Government of Rajasthan
Rajasthan State Health Society, National Rural Health Mission
Swasthya Bhawan, Tilak Mark, Jaipur-302005

F. No. DoHFW/SBY/1008 (1)/uh/m&h | 9054 **Date:** 23.2.15

Clarification to the queries
No.1

With reference to RFQ published for Health Insurance in Rajasthan vide Notification No F. No. DoHFW/SBY/1008 (1)/uh/m&h/138 dated 01/02/2015 and pre-application conference dated 19.02.2015 clarifications to the queries raised by bidders are issued as follows:-

S. No.	Section/Clause no./ Page No.	Point	Clarifications Sought by expected proposers (Public Sector Insurance Companies)	Clarifications
1	**Brief description of Bidding Process** Clause 1.2.1 Page 10	The Authority has adopted a two-stage bidding process (collectively referred to as the "**Bidding Process**") for selection of the Bidder for award of the Scheme. The first stage (the "**Qualification Stage**") of the process involves qualification (the "**Qualification**") of interested companies who make an Application in accordance with the	IRDAI vide their order Ref: 001/NL/GEN/APR 06 dated 19th April 2006 mandated that Insurers should not canvass business through a non-participative process of tendering or e- bidding. In the background of this IRDAI order, the Non-life Insurers deliberated at the GI council on issues pertaining to	On the issue of tender fee i.e. cost of RFQ document is an internal matter and decision on this is in the purview of intradepartmental committee. The said committee is of the view that this amount of RS. 1,00,000/- (One Lakh) shall be paid by the proposer at the time of submission of RFQ proposal. Without this fee RFQ shall be liable for rejection. <u>**No Change is made in this clause on the issue of cost of RFQ document.**</u>

		provisions of this RFQ (the "**Applicant**"). Prior to making an Application, the Applicant shall pay to the Authority a sum of Rs. 1,00,000 lakh (Rupees one lakh) as the cost of the RFQ process. At the end of this stage, the Authority expects to announce a short-list of pre-qualified Applicants who shall be eligible for participation in the second stage of the Bidding Process (the "**Bid Stage**") comprising Request for Proposals (the "**Request for Proposals**" or "**RFP**").	"Tenders for Insurance" and adopted a common approach in responding to the tenders, viz. That any payment in the form of tender fee, Security Deposit, Earnest Money Deposit, Bid/Performance Security/ Guarantee etc. Cannot be done by insurers, as insurance is a service industry. It is the duty of all prospective insureds to provide all the required underwriting information pertaining to the risk proposed for insurance in their own interest, in the Insurer's Proposal From/s.	
2	**Brief description of Bidding Process** Clause 1.2.4 Page 10,11	In terms of the RFP, a Bidder will be required to deposit, along with its Bid, a bid security of Rs 10,00,00,000 (Rs. ten crore) (the "**Bid Security**"), refundable no later than 60 (Sixty) days from the Bid Due Date, except in the case of the selected Bidder whose Bid Security shall be retained till it has provided a Performance Security under the Insurance Agreement.		The issue needs to be submitted to Finance Department, Government of Rajasthan for seeking relaxation in this regard for Public Sector Undertakings/Public Sector Insurance Companies. The clarification whatsoever is received from Finance Department on the issue of Bid Security and Performance Security shall be incorporated at

		The Bidders will have an option to provide Bid Security in the form of a demand draft or a bank guarantee acceptable to the Authority[$]. In case a bank guarantee is provided, its validity period shall not be less than 180 (one hundred and eighty) days from the Bid Due Date, inclusive of a claim period of 60 (sixty) days, and may be extended as may be mutually agreed between the Authority and the Bidder from time to time. Where a demand draft is provided, its validity shall not be less than 80 (eighty) days from the Bid Due Date for the purposes of encashment thereof by the Authority. The Bid shall be summarily rejected if it is not accompanied by the Bid Security.		RFP stage.
3	**Financial information for purposes of evaluation**	The Applicant shall attach copies of the balance sheets, financial statements and Annual Reports for 3 (three) years preceding the	Being PSU Company our audited balance sheets are published every year. Audited balance sheets are also	It is the responsibility of the Proposer to fill the formats wherever specified. Proposer shall enclose the

[$] The format for the bank guarantee shall be provided as part of the RFP document

	3.4.3 Page 27,40 App. 1 (Ann. III)	Application Due Date. The financial statements shall: (a) reflect the financial situation of the Applicant its Associates where the Applicant is relying on its Associate's financials; (b) be audited by a statutory auditor; (c) be complete, including all notes to the financial statements; and (d) correspond to accounting periods already completed and audited (no statements for partial periods shall be requested or accepted).	available on the respective website. As these balance sheets are not required to be signed by Statutory Auditor **again.**	audited balance sheets duly signed by an officer incharge of the Finance wing of PSU not lower than **the rank of General Manger** of the said PSU. In the format proper referencing w.r.t pages of the report shall be done. Project authority shall not search for the relevant pages in that report. It shall only refer to the page numbers referred in the format for relevant information sought in that particular format.

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