HARASHTRA STATE ROAD DEVELOPMENT CORPORATION LIMITED, MUMBAI

CERTIFIED COPY OF

PROJECT DOCUMENTS

FOR

Improvements, Toll Collection & Operation & Maintenance of THANE GHODBUNDER ROAD

VOLUME - I


CERTIFIED COPY OF
PROJECT DOCUMENTS

FOR

IMPROVEMENTS, TOLL COLLECTION & OPERATION
AND MAINTENANCE OF THANE GHODBUNDER ROAD

VOLUME - I

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Bid Document for
Improvements, Toll Collection and Operation and Maintenance of Thane Ghodbunder Road

Volume I

Bid Notice, Bidding Data, Instruction to Bidders, Conditions of Contract, Sample Forms, Traffic Data and Toll Rates
MAHARASHTRA STATE ROAD DEVELOPMENT CORPORATION LIMITED, MUMBAI

BID DOCUMENT

FOR

IMPROVEMENTS, TOLL COLLECTION AND OPERATION AND MAINTENANCE OF THANE GHODBUNDER ROAD

VOLUME - I

BID NOTICE, BIDDING DATA, INSTRUCTIONS TO BIDDERS, CONDITIONS OF CONTRACT, SAMPLE FORMS, TRAFFIC DATA AND TOLL RATES

ISSUED TO (NAME OF BIDDER)

ON DATE

ACCOUNTANT

For Ideal Road Builders Pvt. Ltd.

Signature and Designation of
Issuing Officer
EXECUTIVE ENGINEER
MAHARASHTRA STATE ROAD DEVELOPMENT CORPORATION LTD., MUMBAI-36.
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Bid Document for
Improvements, Toll Collection and Operation and Maintenance of Thane Ghodbunder Road

Bid Notice
Section

For MSRDC Pvt Ltd.

Director
BID INVITATION

The Crucial Connect
The road to progress and prowess

The Overview
The story so far

The Thane-Ghodbunder Road is pivotal to the future of Thane, today amongst the fastest growing cities and a model for planned development. Previously a two-lane road, this road used to witness a lot of traffic congestion. Lately, since its widening to 4/6/10 lanes at different places, there has been a smooth flow of traffic and massive conservation of fuel and time. Industrialization and urbanization too have accelerated tremendously; and there is a real rush for residential complexes as this road has an amazing variety of connectivity to offer to the common man.

Maharashtra State Road Development Corporation Limited (MSRDC)
MSRDC (a Government of Maharashtra undertaking), known for total infrastructure solutions was established in 1996. MSRDC is today one of the country's premier new-age infrastructure agencies. Having developed, built and operated the most talked about road sector project of the nation the Mumbai Pune Expressway MSRDC now proposes to invite Private Sector players to operate and maintain the

Project Consultants:
Ernst & Young Pvt. Ltd.
STB Consultants Pvt. Ltd.

The Project
- To operate and maintain the Thane - Ghodbunder road for a 15 year period
- To strengthen, improve, operate and maintain about 15 kms of the Thane - Ghodbunder road (SH42)
- Toll collection on the Thane - Ghodbunder road (SH42)

This will ensure that the selected private sector player participates in the crucial road connectivity between NH-3 and NH-8. The present toll income is Rs 10 crores per annum.
Bid Document for
Improvements, Toll Collection and Operation and Maintenance of Thane Ghodbunder Road

Bidding Data
Section II
# BIDDING DATA

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<td>1.</td>
<td>Bidder</td>
<td>The bidder may be either individual firm or a consortium of firms.</td>
</tr>
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<td>2.</td>
<td>Scope of the Project</td>
<td>To strengthen by black topping &amp; concreting, improve, operate &amp; maintain Thane Ghodbunder road for a period of 15 years along with collection of toll at the designated toll plaza</td>
</tr>
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<td>3.</td>
<td>Improvements / Construction Period</td>
<td>18 months</td>
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<td>4.</td>
<td>Contract Period</td>
<td>15 years including construction period.</td>
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<td>5.</td>
<td>Minimum Annual Turnover of Bidders</td>
<td>Shall not be less than Rs. 30 Crs. from construction and/or toll operation in any of the last three financial years as on 31\textsuperscript{st} March-2004.</td>
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<td>6.</td>
<td>Minimum Tangible Net Worth of Bidders</td>
<td>Shall not be less than Rs. 15 Cr. as per the audited financial results of the financial year ending 31\textsuperscript{st} March-2004.</td>
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<td>7.</td>
<td>Date, time and place of issue of blank bid forms</td>
<td>From 10.1.2005 to 31.1.2005 on working days from office of MSRDC at Nepean sea Road, Mumbai</td>
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For Ideal Road Builders Pvt. Ltd.

CONTRACTOR

Director

MSRDC
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<td>8.</td>
<td>Cost of Bid Documents</td>
<td>Non refundable amount of Rs. 20,000/- to be paid in the form of D.D./ Bankers Cheque drawn in favour of MSRDC payable at Mumbai.</td>
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<td>9.</td>
<td>Last Date of sale of Bid Documents</td>
<td>31.1.2005</td>
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<td>10.</td>
<td>Date, time and place of Pre-Bid Conference</td>
<td>On 18.1.2005 at 15.00 Hrs at office of MSRDC at Bandra, Mumbai.</td>
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<td>11.</td>
<td>Date, time and place of Submission of Bids</td>
<td>On 11.2.2005 in office of MSRDC at Nepean sea Road, Mumbai upto 15.00 Hrs.</td>
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<td>12.</td>
<td>Earnest Money Deposit:</td>
<td>Rs. 100 lakhs to be paid in the form of D.D./ Bankers Cheque drawn in favour of MSRDC payable at Mumbai.</td>
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<td>13.</td>
<td>Amount of Performance Security and the form in which it is to be deposited</td>
<td>Rs. 300 lakhs In the form of Demand Draft / Bank guarantees from Banks approved by MSRDC</td>
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<td>14.</td>
<td>Upfront payment Details</td>
<td>The bidder shall quote upfront payment payable to MSRDC over and above Rs. 9000 lakhs The upfront payment shall be payable within 90 days from the date of acceptance of the bid.</td>
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For Ideal Road Builders Pvt. Ltd.

CONTRACTOR  Director
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<td>Comfort Letters from Banks/</td>
<td>Comfort letter from the funding agency in a manner set out in Bid Documents. However, the bidder can arrange funds from any other sources including funding from the Foreign Banks.</td>
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Bid Document for
Improvements, Toll Collection and Operation
and Maintenance of Thane-Ghodbunder Road

General Information
Section

For Ideal Road Builders Pvt. Ltd.
[Signature]
Director
GENERAL INFORMATION

Over the years city of Mumbai, the main economic hub of India, has been developed based on the natural geographic constraints. The opportunities offered by the city have attracted peoples from various corners of India leading to exponential population growth over the years. Apart from this owing to the presence of various industries in and around the city, over the years city has been key contributor to the national economy. Considering the geographical constraints, city has grown longitudinally along two arms i.e. Western arm along Churchgate to Borivali and Eastern Express Highway along Victoria Terminus to Thane. The city is very well connected via rail and road, which is more often stretched to its limits. Although there exist linkages between the two arms of eastern and western Mumbai via rail and road, existing infrastructure is proving out to be inadequate to support the ever increasing traffic flows between the two arms.

Thane Ghodbunder Road is a major link road connecting Mumbai Ahmadabad National Highway No. 8 to Mumbai Agra National Highway No.3. This link passes through Thane city from Ch. 04/400 to Ch. 14/900 and there after it passes through Municipal Limits of Mira Bhayander Municipal Corporation. A portion of Thane Ghodbunder Road also passes through Borivali National Park. Presently Thane city is expanding along the Thane Ghodbunder Road Development of residential and commercial complexes is taking place along this road.

This is an important East West link and carries heavy commercial traffic, which has to inter change between NH3 and NH8. Majority of car traffic going to Western Suburbs of Mumbai from Thane and Navi Mumbai uses this road. Other East West link near by is in Mumbai e.g. JVL R, which is under construction. With the growth of Thane City as well as Mira Bhayander Municipal Corporation and other developments of suburban Mumbai towards north, this traffic is expected to increase. Currently the total PCU per day is approx. 33000.
The road from Thane to Ghodbunder is a State Highway No. 42 and was maintained by Public Works Department of Govt. of Maharashtra. The carriageway was only 7 m wide throughout the length except for initial portion of 500 m and that too was in a bad shape. The travel time used to be more than one hour for crossing this stretch of 15 km. due to congestion in Thane City as well as due to bad condition of the road. Therefore, the need was felt to develop the linkages to offer better connectivity amongst the eastern and western parts of the city and also to develop the areas along the road to ease off the pressure on the suburbs of Mumbai to certain extent. With this objective in mind, Government of Maharashtra decided to develop the Thane Ghodbunder road link through MSRDC on Build, Operate & Transfer (BOT) basis.

MSRDC was handed over the project by PWD as per the Government of Maharashtra Resolution dated June 5th 2000 and started the development of the project road then onwards. Project road was completed in year 2002 and tolling was started from December 1, 2002 from the users of the road facility. Since start of tolling MSRDC has contracted out the toll collection activity on the project road to the private contractors based on competitive bidding process with single bid criteria being the weekly toll amount quoted by the bidders. Currently the toll collection is carried out by M/s Bharat Udyog Pvt. Limited for a period of one year.

MSRDC now wants to offer the Thane Ghodbunder project road to a private contractor for collecting toll as well as operating & maintaining it for a period of fifteen years in lieu of an upfront payment.
Instructions to Bidders

Section IV

For More Road Projects, Please

MRDC

Maharashtra State Road
Development Corporation Limited
INSTRUCTIONS TO BIDDERS

A. GENERAL

1. SCOPE OF BID

The work covered under the bids consists of improvements to Thane Ghodbunder Road by way of strengthening, concreting, maintenance & operation of the road during the contract period of 15 years, collection of toll as per the rates specified in the contract, as well as payment of lumpsum upfront payment to MSRDC and other charges as mentioned in the conditions of contract.

2. ELIGIBLE BIDDERS

This invitation to bid is open to any bidder meeting following requirements:

2.1 Bidder shall not be affiliated with firms or entity.

(i) That has provided consulting services related to the works to the employer during the preparatory stages of the works.

3. QUALIFICATION OF BIDDER

3.1. To be eligible for award of the contract the bidder shall provide satisfactory evidence to the Employer (MSRDC) of their eligibility, capability and adequacy of resources to carry out the work / contract effectively. For the purpose of this all the bids submitted shall include the information as stated in clause 18.

3.2. For the purpose of this contract the bidder shall meet the minimum qualifying criteria as follows:

For [criteria as follows] Det. Ltd.

CONTRACTOR

MSRDC
(i) The bidder or the Lead member of the consortium (in case of bid is from a consortium of companies) should have a minimum tangible net worth of Rs. 15.00 crore, as per the audited financial results of the financial year ending 31st March 2004.

(ii) Minimum Annual turnover of Rs.30 crores per annum from the construction and/or toll operation in at least one of the last three financial years.

(iii) The bidder or any member of bidder consortium of the companies should have completed at least one road project under BOT with a minimum cost of Rs.30 Crores. In Last five years.” Road project mean BOT project of either road, bridge, tunnel, or any combination there of. (10 % rise per year will be considered on cost of previous year to bring the value to March-2004 level)

4. **ONE BID PER BIDDER**

A bidder shall submit only one bid in the same bidding process, either individually as a bidder or as a partner in a joint venture. No bidder can be a subcontractor to another contractor while submitting a bid individually or as a partner of a joint venture in the same bidding process. A bidder who submits or participates in more than one bid will cause all the proposals in which the bidder has participated to be disqualified.

5. **COST OF BIDDING**

The bidder shall bear all cost associated with the preparation and submission of his bid and the Employer will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding procedure.
6. **SITE VISIT**:  

The bidder is advised to visit and examine the site of toll collection work and its surrounding and obtain himself at his own responsibility all information such as traffic data availability of manpower, water, electricity, construction material and such similar information that may be necessary for preparation of the bid. A declaration to this effect will have to be signed by the bidder in the form attached to the bid. Traffic data given in (Vol.- I) is only indicative and is made available in good faith. The Employer does not take any responsibility for its accuracy. The bidder shall make his own assessment of traffic including frequent travelers, exempted vehicles, traffic growth, and seasonal variations.

B. **BIDDING DOCUMENT**

7. **CONTENTS OF BID DOCUMENTS**:  

The bid document issued for the purpose of the bid include the following documents together with any addendum thereto issued in accordance with clause 9 and any minutes of pre bid conference issued in accordance with clause 8.

a. **Vol I - Instruction to bidders**, **conditions of contract**, **sample forms**, **traffic data** etc

b. **Vol II - Scope of work and technical specifications**

c. **Vol III - Drawings**

d. **Vol IV - Forms of Bid**

The bidder is expected to examine carefully all instructions, conditions, terms, drawings, specifications, scope and all other data. Failure to comply with the requirements of biding submissions will be at the bidder’s risk. Pursuant to clause 25 the bids which are not substantially responsive to the requirements will be rejected.
8. CLARIFICATION OF BIDDING DOCUMENTS

In case any clarification is required by the bidder he may obtain it personally or in writing well in advance from the Executive Engineer. Clarification for which request has been received prior to Pre-Bid meeting only will be answered.

8.1 A pre bid conference open to all prospective bidders will be held in the office of the Chief Engineer, MSRDC Camp Office Bandra, Mumbai where in the prospective bidders will have an opportunity to obtain clarifications regarding the bid conditions and the work.

8.2 The prospective bidders are free to ask any additional information or clarification, either in writing or orally and reply to the same will be given by MSRDC. Any modifications of bid documents which may become necessary as a result of pre bid conference shall be through issuance of an addendum pursuant to clause 9 of these instructions.

9. AMENDMENTS TO BIDDING DOCUMENTS

At any time prior to the dead line for submission of bid, the employer may for any reason whether at his own initiative or in response to a clarification requested by a prospective bidder modify the bid document by issuance of an addendum. The addendum will be sent in writing to all prospective bidders who have purchased the bid document, for incorporation in the bid and will be binding on them.

C. PREPARATION OF BIDS

10. LANGUAGE OF BIDS

The language of bid shall be English

CONTRACTOR
11. DOCUMENTS COMPRISING THE BID

The bid to be prepared by the bidder shall comprise of the form of bid and appendices thereto, the Bid Security, the information on eligibility and qualification, and other such relevant information and any other material required to be completed and submitted in accordance with the instructions to bidders embodied in bid document. The formats in this document shall be used without any changes.

12. BID PRICES

The Bidder shall quote his offer on form of bid at appropriate place of the bid document to be submitted as per procedure set in clause 18.

a. The offer quoted by the bidder shall be considering all the costs towards construction, improvements, operation, maintenance of the Thane Ghodbundar Road as per the scope defined in this bid document, charges for collecting toll including, maintaining the toll plaza, equipments, man power. The bidder shall consider in his offer all costs towards superintendence, labour, material, including all taxes, duties, royalties, octrois and such charges except for the exemption if any provided for the contract.

13. CURRENCIES OF BID

All the prices and rates quoted by the bidder shall be in Indian Rupees only.

14. BID VALIDITY

Validity of the bid will be 120 days from the date fixed for submission of the bids and thereafter until it is withdrawn by notice in writing duly addressed to the CONTRACTOR.

MSRDC
authority opening the bid. Such withdrawal after 120 days shall be effective from the date of receipt of notice by the employer.

15. **BID SECURITY**

15.1 The bidder shall furnish as a part of his bid, bid security of Rs. 1,00,00,000/- (Rupees One Crore) Only.

15.2 The Bid Security to be furnished shall be in the form of Demand Draft / Bankers Cheque drawn in favour of Maharashtra State Road Development Corporation Ltd., Mumbai. payable at Mumbai.

15.3 Any bid not accompanied by the Bid Security will be rejected.

15.4 In the event of his bid being accepted subject to provisions of the sub clause 15.5 below the said amount if so requested by the bidder be appropriated towards the amount of performance security payable by him under the conditions of contract.

15.5 If after submitting the bid, the bidder withdraws his offer or modifies the same or if after acceptance of his bid fails or neglects to furnish the performance security, without prejudice to any rights and powers of the Employer here under or in law, the employer shall be entitled to forfeit the full amount of Bid Security deposited by the bidder.

15.6 In the event of bid being not accepted the amount of Bid security deposited by the bidder shall unless it is prior thereto to forfeit under provision of sub clause 15.5 above, be refunded to him on passing receipt thereto.

CONTRACTOR
16. **ALTERNATIVE PROPOSAL OF BIDDERS**

Bidders shall submit the offers that comply with the stipulations specified in the bidding documents including toll rates, securities. No alternate proposal to the Bid Stipulations are permissible. Bids with alternative proposal to the employer’s requirements shall be summarily rejected.

17. **FORMAT AND SIGNING OF BID**

17.1 The Bidder shall prepare one original and one copy of the document comprising the bid as described in Clause 11 of these instructions to Bidders, bound with the volume containing the Form of Bid, and clearly marked ‘ORIGINAL’ and ‘COPY’ as appropriate. In the event of discrepancy between them, the original shall prevail.

17.2 The original and copy of the Bid shall be typed or written in indelible ink and shall be signed by a person or persons duly authorized to sign on behalf of the Bidder, pursuant to Sub-Clauses 17.1 All pages of the bid where entries or amendments have been made shall be initialed by the person or persons signing the bid.

17.3 The Bid shall contain no alterations or additions, except those to comply with instructions issued by the Employer, or as necessary to correct errors made by the bidder in which case such corrections shall be initialed by the person or persons signing the bid.

---

**CONTRACTOR**
D SUBMISSION OF BIDS

18. SEALING AND MARKING OF BIDS

18.1 The bid shall be submitted in two sealed envelopes marked envelope no. 1 and envelope no 2 and shall be again put together in one common cover and sealed. This sealed cover shall be marked on the left hand top corner Bid for the work of “IMPROVEMENTS, TOLL COLLECTION AND OPERATION AND MAINTENANCE OF THANE GHODBUNDER ROAD”. The full name and address of the bidder and the name of authorized agent delivering the sealed cover containing the bid shall be written on the bottom left hand corner. If submitted by post the sealed envelope marked as above shall be enclosed in another envelop properly addressed and shall be sent by registered post acknowledgement due. The date and time of receipt of bid shall strictly apply in all cases.

18.2 Contents of envelope no.1 shall contain following documents.

a. Bid security in form prescribed in clause 15

b. An upto date Income Tax clearance certificate in original (or a true copy thereof duly attested by a gazetted officer) from income tax office, officer of the circle, valid on the date fixed for receipt of the bid.

c. All Information related to qualification.

18.3 Contents of envelope no. 2:- The second envelope clearly marked envelope no 2 shall contain the bid the financial offer, the common set of conditions and any addendum issued.

18.4 The bidder shall quote his offer on the bid form at the appropriate place on page no. 4 of the bid form vol. IV. He shall not quote his offer anywhere directly or indirectly in envelope no.1.

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19. **DEAD LINE OF SUBMISSION OF BID:**

The bid shall be received in the office of MSRDC Nepean Sea Road, Mumbai not later than 11.2.2005 up to 15.00 hrs. The Employer may at his discretion extend the dead line for submission of bid issuing an addendum in accordance with clause 9 in which case all rights and obligations of the employer and bidders previously subjected to the original dead line shall therefore be subjected to new dead line as extended.

20. **LATE BIDS**

Bid submitted after the dead line of submission will either not be received or if inadvertently received will not be opened and shall be returned unopened to the bidder.

21. **MODIFICATION AND WITHDRWAL OF BID**

If after submission of the bid the bidder withdraws his offer or modifies the same, without prejudice to any other rights and power of the Employer hereunder or in law, the employer shall be entitled to forfeit the full amount of the Bid Security deposited by the bidder.

E. **BID OPENING AND EVALUATION**

22. **BID OPENING**

22.1 The bids will be opened in the presence of bidder / their authorized representatives who choose to remain present at the office of MSRDC Nepean Sea Road, Mumbai on 11.2.2005 at 16.00 Hrs., if possible.
22.2 Following procedure shall be adopted for opening of the bids. First of all information about number of bidders will be announced for information of all those present.

The envelope containing envelope no. 1 & 2 of all the bids received will be opened first and envelope 1 and 2 all the bids will be arranged alphabetically and will be marked with serial number accordingly.

Envelope no. 1 of each bidder will be then opened serially. Documents in the envelope will be verified by the bid opening authority to check their availability as per requirement. If any particular document of any bidder is either missing or does not meet the requirements specified then a note to that effect will be made by the bid opening authority.

All the envelope no. 2 of the bids whose envelope no. 1 does not contain the specified documents or any of the specified document is missing, will be separated out. A note on the envelope no. 2 of such bids indicating the nature of deficiency will be made. The envelope no. 2 of such bidders shall not be opened and a note to the effect will be made on that envelope no.2.

After opening of envelope no. 1 the employer will carryout the process of scrutiny and analysis of various documents, data submitted in envelope no. 1. The process shall take a period of about 15 working days.

After the analysis and scrutiny of documents with respect to requirements of bidding is over the employer shall declare the outcome of scrutiny and shall intimate the date of opening of financial bid (envelope 2) to the qualifying bidders.
On the specified date the envelope no. 2 of the successful bidder shall be opened serially. The offer quoted by each bidder will be read out loudly by bid opening authority for information of those present.

23. **PROCESS TO BE CONFIDENTIAL:**

After opening of the bids publicly information relating to the examination, clarification evaluation and comparison of bids and recommendations concerning the award of contract shall not be disclosed to the bidders or other persons not officially concerned with such process until the award of the contract to successful bidders has been announced.

Any effort by a bidder to influence the employer in process of examination clarification evaluation comparison of bids and in decision concerning the award of contract may result in rejection of bidder.

24. **CLARIFICATION OF BID:**

To assist in examination, evaluation of bidder the employer may ask bidders individually for clarification of their offer including break down of costs, reasons in case of very low offer. Such request shall be in writing and the response shall also be in writing.

**NEGOTIATIONS:**

Employer may carry out the negotiations with the highest bidder for increasing the offer, by calling him in his office in which case the bidder shall remain present in the office for negotiations. The bidder shall give his revised offer in writing. The original offer will be treated as modified as a result of negotiations and modified offer will be treated as final.
25. **EXAMINATION OF BIDS AND DETERMINATION OF RESPONSIVENESS**

The bid is likely to be rejected if on opening it is found that

a. The bidder has not strictly followed the procedure laid down for submission of bid.
b. The bidder has proposed conditions which are inconsistent with or contrary to the terms and conditions specified.
c. Additions, corrections or alternation are made by the bidder on any page of the bid document.
d. Any page or pasted slips are missing.
e. The bidder has not signed the bid
f. The bidder has specified any additional condition
g. The bidder has not attached the addendum to the main bid form as stated in para 18.

26. **CORRECTION OF ERRORS:**

If there is any discrepancy between the offer quoted in figures and in words, the higher of the two will be treated as the offer.

27. **EVALUATION AND COMPARISON OF BIDS**

27.1 The Employer will evaluate and compare only the bids determined to be substantially responsive in accordance with Clause 25.

27.2 In evaluating the bids, the Employer will determine for each bid the Evaluated Bid Price by adjusting the Bid Price as follow:

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(a) making any correction for errors pursuant to Clause 26;

27.3 The Employer reserves the right to accept or reject any variation, deviation, or alternative offer. Variation, deviations, alternative offers, and other factors that are in excess of the requirements of the bidding documents shall not be taken into account in bid evaluation.

F. AWARD CRITERIA

28. AWARD CRITERIA:

Subject to clause 27 the Employer will award the contract to a bidder whose bid has been found to satisfy all the requirements of bid document and who has offered highest lumpsum upfront payment.

29. EMPLOYER’S RIGHT TO REJECT:

Notwithstanding the clause 28 the employer reserves the right to accept or reject any bid and to cancel the bid process and reject all the bids at any time prior to award of contract without there by incurring any liability to the affected bidders or any obligation to inform affected bidders of the ground for employer’s action.

30. NOTIFICATION OF AWARD:

Prior to the expiration of bid validity period or any such extended period, the employer will notify the successful bidder in writing by a registered letter that his bid has been accepted. This letter (herein after and in conditions of contract called letter of acceptance) shall name the sum which the bidder will pay to the Employer as prescribed in the Contract. This notification of award will constitute formation of contract.

For Identification

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MSRDC
Upon furnishing the performance security by the successful bidder in accordance with the clause 31 the order to start work will be given. The work order shall be accompanied by a true copy of the agreement bearing the number under which it is registered in the office of the Maharashtra State Road Development Corporation Ltd.,

31. PERFORMANCE SECURITY

The successful bidder whose bid has been accepted will have to pay Rs.300 lakhs (As per bidding data) as performance security in any of the following forms. The performance security shall be either in the form of demand draft drawn in favour of MSRDC LTD., or in the form of bank guarantee issued by a Nationalized Bank of India, State Bank of India or Banks promoted by all India Financial Institutions including HDFC, issued from its branch at Mumbai.