

Sr. No.	Queries	Response
1	Total no. of cardholders as on date category wise	Please refer the annexures H of the RFP
2	Bid need to be submitted on mail or bidders have to send the hardcopy as well	It has to be submitted on e-mail. Please refer to section 1 (Bid schedule & Address) mention in the RFP
3	If any insurance company is not able to provide the extended coverages can they participate in RFP	No
4	How will the sum insured work for extended coverage	The extended coverage will come into effect as and when these coverages are provided as a feature on different RuPay card variant.
5	Coverage end date would be same for all cardholders irrespective of coverage start date of the policy	Yes
6	Upper capping of premium	Already mentioned in the RFP, please refer to Annexure H of the RFP
7	What quote will be applicable for deriving L1	Quote provided for Platinum only will be considered for deriving L1
8	What is standard sum assured for RuPay Select Card	INR 10 Lakh
9	Will there be a single master policy or individual policy with each RuPay issuing Bank	Single master policy
10	Frequency of claim received by L1	As and when claim is raised by bank
11	Frequency of premium payable	Monthly on projection and pro-rata basis
12	Is there any cooling period	No
13	Is there any segmentation for this policy	No, it will be applicable for each Platinum / Select card
14	What is the eligibility criteria for last 3 year	19-20: Txn at ATM / POS / E-Comm Eligibility Days - 45 20-21: Txn POS / E-Comm Eligibility Days – 45 21-22: Txn at POS / E-Comm Eligibility Days - 30
15	Is PMJDY cardholder are also covered	No
16	Why for the assessment only Platinum has taken into consideration	Platinum is considered for assessment b/c the portfolio has significant no of cards in the market however other variant are more in early stage of issuance.
17	Can the bank have different sum assured for same variant i.e. RuPay Select	Yes, bank can decide to offer different sum insured for same variant if the same variant is offered on different card program by the banks
18	Basic set of claim documents submitted by the banks	Will be discussed and shared with L1
19	Is age wise data available for cardholders	No