issued by the Regulator (as mentioned in para 8.1.1)		
3.	Information regarding entity's having been in business of financial service or commodity development (as mentioned in para 8.1.2)	II	
4.	Undertaking for no disciplinary proceedings and for non-imposition of any measure stricture (as mentioned in para 8.1.3 & 8.1.4)	III	
5.	External Auditor's report for last three financial years (as mentioned in para 8.1.4)		
6.	Earnest money D.D.		
	Other criterion		
7.	DD/Postal Order for Tender Fee (in case the tender document has been downloaded from website)		
8.	Geographical spread : List of Districts covered in the State and List of Branches alongwith IT infrastructure. (as mentioned in para 8.2.1 & para-9)	IV	
9.	Profit and Loss Account summary for the last three years (as mentioned in para 8.2.6)		
10.	Audited Balance Sheet for last three years		
11.	Net worth of the Entity as on the first day of 2011-12 (as mentioned in para 8.2.2)		
12.	Information regarding capability to manage large customer data base and capability of cash management (as mentioned in para 8.2.3 & 8.2.4)	II (Point No. 7 & 8)	
13.	Undertaking/declaration for having capability to electronically transmit clear NPS-Lite contributions/information and regarding capability of individuals to be assigned the work of NPS-Lite (as mentioned in para 8.2.5)	V	
14.	Self declaration regarding any current or on going matter of regulatory investigation/proceedings, with details thereof.		
15.	Experience in retail financial services (as mentioned in para 8.2.7 & 8.2.8)	II	
16.	Experience, if any, of implementing NPS-Lite-Swavlamban (as mentioned in para 8.2.9)	VI	
17.	Business Plan	VII	
18.	Any other information		