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1	1	Important Dates	Last date for submission of Proposals (Technical & Commercial) - 11/11/ 2019 at 5.00 pm	Please extend the tender till 15th Nov 2019. As 4th Nov 2019 is Pre Bid meeting you would release the outcome by 6th - 7th and 9th -10th is Saturday - Sunday, which leaves us with 1 or 2 working days. Hence requesting you for an extension so that we at least have 6 working days.	Pre Bid Meeting is on 04/11/2019 and Last date of submission is on 11/11/2019 @ 5.00 pm -- Gap of 5 day available
2	5	Eligibility	Should have necessary permissions, licenses or approvals from the authorities concerned to provide the services required under the scope of this RFP.	Request you to elaborate	All approval and licence to carry out the business should be available.
3	16	*NM	Volumes	Please share the monthly / quarterly / yearly volumes	**Scope I** - Monthly Expected volume 1 to 1.5 Lac applications. **Scope 2** - 10% of Scope 1. **Scope 3**- approximaterly 60,000 per month. Estimations are based on current volumes and are subject to change.
4	16	*NM	System Access (s/w)	All s/w required for all 3 processes would be provided by SBI Life	System access will be given by SBIL life But Leased line & infrastrucure vendor needs to set up at their end
5	16	*NM	Connectivity	Who will provide the connectivity SBI or Vendor?	Vendor to make arrangement on their own for connectivity.
6	16	*NM	Connectivity	If by the Vendor. Please suggest the bandwidth required (Primary / Secondary) - for individual process	Currently vendors are using lines with bandwith of 10mbps for both primary and secondary

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7	16	*NM	MIS	Number. of MIS per process?	3 MIS will be required like pending cases with ageing, completed cases , Rejected cases.
8	16	*NM	TAT	How will the TAT be accounted when SBI's systems are down, and how should the subsequent load be managed?	Downtimes are prescheduled and intimated before down time, Vendor needs to accordingly plan for handling the volume.
9	16	Scope - I	The activity also includes verification of PAN wherever required	Will the PAN verification tool be provided by SBI?	Service intergration with NSDL in the application is built in for verification of PAN.
10	16	Scope - I	It will involve client check on application provided by SBI Life	Request you to elaborate	Client Search will be required to be done . Based on client input system will give list of probable client result. Vendor to select the Exact client match found in the search result.
11	17	Generic	At least 10% of the cases to be subjected to supervisory re-verification and the data to be shared with SBI Life on daily basis	Does SBI systems have a defined work flow for this, if not how is this expected?	Proposal numbers of the cases to be audited will be selected by the vendor and outcome must be shared with SBIlife.
12	17	*NM	Rework	If there is an error identified at the time of QC; has the vendor to rectify it or send it to rework back to SBI	Once the task is completed by Vendor correction cannot be carried out by Vendor. Same will be done by SBI Life team.
13	17	*NM	Billing	Post error rework (by vendor or SBI); will the file again fall under the QC bucket. If yes, how will the vendor bill for multiple QC on same file	This scenario will not arise since once scrutiny checklist is completed and submited changes in Application will be done by SBI Life.
14	17	*NM	SLA	Are there penalty and incentives for SLA. If yes, please share that	Penalty will be applicable as per SLA.

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15	*NM	1.3	5	The entire scope will be outsourced. Please confirm if the running of the processes/ activities is within the scope of the RFP.	Scope of outsourcing as mentioned in RFP
16	*NM	1.4	5	I understand that the bid can't be submitted in Consortium. Please confirm.	YES
17	*NM	Annexure-I	16	Is there any language model required for information extraction rather than English?	NO
18	*NM	Annexure-I	16	Please confirm if the working days will be from Monday to Saturday and the timings to perform the checking of Pre-Issuance Cases.	Expected working Hours will be from 7 AM till 10 PM (as per need of bsuiness which will be communicated from time to time) . Process will be carried out six days in a week. Last Sunday of month can be a working day with prior notice.
19	*NM	Annexure-I	17	From the verification point of view, What will be the source of images/documents from the customer?	Photocopy of KYC documents/Age-proof would be obtained. Images would be made available
20	*NM	Annexure-I	17	Do we have to perform the automated facial comparison between the customer scanned documents like Aadhar / PAN or with the real-time photo?	NO
21	*NM	*NM	*NM	Expected Volumes in the Pre Issuance	**Scope I** - Monthly Expected volume 1 to 1.5 Lac
22	*NM	*NM	*NM	Expected Volumes in the Post Issuance cases	Approximaterly 15,000 per month
23	*NM	*NM	*NM	Expected volumes in the PIWC Image verification process	Approximaterly 60,000 per month

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24	*NM	*NM	*NM	List of fields in Pre and Post issuance cases to be verified and quality checked	18 TO 20 PARAMETERS NEED TO BE CHECK
25	*NM	*NM	*NM	Existing team size of Pre Issuance , Post Issuance and PIWC teams	this is being managed by vendors internally.
26	*NM	*NM	*NM	How many Images are to checked in the PIWC Image verification process	8 images (client photgraphs) are there in Each case.
27	*NM	*NM	*NM	Current location of delivery and number of centers the existing work is being processed from	Processing done by existing vendor at differnt locations
28	*NM	*NM	*NM	Is is mentioned in RFP that al activities to be carried out by the participants in SBI Life application at their location - How many applications are in use and is any additional software/application expected from the vendor	Processing to be done by Vendor on his site/location. Number of applicatons used are 2 acess for same will be provided by SBI Life.
29	*NM	*NM	*NM	Plan for provisioning access to SBI life systems (Citrix, direct access, etc.)	Both applications would be available on dedicated secured Network on port 443.
30	*NM	*NM	*NM	Current Quality percentage of existing and quality audit methodology being used	Vendor to Audit the cases to ensure quality as per the SLA and share the observations with SBI Life.
31	*NM	*NM	*NM	Does the application support a maker and checker process and is there a maker-checker setup being followed	System does not have maker checker. However Self Audit for their cases to be done to ensure quality Vendor at their end make checks and conntrol for quality delivery and outcomes to be shared with SBI Life.

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32	*NM	*NM	*NM	Language of documentation for all forms	Proposal form will be in English. Supporting docucmnets issued by govt authority are usually in English but there may be few documents in Hindi or other regional langauges also.

* NM -Page Number , Line Item is Not Mentioned in the query sent.

Sr. No.	Domain	Areas	Check / Observation	Description	SBI Life Response
140	Logical Access Control	User Account Management	Do you have a policy regarding the storing and/or sharing of access credentials? If yes, please describe.	Access credentials, if stored / shared, can be misused and accountability cannot be established in case of any security breach.	Yes. We have identified management system for user access control through LDAP.
152	Logical Access Control	Logging Requirements	Do employees/contractors ever use their own PCs not managed by your company to store confidential data or connect to your network? Does the company allow BYOD?	1-Specify What Devices Are Permitted. 2-Establish a Stringent Security Policy for all Devices. 3-Define a Clear Service Policy for Devices Under BYOD Criteria. 4-Make It Clear Who Owns What Apps and Data 5-Decide What Apps Will Be Allowed or Banned. 6-Integrate Your BYOD Plan With Your Acceptable Use Policy. 7-Set Up an Employee Exit Strategy.	1-Vendor owned secured Desktop/laptop are permitted. 2-IT security policy will be provided to sucessful Bidders. 3-Only vendor owned secured Desktop/laptop are permitted. 4-Applications will be provided bt SBILife. Only authorised user can access the same. Data security policy must be in place since data will be owned by SBILife. 5-As per data security policy of SBILife. 6- As per point 1 and 3. 7-As per our IT security policy
160	Media Handling	Management of Removable Computer Media	Does vendor performs classification of information according to the SBI Life's classification scheme?	information classification must be in line with SBI information classification policy	As per out IT Security policy which will be shared with Sucessful Bidders.
175	Network Security	Remote Access	Does the remote access client prohibit split tunneling, thus preventing the device from accessing two separate networks simultaneously?	Split tunneling should not be allowed, it may lead to malware infection or data leakage issue.	Dedicated tunneling on port 443 is required.