

## Smaarftech Inc., Nashik

SNo.	Topic in the RFP	Query raised	Answer
1	Pos	Apart from the functional requirements, are there any other technical specs that the PoS have to meet? E.g. connectivity to the backbone architecture	No specific technical specifications are being specified. Banking services PoS should be able to meet all the technical requirements of financial inclusion scheme of RBI/ Post Office for the purposes of carrying out the required banking transactions; and medical PoS should be able to meet the requirements of Ministry of Labour and the Insurance Provider, selected by Government of Rajasthan.
2	Disaster Recovery center	Will the infrastructure provider have to set up a DR center also? For safer storage and access of all data and information collected	Disaster Recovery arrangements have to be made. DR arrangements of state data centre can be used, if bidder so prefers.
3	Estimated project cost – page 8	Can the govt provide some clarification as to how did it arrive at the estimated project cost of 100 crore	Not necessary to provide.
4	Biometrically identifiable smart cards – Page 10	Can the govt provide more info regarding what sort of multi application smart card is being envisaged? Is 64 KB the minimum stipulated memory requirement? As is the requirement elsewhere, will this have to be a SCOSTA CL card?	RFP document is quite clear on it. In the first stage, the multiple application smart card should be able to carry three products- banking service, health insurance and routing payment of Pannadhay Scheme, as and when finalised with Life Insurance co. , mentioned in the RFP. The Card should have space left for other products as mentioned in the RPF to be placed on the card in due course. Bidders can make their judgement about the KB requirement. However, in our perception, minimum capacity of 64 KB will be necessary for delivering the envisaged services. Requirement of Health Insurance Scheme is that of SCOSTA card. The Card can be on other standard, but should have interoperability to meet the requirement of both the Ministry of Labour and the banks/post offices, including regulatory requirements of RBI.
5	Page 10 Timeline for collection of	Completion of data collection by September 2008 is extremely optimistic and the resources required	No. The government will facilitate substantially by mobilizing the district machinery for completing the

	biometric and other info for beneficiaries	for completion of the task within this time would be expensive. Can the govt. agree to data collection to be completed in stages in a steady manner	enrolment and issuance of smart cards to all intended beneficiaries by September 2008. The costs envisaged should be built into the bid by the bidder
6	Page 10 : Data collection	What all information is required to be captured? The info is to be collected for the whole family or of only the female head of the family	Minimum information to be captured is as required for the Health Insurance Scheme of the Ministry of Labour and Requirements of banks/post offices, incl. regulatory requirements of RBI. Certain additional information for requirement of Government of Rajasthan will be specified at the time of entering into contract with successful bidder.
7	Page 10 : data collection	What sort of records/info is currently available of all the beneficiaries, with govt. to aid in data collection	List of families Below Poverty Line is available in the soft form also, but will need to be validated against the authenticated manual copies. Available information for small and marginal farmers (typically this will be the name of the head of the family; all info will be village wise and based on village revenue records of GOR) and specified SC and ST families with the government will be provided and the remaining required information will need to be captured at the time of enrolment.
8	Page 10 : Smart card	What all personal details are to be stored on the card. Are there any printing security features required in the smart card?	As per 6 above. Security features as per the requirement of Health Insurance Scheme and banks/post offices, including regulatory requirements of RBI.
9	Page 11 : Deduplication of biometrics	Is this a mandatory requirement? Or does the vendor have to propose this as an option with the associated costs mentioned?	Bidders may quote it as an option with the associated costs separately mentioned. But bids without this feature cost will not be acceptable.
10	Page 11 : Partnerships with banks	Can govt provide info about the distribution and penetration of various banks in Rajasthan?	It can be ascertained from the Reserve Bank of India or the Lead Bank of India- Bank of Baroda.
11	Connect networking and connectivity status	What is the Current status in terms of network connectivity of districts, blocks with each other and with state capital? Is a state wide area network in place? If not, is it being envisaged? This would be a crucial factor in the framing of proposal	It can be ascertained from network connectivity providers, as also the state information technology department, by contacting Akul Bhargava at phone no 0141-2227094, email <a href="mailto:akul_jpr@hotmail.com">akul_jpr@hotmail.com</a> , address : 4114, Main Building, Finance Department, Secretariat, Jaipur. Bids for State Wide Area Network (SWAN) have been invited by Department of

			Information Technology, Government of Rajasthan. Time frame and conditions for availability of SWAN may be ascertained as above. However, the availability of SWAN cannot be a necessary pre- condition for provision of services by the bidder. Also, the state has a CARISMA network, the availability and conditions for the same may be ascertained from State IT dept as above. Reliability of any existing state owned or other network is for the bidder to judge. GOR will not take any responsibility for the same.
12	Page : 16 Eligibility criteria : 6.1 – a, b,c, or d	Either of the four creiteria[6.1 – a,b,c or d] can be met singly by the firm or in consortium for fulfilling eligibility. Is this understanding correct ?	Yes.
13	Page 16	Can the consortium also consist of foreign partners, if these partners bring value – addition to the consortium?	Yes, as long as the regulatory and legal requirements are met and the bidder is in a position to certify this

## HCL Info systems Ltd

SNo.	Topic in the RFP	Query raised	Answer
1	Page 4/ Clause 1.2	Are we also to provide personnel to manage these POS?	RFP makes the operations for managing banking PoS very clear. Irrespective of choice made by bidder, Infrastructure service provider will be responsible to government for operating services at banking PoS, whether it is newly established, or an established PO/bank is used as such No personnel is envisaged for medical PoS from the bidder. Concerned hospital staff would operate it.
2.	Page 13/Clause 4.14	We should like to know more details of the existing data centre. Please let us know the details of infrastructure in the DC which we can use for this project.	Interested bidders may visit State Data Centre, by contacting Shri Akul Bhargava as above.
3.	Page 11/Clause 4.7 a	Who will be making tie-ups with banks/insurance companies/hospitals? Vendor or Govt. Apart from the 50 lacs transactions for this scheme can the customers also so other banking transactions? If yes then where so we add the transaction cost in commercial bid?	Bidder shall make the tie ups with banks/post offices. List of bankers who have shown interest district wise is being placed on the website. However, bidders are free to tie up with one or more banks for banking service, whether these banks have indicated interest to the Government or not. Insurance service provider will be selected by the Government. Hospitals will be empanelled by the Third Party Administrator under the contract with the Insurance Company. Yes, banking service, as said in the RFP, will include minimum facility of making deposits, making withdrawn and getting receipts for transaction and accounts statement. Transaction cost for government transfer is part of fourth variable. Other account operating services like depositing or withdrawing funds will need to be recovered from the banking partner of the bidder.
4.	Page 4/ Clause 1.1	Please elaborate on the process to be followed for Disbursement of Rs. 1,500/-. Will the Govt. first credit the money into banks and then disburse or shall the bank disburse and then claim the amount? Is deposit of Rs. 1,500/- a one time exercise or annually?	Yes, Agency Bank of Government or the bank designated by the Government for making transfer from Government for this scheme will transfer the funds from Government account into the accounts of the beneficiaries. Bidder or bank/ post office holding accounts of beneficiaries will not be required to involve their funds and hence no need to claim amount from the Government. Yes, deposit of Rs. 1500 per beneficiary is envisaged to be a one-time exercise presently.
5.	Page 6/Clause 2.2 c	Are the Insured supposed to pay any premium against	Insurance are supposed to pay a nominal registration charge under

		Rs. 30,000/- of Sum Assured.	the health insurance scheme. Premium is payable by the Government directly to the insurance company. Interested bidders are advised to familiarise themselves with the Health Insurance scheme of Ministry of Labour, GOI in this regard
6.		For this project we feel that a instead of going for 64Kb card Govt. can try the option of 32Kb. Are these Cards Contact Less or Contact?	As per response to query 4 of Smaarftech Inc., Nashik. 32 kb card will not suffice; in fact, there is need to see whether memory higher than even 64 kb will not be required. Bidders are free to quote for contact less or contact cards so long as the requirement of biometric identification for use of the card is built in.
7.	Page 42	How many Enrolment Stations are envisaged for this Project?	As many as required for completing the task before the time envisaged.
8		Are we also supposed to cost for a DR Site? If yes then what is the uptime required?	As responded to query 2 of Smaarftech Inc., Nashik
9.		Costs provided under the Commercial Bid should be inclusive or exclusive of taxes?	Exclusive of taxes. Applicable taxes may be indicated separately.
10.	Page 13/Clause 4.13	We request Govt. to guarantee us the minimum no. of transactions for the project.	Bidders can built in minimum transaction expected by them to which their bid is subject. In other words, the bid can be subject to a minimum payment. Expected no. of transactions have been indicated in the commercial bid form.
11		Data to be given to Stakeholders will be made available on a portal.	Yes, subject to the restrictions placed under the health insurance scheme, financial inclusion scheme or under specific contract with the insurance service provider.
12	Page 32	Request Govt. to specify the ratio in between Backbone provider and Bank for revenue sharing or else only the vendor has to provide the POS.	It is for the bidder to work it out with their banking partner. As regards vendor providing PoS services, RFP document makes the three options available to the vendor abundantly clear.

**REIL**

SNo.	Topic in the RFP	Query raised	Answer
1.		<p>REIL, Jaipur is a Public Sector Enterprises (51% share of Govt. of India through IL and 49% share of Govt. of Rajasthan through RIICO) under the Department of Heavy Industry, Ministry of Heavy Industries and Public Enterprises, Government of India.</p> <p>As per GF&amp;AR Section IV Rule 57 clause no. 2-a-(i) part II, it is mentioned that Earnest Money Deposit (EMD) will not be taken from Government undertaking companies of Union Government &amp; Government of Rajasthan.</p> <p>We request your good self to exempt Exemption of Earnest Money Deposit for participation RPF No. F.25(5)Plan/IF/VI/2007 dated 11.04.2008.</p>	<p>Bidder may check position under the GFAR. If rules provide for the exemption, bidder may act accordingly. No specific exemption by way of relaxation or discretion will be granted.</p>

## JP Morgan

SNo.	Topic in the RFP	Query raised	Answer
Q.1		<p>Who will be the issue of the card ?</p> <ul style="list-style-type: none"><li>- Bank</li><li>- Insurance company</li></ul> <p>Or</p> <ul style="list-style-type: none"><li>- Govt.of Rajasthan</li><li>- Payments &amp; settlement Act of RBI provides only for a bank to issue cards when Bank A/c is linked.</li></ul>	<p>Infrastructure service provider on behalf of the Government of Rajasthan. If schematic/ regulatory requirements of Ministry of Labour/ RBI requires banking partner to be issuer of the card, the card can be co-branded.</p>
Q.2		<p>Can the bidder bid only for the backbone under the assumption that POS infrastructure will be provided by Banks/Hospitals.</p> <p>i.e. can the bidder bid without a consortium partner as bank for the front end POS.</p>	<p>No. However, bank may not be necessarily a part of the consortium; Banking services can also be provided under agreement executed between the Vendor and Bank/post offices</p>

## Natural Technologies Pvt. Ltd.

SNo.	Topic in the RFP	Query raised	Answer
Q.1		The tender does not clarify or expand upon the applications software to be used for the purpose.	Minimum application software requirement is to meet the requirement and acceptance of the Health Insurance Scheme of Ministry of Labour, and requirements of banks/post offices, including regulatory requirements of RBI.. Additionally, it should be able to meet the requirement of additional programme like Pannadhay Scheme, envisaged by the Government of Rajasthan, besides meeting the information requirement of the stakeholders.
Q.2		<p>The tender is aimed towards providing services to the rural families belonging to BPL, Small and marginal farmer and identified SC/ST families.</p> <p>a. The application should be bilingual as per the Official Languages Act so as to provide Smart Cards to these people in Hindi along with English.</p> <p>b. Bilingual application is also mandatory as per the orders of the Hon. High Court, Jaipur</p> <p>c. The Office Memorandum No.120-15/12/84-OL(TC) dated 31<sup>st</sup> August 1987 on Official Languages Act 1963 issued by Department of Official Languages (Technical Cell), Ministry of Home Affairs, Government of India which states that:</p> <p><b><u>(3) Computers etc. would be considered bilingual only when:-</u></b></p> <p>a. There are facilities for data entry in Hindi <b><u>along with</u></b> English.</p> <p>b. Any employee can use it in either English or Hindi. For this, it is necessary to have a facility in the machine so that the employee can display either English or Hindi on the monitor at will.</p> <p>c. The output of the system (report, letter etc.) could be produced by the person working on the machine <b><u>either in Hindi or English</u></b> at will.</p>	Application should be able to provide Hindi interface to the beneficiaries and meet the requirement of RBI/Post Offices and Ministry of Labour in English.

Q.3		<p>We would require information on the following to provide transaction wise costing:</p> <ul style="list-style-type: none"><li>a. The guaranteed minimum number of accounts to be opened.</li><li>b. The guaranteed minimum number of transactions in a month/ quarter/year for vendors to quote transaction wise cost.</li></ul>	As per response to the query no. 10 of the <b>HCL Info systems Ltd</b>
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## IL&FS

SNo.	Topic in the RFP	Query raised	Answer
1.	Page 4 (1.1)	Kindly clarify whether Rs.1500 is one-time payments or not	As per response to the query 4 of <b>HCL Info systems Ltd</b>
2.	Page 10 (4.4)	Is 64 kb mandatory ? or Bidder can offer lower memory cards with the data made available centrally. As all PoS are to have internet connectivity, the data can be stored in server and only relevant minimal data is required to be stored in the card. Is there any standard specified for the smart card ? Is the card expected to be SCOSTA compliant ? Kindly clarify.	As per response to the query 4 of Smaarftech Inc., Nashik. For all practical purposes, bids for less than 64 kb may be considered to be non-responsive.
3.	Page 10 (4.4 (a&b))	Kindly clarify as to how many PoS (for Bhamashah & Health)	RFP mentions the maximum no. of banking service PoS at 15000 and 2000 for Health service PoS.
4.	Page 11 (Top para)	This is under Variable 1 Backbone. GoR is requested to specify the locations with total number of locations to be provided with 'new' or 'independent' connectivity.	This will depend upon the PoS required to be established.
5.	Page 12 (4.7)	Kindly clarify role of banks vis-a-vis infrastructure provider.	RFP is quite clear about three possibilities of partnership between Infrastructure Provider and Banks/post offices. The issue has been further clarified in responses to queries above.
6.		To facilitate a firm Financial Bid under THIRD VARIABLE (Page 47, Para 4) it is necessary for the Bidder to know EXACT NO of PoS locations. Is the Bidder supposed to quote Costs per PoS Infrastructure ?	RFP makes it very clear that bidder shall bid for fixed charge per annum for one Point of Service basis at variable 3.
7.	Page 13 (4.14)	Will the Dept of IT, GoR levy a charge for permitting the Infrastructured Provider to utilize its existing state data centre ? If yes, how much ?	Not envisaged.
8.	Page 14 (4.14 d)	This is under Variable 1 Backbone. GoR is requested to specify the locations with total number of locations to be provided with 'new' or 'independent' connectivity. Kindly clarify.	Same as point 4 above.
9.	Page 16 (6.5)	IL&FS as an organisation caters to Infrastructure and Financial Services, does not require registrations under Labour Law and Contract Act. Is such registration a pre-requisite for bidding ? kindly clarify.	All bidders need to meet the regulatory requirements to which they are subject to.
10.	Page 18	Will a bank Guarantee be sufficient. Kindly clarify. Model	Minimum Rs. 10 lakh to be provided in the form of bank draft or

SNo.	Topic in the RFP	Query raised	Answer
	(EMD)	Bid Security attached.	bankers cheque as stated in the RFP and remaining Rs. 1.90 crore can be provided in the form of bank guarantee, at the option of bidder.
11	Page 19 (8.1)	Kindly clarify whether is there a MINIMUM qualifying mark ? If so, how much ? Criteria for evaluation	Criterion for evaluation, incl. minimum required marks, will be finalised before the technical bids are opened.
12	Page 19 (8.1)	How will be bids be compared? List of items is not clearly defined. Also evaluation criteria ? $VI=Vi*10$ years PVIFA (Present Value interest Factor of Annuity) Since the bidders have option to host applications in own Data centre or host in State Data centre, costing will be not comparable : while value obtained to the Government is different. (since it is BOT model) Further there is no specified number of locations for providing connectivity. Enhancement of existing GoR data centre.	Fixed charges quoted for backbone, total charges for indicated no of indicated numbers of enrolments and PoS and operating charges for indicated no. transaction will be added for each bidder and discounted at the discount rate of 10% for arriving at the bid price.
13	Page 19 (8.2)	Evaluation $V2=50,00,000*V1$ ?! How will the bids be compared ? Bidders may bring in any type of card, any type of reader/PoS etc. As nothing is specified, does it mean that Bidders have the option to bring in the most cost effective option to meet the specified broad requirements, progressively... GoR may clarify minimum specifications if any.	As for 12 above.
14.	Page 19 (8.3)	Evaluation $V3 15,000*V3$ ?! Here also, the bidder has a wide range of technology choices with varying degree of value to the Government. Further specifications may please be provided.	As for 12 above.
15	Page 19 (8.4)	Evaluation : $V4=$ First Year, $50,00,000*v4+ 2^{nd}$ year onwards $30,00,000*v4$ for 10 years. These transactions are stated for evaluation purpose only ; whereas the bidders is not guaranteed of the number of transactions. Whereas the GoR is specifying number of minimum days of services A fixed revenue component will be necessary so that	As for 12 above.

SNo.	Topic in the RFP	Query raised	Answer
		bidders' interests are protected, having upfunded the investments on training of personnel, AMC for PoS equipment, Cash management/ lock-ins etc.	
16	Page 32 (Evaluation Criteria for the variables )	How will the decision be arrived at ? Will GoR be adding up $V=V1+V2+V3+V4$ ? or individual awarding the tender ? For Variable 1,2,3 or 4	As for 12 above.
17	Page 38 (Smart Card Costing)	Variable 1 and Variable 2 have the enrolment component. Kindly clarify as to in which variable the costing of enrolment is to be incorporated. What are the components of enrolment infrastructure ?	In the variable 2. This will depend upon the bidders proposed solution for smart card issuance.
18	CSP	Kindly clarify as to who is responsible for the same	Infrastructure Service Provider/ Vendor.
19	Data Networks	Kindly clarify as to what should be the size of the data networks.	Not necessary.
20	Subsidiaries	In our understanding the credentials of the subsidiaries/ grp companies would be included to qualify under eligibility. Kindly clarify.	Yes, if they are part of the Consortium.
21	Smart Card ownership	Who owns the card ? Is the Infra Provider free to load other applications. Kindly clarify.	As clarified to query at 1 of J. P. Morgan.

## Bartronics India Limited

Sno.	Topic in the RFP	Query raised	Answer
1	Page No. 10 4.4a	<ol style="list-style-type: none"> <li>1. SCOSTA compliant 32 Kb capacity smart card is sufficient for carrying multiple data. Why 64 kb</li> <li>2. Mention the specifications of the Smart Card in detail.</li> </ol>	As clarified to query at no. 4 of Smaarftech Inc., Nashik
2	Page No. 16 6.1a	Reduce the Turnover to 50 crs instead of 100 Crs.	Not acceptable.
3	b	Issued 5 lakhs smart cards criteria should be for any project why only financial inclusion Schme.	It is not query. No change.
4	c	Remove the clause for mobilizing financial resources of 1000 crs, why should it be when this is for financial inclusion project.	As at 3 above.
5	d	Issued 1 lakh smart cards criteria should be for any project why only financial inclusion Scheme	As at 3 above.
6	Page No. 18 7.2	Modify the clause by including 'Banker's Cheque or Demand Draft or Bank <b>Guarantee</b> '	Direction not acceptable. Clarification as regards bank guarantee at query 10 of ILFS.

## FINO

Sno.	Topic in the RFP	Query raised	Answer
1	Page 4 1.2 & Page 6 2.3	Backbone provider will not be able to get acceptance from other government departments. Govt should front end this task.	Infrastructure Service Provider/ Vendor would be primarily responsible. Government will definitely assist and render all cooperation to the Vendor in this respect.
2	Page 6 2.2	MOL scheme specifies for 32k SCOSTA card, may not be sufficient for banking and other scheme. The Kms and various other parameter are also different for SCOTA & banking card. The space is also insufficient. Who will ensure integration.	As clarified to query at no. 4 of Smaarftech Inc., Nashik
3	Page 10 4.4C	Providing health insurance facility would be responsibility of bidder? Or would they need to tie up with an insurance company? Or would the govt provide the ins. Agency while agent sets up infras. would the bidder only need to set up infrastructure or also the software.	As clarified at query 3 of HCL and
4	Page 10 4.5e	Phone line for connectivity responsibility of bidder? any specific criteria for connectivity.	Yes for the banking PoS.
5	Page 13 4.14	Whatever capacity decided can only cater to specific number of products.	Products specified for Stage I already. Enough space should be available for other products envisaged.
6	Page 14 4.14b	The POS banking service set up on their own by banks/ post office, should be compatible with specs provided by bidder, totally incompatible or diff tech may hamper program will then be a separate commercial agreement with banks & insurance cos? will the GoR ensure that commercials agreed upon are acceptable to all entities.	As clarified at point no. 12 of HCL.
7	Page 14 4.14d	People management operation aspect of transaction & involvement facility is if possible to use some of the points of transaction as CSC as well. The payment cycle for variable services – card issuance, transactions needs to be designed.	People management aspect clarified above at query no. 1 and 3 of HCL. PoS can be used as CSCs, if there are no regulatory issues. However, there is no such encouragement or commitment from Government for this purpose. Payment cycle has been specified in the RFP.

## TATA Consultancy Services

SNo.	Topic in the RFP	Query raised	Answer
1	Page 9 4.2 e	Kindly clarify on the subsidy vouchers, transport vouchers, etc.	Transport voucher scheme is in operation in the Education Department. Information can be collected therefore. Subsidy voucher schemes envisaged in the budget 2008-09. Schemes under evolution.
2	Page 9 4.2 e	Within a subsidy scheme, will the subsidy quantum be fixed/ uniform for all beneficiaries or keep on changing under the same scheme?	It may be different for different classes of beneficiaries under a scheme.
3	Page 10 4.3	Point of Service for Banking and Insurance Operations – What is the expected frequency of operations at each PoS over a period of time?	RFP clarifies this for banking PoS. For health PoS, frequency will be dependent upon treatment availed at the hospital.
4	Page 10 4.4 b & c	What would be the approximate number of beneficiaries expected to be served by 1 PoS?	Approximately 3000 to 5000 for banking PoS.
5	Page 10 4.5 e	Has the Govt. of Rajasthan identified any insurance company(ies) for this engagement? If yes, pls provide the details.	GoR has identified insurance company for eight districts, which is ICICI Lombard. For the rest, the process is on.
6	Page 10 4.5 e & f	What type of technical interfaces are required with Post offices/ banks/ Insurance Companies in terms of system accesses, data/ file transfers, data exchanges, security etc.?	As required under the health insurance scheme of Ministry of Labour and RBI and for meeting the information requirement of other stake holders.
7	Page 10 4.5 e & f	Connectivity Has it to be available on 24X7 basis or data transfer can be done on off-line basis?	Data transfer can be done on off-line basis also, as permissible under the Insurance and Banking Scheme.
8	Page 10 4.5 e & f	Connectivity If its under off-line mode, what are the services required to be hosted?	Clarified above and in the RFP document.
9	Page 10 4.5 e & f	Are there any specific network related requirements and preferences?	No.
10	Page 10 4.5 e & f	Will this system move on to the Rajasthan State Wide Area Network once it is operationalized?	Not necessary, but RSWA/CARISMA, if possible and available can be used for it., as clarified above
11	Page 10 4.4 b & c	Does the same PoS need to serve both Banking Transaction as well as Insurance Transaction?	Not likely, but in some cases it can be.
12	Page 11 4.5 Last Line	Biometric de- duplication – does it indicate that fingerprints of all 10 fingers must be captured?	Required finger prints as per requirement of national health insurance scheme, and the financial inclusion scheme. Bidders can off course take the highest common denominator.
13	Page 13 4.14 a – v – last para	State Data Centre – If it is to be built afresh, then bidder has to create the entire infrastructure? Also, in this case,	State Data Centre of the Government of Rajasthan can be used for this scheme. If any vendor wants to build its own data centre or

SNo.	Topic in the RFP	Query raised	Answer
		what would be financial implications?	use its data centre, the cost of such data centre, will have to be borne by bidder. No additional advantage would be available for this. Such a data centre should also be acceptable to GoR.
14	Page 13 4.14 a – v – last para	State Data Centre – If existing SDC is to be used, then all infrastructure (except for this engagement), will be provided by GoR?	Yes, as per the assessed requirement of the Scheme.
15	Page 13 4.14 a – v – last para	In case GoR's SDC is used, then a separate DR site is to be provisioned for? The entire setup needs to be done at DR site? Does GoR has a DR site already identified? What are the financial implications?	As clarified above to query at 2 of Smaarftech Inc., Nashik
16	Page 13 4.14 d	Physical infrastructure for POS for Health Insurance is to be provided by Bidder – does this include site identification, preparation, electrical works, civil works, etc.?	Yes. Site identification, preparation, electrical works, civil works, etc. to be provided by the hospital concerned.
17	Page 18 7.2	EMD – pls include "Bank Guarantee" also as an option.	Clarification as regards bank guarantee at query 10 of ILFS.
18	Page 27 – Clause 13.18	The exit clause referred here is post – 10 Years period?	Yes.
19	Page 32 Financial Bid	Financial Bid – Whether a bidder needs to quote for all the variables? If bidder does not quote for some variable(s), does it dis-qualify the bidder?	Yes. Disqualification if not quoted for all variables.
20	Page 34 Introduction a	What would be the definition of a family for the purpose of benefits? Will the identified family be given a unique id across the State?	As per the definition of health insurance scheme and BPL household. The solution provided will have to generate a unique id.
21	Page 34 Introduction c	Kindly clarify on the exact requirements of the health insurance under this engagement?	Please see National Health Insurance Scheme guidelines.
22	Page 34 Introduction c	What are the details you would like to capture at the time of enrollment for health insurance?	As per requirement of National Health Insurance Scheme.
23	Page 34 Introduction c	What are the transactions that you are looking for in the area of health insurance?	Concerned hospital recognized for providing health insurance coverage should be able to identify the beneficiary, load his treatment details to the TPA/ Insurance Company, get the necessary authorisation for providing cashless treatment and capture the necessary details as per the requirement of health insurance scheme.
24	Page 35 Expansion a	Is the entire family required to be enrolled initially itself? Suggest that his is done sot that benefits can be passed on	Yes.

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		legally at the time of need.	
25	Page 35 Introduction – 1 <sup>st</sup> para	MIS – To what extent MIS is required? Will it be completely based on enrollment process? E.g. Analysis based on identification of BPL families separately, etc?	Enrolment plus government related transaction based MIS will be developed.
26	Page 41 Para 2	Since there is no constraint of service area approach for this scheme, can the scheme be serviced through 1-2 banks or is it necessary to have multiple banks across the State.	It can be served with 1-2 banks. Multiple banks are not necessary.

## Integra Micro Systems

SNo.	Topic in the RFP	Query raised	Answer
1		<ol style="list-style-type: none"> <li>1. Card replacement cost? Content and Contribution have different life in rural environment.</li> <li>2. Can Govt Data Centre take care of infrastructure de-duplication of fingerprints?</li> <li>3. Cumulative Turnover of consortium &gt; 100 crs cumulative card generated &gt; 5 lakhs &gt; lakh smart cards for Banks? Is it acceptable?</li> <li>4. Computing Centre would be housed at Govt Data Centre. No charges will be levied on vendor for using the infrastructure please clamps.</li> <li>5. Bank should they be shown as partners. For example 12 banks work with integra and we need not tie up with them spectrally for the bid should they be part of consortium?</li> <li>6. Could Govt specific number of applications and sizes of space on Smart Card could there be a limitation factor say banking applications be limited to 8<sup>th</sup> only.</li> <li>7. Daly in project execution due to some of the policy issue of the bank, or govt department etc. which are not the fall of under.</li> </ol>	<ol style="list-style-type: none"> <li>1. Card replacement cost during the normal period of its life will be Rs. 50 and would be borne by the concerned beneficiary.</li> <li>2. Bidders may ascertain this as part of their proposal for backbone if the state data centre can take care of it.</li> <li>3. Consortium partners can satisfy one of the four criterion listed in RFP as a whole.</li> <li>4. Bidders can opt for it, without any charges for the same for the purposes of the Bhamashah scheme.</li> <li>5. As clarified at point no. 12 of HCL system.</li> <li>6. The point has been clarified above.</li> <li>7. No specific query.</li> </ol>