QCI Accreditation Criteria for
RSBY Smart Card
Service providers organization
INTRODUCTION

This standard specifies requirements for accreditation of Smart Card Service Providers (SCSP) which:

a) need to demonstrate their ability to consistently provide services that meet the requirements of the interested party (Insurance companies, Ministry of Labour & Employment (MoLE)) with a view to provide complete services for issuance of Smart Cards to the families,

b) aims to enhance the interested party satisfaction through effective application of assessment process for continual improvement of the system.

All requirements of this standard are generic in nature and are intended to be applicable to all sizes of Smart Card Providers.

This standard is non-prescriptive in nature and the SCSP shall determine the extent of the prescriptions based on:

a) applicable statutory and regulatory requirements
b) applicable MoLE and Insurance companies requirements
c) SCSP policies and objectives
d) resources required for effective implementation of the standard

The scheme for accreditation of SMART CARD Service provider (SCSP) Organizations will help to assess the competence and credentials of service providers. The assessment process will help the Insurance Companies in selecting and empanelling a competent service provider organization through the Register of service providers maintained by QCI.

The Assessment Process in brief would follow the following methodology:

Step 1

* Desk top review of documents pertaining to legal entity and background of the organization, manpower, experience and other resources of the service provider organization etc. for providing the requisite services. This will be in line with the QCI Accreditation criteria for RSBY Smart Card Service providers organization. A Provisional Accreditation will be granted to SCSP on meeting the QCI/QCI criteria which will be valid for one year.

Step 2

* On site verification and assessment as per QCI/QCI checklist for Smart Card Providers to be conducted by the Insurance Company/ies. The Insurance Company/ies will submit a copy of report to both QCI/QCI & MoLE.

The SCSP will be required to undergo assessment and obtain approval of meeting the Ministry’s and QCI accreditation norms from the respective Insurance Company within this period.
The application of SCSP for Final Accreditation will have to be placed within 3 months of receipt of first project work from the Insurance Company alongwith the field verification report.

In case SCSP is not able to obtain the approval within this one year period of Provisional Accreditation, it will have to reapply for the provisional accreditation.

Note: All Service Providers (New & Existing) will have to first get the Provisional accreditation and then apply for the Final accreditation in three months failing which they shall not be allowed to participate in RSBY process any further. The Ministry of Labour and Employment reserves the right to relax these conditions for reasons expressed in writing.

Step 3 Annual Accreditation

The period of Provisional & Final Accreditation is one year.

The SCSP will have to undergo annual assessment cycle as per step 1 & 2 and will have to seek accreditation annually.

The SCSP will move an application for renewal three months before the completion of the year so that the renewal process is completed well in time.

Step 4 (if required)

* Random sample evaluation or verification of any complaint against the SCSP organizations shall be done by QCI, when advised by the MoLE.
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Section – 1: Definitions

1 RSBY Smart Card Service Providers –
SMART CARD SERVICE PROVIDERS Organization (abbreviated as SCSP in this document): An organization which is involved in the business of providing services to Government of India to make smart card of families as per defined guidelines.

2 Client - Families seeking SMART CARD

3 MoLE - Ministry of Labour and Employment

4 QCI - Quality Council of India

5 NBQP - National Board for Quality Promotion

6 Interested party
Person or group having interest in the functioning and performance including the recipient of the services.

7 Management systems
System to establish policy and objectives and to achieve those objectives

8 Quality
- Quality is the degree of excellence and distinguishing nature of attributes of the services
- Quality is the ongoing process of building and sustaining relationships and fulfilling the stated and implied needs
- Quality is the customers’ perception of the value of the suppliers’ work output

9 Accreditation Manual
Document specifying the management system of the SCSP based on the requirements of the accreditation standard.

10 Process Approach
Any activity or set of activities that uses resources to transform inputs to outputs can be considered as a process.

For organizations to function effectively, they have to identify and manage numerous interrelated and interacting processes. Often, the output from one process will directly from the input into the next process.

The systematic identification and management of the processes employed within an organization and particularly the interactions between such processes is referred to as the “process approach”.
11 Document

Document is an information and its supporting medium.

Example: procedure, drawing, report, standard, record

12 Record

Record is a document stating results achieved or providing evidence of activities performed.
Section – 2: Requirement for Accreditation

2.1 Legal Status

2.1.1 The SMART CARD SERVICE PROVIDERS organizations (SCSP) desiring QCI accreditation shall be a legal entity. This can include proprietary firms, partnership firms or companies (Pvt. & Public Limited) or IRDA Approved bodies registered under Registration of Society Act etc.

2.1.2 Evidence for the same shall be provided to QCI along with the application.

2.1.3 The SCSP should also submit the Income Tax Statements for the last three years in support of its application.

2.1.4 The Smart Card service provider should have valid Service Tax Registration, Sales Tax Registration.

2.1.5 The SCSP should submit all the documents as prescribed by the MoLE in the RSBY Tender document. The applicant should refer to the latest tender documents on the MoLE website.

2.1.6 There should be no legal cases against the SCSP in the Indian courts of law and it should not be blacklisted by any of the state or central government.

2.2 Governance

The management of the SCSP shall establish and maintain a formal documented system and continually improve its effectiveness in accordance with the requirements of this standard, Insurance agency and MoLE.

2.2.1 Organization structure

2.2.1.1 The SMART CARD SERVICE PROVIDERS organization shall document its organizational structure, defining roles, responsibilities and authorities of personnel including service providers. The SMART CARD SERVICE PROVIDERS organization shall identify the top management of the organization. The overall responsibility shall ensure that the compliance of these requirements lies with the top management.

2.2.1.2 The top management personnel shall be in permanent employment with the SMART CARD SERVICE PROVIDERS Organization.

2.2.1.3 The SCSP should have well established and documented Quality management systems for this project. SCSP should have valid ISO 9001:2000 certification at the time of execution of project.
In brief the SCSP shall determine:

a) the processes needed for establishing the operating system and its application throughout the project.

b) ensure the operation, control and continual improvement of these processes so that these are effective in realizing the objectives of the scheme.

c) ensure the availability of resources necessary to support the operation and control of these processes.

d) monitor, measure and analyze these processes

e) implement actions necessary to achieve planned results and continual improvement of these processes.

2.2.1.4 SCSP should not normally outsource part of its operations to another agency. In case it outsources any process that effects the requirements of this standard, it shall ensure proper control over such processes. This shall be documented and proper agreements for the activity shall be maintained. The outsourced agency shall have to adhere with similar requirements as applicable to SCSP. QCI/QCI will review the same for its effectiveness. The procedure for outsourcing and format has been provided in Annexure __ 1.

2.3 Accreditation Manual

2.3.1 Management shall appoint a senior staff member who will coordinate with QCI/QCI for accreditation process. This senior staff member shall also be responsible for monitoring and effective implementation of the accreditation standard.

2.3.2 The SCSP shall develop an accreditation manual describing:

a) background of the SCSP
b) Organization structure / legal status
c) Linkages / recognitions
d) Profile of the senior management
e) facilities
f) scope / regions of the services
g) internal assessment procedure
h) performance evaluation to ensure adherence to quality parameters and ministry’s guidelines

The manual shall describe all the processes and their interactions. It shall include or provide references to all documented procedures and other applicable guidelines.

2.4 Control of Documents

The SCSP shall establish a documented procedure describing the arrangements for:

a) Preparing, reviewing and approving internal documents including their identification, revision and retention
b) controlling external documents, including the relevant regulations that should be continuously kept updated.

c) ensuring that relevant documents are available to all concerned within the organization and to the interested parties

2.5 Control of Records

A documented procedure shall be established to define control of records providing for identification, indexing, storage, retention time and disposition.

The records shall be regularly maintained. These records shall also be maintained in English for accreditation purposes.

The records may be in the form of any type of media such as hard copy or electronic media.

These records shall be maintained at least for three years to cover the surveillance and re-assessment for accreditation.

These records shall be made available to the QCI as and when required.

2.6 Compliance to Statutory and Regulatory Requirements

The SCSP shall identify and comply with the applicable statutory and regulatory requirements specified by the MoLE and other relevant bodies/government. The records for the above shall be maintained and made accessible for QCI/QCI accreditation purposes and/or for assessment by the insurance companies and/or for verification by the MOLE.

2.7 Human Resources

SMART CARD SERVICE PROVIDERS organizations shall have adequate number of well qualified professionals (Staff, experts etc.), full time, part time or on the panel to support the scope of services being offered by the service provider organizations.

Expertise may be classified as Data collection, Data Verification, Date analysis, printing, Customer support, technical experts(for RSBY transaction) etc.

SCSP shall provide adequate training to the staff to meet the accreditation and other statutory & regulatory requirements.

SCSP shall maintain records of qualifications and experience, professional development activities of the staff.
2.8 Infrastructure

The SCSP shall identify, provide and maintain the specific equipment and infrastructure to support this project. Regular maintenance of this should be carried out to ensure smooth operations.

The SCSP should have the capacity to provide service in the geographies it accepts contract for.

The SCSP shall define responsibilities and authorities for carrying out purchase, storage, safeguarding, installation, usage and maintenance activities for the project.

Infrastructure and equipment (on site) shall include as appropriate and as specified in “RSBY printing component functional specification”:

a) Registered office
b) District Kiosks
c) Transaction system set up
d) Adequate computers
e) Smart Card printing machinery
f) Adequate promotion facilities within the district
g) Proper MIS system
h) Certified software for enrolment / renewal & transactions

2.9 Confidentiality

The organization shall have adequate arrangements consistent with applicable laws to safeguard confidentiality of all information provided by the Ministry/ Insurance company/s/ Hospitals collected through the field work or through any other source related to the project. These arrangements shall be extended to include organizations or individuals acting on its behalf and its representatives.

Except as required, information about an organization shall not be disclosed to a third party without written consent of the organization.

2.10 Complaints and Appeals

The Service provider organizations shall have documented procedures for handling & disposal of complaints within a reasonable time.

The documented procedure shall include provision for corrective and/or preventive action to be taken if required as a result of any complaint or appeal. The procedures shall include the potential involvement of QCI in unresolved complaints or appeals.
The organization shall inform all stakeholders of the right to make a complaint or an appeal and shall provide written details of the process for doing so, on request.

The SCSP shall establish a documented procedure for complaint handling process. Various steps in the complaint handling process shall include the following:

a) provide information regarding complaint handling process to all interested parties
b) acknowledgement of the complaint
c) investigation for redressal of the complaint
d) communication with the complainant for satisfactorily closure of the complaint

The organization shall notify each complainant or appellant in writing of the result of the complaint or appeal and of the right to appeal against the result to QCI.

The organization shall maintain records of all complaints and appeals, of their resolution and the corrective & preventive actions taken.

The procedure for handling complaints and appeals is mentioned in Annexure 2

2.11 Changes

The organization shall notify QCI of any changes that it makes in its organization structure, Manpower, infrastructure, Accreditation manual, documents, , locations etc.

QCI reserves the right to carry out assessment of changes before its approval. The expenses for this assessment shall be borne by the organization.
Section – 3: Assessment of the Organization

3.1 Language
All communications, documentation and records shall also be in English.

3.2 Initial Assessment

3.2.1 Documentation assessment
QCI shall evaluate the documented system including:

a. Procedure manual
b. The criteria for selecting experts and individual service providers, procedures for assessing their performance and a current list of experts and individual service providers, their resumes

c. Office administration documents including IEC (Information, Education & Communication) material.

After the evaluation, QCI will inform the organization of the non-conformities and/or observations if any.

The organization shall be required to close all observations and non-conformities before the next stage of assessment.

3.2.2 Office Assessment

Following review and acceptance of the documentation a Provisional Accreditation shall be granted to the SCSP. Following the Provisional Accreditation the respective Insurance company shall undertake at least one full assessment of the Office, support structure and the Service providers working with the organization for the related project/s. This assessment shall be in line with the QCI/QCI Assessment guidelines and related checklists.

The Insurance companies shall conduct this assessment annually and keep MoLE and QCI/QCI informed of the assessment findings.

The organization shall be informed of the findings and non-conformities if any.

In case any corrective action is required, the organization shall make the necessary corrections, corrective actions & improvements, and submit the appropriate documentation within a defined time schedule.

An additional full or partial evaluation may be done by QCI to verify the compliance of corrective actions.

The QCI Accreditation Committee will take the decision on QCI Accreditation for the organization depending on the Assessment report.

When QCI Accreditation Committee determines that the organization can be offered accreditation, QCI shall inform its approval to the organization.
The annual Accreditation fee should be paid by the organization. Subsequently for every year, the organization will have to clear the annual assessment and pay the requisite fee for renewal of Accreditation.

A certificate will be issued on receipt of fees.

**Note:**

The application of SCSP for Final Accreditation will have to be placed within 3 months of receipt of first project work from the Insurance Company along with the field verification report.

Note: All Service Providers (New & Existing) will have to first get the Provisional accreditation and then apply for the Final accreditation in three months failing which they shall not be allowed to participate in RSBY process any further. The Ministry of Labour and Employment reserves the right to relax these conditions for reasons expressed in writing.

### 3.3 Annual Accreditation

The accreditation Provisional / Final is for a period of 12 months.

On completion of one year of final accreditation or one year of Provisional accreditation, the SCSP shall need to apply again for continuation of its accreditation. The SCSP should apply at least 3 months prior to the completion of the Accreditation period.

The Document and Office assessment will be conducted to ensure an organization’s continuing conformance to QCI criteria and the effective implementation of the procedures, practices and records.

The process for the annual assessment shall be similar to that of the initial assessment.

### 3.4 Suspension or Cancellation

QCI may suspend or cancel an approval because of any of the following, but not limited to:

- a) non compliance or violation of the MoLE and/or QCI requirements
- b) providing insufficient or incorrect information to MoLE and/or QCI
- c) improper use of QCI Accreditation mark
- d) changes without MoLE and/or QCI approval
- e) failure to report any major legal (mandatory compliance) changes
- f) any other condition deemed appropriate by MoLE and/or QCI
- g) non payment of fees.
Section – 4: Accreditation fees

4.1 Application Fee

The application should be accompanied by the application fee, without which the application will not be processed. This fee covers the administrative costs for processing the application.

4.2 Assessment / annual fee

Successful SMART CARD SERVICE PROVIDERS organizations will be intimated for the remittance of assessment / annual Fee. The applicants will be required to send the fee as per the fee structure within the specified time frame.

4.3 Re-assessment fees

Re-assessment fees will be charged as detailed in the fee structure.

4.4 On Site Assessment:

In case of conduct of an on-site assessment the assessment fees as per QCI criteria, the travel, boarding and lodging of the QCI team shall be borne by the SCSP.

All fees are to be paid vide a demand draft in favor of “Quality Council of India” payable at Delhi.

All the fees are non refundable.
Section – 5: CERTIFICATE OF ACCREDITATION AND REGISTER

All successful SMART CARD SERVICE PROVIDERS Organizations will be issued a certificate on meeting the accreditation criteria and approval of the Accreditation Committee for Provisional and Final accreditation.

The Certificate is the primary evidence of validity of Accreditation and should be presented on commencement of a project and thereafter on demand as appropriate.

The Register of Accredited SMART CARD SERVICE PROVIDERS Organizations will be hosted on the QCI web site. In case the accredited service provider organization does not want to publish their details, an application may be sent to QCI for the same.
Section – 6: APPEALS, COMPLAINTS & DISCIPLINARY PROCEEDINGS

QCI accredited organizations and applicants for accreditation have the right to appeal against any decision taken by QCI.

An appeal should be made in writing to the Board Chairman of National Board for Quality Promotion (NBQP), which is the implementing body of QCI for this scheme. He is authorized to either take a decision or appoint an Appeals Committee (out of the Board Members) to resolve the issue.

In case of non acceptance of the decision of the Appeals Committee by the applicant, the appeal can be made to the Secretary General, QCI who will then appoint an arbitrator for the purpose. The arbitration shall be held in the city of Delhi and shall be in accordance with the Arbitration and Conciliation Act 1996.

Similarly complaints made

- by accredited organizations against QCI
- by accredited organizations against another accredited organization or
- by an organization, certification body or other body against a accredited organization.

will be considered according to the procedures of QCI.

QCI retains the right to undertake disciplinary proceedings against accredited organizations and/or service providers who are found to have acted contrary to the Code of Conduct. Options available include suspension of accreditation and in instances of serious or sustained breach, withdrawal of accreditation.

QCI may suspend or cancel the QCI accreditation based on one or more of the following but not limited to:

a) non compliance with the QCI code of conduct
b) providing insufficient or incorrect information to QCI
c) improper use of QCI accreditation certificate or logo
d) failure to report any major complaint against the applicant
e) non payment of fees
f) any other condition deemed appropriate by QCI

The Certificate would be cancelled and recalled by QCI.

In case, there is any unresolved issue between QCI & SCSP, the same shall be referred to Ministry of Labour & Employment (MOLE), who will examine the issue and take an appropriate decision. The same shall be informed to SCSP.
Section – 7: CODE OF CONDUCT

All SCSP organizations are obliged to rigorously observe the Code of Conduct. Failure to do so may result in suspension or withdrawal of accreditation.

Service provider organizations undertake:

1. To act professionally, accurately and in unbiased manner. Be truthful, accurate and fair to the assigned work, without any fear or favor.

2. To judiciously use information provided by or acquired from the client in developing the systems and maintain confidentiality of information received/acquired in connection with the assignment.

3. To avoid and or/ declare any conflict of interest that may affect the work to be carried out.

4. Not to accept any gift or any other favor from the clients, or their representatives and also not to allow colleagues to do so.

5. Not to act in a manner detrimental to the reputation of any of the stakeholders including QCI and the client.

6. To co-operate fully in any formal enquiry procedure of QCI as per appeals procedure.

7. Comply with all regulatory and statutory requirements applicable to service provider organizations legal entity.
Section 8: FEE STRUCTURE

<table>
<thead>
<tr>
<th>Fee Details (in Rs.)</th>
<th>Fees</th>
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<tbody>
<tr>
<td>a) Application Package</td>
<td>500/-</td>
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<td>b) Application Fee</td>
<td>25,000/-</td>
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<td>(For Provisional Accreditation)</td>
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<tr>
<td>c) Assessment/Annual Fee (Document)</td>
<td>30,000/-</td>
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<td>(For Final Accreditation)</td>
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<tr>
<td>d) Re-assessment (annual)</td>
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<tr>
<td>Application</td>
<td>25,000/-</td>
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<tr>
<td>Assessment</td>
<td>30,000/-</td>
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</tbody>
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12.36% Service Tax is applicable w.e.f. 1st April 2013.
GENERAL INFORMATION ON PAYMENT OF FEE
FOR SMART CARD SERVICE PROVIDERS ORGANIZATION ACCREDITATION

1. The fee is to be paid by a Demand Draft payable at Delhi or a local Cheque of Delhi in favor of “Quality Council of India”.
2. Only the Application fee is to be sent along with the application. Applications not accompanied by the application fee will not be considered.
3. The Annual fee is to be sent only after the receipt of confirmation from QCI. Certificate will be sent after receipt of full fees and expenses.
4. Annual fee is to be paid in advance before the beginning of the next year of certification.
5. Expenses on local travel, outstation travel, boarding and lodging etc. of Assessors will be charged on actual, wherever applicable.
6. All fees are non refundable.
7. 12.36% Service Tax is applicable w.e.f. 1st April 2013.

For further clarification, pls contact:
Mr. A. Raju
National Board for Quality Promotion
Quality Council of India
II Floor, Institution of Engineers Building
Bahadur Shah Zafar Marg
New Delhi - 110002, India
Tel + 91 11 2337 9321, 2337 0567
email: raju.nbqp@qcin.org
Accreditation Criteria for SMART CARD SERVICE PROVIDERS Organization

Application for Accreditation of SMART CARD SERVICE PROVIDERS Organization

1. Name of the Applicant (Organization name) .......................................................................................................................................................................................... ..........................................................................................................................................................................................

2. Address ........................................................................................................................................................................................................................................................................

Tel no ......................... Fax no. ......................... Email ........................................................
( std code) (no.) (std code) (no.)
(The addresses of other branch offices should also be given. It can be attached as a separate sheet, with this application.)

3. The following documents are enclosed (two copies):
   a) Accreditation Manual for the service provider organization including:
      I. Administrative procedures
      II. Service provider Qualification criteria and their evaluation procedures
   b) List of Service providers with their resumes
   c) Corporate Organization Brochure with a copy of legal identity
   d) Organization structure & details of relationship with any certification body

4. Please find enclosed the Demand Draft / Cheque (Delhi only) no. _____________ for Rs. __________ dated __________ drawn on __________ in favor of Quality Council of India, payable at New Delhi towards the application fee.

5. We have carefully read all QCI guidelines for accreditation of Service provider organization. We confirm that the information in support of the application is correct to the best of our knowledge. We agree to abide by the code of conduct and terms & conditions of QCI as applicable from time to time.

   We authorize QCI to make any enquiry as deemed fit as part of the reviewing process. We understand that in case any information is found to be incorrect, it may result in rejection of this application and/or disqualification. We authorize QCI to utilize the information provided in this application for legal, research, training, sharing with other IPC members and/or for any other purpose as may be deemed fit by QCI.

   If accredited, we commit to notify QCI immediately of any changes in the status where information regarding such changes, if declared may effect the consideration for accreditation of the organization.

6. Authorized Signatory:
   Name ..........................................................................................................................................................................................
   Designation ..........................................................................................................................................................................................
   Signature .................................................................................................................. Date ...........................................

QCI/SCSP
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Annexure 1

Outsourcing Procedure

The SCSP shall have a process in which it describes the conditions under which outsourcing (which is subcontracting to another organization to provide part of its activities on behalf of the SCSP) may take place. The SCSP shall have a legally enforceable agreement covering the arrangements, including confidentiality and conflict of interests, with each body or a person that provides outsourced services.

This can include outsourcing to other smart card providers, use of administrative and technical experts under contract.

The SCSP shall require the outsourced external agency or external administrative and technical experts to have a written agreement by which they commit themselves to comply with applicable policies and procedures as defined by the SCSP in line with the requirements of the Insurance Body, QCI and MoLE. The agreement shall address aspects relating to confidentiality and to independence from commercial and other interests, and shall require the external staff to notify the SCSP of any existing or prior association with any person/organization they may be assigned to work with.

The SCSP shall maintain up-to-date personnel records, including relevant qualifications.

The SCSP:

a) shall take responsibility for all activities outsourced to another body,

b) shall ensure that the outsourced body that provides services, and the individuals that it uses, conform to requirements of the SCSP and also to the applicable requirements of Insurance Body, QCI and MoLE including competence, impartiality and confidentiality, and

c) shall ensure that the outsourced body that provides services, and the individuals that it uses, is not involved, either directly or through any other employer, with an organization, in such a way that impartiality could be compromised.

The SCSP shall have documented procedures for the qualification and monitoring of all bodies that provide outsourced services used for these activities, and shall ensure that records of the competence of administrative and technical experts are maintained.
**Application format for Outsourcing activities**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>Remarks</th>
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<tbody>
<tr>
<td>1.</td>
<td>Name of Firm</td>
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</table>
| 2.     | Registered office address  
Telephone number  
Fax number  
Email |         |
| 3.     | Organisation Structure with details of branch offices and administrative and technical staff employed (full time and empanelled for the purpose) |         |
| 4.     | Details of the Contact Person (name, designation, address)  
Telephone number  
Fax number  
E-mail |         |
| 5.     | Legal status and Certificate of Incorporation |         |
| 6.     | Valid Service Tax Registration, Sales Tax Registration  
(Please enclose copies of Documents) |         |
| 7.     | Annual turnover details  
(Kindly attach details for last three Years audited Balance Sheet) |         |
| 8.     | Valid SCOSTA certificate from NIC.  
(may be of the relevant Card provider in which case undertaking should be given that only Valid SCOSTA cards would be used) |         |
| 9.     | ISO 9001: 2008 certified |         |
| 10.    | Undertaking that company is not Blacklisted by any State /Central Government |         |
| 11.    | Signing of the confidentiality clause with the SCSP |         |
| 12.    | Bank Guarantee (appropriate to the job value) |         |
Annexure 2

PROCEDURE FOR HANDLING OF COMPLAINTS

SCSP is open to receiving complaints from any sources. The complaints can be against the quality of service provided by them. The complaint can also be against personnel involved in issuance of Smart Card. The complaint must be made in writing with complete details of complainant (name, address, organization etc.). If the complaint has no details of the complainant or the description is not adequate, the Insurance Company will reserve the right of dealing with the complaint as deemed fit. Insurance Company can investigate the reports appearing in media, if relevant.

Once the complaint is received at SCSP, the authorized personnel (herein to be referred as the Complaints and Appeals Officer) shall mark the complaint to the Insurance Company immediately on its receipt. The same shall be acknowledged with the assurance of thorough investigation.

The Complaints and Appeals officer shall maintain a record for the complaints that are received by SCSP. The important dates viz. date of receipt of complaint, date of acknowledgement and date of final closure shall be recorded in Complaint File.

Initial scrutiny of the complaint is done by the Complaints and Appeals officer. This is to determine that the complaint falls within the ambit of SCSP activities and whether the complaint is valid.

If it is found that the complaint does not fall within the ambit of SCSP, the complaint is considered closed and the complainant and Insurance Company is informed accordingly.

If the complaint falls within the ambit of SCSP and the initial information provided in the complaint is sufficient the complaint is investigated further.

1 Investigation of Complaints

1.1 Procedure for dealing with complaints by SCSP

- On receipt of complaint against SCSP, Complaints and Appeals officer shall discuss and seek clarification with the concerned officer within 15 days.

- If the response to the complaint is not found satisfactory, the Complaints and Appeal Office would depute an expert to investigate the matter.

- The expert would place the findings of the investigation with his/ her recommendation on action to be taken against the concerned officer.

- The outcome will be communicated to the Complainant and the Insurance company.

- In case the complainant is not satisfied with the outcome, the complaint will be referred to the Insurance company for resolution.
1.2 Procedure for dealing with complaints against SCSP by Insurance Company

- The Insurance Company may file a complaint based on the Newspaper reports or based on any other evidence collected by it during the course of its operations with the SCSP.

- On receipt of complaint against SCSP Insurance company will seek clarification from SCSP for the same.
  - In case the Insurance company is not satisfied with the reply, the Complaints and Appeals officer of the Insurance company shall investigate the complaint and if it is necessary, an independent expert can be sent to the SCSP.
  - If the complaint is found valid, the SCSP would be warned for his action. If the complaint is of serious nature, the SCSP may also be deleted from the empanelled database of SCSP of the Insurance Body.

- The complainant shall be informed about the action taken by the Insurance Body.

- The Ministry and QCI shall be kept informed of the above actions.

PROCEDURE FOR HANDLING OF APPEALS

1.3 Receipt of Appeals

- Insurance Company shall receive appeals from SCSP against adverse decisions taken by the Insurance Company.
- Complaints and Appeals officer of Insurance Company shall acknowledge the receipt of appeals from the SCSP. A record pertaining to all appeals including important details like date of receipt, name and address of the SCSP, details of appeals and outcome of appeals shall be maintained in the ‘Appeals File’.
- The appeals shall be examined by Appeals Committee Insurance Company and it will make recommendations.

1.4 Deliberation of Appeals Committee and Recommendations

1.4.1 Appeals Committee takes up the appeal for consideration. Representative from Insurance Company involved in the decision appealed against, may provide technical inputs. He/ she shall not be involved in the formulation of recommendations of the Appeals Committee.

1.4.2 After examination of the appeal, the Committee shall seek clarification from all appropriate sources. The Committee, if finds necessary, can depute an expert to investigate the matter.

1.4.3 The Appeals Committee may recommend a fresh assessment/review of SCSP. On the basis of fresh assessment, the relevant accreditation committee shall give an independent view on the status of SCSP quality management system and technical competence as well as the subject matter of the appeal.
1.4.4 Based on the data gathered through any of the above means, the Appeals Committee shall form its recommendations. The detailed report by the Committee shall be submitted to the Ministry and QCI within a reasonable time for his decision.

1.5 Financing the Complaint and Appeal Process

If the resolution of complaint/ appeal is done without undertaking any travel or additional assessment, no financing will be needed for such resolutions.

If the resolution calls for undertaking travel and assessment, the cost will be borne by the SCSP/Insurance Body.

1.6 Records

Complaints and Appeals officer from SCSP and Insurance Body shall maintain Complaints file and Appeals file. The file has the following:
  - unique registration number given to each complaint/ appeal
  - date of receipt of complaint/ appeal
  - name & address of the complainant/ appellant
  - date of acknowledging of the complainant/ appeal
  - details of action/ investigation
  - date of closure

The complaints & appeals file is maintained by Complaints and Appeals officer. All correspondence in respect to complaints/ appeals, investigation reports and decisions are filed in order.