

Sr No	Page No.	Point/Section	Main section Name	Clarification point as stated in the tender document	Bidder Comment/Suggestion/Deviation	Banks Clarification/Amendment
1	15	2.1 vi	Eligibility Criteria	Bidder should have implemented the Smart Card Based FI Solution in at least one Public Sector Bank and currently supporting / managing the implementation successfully for last 6 months. (Copy / copies of purchase order and reference letters to be enclosed).		Bidder should have implemented the Smart Card Based FI Solution in at least one Scheduled Commercial Bank and currently supporting / managing the implementation successfully for last 6 months. (Copy / copies of purchase order and reference letters to be enclosed).
2	12	14	Scope of the project	Designated `branches shall be..... Customers	Bank may please clarify if for each terminal with BC, should designated branches also be provided with Handheld terminals.	Yes. One hand held device to be placed in each of the designated Branch
3	12	16	Scope of the project	The proposed solution..... Becomes available	We require more clarity on this particular requirement of the Bank.	Bidder should comply with the IDBRT/RBI/Govt guidelines
4	77	12 g	Annexure 8	UIDAI Authentication facility..... Available.	We require more clarity on this particular requirement of the Bank.	Bidder should comply with the IDBRT/RBI/Govt guidelines
5	15	2.1 (V)	Eligibility Criteria	The bidder must be a technology provider who can provide.....effect to be submitted	Bank may specify the kind of certificate to be produced. We have however enclosed certificates from client banks as compliance of Annexure 5. We hope it suffices.	Bidder must provide Annexure 5 with the Certificate / Letter from customers where the FI project is implemented.

6	15	2.1 (VII)	Eligibility Criteria	Bidder should have..... Annexure 6 B	We have network of India Cements, our Parent Company & of Linkwell Telesystems, and our consortium partner to form the franchisee network for us for the Financial Inclusion project. Bank may please consider accepting the same as our support centres for implementation of the above project	The list of support centers to be submitted during the bid submission. Successful bidder will have to submit names of contact person for each regions at the time of project implementation
7	16	4	Instructions to Bidders	The soft copy of tender document.....pre-bid meeting	Bank may please consider accepting the non-refundable tender document fee of Rs.25, 000/- along with the Bid Response Document and not insist on its submission before attending the pre-bid meeting.	No Change in the RFP clause
8	20	24	Instructions to Bidders	Bidders are required..... Vide annexure 12	Our bankers are IDBI Bank. Bank may therefore, please clarify if the prior permission that we are required to take for obtaining bank guarantee towards EMD will have to be in a separate letter form or if this query itself can serve the purpose.	If BG issuing bank is not a public sector bank, prior permission is required
9	24	i	Part II : Functional & Technical Specifications	The BC has to first login..... BC registration process	Bank may please clarify if requirement of server authentication is necessary when BC's finger prints are already available in smart cards. Server authentication can delay the process considerably wherever	The BC has to first Authenticate himself/ herself with the Hand held terminal and the fingerprints already captured and stored in the BC card during the BC registration

					connectivity issues are involved.	process.
10	25	2 to 5	i. Transaction Flow	After performing For settlement	These clauses outline process for offline transactions. Bank may please similarly elaborate process for online transactions as well.	1. The transaction initiated from the handheld device will reach the FI server through Internet (copy of transaction will save in the handheld device for reference) in case of online mode. In offline mode, the transactions stored in the handheld device will be uploaded to the FI Server when the connectivity is restored / available. While in offline mode, the handheld device should function as per the limits set by the bank such as maximum number of transactions, maximum amount of transaction, cash on hand, allowable type of transactions while in offline, maximum time to be in offline mode

						etc as described in Annexure 3 of this RFP. Points 2 to 5 remains the same.
11	26	6	PART-III Terms and conditions	The product.....system functional	Bank may please specify the timelines for completion of enrollments in the field. This is necessary since the time permitted has a bearing on the commercials for the project.	Please refer the RFP. Detailed implementation schedule given in Annexure 6C
12	27	9. a	Terms & Conditions	In view of the..... Part III of the RFP	Bank may please specify the number of Smart cards to be issued, number of BC agents to be deployed & the pilot project period	100 Cards per Village to be issued during the pilot run
13	28	13	Terms & Conditions	The successful bidder..... penalty will be.... monthly payments	Practical considerations and field realities dictate that no BC agent can work uninterrupted. Banks are known to specify the tolerance limit of such absence.	No change in the RFP clause.
14	36	1, 9	Smart Card requirements	Operating system..... SCOSTA - CL 1.2	Point # 9 says that Operating system must comply with SCOSTA 1.2b or SCOSTA-CL 1.2. SCOSTA-CL 1.2 is for contactless cards, Since Point # 2 says the card should be of contact type, Bank may please confirm.	Operating system to comply with SCOSTA-1.2b
15	36	1, 11	Smart Card requirements	Key length supported (1024 to 2048)	SCOSTA cards with higher key length crypto algorithms are not currently available. Bank may therefore, dispense with this condition	Key Length Supported (Minimum 1024)

16	36	1, 13	Smart Card requirements	Finger print..... WSQ format	The latest IDRBT guidelines, in modification of their earlier draft, specify that Finger Prints are to be stored in ISO 19794 - 2, 4 and not in WSQ format. (When stored in WSQ format each fingerprint will occupy around 12 KB)	As per IDRBT's latest guidelines i.e. ISO19794-2
17	36	1, 14	Smart Card requirements	Photo : 100 x 120 dpi resolution for storage of photos in card	Bank may please clarify if they are looking to storing the beneficiary photograph in the smart card chip? Bank may please note that this requirement is not mandatory as per IDRBT standards	Photo : 100 X 120 dpi resolution, The photo to be stored on FI server and to be printed on the Smartcard.
18	37	2, 2	Handheld device specifications	RAM : 128 MB expandable to 1 GB	Bank may please clarify the need of RAM size to be 128 MB expandable to 1 GB	RAM requirement to be read as: Minimum 64 MB RAM
19	37	2, 5	Handheld device specifications	Connectivity..... VSAT etc.	As per IDRBT guidelines 1 channel for connecting with FI server is sufficient. Bank may please consider not insisting on two channels as this will only needlessly increase cost of the solution.	No change in the RFP clause
20	38	2, 11	Handheld device specifications	Bio metric..... Requirements	As per IDRBT the sensor can be optical or capacitive or spectral. Bank may provide the option	Selected bidder should use IDRBT approved type of biometric sensor only.

21	38	2, 14	Handheld device specifications	Printer: Impact printer: Able to print out transaction status and a mini statement of at least the last 10 transactions.	Use of impact printer can wear out the terminal sooner and also is more expensive to maintain. All the Public Sector Banks in the recent past have therefore specified only Thermal printers. Bank may therefore, please consider changing this clause to permit Thermal printer.	Printer: Able to print out transaction status and a mini statement of at least the last 10 transactions. Receipts and other printed items must be legible for at least two months from date of printing (In the case that a thermal printer is used, the paper should be of sufficient quality for this requirement to be met)
22	39	2, II, 11	Handheld device specification (Function)	One Handheld device..... 1000 customers	Bank may please note it is advisable to have 1 BC agent for every 750 beneficiaries. Bank may consider this suggestion and suitably alter clause	No change in the RFP clause
23	39	2, II, 16	Handheld device specification (Function)	All the transactions..... Jointly	It appears from the clause that the Bank expects BC authentication for every transaction. Bank may please clarify and note that such a requirement will delay transaction process, severely limited number of transactions per day and thereby the number of beneficiaries that can be served by one BC agent.	No change in the RFP clause

24	44	1.9	Various services	Bidder..... 2 to 3 Villages	Bank has elsewhere specified that a BC agent will cater to 1000 beneficiaries and had indicated in this clause that he will cover 2-3 villages. Bank may please clarify which of the parameters will prevail when there is a conflict between the two.	No change in the RFP clause
25	45	2.3	Smart Card Management system	The biometric data..... Card	IDRBT guidelines do not specify that the bio-metric data should be stored in encrypted format in the card. Bank may therefore, not insist on this.	The bio-metric data should be in the minutiae format while stored on the card.
26	79	1 to 3	Annexure 9.1 : Other information related to commercial bid	Bid Response Submission protocol	Bank may please let us know if we have to submit this Annexure with prices indicated in a separate envelope?	Please note that the commercial Bid format is revised, and the same is attached.
27	11	8	Scope of the Project	Supply, install, commission..... Audit by Bank or its authorized representatives	In the event of our hosting the servers with a third party, we need to know where to locate the DR server. Assuming that the FI system at the DC is located in Chennai, can the DR be placed in any other city in Tamil Nadu? Or should the DR be placed in a different state? Bank may please clarify. This is necessary to arrive at the cost of connectivity.	DC & DR should be in different seismic zone

28	43	14	Central FI Server Specification (Functional)	The designated branches should have access..... and generate the required MIS reports	We need more clarity on this. By "Central FI server" does the Bank mean Intermediate server to be procured and hosted by us? Further, we also need clarification on the expression "through Bank's WAN."	FI server hosted at bidders location. All FI designated branches are already in CBS and connected through WAN (leased line / VSAT connectivity), Access to the FI system as a part of FI functionality is required. Accordingly access to be given in the bidder's FI system that will enable the Bank's branches / Central Office / Regional Offices to perform FI related activities.
29	94	Annexure 14	Network Diagram	FI Server System to Banks DC-DR	Bank may please clarify if they expect us to provide leased line (MPLS) connectivity among all the 4 server locations viz., Bank's (i)DC & (ii) DR and (iii) DC & (iv) DR hosted by the Vendor. This clarification is necessary since it has financial implications.	Please refer the Network connectivity diagram which is quite clear. Bank has already got connectivity in place between its DC & DR. Successful bidder should provide connectivity from FI DC / DR to Banks DC / DR as depicted in the network diagram. This forms the backbone connectivity for the Bank's FI solution

30					Further, Public IP will be provided for FI System at DC & DR for transactions to reach them. Bank may please clarify if similar Public IP will be required to be procured for Bank's DC & DR as well.	The FI DC / DR will be directly connected to Banks DC / DR through MPLS connectivity. Therefore there is no requirement of the Public IP for bank's DC & DR. Moreover, as a part of bank's Information Security Policy the same would not be allowed. The successful bidder has to make available Public IP in order for the Handheld device to communicate over the Internet
31	40	Annexure 3 Section 3	CENTRAL FI SERVER SPECIFICATION (FUNCTIONAL)	Page 41, Sl. 5 – Provide, install & maintain Management System Tools such as but not limited to customer enrolment, BC Management, Card Management, MIS Report Management, etc. with the necessary Hardware / software as per the bank's Requirement	Request bank to elaborate on the management system/tool requirement that would enable us to factor appropriate hardware/software.	No change in the RFP Clause
32	98	Annexure 16	SERVICE LEVEL DEFINITIONS & PENALTY	System availability is defined as: "The solution is required to be up and running for 99.5% on a monthly basis barring scheduled and mutually agreed downtime for maintenance or other pre- informed purposes.	Request bank to consider the uptime as "99% on yearly basis", as the TCO difference (in terms cost versus benefit) would be prohibitively high, if we have to get the back-to-back uptime SLA with bidder's service providers such backbone communication link service	No change in the RFP Clause

					provider or the hardware/software vendor.	
33	36			16. Should provide for minimum 12 accounts like SB, RD, etc with the particulars of last 10 transactions for each account and BC card should have the capability to store the transactions carried out during the day.	IDRBT Card data Architecture document have provision of max 9 Accounts We request the bank to consider the same	Should provide support for minimum 9 accounts such as SB, RD, etc with the particulars of last 10 transactions for each account and BC card should have the capability to store the transactions carried out during the day.
34	45	Various Services 1) Appointment of BC and Management		Bidder shall ensure engaging of sufficient number of BCs & motivating them for achieving the volume of Bank's FI roadmap, well in time. Not achieving the levels set for different achievements would attract imposition of penalty on Bidders.	Achieve volume of Bank's FI roadmap is linked to the brand of the bank. Who will be doing the marketing of brand and campaign for new customers	Successful Bidder / BC
35	49	Annexure 4 – Manufacturer's Authorization Form (MAF)		We confirm that our company (as a single unit, not the group) has had a turnover exceeding Rs 5 crores in each of the last three financial years (i.e. 2007-08, 2008-09 and 2009-10). We also confirm that in each of these three financial years, our company has made a profit.	As mentioned in Eligibility Criteria, This clause is applicable only to bidders not Manufacturers/ OEMs. Suggest to delete	No change in the RFP Clause

36	12	16	<p>Bidder The proposed solution shall be capable of supporting latest technologies and upgradeable to authenticate customers with the authentication facility provided by Unique Identity Authority of India (UIDAI), etc. In particular the proposed solution shall be upgraded (by the successful bidder at no additional cost to the bank) to authenticate customers with the authentication facility provided by Unique Indentity Authority of India (UIDAI) as and when the authentication facility becomes available</p>	<p>UIDAI this is yet to come out with the standardization. This might ask for changes in the Hardware or software. The extent of the changes cannot be envisaged, Hence we request bank to consider this as change request and commercials to be worked out mutually</p>	<p>Bidder must comply with the IDRBT/Govt/RBI standards / guidelines</p>
37			<p>The number of branches which can handle Financial Inclusion would be decided by the Bank as per the Banks FI road map. Every branch implementing the Financial Inclusion will be provided with one handheld device, similar to the one available at field, for carrying out all the tasks proposed to be done for the Card account holders.</p>	<p>Request the bank to give the number of branches where the hand held device to be deployed</p>	<p>484 branches are designated for FI project</p>

38	24	h		Card Management Process: For successfully created account in CBS, the customer/ / account details along with his / her photograph will be sent to Card Management System for card preparation.The personalized cards then will be printed and issued to the customers through BC with due acknowledgement from the custome	please clarify sort of acknowledgment to be taken from the customer	The designated branch will issue the sheet of account no, name to Vendor. Vendor/BC should obtain the signature / thumb on the sheet as an acknowledgement
39				As per IDRBT specification for Hand held terminal: USB ports has to be disabled. For enrollment in the hand held terminal USB camera has to be used	please clarify has the enrollment to be carried out using Hand held terminal	Please refer to the RFP. For enrollment process separate kit to be used.
40	7	Para 4	Invitation of Tender Offers	Facility Management	Is Facilities Management required to be Onsite. Can the Facilities Management be provided Offsite via remote management.?	The support is available from FI DC
41	7	Para 4	Invitation of Tender Offers	Facility Management	Please let us know the coverage required for Facilities Management (24x7 , 12x7 etc)	12 X 7
42	10		3 Road Map for Financial Inclusion Project:	March 2011 : PCR and PRR Regions	We understand, PCR is Pune City and PRR is Pune Rural. Is our understanding correct ?	Pune City Region / Pune Rural Region
43	10	Section 3	Road Map for Financial Inclusion project	Bank proposes to open accounts and provide basic banking services through FI project. The road map for a period of 3 years for implementation of FI is given	The bank has provided the list of branches and villages where FI is to be covered. How many customers the bank expects on an average to be sourced from the villages?	300 Customers / Village. The population of village is above 2000

44	10	Section 3	Road Map for Financial Inclusion project		Most of the customers will already have accounts with the bank as these are service areas of the bank. The bank has made a projection of no of customers. Does this include the existing bank customers also? Or new customers?	Only new customers
45	11	Point No 3	scope of the project	Enrollment of Customers from the identified villages in coordination with the bank.	Whose responsibility is to source the customer? What activities will bank do towards sourcing the customers	Successful Bidder / BC
46	11	Point No 3	scope of the project	The BC shall ensure that KYC norms are adhered to as per RBI guidelines	Who will be responsible for KYC compliance Bank or Vendor?	Bank will issue the KYC guidelines to Vendor / BC, accordingly the BC will collect the required documents from the customer.
47	11	Point No 4	scope of the project	Transaction data of customers should not remain at the Central FI System / Server in unprocessed state	Can the transactions data be stored in the FI server after the processing is over?	Successful bidder will be responsible to provide various MIS reports and reconciliation as per the bank's requirement, for the same processed data needs to be stored on FI server
48	11	Point No 6	scope of the project	Key Management using Vendor's own assets and personnel.	Will the bank provide the Key as this requires confidentiality ?	Yes. Bank persons will be involved in the key management

49	11	Point No 7	scope of the project	All the software, consumables, etc at the service delivery points would be owned by the vendor	Who will own the hand held terminal in the service delivery point? Bank or vendor?	Successful Bidder will own the HHT
50	11	Point No 11	scope of the project	Provide MIS feature in FI System for reports generation	Will the bank allow access to CBS for MIS reports generation purposes? Though FI will predominantly help in providing the MIS there could be some requirements for data in CBS for MIS.	Successful bidder will be responsible to provide various MIS reports and reconciliation as per the bank's requirement, for the same processed data needs to be stored on FI server
51	11	Point No 11	scope of the project	Provide MIS feature in FI System for reports generation at designated branches and Controlling Offices / Central Office through a web based solution	Does this mean all the branches and controlling offices will need access to FI server? Will the bank use their own internal network/internet to access the FI server ?	The bank will use its Internal network to access the FI server
52	11	Point No 14	scope of the project	Designated branches shall be provided with handheld devices, hardware, software and necessary infrastructure to facilitate transactions of customers.	Does the branches need an exclusive hand held terminal? If so how many nos? Who will own this? Bank or vendor?	Each branch will be facilitated with the HHT. Number of designated branches will be 484. Successful Bidder will own HHT kept at Banks premises.

53	21	First Para	PART II: Functional & Technical Requirements specifications	The Bank will reimburse the cost of smartcards issued to the customers.	Please elaborate this statement and detail the modus operandi of reimbursement the cost of smartcards issued. For example: Is it going to be monthly/quarterly basis or is it going to be per 1000 /per 5000 issuances etc	Monthly payment towards new enrollment to the extent of smartcard delivered to customers.
54	21	Para 3	PART II Functional & Technical Specifications Requirements	The transport of cash, disbursement, insurance of cash & personnel and reconciliation shall be the responsibility of the bidder.	Will the bank provide cash limits to the BC's	Bank will issue the operational guidelines
55	23	Point g 1- Enrollment Process	PART II –Financial Inclusion system process flow	The customer enrollment data will be uploaded to the FI server using Internet / Banks WAN.	Will the bank allow to use their internal network LAN/WAN from the respective branches to upload the enrollment data to the FI server?	the enrollment data will be uploaded with the help of the enrollment kit. Bank's branch will be utilizing the same for authorising the enrollments. The bidder to provide the software for the same. The FI server in this case will be accessed by the Branch / Controlling office through its internal network. As per the Information Security Policy of the bank, no external device can be used in the bank's corporate network

56	25	Point i – Transaction Flow	PART II –Financial Inclusion system process flow	When the connection is restored all the transactions done in offline mode will be uploaded to the FI Server.	Can the BC use the branch network to upload the transactions stored in the hand held terminal to the central server?	No. As per the Information Security Policy of the bank, no external device can be used in the bank's corporate network
57	26	Point 3 Support Personnel	PART III : Terms & Conditions	In addition to the regular support centers, the bidder should provide one contact person either own employee or through franchisee for each regional office of Bank of Maharashtra at the cities listed in ANNEXURE 6 (B).	Please clarify, if the bidder needs to provide the details of contact person for each Regional Office of Bank, along with this Technical Response to RFP or at the stage of Project Initiation phase	Bidder may provide the Annexure 6 B at the time of implementation
58	26	Point 4: Technical Inspection and Performance Evaluation	PART III : Terms & Conditions	Bank of Maharashtra reserves its right to carry out a technical inspection and performance evaluation (bench- marking) of machines offered	Please elaborate on the evaluation activity w.r.t performance benchmarking	To inspect the devices provided that they are as per the required specifications.
59	27	Point 9: Implementation Phases	PART III: Terms & Conditions	a. Pilot run & Solution UAT(User Acceptance Test)	The Bank is requested to clarify the following points w.r.t Pilot run a. Please specify the 5 branches identified for pilot and, how many villages, customers to be enrolled, during Pilot b. Specify Duration for pilot activity	5 Villages from the Pune Region covering 100 customers / village in four week time

60	31	Part1 Eligibility Compliance	PART IV: Bid Formats, Price Schedules and Other Annexures	(The eligibility criteria will be verified based on the compliance table in Annexure 6 duly filled by the bidder along with the supporting documents)	The Annexure mentioned here, refer to Annexure 11 or Annexure 6. Please confirm	(The eligibility criteria will be verified based on the compliance table in Annexure 11 duly filled by the bidder along with the supporting documents)
61	39	Point 10	PART IV: Annexure 3 : Hand Held Device Specification(Functional)	Hand-held Devices should support both offline and online modes of operations.	As online & offline solutions are to be made available as part of the solution, is that indicating that customers offline transactions are restricted to a specific POS only? Please clarify.	The OFFLINE transactions are restricted to specific POS only
62	43	Point 17	PART IV : Annexure 3 : Central FI Server Specifications (Functional)	Central FI server should carry out de-duplication check while uploading the data.	Please specify for what factors this de duplication check needs to be done	Same customer will not be issued more than one smart card; Bidder should consider the minutia is one of the factors for de duplication. Guidelines for de-duplication checks, if any, given by UIDAI, need to be implemented at no extra cost to the bank
63	47	Point 2	PART IV : Annexure 3 : Various Services : Role of Business Correspondents(BCs)	Enrollment data is uploaded to the Central FI Server by BC and designated branch will authorize the accounts with help of received documents from BC.	Authorization of enrollment data will it be offline or online? How does the bank want to authorise the customers? Please clarify.	Bidder should give the web page with designated branch ID to the branches. The Branch manager will verify and authorise the data with the documents received from BC.

64	37	Annexure 3, Point 15	Handheld device specifications(Technical)	Key Pad : 16 key pad or better	We would suggest that the bank adopt a touch-screen interface with full QWERTY local language keypad for the Handheld device. This will enable ease of use for the BC, especially since most of the BC's need not be literate in English. The keypad should be customizable to display special characters and number keys.Our rich experience in deploying last mile solutions for Financial Inclusion projects has shown that touch-screen user interface is more durable and long lasting in rugged operating conditions.	As per RFP
65	37	Annexure 3 1.20	Smart Card requirement	Personalized cards should be delivered to the customer within seven days of enrolment against acknowledgement after verification of credentials of the customers.		Personalized cards should be delivered to the customer within 10 days of enrolment against acknowledgement after verification of credentials of the customers.
66	25	2		After performing business validations (like transaction limits if any) the FI server will forward the transaction to CBS in the format accepted by CBS for posting.	Is it expected that FI server will have to implement all business validations to verify the transactions?	Yes, FI system and the Handheld device will be utilized to implement all business validation (detailed guidelines will be issued by Bank to successful bidder) to verify the transactions.

67	23	G	Enrollment Process		It's is not clear how or where fingerprints/photograph will be taken? (Our process is different) Can we have separate agency for enrollment and card distribution will happen through BC?.	In the end to end solution successful bidder has to appoint BC who will perform all duties including enrollment.
68	14	2.1	Eligibility Criteria	Bidder must comply with guidelines issued by RBI and IBA for the Financial Inclusion Project etc.	What kind of documentary support is required for this clause?	Self declaration letter from bidder, the facts will be verified by the bank during the technical evaluation process.
69	37	3.1.22	Format for technical & Functional Evaluation	In case of damage/non-functioning of the existing Smart Cards a new Smart card duly personalized has to be delivered to the customer with prior approval of Bank. Bank will not pay card charges for the replacement.		In case of damage/non-functioning of the existing Smart Cards a new Smart card duly personalized has to be delivered to the customer with prior approval of Bank. Bank will not pay card charges for the replacement. (Excluding physical damage)

70		3.1.23	Format for technical & Functional Evaluations	In case of loss / theft of the existing Smart Cards a new Smart card duly personalized has to be delivered to the customer with prior approval of Bank. Bank will pay card charges for such replacement.		In case of loss / theft / physical damage of the existing Smart Cards a new Smart card duly personalized has to be delivered to the customer with prior approval of Bank. Bank will pay only card charges mentioned in Annexure 9 .1. a for such replacement.
71	37	3 .2.4	Format for technical & Functional Evaluations	Display: Capable of displaying last 10 transactions without scrolling horizontally. Each transaction must display at least the date, type and amount.		Display: minimum 128 x 64 pixels, minimum 8 no. of lines, Gray Scale / Color
72	78 - 79	Annexure 9 / 9.1	Commercial Format			Revised commercial format is enclosed as Annexure 9. While Annexure 9.1 is removed.
73	8	Important dates	Important dates	Last date of sell of tender document		23/06/2010 up to 15.00 hours
74	8	Important dates	Important dates	Last date and time for receipt of technical document		23/06/2010 up to 15.30 hours
75	8	Important dates	Important dates	Time and date for opening technical bids		23/06/2010 at 16:30 hours

ANNEXURE 9: COMMERCIAL FORMAT

This format should be used at the time of e-procurement auction and masked commercials are to be submitted with technical bid.

Sr.No.	Particulars	Rate Per Unit (Rs.)	Quantity	Total value in Rs.
1	Smartcards	Masked (1a+1b+1c)	3,64,500	Masked
	a) Smart Card Charges	Masked	3,64,500	Masked
	b) BC charges for Smartcards	Masked	3,64,500	Masked
	c) All other charges to activate smart card	Masked	3,64,500	Masked
2	Transaction charges	Masked (2a+2b)	3,67,75,600	Masked
	a) BC charges for Transactions	Masked	3,67,75,600	Masked
	b) All other charges for transactions	Masked	3,67,75,600	Masked
3	Charges for enrollments	Masked (3a+3b)	3,64,500	Masked
	a) BC charges for enrollments	Masked	3,64,500	Masked
	b) All other charges for enrollment of customer	Masked	3,64,500	Masked
	Total (1 + 2 + 3)			Masked
Total in words		Masked		