

West Bengal Transport Corporation Limited

(Formerly known as The Calcutta Tramways Company (1978) Limited)

(A Government of West Bengal Undertaking)

12, R. N. Mukherjee Road, Kolkata-700001.

Notice Inviting Tender

Ref:- e-Tender No. – WBTC/JMD/NIT-219/2018-19(2nd call)

Memo. No. **WBTC/JMD/ NIT-219/2018-19(2nd call)**

Dated: **09.08.2018.**

Notice Inviting e-Tender No. **WBTC/JMD/NIT-219/2018-19(2nd call)** of Jt. Managing Director WBTC, invites e-tender for the work detailed in the table below. (Submission of Bid through **online**)

List of Scheme:

Sl. No	Name of the work (1)	Estimated Amount (Rs.) (2)	Earnest Money (Rs.) (3)	Price of Technical & Financial Bid documents and other annexures (Rs.) (4)	Period of Completion (5)	Name of the Concerned Officer (6)	Eligibility of Contractor (7)
1.	Development of Starter Kiosk, Concretization of Area, Passenger Shelter along with basic Re-development of Surrounding area at Ariadaha Terminus	35,17,150	70,350/- (Seventy Thousand Three Hundred Fifty) amount to be submitted in the form of Bank Draft / Pay Order from RBI enlisted Bank in favour of West Bengal Transport Corporation Ltd. payable at Kolkata.	Nil	90 (Ninety) days from the date of commencement.	Jt. Managing Director, WBTC	1) Bonafide, resourceful contractors (civil / mechanical/electrical as the case may be) having experience of completion of similar type of works in Govt. Organization /PSU and production of payment certificate during last 5 financial years under a single contract of value not less than 60% of the estimated amount of similar work. No private credentials will be considered. 2) Intending contractors / tenderers must be financially sound and have their machineries required for the job.

- 1) In the event of e-filling, intending bidder may download the tender documents from the website <http://wbtenders.gov.in> directly with the help of Digital Signature Certificate. Necessary Earnest Money may be remitted through Demand Draft / Pay Order in favour of the **"West Bengal Transport Corporation Ltd." payable at KOLKATA** and also to be documented through e-filling. The original Demand Draft / Pay Order against the Earnest Money Deposit (EMD) or documents in support should be submitted physically in the Tender Box at 2nd floor of WBTC Ltd. Head Office building at 12, R. N. Mukherjee Rd, Kol-700001 under sealed cover before 24 Hrs. of the date and time of opening of tender.
- 2) Both **Technical Bid** and **Financial Bid** are to be submitted concurrently duly digitally signed in the website <http://wbtenders.gov.in>
- 3) Tender documents may be downloaded from website and submission of Technical Bid and Financial Bid will be done as per Time Schedule stated in Sl. No. 6
- 4) The **FINANCIAL OFFER** of the prospective tenderer will be considered only if the **TECHNICAL BID** of the tenderer is found qualified by the 'Tender Evaluation Committee' formed by the authority of WBTC Ltd. The decision of the 'Tender Evaluation Committee' will be final and absolute in this respect. The list of Qualified Bidders will be displayed in the website.
- 5) **Eligibility criteria for participation in the tender.**

- 1) As per NIT detail table (Sl. No.7) above.

Seal and Signature of the Tenderer.

Jt. Managing Director
WBTC

Income Tax Acknowledgement Receipt for the latest Assessment year, P.T. Deposit Challan for the current year, Pan Card, GSTIN, Small Scale Industry enlisted Certificate, wherever applicable, are to be accompanied with the Technical Bid Documents.

[Non-statutory documents]

The prospective bidders or any of their constituent partner shall neither have abandoned any work nor any of their contract have been rescinded during the last 5 (*five*) years. Such abandonment or rescission will be considered as disqualification towards eligibility. (A declaration in this respect through affidavit has to be furnished by the prospective bidders without which the Technical Bid shall be treated as non-responsive.)

In case of Proprietorship, Partnership Firms and Company, Tax Audit Report in 3CD Form are to be furnished along with the Balance Sheet and Profit and Loss Account, and all the documents along with schedules forming the part of Balance Sheet and Profit & Loss Account should be in favour of applicant. No other name alongwith applicant's name in such enclosure will be entertained.

[Non-statutory documents]

The prospective bidders should own or arrange through lease hold registered agreement, the required plant and machineries. Conclusive proof of ownership in favour of owner or leaser of plant and machineries in working condition shall have to be submitted. (Ref. Section – B, Form – III)

[Non-statutory documents]

Registered Partnership Deed for Partnership Firm only along with Power of Attorney is to be submitted. The company shall furnish the Article of Association and Memorandum.

[Non-statutory documents]

Joint Ventures will not be allowed.

A prospective bidder shall be allowed to participate in a particular job either in the capacity of individual or as a partner of a firm. If found to have applied severally in a single job, all his applications will be rejected for that job, without assigning any reason thereof.

Running payment for work may be made to the executing agency as per availability of fund.

Adjustments of price vide notification no. 23-CRC/2M-61/2008 dated: 13/03/2009 and no. 38-CRC/2M-61/2008 dated: 20/04/2009 in respect of construction materials shall not be applicable. The bidders shall quote their rate accordingly.

No mobilisation advance and secured advance will be allowed.

Security Deposit:

Retention money towards performance Security amounts to 10% (*ten percent*) of the value of the work. Thus in addition to the earnest money, 8% (Eight percent) of the value of the work / running account bill shall be deducted by the Company to form the Total Security Deposit. No interest will be paid on Security Deposit.

Agencies shall have to arrange land for erection of Plant & Machineries, storing of materials, labour shed, laboratory etc. at their own cost and responsibility.

All materials required for the proposed work shall be of specified grade in conformity with relevant code of practice (latest revision) accordingly and shall be procured and supplied by the agency at their own cost including all taxes. If required by the Engineer-in-Charge, further testing from any Government Testing Laboratory, Jadavpur University, IEST (KOLKATA) shall have to be conducted by the agency at their own cost.

Constructional Labour Welfare CESS @ 1% (*one percent*) of cost of construction will be deducted from every Bill of the selected agency.

There shall be no provision of Arbitration.

Bid shall remain valid for a period not less than 120 (*one hundred twenty*) days from the last date of submission of Financial Bid / Sealed Bid. If the bidder withdraws the bid during the validity period of bid, the earnest money as deposited will be forfeited forthwith without assigning any reason thereof.

Seal and Signature of the Tenderer.

Jt. Managing Director
WBTC

6) Date and Time Schedule:

Sl. No.	Particulars	Date & Time
1	Date of uploading of N.I.T. & other Documents (online) (Publishing Date)	09.08.2018
2	Documents download/sell start date (Online)	09.08.2018 at 4.00 P.M
3	Documents download/sell end date (Online)	-----
4	Pre bid meeting to be held at Office of the Jt. Managing Director, WBTC	-----
5	Bid submission start date (On line)	09.08.2018 at 4.00 P.M
6	Bid Submission closing (On line)	30.08.2018 at 12 noon
7	Last Date of submission of original copies, the Earnest Money Deposit (Off line)	30.08.2018 at 12 noon
8	Bid opening date for Technical Proposals (Online)	03.09.2018 at 1:00 P.M
9	Date of uploading list for Technically Qualified Bidder(online)	-----
10	Date of uploading the final list of Technically Qualified Bidder(online) after disposal of appeals, if any.	-----
11	Date for opening of Financial Proposal (Online)	03.09.2018 at 1:00 P.M

- 7) The Prospective Bidder shall have to execute the work in such a manner so that appropriate service level of the work is maintained during progress of work and a period of 6 (six) months from the date of successful completion of the work to the entire satisfaction of the Engineer-in-Charge. If any defect / damage is found during the period as mentioned above, the contractor shall make the same good at his own cost to the specification at par with instant project work. On failure to do so, penal action against the contractor will be imposed by the Department as deem fit. The contractor may quote his rate considering the above aspect.
Refund of Security Deposit will only be made after successful maintaining of appropriate service level of the work as mentioned above for 6 (six) months from the date of completion of the work.
- 8) Site of work and necessary drawings may be handed over to the agency phase wise. No claim in this regards will be entertained.
- 9) Earnest Money: The amount of Earnest Money @ 2% (*two percent*) of the Tendered Amount put to tender in the shape of Bank Draft / Pay Order in favour of the, **"West Bengal Transport Corporation Ltd." payable at Kolkata** against the work as per the NIT.
- 10) The Bidder, at his own responsibility and risk is encouraged to visit and examine the site of works and its surroundings and obtain all **informations** that may be necessary for preparing the Bid and entering into a contract for the work as mentioned in the Notice Inviting Tender, before submitting offer with full satisfaction, the cost of visiting the site shall be at his own expense.
- 11) The intending Bidders shall clearly understand that whatever may be the out come of the present invitation of Bids, no cost of Bidding shall be reimbursable by the Department. The tender accepting authority of WBTC Ltd. reserves the right to accept or reject any offer without assigning any reason whatsoever and is not liable for any cost that might have been incurred by any Tenderer at the stage of Bidding.
- 12) Refund of EMD: The Earnest Money of all the unsuccessful tenderers deposited in favour of WBTC Ltd. will be refunded by the said Jt. Managing Director on receipt of application from tenderers.
- 13) Prospective applicants are advised to note carefully the minimum qualification criteria as mentioned in '**Instructions to Bidders**' stated in Section – 'A' before tendering the bids.
- 14) **Conditional / Incomplete tender will not be accepted under any circumstances.**

Seal and Signature of the Tenderer.

Jt. Managing Director
WBTC

- 15) **The intending tenderers are required to quote the rate *online*.**
- 16) Contractor shall have to comply with the provisions of (a) the contract labour (Regulation Abolition) Act. 1970 (b) Apprentice Act. 1961 and (c) minimum wages Act. 1948 of the notification thereof or any other laws relating there to and the rules made and order issued there under from time to time.
- 17) Guiding Schedule of Rates: For any item of work and its rate as provided in the schedule of presidency circle P.W.D. Govt. of West Bengal published with effective from 01.07.2014 for Building works, materials and labours etc. Sanitary and Plumbing works, Road and Bridge works, Electrical works etc.
- 18) During scrutiny, if it comes to the notice of the tender inviting authority that the credential or any other paper found incorrect / manufactured / fabricated, that bidder would not be allowed to participate in the tender and that application will be rejected without any prejudice.
- 19) The Jt. Managing Director, WBTC reserves the right to cancel the N.I.T. due to unavoidable circumstances and no claim in this respect will be entertained.
- 20) If there be any objection regarding prequalifying the Agency that should be lodged on line to the Chairman of Tender Evaluation Committee within 2 (*two*) days from the date of publication of list of qualified agencies and beyond that time schedule no objection will be entertained by the Tender Evaluation Committee.
- 21) Before issuance of the WORK ORDER, the tender inviting authority may verify the credential and other documents of the lowest tenderer if found necessary. After verification if it is found that the documents submitted by the lowest tenderer is either manufactured or false in that case work order will not be issued in favour of the said Tenderer under any circumstances.
- 22) If any discrepancy arises between two similar clauses on different notification, the clause as stated in later notification will supersede former one in following sequence:
- 1) N.I.T.
 - 2) Special Terms & Conditions
 - 3) Technical Bid
 - 4) Financial Bid
- 23) Qualification criteria:
- The tender inviting and Accepting Authority through a "Tender Evaluation Committee" will determine the eligibility of each bidder. The bidders shall have to meet all the minimum criteria regarding:
- 1) Financial Capacity
 - 2) Technical Capability comprising of personnel & equipment capability
 - 3) Experience / Credential
- The eligibility of a bidder will be ascertained on the basis of the document(s) in support of the minimum criteria as mentioned in (a), (b) & (c) above and the declaration executed through prescribed affidavit in non-judicial stamp paper of appropriate value duly notarized. If any document submitted by a bidder is either manufactured or false, in such cases the eligibility of the bidder / tenderer will be rejected at any stage without any prejudice
24. Escalation of Price on any ground and consequent cost overrun shall not be entertained under any circumstances. Rates should be quoted accordingly.

25. No. price preference and other concession as per order no. 1110F dated: 10/02/2006 will be allowed.

26. Any other applicable taxes will be recovered.

Memo. No. WBTC/JMD/NIT-219/2018-19(2nd call)

Dated: 09.08.2018

Copy forwarded for information to:-

- 1) Chairman, WBTC
- 2) Jt. Managing Director, WBTC
- 3) Chief Operating Manager, WBTC
- 4) Chief Accounts Officer, WBTC.

Seal and Signature of the Tenderer.

Jt. Managing Director
WBTC

SECTION - A

INSTRUCTION TO BIDDERS

General guidance for e-Tendering:

Instructions / Guidelines for electronic submission of the tenders have been annexed for assisting the contractors to participate in e-Tendering.

- i. Registration of Contractor:
Any contractor willing to take part in the process of e-Tendering will have to be enrolled & registered with the Government e-Procurement System, through logging on to <https://wbtenders.gov.in>. (the web portal of WBTC the contractor is to click on the link for e-Tendering site as given on the web portal.
- ii. Digital Signature certificate (DSC):
Each contractor is required to obtain a Class-II or Class-III Digital Signature Certificate (DSC) for submission of tenders from the approved service provider of the National Informatics Centre (NIC) on payment of requisite amount. Details are available at the Web Site stated in Clause A.1. above. DSC is given as a USB e-Token.
- iii. The contractor can search & download N.I.T. & Tender Document(s) electronically from computer once he logs on to the website mentioned in Clause A.1. using the Digital Signature Certificate. This is the only mode of collection of Tender Documents.
- iv. Participation in more than one work:
A prospective bidder shall be allowed to participate in the job either in the capacity of individual or as a partner of a firm. If found to have applied severally in a single job all his applications will be rejected for that job.
- v. Submission of Tenders:
Tenders are to be submitted through online to the website stated in Clause A.1. in two folders at a time for each work, one in Technical Proposal & the other is Financial Proposal before the prescribed date & time using the Digital Signature Certificate (DSC). The documents are to be uploaded virus scanned copy duly Digitally Signed. The documents will get encrypted (transformed into non readable formats).
- vi. The rate of GST will be effective as applicable.
- vii. All affidavit is to be executed in current date.
- viii. The successful Tenderer must have to provide qualified Technical Supervisor (not less than Diploma under State Council of Technical Education in the respective stream) during the entire period of execution of work.

Technical Proposal:

The Technical proposal should contain scanned copies of the following in two covers (folders).

(a). Statutory Cover Containing the following documents:**1) PREQUALIFICATION DOCUMENTS:**

- **Prequalification Application (Sec-B, Form – I)**
- Demand Draft towards Earnest Money (EMD) as prescribed in the N.I.T. against each of the serial of work in favour of "West Bengal Transport Corporation LTD", payable at Kolkata.

2) TECHNICAL DOCUMENTS

- Affidavit [Ref. Format]
- Experience profile [Form No-IV] Section B.
- Contractor's Equipment [Form No-III] Section B.

3) Financial Proposal:-

- a) **The rate will be quoted in the B.O.Q.** Quoted rate will be encrypted in the B.O.Q. under Financial Bid. Downloaded properly and upload digitally signed.

Seal and Signature of the Tenderer.

Jt. Managing Director
WBTC

(b). Non-statutory Cover Containing the following documents:

- i. Latest Professional Tax (PT) deposit receipt challan, Pan Card, IT, Latest Saral, GSTIN to be submitted.
- ii. Registration Certificate under Company Act. (if any).
- iii. Registered Deed of partnership Firm / Article of Association & Memorandum.
- iv. Power of Attorney (For Partnership Firm / Private Limited Company, if any).
- v. Tax Audited Report in 3 CD form along with Balance Sheet & Profit & Loss A/c. for the last 3 (three) years (year just preceding the current Financial Year will be considered as year – I)
- vi. List of machineries possessed by own / arranged through lease hold agreement along with authenticated copy of invoice, challan & waybill [Ref.:- Sl. No. 5(viii) of this N.I.T. and (Section –B, Form IV)]
- vii. List of Technical staffs along with structure & organization (Section – B, Form – III).
- ix) For Registered Unemployed Engineers' Co-operative Societies and Registered Labour Co-operative Societies having Credential for completion of at least one similar nature of work under the authority of State / Central Government, statutory bodies under State / Central Government constituted under the statute of the State / State Government having a magnitude of 60% (Sixty *percent*) of the Estimated amount put to tender during the last 3 (*three*) years prior to the date of issue of this N.I.T. is to be furnished. [Ref. Sl. No. 5(i) & 7 of this NIT and (Section – B, Form – V)]. Scanned copy of Original Credential Certificate as stated in Sl. No. 5.(i). of N.I.T.

N.B.: Failure of submission of any of the above mentioned documents as stated in Sl. No. A.5.(a). and Sl. No. A.5.(b). will render the tenderer liable to be rejected for both statutory & non statutory cover.

**THE ABOVE STATED NON-STATUTORY/TECHNICAL DOCUMENTS
SHOULD BE ARRANGED IN THE FOLLOWING MANNER**

Click the check boxes beside the necessary documents in the My Document list and then click the tab " Submit Non Statutory Documents' to send the selected documents to Non-Statutory folder.

Next Click the tab " Click to Encrypt and upload" and then **click** the "Technical" Folder to upload the Technical Documents.

Sl. No.	Category Name	Sub-Category Description	Detail(s)
A.	Certificate(s)	Certificate(s)	GSTIN, Acknowledgement & PAN Latest P Tax (Challan) Latest IT Receipt. Latest IT-Saral .
B.	Company Detail(s)	Company Detail	Proprietorship Firm (<i>Trade License</i>) -Structure & Org.] Partnership Firm (<i>Partnership Deed, Trade License</i>) Ltd. Company (<i>Incorporation Certificate, Trade License</i>) Society (<i>Society Registration Copy, Trade License</i>) Power of Attorney, Memorandum of Association and Articles of Association of the Company.
C.	Credential	Credential -1 Credential -2	Similar nature of work done & completion certificate which is applicable for eligibility in this tender as per Form –IV Section –B.
D	Financial Info		Tax Audited Report in 3 CD form along with Balance Sheet & Profit & Loss A/c. for the last 3 (three) years (year just preceding the current Financial Year will be considered as year – I)
E.	Equipment	Machineries	Authenticated copy as per Form – III, Section-B.
F.	Man Power	Technical Personnel	List of Technical Staffs with Qualifications & Experience.

Seal and Signature of the Tenderer.

Jt. Managing Director
WBTC

Tender Evaluation Committee (TEC)

Evaluation Committee constituted by the Competent Authority of WBTC LTD will function as Evaluation Committee for selection of technically qualified contractors.

Opening & evaluation of tender:

If any contractor is exempted from payment of EMD, copy of relevant Government Order needs to be furnished.

Opening of Technical Proposal:

Technical proposals will be opened by the Concerned Tender Inviting Authority or his authorized representative electronically from the website using their Digital Signature Certificate (DSC).

Intending tenderers may remain present if they so desire.

Cover (folder) for Statutory Documents (Ref. Sl. No. A.5.(a.)) will be opened first and if found in order, cover (folder) for Non-Statutory Documents (Ref. Sl. No. A.5.(b.)) will be opened. If there is any deficiency in the Statutory Documents the tender will summarily be rejected.

Decrypted (transformed into readable formats) documents of the non-statutory cover will be downloaded & handed over to the Tender Evaluation Committee.

Summary list of technically qualified tenderers will be uploaded online.

Pursuant to scrutiny & decision of the Tender Evaluation Committee the summary list of eligible tenderers & the serial number of work for which their proposal will be considered will be uploaded in the web portals.

During evaluation the committee may summon of the tenderers & seek clarification / information or additional documents or original hard copy of any of the documents already submitted & if these are not produced within the stipulated time frame, their proposals will be liable for rejection.

1. Financial Proposal

The financial proposal should contain the following documents in one cover (folder) i.e. Bill of Quantities (BOQ).

Only downloaded copies of the above documents are to be uploaded virus scanned & Digitally Signed by the contractor.

Financial capacity of a bidder will be judged on the basis of information furnished in Section - B.

Penalty for suppression / distortion of facts:

If any tenderer fails to produce the original hard copies of the documents like Completion Certificates and any other documents on demand of the Tender Evaluation Committee within a specified time frame or if any deviation is detected in the hard copies from the uploaded soft copies, it may be treated as submission of false documents by the tenderer and action may be referred to the appropriate authority for prosecution as per relevant IT Act.

Rejection of Bid:

Employer reserves the right to accept or reject any Bid and to cancel the Bidding processes and reject all Bids at any time prior to the award of Contract without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the ground for Employer's action.

Award of Contract

The Bidder whose Bid has been accepted will be notified by the Tender Inviting & Accepting Authority through acceptance letter / Letter of Acceptance.

The notification of award will constitute the formation of the Contract.

The Agreement in Form No. 2911(ii) will incorporate all agreements between the Tender Accepting Authority and the successful bidder. All the tender documents including N.I.T. & B.O.Q. will be the part of the contract documents. After receipt of Letter of Acceptance, the successful bidder shall have to submit requisite copies of contract documents downloading from the website stated in Sl. No. 1 of N.I.T. along with requisite cost through Demand Draft / Pay Order in favour of WBTC LTD within time limit to be set in the letter of acceptance.

Seal and Signature of the Tenderer.

Jt. Managing Director
WBTC

SECTION – B
FORM – I

PRE-QUALIFICATION APPLICATION

To
Jt. Managing Director, WBTC
12, R. N. Mukherjee Road,
KOLKATA - 700001

Ref : Tender for

(Name of work)

.....

e-N.I.T. No.: WBTC/JMD/NIT-219/2018-19(2nd call) dated 09.08.2018

Dear Sir,

Having examined the Statutory, Non-statutory & N.I.T. documents, I /we hereby submit all the necessary information and relevant documents for evaluation.

The application is made by me / us on behalf of in the capacity
..... duly authorized to submit the order.

The necessary evidence admissible by law in respect of authority assigned to us on behalf of the group of firms for Application and for completion of the contract documents is attached herewith.

We are interested in bidding for the work(s) given in Enclosure to this letter.

We understand that:

- 1) Tender Inviting & Accepting Authority / Engineer-in-Charge can amend the scope & value of the contract bid under this project.
- 2) Tender Inviting & Accepting Authority / Engineer-in-Charge reserve the right to reject any application without assigning any reason.

Enclosure(s): e-Filing:-

- 3) Statutory Documents.
- 4) Non Statutory Documents.

Date:

Seal and Signature of the Tenderer.

Jt. Managing Director
WBTC

SECTION – B

AFFIDAVIT – “Y”

(To be furnished in Non – Judicial Stamp paper of Rs.100.00 (One Hundred only) duly notarized)

- 1) I, the under-signed do certify that all the statements made in the attached documents are true and correct. In case of any information submitted proved to be false or concealed, the application may be rejected and no objection/claim will be raised by the under-signed.
- 2) The under-signed also hereby certifies that neither our firm M/S nor any of constituent partner had been debarred to participate in any tender by any Govt. Organization / Undertaking during the last 5 (five) years prior to the date of this N.I.T.
- 3) The under-signed would authorize and request any Bank, person, Firm or Corporation to furnish pertinent information as deemed necessary and/or as requested by the Department to verify this statement.
- 4) The under-signed understands that further qualifying information may be requested and agrees to furnish any such information at the request of the Department.
- 5) Certified that I have applied in the tender in the capacity of individual/ as a partner of a firm and I have not applied severally for the same job.

Signed by an authorized officer of the firm.

Title of the officer

Name of the Firm with Seal

Date: -----

Seal and Signature of the Tenderer.

Jt. Managing Director
WBTC

SECTION – B

FORM – II

STRUCTURE AND ORGANISATION

1) Name of Applicant :

2) Office Address :

Telephone No. :

Fax No. :

3) Name and Address of Bankers :

4) Attach an organization chart showing the structure of the company with names of Key personnel and technical staff with Bio-data. :

Note: Application covers Proprietary Firm, Partnership, Limited Company or Corporation.

Signature of applicant including title and capacity in which application is made.

Seal and Signature of the Tenderer.

Jt. Managing Director
WBTC

SECTION – B

FORM – IV

Experience Profile

Name of the Firm:

List of projects completed that are similar in nature to the works having more than 60% (*sixty percent*) of the project cost executed during the last 5 (*five*) years.

Name of Employer	Name, Location & nature of work	Name of Consulting Engineer responsible for supervision	Contract price in Indian Rs.	Percentage of Participation of company	Original Date of start of work	Original Date of completion of work	Actual Date of starting the work	Actual Date of completion of work	Reasons for delay in completion (if any)

Note:

- 1) Certificate from the Employers to be attached
- 2) Non-disclosure of any information in the Schedule will result in disqualification of the firm

.....
Signature of applicant including title
and capacity in which application is made.

Seal and Signature of the Tenderer.

Jt. Managing Director
WBTC