

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
1	11	1.3.2.1	"The ingestion mechanism will need to ingest incremental changes in source transactional system tables to be synchronized with data lakehouse in near real-time"	What are the expected data volumes for incremental changes envisaged for CDC . This is to estimate for capacity sizing of CDC.	Please refer to the volumterics and data source specifications as mentioned in the RFP
2	11	1.3.2.1	"The ingestion mechanism will need to ingest incremental changes in source transactional system tables to be synchronized with data lakehouse in near real-time"	How many source systems will provide data in near real time for CDC. Please provide the list of Source systems with a break up of number of tables from Sources that needs to be considered to configure for CDC tool.	Details to be disclosed to the selected bidder
3	11	1.3.2.1	"The ingestion mechanism will need to ingest incremental changes in source transactional system tables to be synchronized with data lakehouse in near real-time"	Is the expectation that SI needs to configure the CDC listers on the Source system Databases. Will necessary access rights be provided to do these activities for the SI.	Yes, CDC set-up and implementation is part of SIs scope. Necessary access rights will be provided
4	16	1.3.2.5	"Capturing metadata about data sources, transformations, and data flows and storing data lineage information showing how data moves through the system"	Should metadata management integrate with existing tools, or is a standalone solution expected?	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same
5	17	1.3.2.7	"Enabling strong encryption mechanisms, both in transit and at rest, to protect sensitive data leveraging industry-standard encryption algorithms and key management practices"	Can you provide more details on the specific encryption algorithms and key management practices to be used?	Details to be disclosed to the selected bidder
6	17	1.3.2.7	"Enabling strong encryption mechanisms, both in transit and at rest, to protect sensitive data leveraging industry-standard encryption algorithms and key management practices"	Are there any additional security standards or certifications required beyond those mentioned (e.g., ISO 27001)?	Please refer to the RFP
7	17	1.3.2.7	"Enabling strong encryption mechanisms, both in transit and at rest, to protect sensitive data leveraging industry-standard encryption algorithms and key management practices"	Should the platform support Multi-Factor Authentication (MFA) for all users? Is data masking required for all fields or specific ones only?	Security standards should be in place as per the requirements and guidelines stated in the the RFP
8	23	1.3.2.10	"The Successful Bidder must develop a disaster recovery plan for restoration of the system in the event of a disaster or major incident"	How frequently are DR drills expected to be conducted? Are there any specific tools or processes mandated for DR exercises?	Please refer to the RFP

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9	28	1.3.2.13	"Performance KPIs to be considered for the Data Platform for DRISHTI (On-Prem & On-Cloud)"	Can you confirm whether the performance KPIs (e.g., batch processing time) are hard limits or flexible benchmarks?	The Performance KPIs as mentioned in the RFP are to be adhered to
10	36	2.1	"Successful Bidder must propose implementation and migration strategy for the Data Platform and carry out various phases during this engagement"	Can you provide more details on the expected timeline and milestones for each phase of the implementation and migration strategy	Over-view and guidance for Release approach & Key milestones as mentioned in RFP sections 2.2 & 2.3
11	36	2.1	"Successful Bidder must propose implementation and migration strategy for the Data Platform and carry out various phases during this engagement"	What is the expected implementation time line and the support time line. We understand the overall period of Contract is 3 yrs, however please specify the breakup of this 3 yrs in terms of implementation time line and Support & Operations time line	Bidder to propose timeline based on the scope and prior similar implementations
12	10	1.3.1	Target state architecture - 1st diagram	There is an arrow showing streaming data being ingested into the analytics platform. 1. Can you let us know what is this ingestion for and type of ingestion and what is the use case being considered there? 2. What is the frequency of this ingestion? 3. Which use cases requires that the Streaming data be ingested directly into the Cloud Analytics layer. Usually the data passes via raw, cleansed and analytics layer. Please specify	This ingestion is specific to use casesfor which the storage and compute is on cloud. Bidder to propose the use cases and related ingestion mechanisms for the same alongwith frequency
13	10	1.3.1	Target state architecture - 2nd diagram	In the target cloud data layer what are the use cases being processed in this layer? Is it for building domain specific Data Marts for analytical reports/dashboards for which data is being sourced from cleansed layer/DW If yes then can you provide count of data marts to be considered and approx. number of tables	5 use cases have to be proposed by the bidder that they will consider for AI / ML modeling. Analytical data marts will be built on cloud along with relevant storage and compute required. Certain reports for insights out of the AI / ML outputs will be also need to be created
14	28	1.3.2.12.1	Total No. analytical Users	Where are reporting/analytical users based out of ? Is it only India and during what time period they are generally assessed	The reporting and analytical users are spread across the SBIL's geographical presence
15	10	1.3.1	Target state architecture - 2nd diagram	1. Apart from reports/dashboards what downstream apps will consume data from presentation layer? 2. Please specify the number of down stream apps 3. Please specify if the integration mechanism for down stream apps is only via APIs? 4. Is there any bulk extract to be considered to be provided to any down stream applications , if so how many such extracts are to be considered. This is required for estimations	Please refer to the RFP.
16	29	1.3.2.12.2	SQL analytics	Can we assume that the adhoc users will perform analytics for approx. 16 hours/day	Details to be disclosed to the selected bidder
17	8	1.2	AI/ML Future Use Cases	Can you provide more details on the specific AI/ML models that need to be developed and deployed as part of Program DRISHTI?	Details to be disclosed to the selected bidder. Please assume any 5 use cases relevant for SBI life
18	8	1.2	AI/MI Present Use Cases	Are there any existing AI/ML models that need to be integrated with the new data platform?	Details to be disclosed to the selected bidder

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19	11	1.3.2.1	Data Requirements for AI/ML Models	What are the specific data requirements for training and validating the AI/ML models?	Bidder to define the data requirements based on the Analytics use cases that they define
20	11	1.3.2.1	Data Requirements for AI/ML Models	1. Are there any specific data sources or types of data (structured, unstructured, semi-structured) that need to be ingested for AI/ML model development? 2. We understand that there is no processing of unstructured data , rather only storage of unstructured data in the target system Please confirm	Unstructured & Semi-structured data will be ingested and stored in the data lakehouse through the Raw & Cleansed layer, in a way to enable insights and use cases as required in the future. The bidder has to propose 5 use cases which will be relevant to SBI life
21	19	1.3.2.8	GenAI/LLM Integration	1. Can you provide more details on the use cases for Generative AI (GenAI) and Large Language Models (LLM) within Program DRISHTI? 2. Please provide the use cases planned to use LLM in the program. 3. Is there any integration of the existing foundational models like ChatGPT, Dall-E expected in this scope.	GEN AI based / LLM use cases are not in scope of this RFP
22	19	1.3.2.8	GenAI/LLM Integration	Are there any specific GenAI/LLM platforms or tools preferred for integration?	The data platform should enable the Gen AI capabilities for the future but Gen AI is not a capability to be delivered as part of DRISHTI's scope.
23	22	1.3.2.9	MLOps	Are there any specific tools or frameworks preferred for MLOps?	Bidder to use H2O.AI/Cyborg which are already in use with SBIL for MLOps framework.
24	17	1.3.2.7	Model Data Security	Are there any specific compliance requirements or regulations that need to be adhered to for AI/ML model development and deployment?	Details to be disclosed to the selected bidder
25	17	1.3.2.7	Model Data Security	Can you provide more details on the data security and privacy requirements for AI/ML models, especially concerning sensitive customer data?	Details to be disclosed to the selected bidder. Please assume any 5 use cases relevant for SBI life
26	4	1.2.1	AI driven Uses Cases	Can you provide more details on the specific use cases for AI-driven call center operations within Program DRISHTI? Are you including GenAI on that	Details to be disclosed to the selected bidder. Please assume any 5 use cases relevant for SBI life
27	5	1.2.1	"This is an Operational Data Store consisting of various data marts catering to all the data and reporting needs of the organization"	1. There is a number specified as 50. Does this number indicate that the current number of data marts is 50. 2. Please specify approximately how many number of tables are there in ODS layer 3. Please specify approximately how many number of tables are there in data mart layer	Data Storage: MIS specification for 50 GB, indicates the daily refresh volumes
28	6	1.2.1	SAP BO - Transactional & Operational reporting solution for scheduled reports - 400 + reports	1. Should the SI consider that these 400 reports will be created newly based on the new data structures and data model in the target data architecture. 2. Or is it just a repointing of the existing 400 reports into the new system. 3. Should we assume that SBIL will provide them in the format that the SI would need OR SI is responsible for requirement gathering with users This will significantly affect the efforts. So please provide detailed response	Enhancement to the data model may be required. In which case, minor changes to the reports may be required. The bidder has to ensure that the current reports get the required data sets captured by the new Data Platform and Enable Self-Serve Analytics
29	6	1.2.1	SSRS-Anywhere Anytime Reporting And More for Static reporting layouts, accessible pan India. Developed on SSRS & MEAN stack - Avg. 600 + users & 250+ reports daily	1. In the target state there is no SSRS reports . Only Qlik sense and Crystal reports. Does this mean that all these 250+ Reports need to be built newly using Qlik sense? 2. Should we assume that SBIL will provide them in the format that the SI would need OR SI is responsible for requirement gathering with users This will significantly affect the efforts. So please provide detailed response	Enhancement to the data model may be required. In which case, minor changes to the reports may be required. The bidder has to ensure that the current reports get the required data sets captured by the new Data Platform and Enable Self-Serve Analytics

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30	6	1.2.1	SSRS, SSIS, QlikSense, Nprinting -Regulatory & Statutory data extracts / reports for Corporate Agents – SBI, Yes Bank etc - 50+ types of mailer reports & score cards, trackers	1. Should the SI consider that these 50+ mailer reports and score cards reports will be created newly based on the new data structures and data model in the target data architecture. 2. Or is it just a repointing of the existing 50+ reports into the new system. 3. Should we assume that SBIL will provide them in the format that the SI would need OR SI is responsible for requirement gathering with users This will significantly affect the efforts. So please provide detailed response	Enhancement to the data model may be required. In which case, minor changes to the reports may be required. The bidder has to ensure that the current reports get the required data sets captured by the new Data Platform and Enable Self-Serve Analytics
31	6	1.2.1	QlikSense - QlikSense based Advance Automated System for Advance Analytics (AASAA) for Geo Analytics - 600+ dashboards	1. Should the SI consider that these 600+ dashboards will be created newly based on the new data structures and data model in the target data architecture. 2. Or is it just a repointing of the existing 600+ dashboards into the new system. 3. Should we assume that SBIL will provide them in the format that the SI would need OR SI is responsible for requirement gathering with users This will significantly affect the efforts. So please provide detailed response	Enhancement to the data model may be required. In which case, minor changes to the reports may be required. The bidder has to ensure that the current reports get the required data sets captured by the new Data Platform and Enable Self-Serve Analytics
32	11	1.3.2.1 Data Ingestion	Unstructured Data - Ingest Unstructured Data like images, call records, emails, social data, videos, etc.	Please confirm there are no processing requirements for unstructured data like images, videos, call records etc., We understand that the requirement is only to store these unstructured data for future needs . Please confirm	Unstructured & Semi-structured data will be ingested and stored in the data lakehouse through the Raw & Cleansed layer, in a way to enable insights and use cases as required in the future. The bidder has to propose 5 use cases which will be relevant to SBI life
33	11	1.3.2.1 Data Ingestion	Unstructured Data - Ingest Unstructured Data like images, call records, emails, social data, videos, etc.	Please let us know what are the use cases planned by SBIL to use these unstructured data. Give details of these use cases as this will affect the estimates	Details to be disclosed to the selected bidder. Please assume any 5 use cases relevant for SBI life
34	12	1.3.2.1 Data Ingestion	Data Ingestion through APIs - Ability to securely ingest data through APIs from suitable internal and external sources (e.g.: HDFS, REST APIs, etc.)	Please provide the following details 1. How many sources will provide data in the form of APIs 2. Please provide an indicative number of APIs for ingestion to be considered source system wise breakup. This is required for estimations 3. Any social media APIs from external sources is required to be consumed with a subscription cost to the respective providers. This will be provided by SBIL and SI will not consider there additional cost. Please confirm	Details to be disclosed to the selected bidder
35	11	1.3.2.1 Data Ingestion	Data Ingestion	Please provide the breakup in terms of 1. No of Source systems that will provide real time data via CDC 2. No. of source systems that will provide data Via APIs 3. No. of source systems that will provide data via batch extracts 4. No. of source systems that will provide data via event streams 5. No. of source systems that should be considered for historical data migration	Please refer to the RFP. Further details to be disclosed to the selected bidder
36	11	1.3.2.1 Data Ingestion	Historical Data - Current SBI Life ecosystem has approximately ~45 TB of data that should be migrated from existing sources to the new Data Platform for DRISHT	Please provide answers to the following questions 1. Should the SI consider Data migration of history only from the existing ODS cleansed layer or should the SI consider direct data migration from the source systems directly. 2. Please provide approx. how many core tables from the source system to be considered for data migration . This is required for estimation. Please provide detail answers	The current data marts / MIS system have the necessary historical data. Further the data will be ingested from the data sources directly into the new built data lake house. This will ensure that the Raw layer will be a single source of truth as mentioned in the RFP.

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37	13	1.3.2.2 Data Processing	Data Models	Does SBIL expect the SI to provide a standard Insurance industry data model like Accord, FSLDM to be used for the project. If so is there a preference on which model is to be used	Existing data model has to be refined to suit some best practices around insurance industry. Please qualify your assumptions around the same
38		1.3.2.2 Data Processing	Data transformation and ability to map data from source format to a standardized format suitable for ingestion and analysis in the cloud environment.	Will SBILife provide data from the source systems n the format requested by the bidder ?	Yes. The data will be provided in the required formats from sources from where direct CDC / Etl is not available
39	14	1.3.2.3 Data Storage	Build a multi-temperature data management solution where data that is frequently accessed on fast storage—hot data— compared to less-frequently accessed data stored on slightly slower storage—warm data—and rarely accessed data stored on the slowest storage —cold data	The table on volumetrics provided gives the amount of structured data to be considered for storage purposes 85 Tb in Y0 to 259 TB in Y5 1. How much % of data is Hot data 2. How much % of data is warm data 3. How much % of data is Cold data The storage capacity will be determined based on these answers. So please provide details	Entire data should be considered as Hot Data
40	14	1.3.2.3 Data Storage	Build a multi-temperature data management solution where data that is frequently accessed on fast storage—hot data— compared to less-frequently accessed data stored on slightly slower storage—warm data—and rarely accessed data stored on the slowest storage —cold data	The table on volumetrics provided gives the amount of unstructured data to be considered for storage purposes 0 Tb in Y0 to 400 TB in Y5 1. How much % of data is Hot data 2. How much % of data is warm data 3. How much % of data is Cold data The storage capacity will be determined based on these answers. So please provide details	Entire data should be considered as Hot Data
41	27	1.3.2.12.1	Pipelines** Count (growth related to Pipelines/TB)	Should the SI consider to build 250 pipelines in Y0 , 451 in Y1, 668 in Y2, 1044 in Y3, 1096 in Y4, 1151 in Y5 as part of the scope for pipelines for extraction, cleansing and loading This numbers will significantly affect the estimates. Please provide the answers	The numbers are total number of data pipelines expected to be developed over the years
42	27	1.3.2.12.1	Total number of analytical use cases to be Modeled and built on cloud -5	Please provide details on what use cases are required to be built on cloud.	Details to be disclosed to the selected bidder
43	27	1.3.2.12.1	Total number of analytical use cases to be Modeled and built on cloud -5	We presume that these 5 Use case will include 1. Required Data ingestion into the cloud 2.Data preparation for any AI/ML models 3. Build AI/ML Models 4. Expose the results in APIs to the consuming application from the cloud Please confirm if this is the scope envisaged on the cloud.	Yes. This is correct. The selected bidder will be responsible to train, build and implement the use cases

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44	27	1.3.2.12.2	Volumetrics for On-Cloud workloads - SQL Analytics - 10-15 times/Day for 45TB Data i.e. 450 TB -675TB worth data will be queried	Does this statement mean that overall 675 TB will be required to be loaded on the Cloud ana daily basis for doing those 5 analytical use cases. Please confirm	Clarification for Volumetrics for Cloud-Workloads will be provided by 18-Dec-2024
45	34	1.5 OEM Guardrails to be considered	Data Ingestion - CDC	Please provide the database platforms where the real time data is expected to be captured by CDC. This will enable the SIs to consider those adaptor capabilities in the solution	Details to be disclosed to the selected bidder
46	8	1.3.1 Target State of the DRISHTI'S Data Platform	1st and 2nd Architecture diagram	The picture shows Digital Apps. There are no requirement elaborated in any of the following sections. Please provide details on the scope of this. Is there any mobile app development expected out of this scope	Not part of Scope for DRISHTI project to develop apps. Building a serving layer that provides data to digital apps using APIs in real-time or near real-time is in scope
47	25	Visualization	Visualization - Development of Statutory and Business Reports & Dashboards as required by SBI Life	Requirements for the Reports. We assume that the requirement for all the reports will be shared by SBIL. Please confirm	Existing reports need to be validated and ensured that they work post data model updates / enhancements in existing data ware house.
48	25	Visualization	Visualization - Development of Statutory and Business Reports & Dashboards as required by SBI Life	Please provide the total number of 1. Statutory reports to be built 2. Business Reports to be built 3. Dashboards to be built	Existing reports need to be validated and ensured that they work post data model updates / enhancements in existing data ware house.
49	25	Visualization	Visualization - Development of Statutory and Business Reports & Dashboards as required by SBI Life	The Technology stack for Visualisation is Crystal Reports and Qlik Sense. Please provide 1. Number of new reports to be built in Crystal Reports 2. Number or new reports to be built in Qlik Sense	Existing reports need to be validated and ensured that they work post data model updates / enhancements in existing data ware house.
50	34	1.5 OEM Guardrails to be considered	Data Consumption - Reporting & Visualization	The tech stack for this layer Crystal reports and Qlik sense is already available with SBIL. So no fresh license or hardware requirements for these components is considered in scope for the SI. SBIL will provide all the required licenses and hardware for this layer. Please confirm.	Yes
51	34	1.5 OEM Guardrails to be considered	Data Processing and Storage - Data Marts & Data warehouse ecosystem Visualization - Existing solution is built on Oracle, which can be reused	The tech stack for this layer is Oracle which is already available with SBIL. So no fresh license or hardware requirements for these components is considered in scope for the SI. SBIL will provide all the required licenses and hardware for this layer. Please confirm.	Yes
52	33	1.4.1 Data Platform for DRISHTI: Build	Design data domains and data models. Design of data domains should be able to support future business prioritized applications	1. The expectation is to build a new data model from the scratch and not lift and shift of the existing system. Please confirm. 2. Is there any re use expectations , if so what % of the data model can be re used? 3. If re use please indicate what is the total number or Entities/Tables in the current system 4. Will SBIL share the Source system documentation of logical data model with supporting data dictionary	Yes, the data platform is not a lift and shift but the new capabilities marked as per the target state diagram will have to built by the bidder. The Data models for the existing MIS & Regulatory reporting should remain untouched but could need some enrichment/enhancement. Further details to be shared with selected bidder.
53	33	1.4.1 Data Platform for DRISHTI: Build	Integrate - Existing AI/ML Models with the Data Platform for DRISHT	How many existing AI/ML models are available to be considered for integration	Please refer the additoinal details / corrigendum provided

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54	33	1.4.1 Data Platform for DRISHTI: Build	Migrate existing on-prem ETL data pipelines of the data warehouse as per the target architecture of the data platform repointing them to the source i.e. the new data lake house	1. How many number of ETL pipelines are there in the current environment 2. The understanding is that all the existing ETL pipelines are in SSIS. Please confirm 3. Is the scope to rewrite the ETL programs newly in the target environment or only repointing them to the newer target environment having an re-engineered data model	Please refer to the RFP for existing pipelines which are in SSIS. The scope is to re-write the ETL pipelines in the new tech stack in new environment
55	37	2.3 Deliverables & Milestones	Review Data Mapping between source and targe	Is the data mapping already existing which can be directly leveraged by the Sis	Some level of documentation exists for the existing pipelines wich can be shared
56	37	2.5.5 Technical Documentation	Data models and data mapping documents	The understanding is that SBIL will provide the necessary inputs with the source system understanding , documentation with data dictionary - with respect to identifying all the tables and attributes for data extraction to create the necessary mapping documents	Some level of documentation exists for the existing pipelines wich can be shared
57	11	1.3.2. Technical & Functional Requirements of the Data Platform	The data from the various data sources should be extracted, cleansed, transformed, and loaded in the proposed Data Platform	Please confirm the following which of the following is true. 1. Data will be extracted by SIs using ETL tool from the source systems while SBIL will provide the necessary inputs on the source tables and extraction rules 2. SBIL will provide the data extracts in a landing zone and SIs will process the data from the landing to staging and further zones	Initial data set up will be done with the ODS of the current MIS ecosystem as shown in the RFP. One the data platform is set up, the SI is expected to extract data from the source systems using the ETL tool and bring it into the landing zone as well
58		1.3.2.6: Master Data Management	the on-prem Master data management will be built and limited to the data warehouse only and not the enterprise.'	Does this imply that the master data will be managed in this system for analytical purpose only and no feedback will be sent back to source system with the cleansed, standardized data?	Yes. It will be analytical MDM required for reporting and analytics purposes only
59		1.3.2.6: Master Data Management	the on-prem Master data management will be built and limited to the data warehouse only and not the enterprise.'	Will MDM connect with the source systems for the master data or will the data be carved out of DWH?	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same. Most of the master data is already sourced from various source systems and housed in current data marts. Same approach is expected to be continued
60		1.3.2.6: Master Data Management	Master Data Management	How will the master data be consumed? Will the data be exposed over APIs?	It will be analytical MDM required for reporting and analytics purposes only
61		1.3.2.14 - Insurance Functional Domains & Sub-domains	Third party data enrichment (Ex. Bank partners, CIBIL, etc.) Digital footprint (social media, SBI Life, etc.)	Can it be assumed that the third party data is already present in the enterprise landscape and MDM will have access to the same? Will MDM need to establish connection (real time/ batch) with the third party sources? Similar clarification is needed for the digital footprint data?	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same. Most of the master data is already sourced from various source systems and housed in current data marts. Same approach is expected to be continued
62		1.5- OEM Guardrails to be considered		There are no specific platforms / COTS mentioned against Master Data Management and Data Quality. Do you have a preference w.r.t. MDM / DQ platforms or do you intend to build it using native technologies within the data pipelines?	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same

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63	10	1.3.1 Target State of the DRISHTI'S Data Platform	The target data Platform should be able to leverage unstructured data & semi-structured data like images, telephonic conversations, videos etc. to be processed further, with real time synchronization	Which of the current source system listed provide structured data and which provides unstructured data amongst the following provided source system in Scope 1.Customer Onboarding 2. Cashiering 3. Underwriting 4. PMS/PAS 5. CMS 6. Payout Systems 7. CRM	Details to be disclosed to the selected bidder
64	10	1.3.1 Target State of the DRISHTI'S Data Platform	Ingestion of semi-structured data like user activity log, geographic information, XML, JSON, etc.	Which of the current source system listed provide Semi structured data amongst the following provided source system in Scope 1.Customer Onboarding 2. Cashiering 3. Underwriting 4. PMS/PAS 5. CMS 6. Payout Systems 7. CRM	Details to be disclosed to the selected bidder
65	10	1.3.1 Target State of the DRISHTI'S Data Platform	Real Time Data	Which of the current source system listed provide Real time data amongst the following provided source system in Scope 1.Customer Onboarding 2. Cashiering 3. Underwriting 4. PMS/PAS 5. CMS 6. Payout Systems 7. CRM	Details to be disclosed to the selected bidder
66		1.3.2.4	Data Quality	Ability to perform data cleansing and transformation processes to ensure that data is standardized, consistent, and free from errors or duplications	Please refer to the RFP
67	28	1.3.2.12.2 Volumetrics for On-Cloud workloads	SQL Analytics -10-15 times/Day for 45TB Data i.e. 450 TB -675TB worth data will be queried	1. Does this mean that on a daily basis about 675 TB of data will be moved from DWH to the Cloud for analytical purposes? 2. From Cloud storage perspective how much data size requires to be considered. Please provide details	Clarification for Volumetrics for Cloud-Workloads will be provided by 18-Dec-2024
68	2	Email Address for submission of Bids		Kindly clarify, we need to submit the proposal via Email / thru any eproc portal. If it is through portal please share the URL of the portal And if you will accept the proposal by email, will there any file size constraint and do	Bidder should submit the proposal via e-mail to IT.DA@sbilife.co.in . Please refer to the additional details/corrigendum

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69	11	iii. Bidders may please note:	It is mandatory for all the Bidders to have class-III Digital Signature Certificate (DSC) (in the name of person who will sign the Bid) from any of the licensed certifying agency to participate in this RFP. DSC should be in the name of the authorized signatory. It should be in corporate capacity (that is in Bidder capacity).		Bidder should submit the proposal via e-mail to IT.DA@sbilife.co.in . Please refer to the additional details/corrigendum
70	3		Performance Bank Guarantee (“BG”)	We request SBIL to reduce the PBG from 10% to 5% which will be as per the prevailing Industry standards	No Change in the RFP
71	28	Appendix-B Bidder’s Eligibility Criteria	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	We request that SBIL consider accepting the projects implemented in entities like Central/PSU/Ministry of Finance/ Regulatory Authorities along with the BFSI. Kindly consider the projects that are implemented / in Progress on either On Prem / On Cloud Request SBIL to accept Global projects in the Eligibility criteria clause as well	Please refer to the additional details/ corrigendum provided
72	30	Appendix-C Technical Eligibility Criteria	Bidder’s experience with Functional & Domain expertise of Life insurance	We request that SBIL consider accepting the projects implemented in entities like Central/PSU/Ministry of Finance/ Regulatory Authorities along with the BFSI. Kindly consider the projects that are implemented / in Progress on either On Prem / On Cloud	Please refer to the additional details/ corrigendum provided
73	34	Appendix-E Scope of Work and Payment Schedule	Payment schedule	we request SBIL to reconsider the payment terms, as only 15% of the project cost is getting released on Setup and installation of key data platform solution components in the UAT environment. Kindly release 50% of the total project cost by UAT phase	Payment terms as mentioned in the RFP
74			Technology & tools	Can any other OEMs/Tools (e.g. Cloudera, Teradata) be considered for this RFP which are not listed in tools list.	Yes, provided the OEMs / technical stack (eg. Cloudera, Teradata, OCI, IBM) proposed meet the desired design principles. The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack. The SI will have to provide the justification (Pros & Cons) for the choice of techstack they are proposing.
75	18	Clause 27 - Confidentiality	Confidentiality clause	Please confirm, if the confidentiality obligations can be mutual as Bidder shall also share its confidential information in the course of this engagement and requires a safeguard to protect its confidential information.	No Change in the RFP
76	18	Clause 28 - Intellectual Property rights and Ownership	Pre-existing IP of Bidder	It has not been expressly mentioned that ownership of any pre-existing IP of the Bidder shall stay and Bidder shall be the sole owner of any such pre-existing IP used in the provision of services, Please clarify and confirm.	Bidder shall be the owner of any pre-existing IP. However such IP has to be explicitly stated in the submission. We expect the IP to be part of the services provided. If it is a tool / utility, then right to use that tool post contract will have to be transferred like any other software / hardware asset

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
77	19	Clasue 29 - Liquidated Damages	Liquidated damages for delay in services/deliverables	Can the liquidated damages be changed from 0.5 % per week of the TCV to 0.5 % per week of the delayed milestone value Please clarify if the maximum cap can be changed from 5 % of the TCV to 5 % of the delayed milestone value.	No Change in the RFP
78	Appendix E Page 34, RFP doc	Scope of Work and payment scheudle		The terms need to be reconsidered, it heavily backloaded right now.	Payment terms as mentioned in the RFP. Please be guided by the RFP
79	19	Clasue 30 - Conflict of Interest	conflict of Interest	Conflict of Interest is not defined or it has not been stated particularly as to what act shall amount to Conflict of Interest, please clarify the same.	No Change in the RFP
80	22	Clause 32	Force Majeure	Please clarify, if the bidder shall be paid duly for all the services rendered till the agreement is terminated on account of Force Majeure?	No Change in the RFP
81	4	Service Agreement - clause 4.2	Term and Termination - Termination for convenience	Please clarify if the Bidder shall be eligible for any termination compensation in case of termination for convenience by SBIL?	No Change in the RFP
82	28	1.3.2.12.2	Volumetrics for On-Cloud workloads	The volumetric data provided provides the capacity required for Production environment on the cloud. Please provide what is the capacity required to be provisioned for Development and Test Environments on the cloud both in terms of Compute as well as storage requirements	Dev and UAT should be provisioned with 100% storage and compute as 30% each of the size of production
83	27	1.3.2.12 Volumetrics to be considered for the Data Platform for DRISHTI	Total number of analytical use cases to be Modeled and built on cloud - 5	Please indicate what are the services to be considered to be utilized on the cloud. This will involve the necessary cloud services and the associated cost. 1. Data Ingestion services into the cloud 2. AI/ML services on the cloud to build AI/ML Models 3. Reporting services for visualization output 4. API services to expose the data for downstream consumption 5. Necessary Compute 6. Necessary storage 7. Security services/components on the cloud	Yes. This is correct. The selected bidder will be responsible to train, build and implement the use cases on cloud
84	5	Clause 4.9 - Service Agreement	Services Transfer Assistance	shall the Bidder be paid additionally for assistance as provided in the corresponding clause?	No Change in the RFP
85	10	Services Agreement - Clause 10	Non-solicitation	Request you to please agree on mutual provisions for non-solicitation as the actual safeguard of this provision shall be received by the Bidder/Service Provider.	No Change in the RFP
86	-	Services Agreement - Clause 10	Limitation of Liability	We have not come across a Limitation of Liability clause in the terms and conditions of the Agreement, request you to please include a provision of Limitation of Liability in the current contract.	Defined in Para 3.4 of the Service Agreement Format

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
87	8	Services Agreement - Clause 7	Indemnity	<p>the Indemnity provisions are to wide and expose the bidder to very unrestricted liabilities. Request you to re-consider the provision for indemnity.</p> <p>Request deletion of Indemnity on account of:</p> <ul style="list-style-type: none"> i. breach of covenants, agreement and obligations ii. submission of incorrect information iii. failure to provide the services iv. acts pr omissions 	<p>A. Liability is subject to maximum of the total project cost</p> <p>B. No Change in RFP (removal of deletion of indemnity o/a)</p>
88	9	SOW doc 1.3.1	Conceptual view of the proposed Hybrid architecture	The detailed conceptual view has Analytical workbench labelled under on-prem category while the high level diagram and OEM list on page no 34 of SOW mentions it as Cloud. Please confirm which is correct.	The analytics platform which is part of the bidder's scope is labelled under On-Cloud and the same is reflected in the Data Lakehouse in the detailed diagram. The Analytical Workbench is an existing cpability that SBIL possesses and is not part of the bidder's scope
89	7	8	SOW doc 1.3.1- Conceptual view of the proposed Hybrid architecture	Detailed conceptual view has labels for New capabilities and Future capabilities. Are these part of the scope?	Future capabilities are not part of Scope for project DRISHTI . Building a serving layer that provides data to digital apps using APIs in real-time or near real-time is in scope
90	9	27	SOW doc 1.3.2.12.1	How much streaming data has to be retained in the Event/Streaming Queue?	Please refer to the RFP
91	13	27	SOW doc 1.3.2.12.1-Volumetrics for On-Prem Workloads	How many users would directly access the Lakehouse? Also how many users would be working on the analytics workbench on Cloud? Should we consider 50 users for both on-prem and on-cloud?	Please refer to the RFP
92	24	1.3.2.11 Infrastructure Guidelines	The bidder needs to propose dedicated HW with racks for on-premises components (data store, compute, network and security components) which can be audited by SBI Life and regulators.	Pls share the SBIL onpremise DC and DR location address details.	<p>DC - Belapur</p> <p>DR - Hyderabad</p>
93	27	1.3.2.11 Infrastructure Guidelines -Data & Operations Support	Bidder to provide dedicated maintenance and support to manage end-to-end data operations	Providing Infrastructure monitoring tool (EMS-NMS) is in bidder scope or SBIL existing tool will be used please clarify.	Please refer to RFP
94	-	General	Connectivity	Providing MPLS,Internet ,Replication link ,P2P link or any other type of connectivity at DC,DR and Remote locations or any other SBIL locations is not in bidder scope please clarify.	<p>Yes, the understanding is correct it is not in Bidder's scope</p>

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
95	19	Encryption	1. Enabling strong encryption mechanisms, both in transit and at rest, to protect sensitive data leveraging industry- standard encryption algorithms and key management practices to ensure data confidentiality. 2.Enable functionality for key management, including the ability to generate, rotate, and revoke encryption keys	1. Please what encryption at rest is required DB level encryption, Cloumn wise encryption or disk-drive level encryption ? 2. As bidder understand there is requirment of KMS solution to store encryption keys ? Is that understanding is correct ?	Yes, the understanding is correct. There is a need for column wise DB level encryption
96	19	Access Management	Use strong authentication mechanisms, such as multi-factor authentication (MFA), to verify user identities	Please share users count for MFA	MFA exists with SBIL and can be utilized for the data platform
97	19	Data Masking & Tokenization	1,Applying data masking and anonymization techniques to protect sensitive customer information during non-production use. 2.Provide the capability to tokenize PII data for on-cloud analytics usage and derive required insights	1. We understand that there is a requirement for PII Data. Please confirm data masking capabilities is required at Database level or only at the consumption level or both. 2. Please share number of applications for tokenization. As understand tokenization is required over hyperscaler cloud in future ? Is that understanding is correct ?	Masking capabilities should be made available a both Database and consumption level. Tokenization will be for sharing data to Cloud hyperscaler or other Applications
98	19	Assessments	Conducting regular security assessments and penetration testing to identify vulnerabilities and ensure the effectiveness of security controls. Address any identified vulnerabilities promptly through remediation activities	1. VA/PT will be done via Cert-in empanelled partner. Is that understanding is correct ? 2. Please share frequency for VA/PT .	Yes, the understanding is correct. The Frequency will be quarterly
99	19	Monitoring & Reporting	Configuring robust security monitoring and logging mechanisms to detect and respond to security incidents. • Collecting and analyzing security logs to identify potential threats or breaches in real-time.	To detect threat or breach in real-time there is a requirment of SIEM solution. Please clarify do SBIL have exisiting SIEM in place which need to be integrate with new setup data lake setup or there is requirement of New SIEM for new setup ?	Implementation of SIEM solution is not in scope of this RFP. Integration with SIEM solution will be required

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
100	19	Networks	Establishing secure network connections using virtual private networks (VPNs) or secure network protocols. • Enabling firewalls and intrusion detection/prevention systems to monitor and protect network traffic	Please clarify there is any requirment of new firewall,if yes please help with users count and badwidth so that bidder can chose the right model of firewall.	No requirements on new Firewall as part of DRISHTT's scope.
101	15	SBIL Service Agreement- Information Security Controls	In case of any VPN connectivity or Leased Line connectivity with SBIL by the selected participant/Participants, hardening of desktops/Laptops (of selected participant) as per SBI Life provided hardening/SCD document to be carried out along with deployment of Antivirus, EDR, DLP solutions, regular security patches to be deployed on the desktops/Laptops. The SCD/Hardening review to be carried out through a CERT-In empaneled information security Selected Bidder and the report to be submitted by the Selected Bidder to SBI Life. The SBIL shall reserve the right to verify this validation report and ask for additional evidences, if any.	1.All features like EDR,DLP required on bidder deployed team for SBIL ? Is that understanding is correct ? 2. Please clarify license for EDR, DLP etc will borne via bidder or SBIL already having existing solution in place and that will be leverage to bidder.	Yes, the security controls will be required on the bidder's deployed team and will be provided by SBIL
102	15	SBIL Service Agreement- Information Security Controls	Security logs shall be enabled by means of SIEM/alternate logging tool/software on all infrastructure components used for SBIL systems / applications / database. Database Activity Monitoring tools shall be deployed for SBIL systems/applications and the logs & alerts shall be sent to SBIL, upon request. Logs shall be retained as per SBIL requirement (minimum of 6 months).	1. To comply with security logs SLA there is a requirment of SIEM . Please clarify do SBIL have exisiting SIEM in place which need to be integrate with new setup data lake setup or there is requirement of New SIEM for new setup ? 2. Existing SBIL's Database Activity Monitoring tool will be used or Bidder need to provide the same.	Implementation of SIEM solution is not in scope of this RFP. Integration with SIEM solution will be required. DAM will be provided by SBI life
103		Genral Query	Security Solutions	Please clarify what all existing security solutions can be re-use via bidder(DLP, Firewall, WAF, Anti-APT, DAM, Anti-DDOs, EDR, SIEM etc) and what is new required via SBIL.	The Security solutions exist with SBIL and can be utilized for the data platform

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
104	16	1.3.2.4 Data Quality	Enabling data retention and archiving facility, ensuring that outdated or irrelevant data is regularly purged or moved to long-term storage	1.Please share details if SBIL will provide Retention Tape library or it will be under bidder's scope. 2. In case bidder to provide long-term storage for archival, bidder to propose disk based storage or tape library? 3.Please share Backup and Archiving policies to size backup solution.	Not in Bidder's Scope
105	8	1.3.2.11 Infrastructure Guidelines	Integrating with existing ITSM, Data security tools mentioned in the RFP	Please share details on existing ITSM and Licenses procured.	Details will be disclosed to the selected bidder
106	10	9	i. Technical Bid The Technical Bid documents along with such enclosures shall comprise a single file which shall be marked as “Technical Bid” and should be submitted vide separate email.	Is the Proposal to be submitted via mail or in hard copy? Please confirm that MS PowerPoint slide pack format is permitted for Proposal response submission	Bidder should submit the proposal via e-mail to IT.DA@sbilife.co.in . Please refer to the additional details/corrigendum
107	Page 13	Clause 14. iii. and iv. Bidding Process/ Opening of Technical Bids	iii.SBIL will examine the Bids to determine whether they are complete, the required formats have been furnished, the documents have been properly signed and the Bids are in specified order. SBIL may, at its discretion waive any minor non-conformity or irregularity in a Bid which does not constitute a material deviation. iv. Prior to the detailed evaluation, SBIL will determine the responsiveness of each Bid to the RFP. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the RFP in toto, without any deviation.	Following the award of the bid, we would like to discuss the terms of the contract to ensure a balanced and mutually agreeable contract for both parties.	No Change in the RFP
108	Page 15	Clause 18. vi. Award Criteria and Award of Contract	vi. Till execution of a formal Contract, the RFP, along with SBIL’s notification of award and Service Provider’s acceptance thereof, would be binding contractual obligation between SBIL and the successful Bidder.	Kindly clarify whether the RFP and related documents (notification of award and acceptance) will supersede or integrate with the formal contract upon execution. Additionally, please specify how potential conflicts or inconsistencies between the RFP terms and the executed contract will be resolved.	No Change in the RFP
109	Page 16	Clause 21. Amendment to Contract	No variation in or modification of the terms of the Contract shall be made, except by written amendment, signed by the parties.	We understand that the terms of the contract may be amended in writing by mutual agreement between the parties. To that end, we seek clarity on whether SBIL would be open to engaging in discussions regarding potential revisions at this stage.	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
110	Page 16	Clause 22. Bank Guarantee	Bank Guarantee	The RFP mandates a Bank Guarantee, and provisions for liquidated damage and penalties, creating overlapping mechanisms for addressing non-performance. Specifically, we seek confirmation on whether these remedies are intended to be cumulative or sequential. Further, please clarify if the Bank Guarantee will be applied only after exhausting the penalties or liquidated damages, to ensure proportionality and prevent duplication of remedies.	No Change in the RFP
111	Page 16	Clause 23. Penalties	Penalties	We understand that penalties have be enumerated under the SOW format shared with this RFP. We seek clarity on whether this remedy is intended to be cumulated with other remedies available to SBIL as there are multiple remedies available for the same instance.	Please refer to the RFP
112	Page 17	Clause 25. iii. Subcontracting	The successful Bidder if it intends to engage a sub-contractor shall ensure that the specific contract entered with the approved sub-contractor should contain clauses which binds/obligates the approved sub-contractor to the terms of this RFP in a similar manner in which the successful Bidder is bound. The successful Bidder shall indemnify, defend, protect and hold harmless SBI Life and its officers, directors, employees, representatives, agents, and assigns against any and all (a) demands, claims, suits, judgments, settlements and proceedings; and (b) all liabilities, losses, claims, damages, costs, penalties, deficiencies, recoveries, fees and expenses (including attorney’s fees and expenses), asserted against or suffered or incurred by SBI Life, or which arise out of or result from or are connected with sub-contractor/s or arising out of use of patent, trademark or industrial design rights, software, designs or processes used by the successful Bidder or by its approved sub-contractor/s, or in respect of any other Services rendered under this RFP.	Given that the award of the contract involves negotiating a definitive Service Agreement, we request clarification on whether the indemnity obligations outlined in the RFP will remain binding or be subject to revision during contract negotiations. Further, the indemnities hereunder are for intra-party claims and do have a liability cap. We seek SBIL's comfort on whether they will be open for discussion with respect to the same.	No Change in the RFP
113	Page 18	Clause 27. Confidentiality	Cofidentiality Clause	The confidentiality obligations in the Non-Disclosure Undertaking and Appendix G are stated to survive in perpetuity. While we recognize the importance of confidentiality, perpetual obligations can create significant administrative and operational burdens. Would SBIL be open to discussing a reasonable cap on the duration of these obligations?	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
114	Page 18	Clause 28. iii. Intellectual Property Rights and Ownership	iii. The Bidder/Service Provider shall, at all times and at its own expenses without any limitation, indemnify and keep fully and effectively indemnified SBIL against all costs,claims, damages, demands, expenses and liabilities of whatsoever nature arising out of or in connection with all claims of infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights of any third party arising from the Services or use of Work Product or any part thereof in India or abroad under this RFP.	The indemnity clause currently imposes broad liability on the Bidder for all intellectual property infringement claims, without limiting it to third-party claims. An uncapped liability could result in onerous financial burdens. In the interest of balancing the positions of both parties under the contract, would SBIL be willing to consider limiting the indemnity to third-party claims and capping the liability?	No Change in the RFP
115	Page 19	Clause 29. Liquidated Damages.	If Service Provider fails to deliver and perform any or all the Services within the stipulated time, schedule as specified in this RFP and/or Contract, SBIL may, without prejudice to its other remedies under the RFP and/or Contract, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost. Once the maximum deduction is reached, SBIL may consider termination of the Contract.	We understadn that there are multiple remedies available to SBIL, to ensure there is no overlap in the application of remedies - we will need more visibility on whether Liquidated damages will be applicable as a single instance remedy or whether they will be applied cumulatively with other remedies.	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
116	Page 19	Clause 30. Conflict of Interest	Bidder shall not have a conflict of interest that affects the bidding process. Any Bidder found to have a conflict of interest shall be disqualified. In the event of disqualification of a successful Bidder, SBIL shall be entitled to forfeit and appropriate the Performance Security (i.e. BG) towards the loss and damage suffered/likely to be suffered and incurred by SBIL (the “Damages”), and the same would be without prejudice to any other right or remedy that may be available to SBIL under the bidding Documents and/ or the Contract or otherwise.	The RFP allows SBIL to forfeit and appropriate the Bank Guarantee upon disqualification of the Bidder, in addition to other available remedies. This appears to create a dual remedy situation. We seek clarification on whether SBIL intends to utilize the BG for damages after disqualification, or if other remedies would be pursued instead, ensuring there is no overlap in the application of remedies.	No Change in the RFP
117	Page 38	Appendix-H Non-Disclosure Undertaking	The Bidder shall indemnify SBI Life, its directors, officers, employees, subsidiaries and /or affiliates and hold them harmless against any loss or damage that SBI Life, its directors, officers, employees, subsidiaries and /or affiliates may sustain on account of any leakage of confidential information pertaining to and supplied by SBI Life or on account of any violation of intellectual property, confidentiality, privacy, patents, trademark etc., by the Bidder in respect of any Intellectual Property, practices, hardware, software, systems, process, technologies, etc. in whatever manner described.	We propose that the Non-Disclosure Undertaking apply mutually to all Confidential Information shared by both parties and suggest omitting the indemnification obligation at this stage, as the definitive agreement will address these terms in more detail. Would SBIL be open to discussing these points?	No Change in the RFP
118	14	18	AWARD CRITERIA AND AWARD OF CONTRACT:	Would request you to please let us know the percentage of weightage for technical and commercial proposal as part of the final evaluation for vendor selection.	Percentage weight for evaluation is not to be disclosed for this RFP. Assuming equal spread for scoring
119	30	Appendix C	The successful Bidder needs to ensure 95% of implementation team should be there till end of the project completion	In the support phase we will not require 95% of implementation team to be part of the project. Would request you to delete the point.	The successful Bidder needs to ensure 95% of implementation team to be part till completion of implementation
120	31	Appendix E	Payment Schedule	In case of on prem Hardware and Software the payments normally needs to be made in advance, so would request your help to align the payment terms for same accordingly	Payment terms as mentioned in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
121	31	Appendix E	Payment Schedule	For on cloud services the payments needs to happen on monthly basis as per the utilization to get the best benefits of cloud solution. Accordinlgy it is better if payments for same are aligned accordingly and not as per the Payment Schedule as detailed in RFP.	Payment terms as mentioned in the RFP
122	31	Appendix E	Payment Schedule	Payment Schedule in the RFP needs to be aligned with the following line items / Commercial Template and there payment milestone will have to be realigned :- a) Advance for Hardware and Software licenses followed by Yearly payments for same for support ; b) One time Implementation of Hardware and Software; c) Cloud - On monthly utilization of cloud; d) Integration Services of the entire solution and coming up with data platform; e) Support Services; f) AMS and AMC for Hardware and Software Request you to allow bidder to propose the payment schedule as part of proposla response	Payment terms as mentioned in the RFP
123	36	2.2	Release Approach	Please provide any insights on SBI Life's envisaged roadmap for Key Program Milestones(Assess-Architect -Implement and BAU Support) for "Expected End Dates" for each milestone within the 3 years period for the overall program	Over-view and guidance for Release approach & Key milestones as mentioned in RFP sections 2.2 & 2.3
124	24	1.3.2.11	Infrastructure Guideline	Based on SBI Life's Architectural principles, how many environments need to be envisioned in DRISHTI Platform setup(On-Prem and Cloud) for associated data/analytics services ? DEV, TEST/QA, PROD, DR or any other additional separate for UAT etc?	The 3 environments to consider are, Dev, UAT & Prod for both On-Prem DC & On-Cloud DC respectively. For DR, please consider only Prod i.e 1 environment
125	34	1.5	OEM Guardrails	QlikSense and SAP Crystal Reports are listed as potential tools to be retained /reused for BI/Visualization. Kindly clarify whether SAP Crystal reports is meant to be used for operational reports? Or is the bidder open to suggest right-fit Tools between SAP Crystal Reports vs. QlikSense Or to use Both?	Reporting tools will continue as stated in the RFP. No additional tooling for reporting is to be considered. Qlik will be the primary tool for new reporting
126	4	1.2.1	Current State Architecture	Please confirm whether Qlik Replicate is already in use in current On-Prem data platform for handling CDC capabilities . If not, please clarify which tools are used for CDC in current state	A new CDC tool has to be implemented
127	4	1.2.1	Current State Architecture	A) Please clarify how many AI/ML based models are in Production in current state On - Prem platform and what is the technology stack used for the same? E.g. R, Python or any other 3rd party tool B) Are all the existing AI/ML models expected to be reused as-is to Integrate with new DRISHTI platform or are they expected to be migrated /converted using new to-be proposed AI/ML tools?	There are 27 Analytical models currently.Please refer to the additional Details/ corrigendum

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
128	4	1.2.1	Current State Architecture	Please confirm that SBI Life already have an existing Data Governance Strategy, Framework, Policies, Rules in place however the same are not implemented as yet using any 3rd party tools <u>OR</u> is the ask for bidders to define Data Governance Straegy from scratch as part of the RFP scope consideration	SBIL currently has a robus data governance w.r.t to Data Quality methods and procedures but the Data catalogue and Lineage are currently missing. Bidder to propose a holisitic solution to address Data Governance requirements
129	15	1.3.2.4	Technical Requirements-Data Quality	Approx how many Data quality Scorecards/Dashboards are expected with new DRISHTI platform? Are the DQ rules already defined for any of the specific data domains?	Bidder to provide their estimates based on practices for similar organizations
130	32	1.4.1 Data Platform for DRISHTI: Build	Current State Architecture "Migrate data from applications which may store data beyond ODS & Data marts (as per the requirements of SBI Life as well as applications identified during the Discovery Phase)"	A) Please confirm our understanding that Existing HDFS/Hadoop ecosystem and data needs to be migrated to DRISHTI platform. B) Apart from DWH/ODS/Data marts , please provide list of "other potential candidate applications" for data migration to DRISHTI platform?	The Hadoop cluster will be retired gradually as part of DRISHTI's implementation and the data will be migrated to cloud analytics platform. The existing data marts will be part of data wrehouse ecosystem and data migration will not be needed
131	34	1.5	OEM Guardrails	Please confirm SBI Life is only looking at bidders to DESIGN/DEFINE Insurance specific MASTER(MDM) Data Model and not to implement tooling around it	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same
132	34	1.5	OEM Guardrails	Please confirm there is no requirement to change the Overall Data Model as part of DRISHTI platform and existing On-Prem data model can be lifted-and-shifted	The Data models for the existing MIS & Regulatory reporting will primarily stay except for some enhnacement / refinement. Further details to be shared with selected bidder.
133	4	1.2.1	Current State Architecture	Can you provide more details about the analytical use cases outlined in the RFP? Specifically, do these use cases target structured data only, or do they also involve unstructured or semi-structured data ? Additionally, what business functions or KPIs do these use cases address?	Details to be disclosed to the selected bidder. Bidder should propose 5 use cases relevant to SBI life
134	4	1.2.1	Current State Architecture	Please confirm the scope and complexity of data migration. What is the estimated volume of one-time historical data that needs to be migrated to the new DRISHTI platform? Is it maximum 85 TB from existing Structured data sources i.e. DWH , ODS and Data Marts?	The Hadoop cluster will be retired gradually as part of DRISHTI's implementation and the data will be migrated to cloud analytics platform. The existing data marts will be part of data wrehouse ecosystem and data migration will not be needed
135	33	1.4.2	Data Platform for DRISHTI: Operate & Transfer	Please provide guidelines and definitions for P1/P2/P3/P4 severity of tickets during support mode	Details to be disclosed with selected bidder
136	33	1.4.2	Data Platform for DRISHTI: Operate & Transfer	Which tool is used by SBI Life currently to log, and capture Support tickets and defect management ? Please provide Production Support ticket volumetrics by P1/P2/P3/P4 severity for the last 6 months to 1 year duration ?	Details to be disclosed with selected bidder
137	27	1.3.2.12.1	1.3.2.12.1 Volumetrics for On-Prem Workloads	400 ETL/ETL pipelines are listed in Volumetrics On-Prem. Are all of these active in SSIS tool only? Or do they involve any other custom Coding or any other ETL tool?	Please refer to the RFP. Most are SSIS
138	27	1.3.2.12.1	1.3.2.12.1 Volumetrics for On-Prem Workloads	Apart from SSIS used in current on-prem data estate, are there any SQL/PL-SQL Stored Procs in use for data transformation/processing ? Please provide the associated volumetrics for the same	Please refer to the RFP
139				Please clarify if SBI Life has already any presence or prefemce for hyperscalers ?	Hyperscalers outside the guardrails can be proposed , provided they adhere to the Guiding Principles. Landing zones will be avilable for Google and AWS platform

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
140				Kindly elaborate if SBILife has already any Landing zone in place for AWS (cloud maturiy level) or any other hyperscalers?	SBI Life currently has AWS & GCP landing zones. Hyperscalers outside the guardrails can be proposed , provided they adhere to the Guiding Principles
141				Please provide the details of current Devops pipeline maturity (including tools used etc)	DevOps pipeline have to be developed start for this RFP
142				In terms of AWS services it will be always within an account , will SBI Life prefer manage it on their own or they expect that to be a vendor account ?	SBI Life will manage the Hyperscaler account
143				What are SBIlife data encryption policies (at rest and in transit)?	Details to be disclosed to the selected bidder
144				Due to the limitation of AWS service availability , are SBIlife ok to take data (encrypted) outside India region for any analysis purpose with all necessary precautions?	Not permissable
145				Do SBIlife has existing disaster recovery processes in place?	SBIL has an existing DR for Data Marts, SSIS and Reports
146	19	1.3.2.8 Data Analytics and Reporting		What is the approximate number of processed applications currently used for deriving final 600+ qlik sense reports/ dashboards?	Details will be disclosed to the selected bidder
147	19	1.3.2.8 Data Analytics and Reporting		What is the data retention in current dashboards?	Details to be disclosed to the selected bidder
148	19	1.3.2.8 Data Analytics and Reporting		AI/ML in-built functionality is available in Qlik SaaS, so is the client considering moving few reports/dashboards on Qlik SaaS? If yes, do we have this environment already set up?	AI / ML Tool will be H20.Ai / Cyborg
149	19	1.3.2.8 Data Analytics and Reporting		Is support for Qlik extensions in bidder scope?	No
150	19	1.3.2.8 Data Analytics and Reporting		Do we need to consider reports which are on other platforms like SSRS /SAP BO to bere- developed in Qlik sense apart from repointing existing Qlik sense reports. If yes then what is the volume of the reports & complexity?	Existing reports need to ensured that are working right after any enhancements to the data model
151	19	1.3.2.8 Data Analytics and Reporting		What is the complexity of existing ~3000 reports? Please classify the reports in percentage of simple, medium and complex. Also, among the reports are there business critical/ priority reports that need to be transitioned first as part of an initial phase?	Existing reports need to ensured that are working right after any enhancements to the data model
152	19	1.3.2.8 Data Analytics and Reporting		What will be the Source of User Authentication Repository? (LDAP, AD etc)? Is any third part DB or Tool going to be considered for this?	Details will be disclosed to the selected bidder
153	19	1.3.2.8 Data Analytics and Reporting		Are there any Data Refresh Triggers associated with External Dependencies (e.g DWH Refresh)?	Details will be disclosed to the selected bidder
154	19	1.3.2.8 Data Analytics and Reporting		Is any Integration of Qlik Sense Objects expected with External Application (such as Integration with Intranet Portals, Websites)? If yes,any specific support expectations?	None expected
155	19	1.3.2.8 Data Analytics and Reporting		Does current scope include activities like firewall configuration, applying security patches, RPA tool support for Qlik Server etc?	Not part of scope
156	19	1.3.2.8 Data Analytics and Reporting		What is the existing Version of Business Objects & SAP Crystal Reports?	Details will be disclosed to the selected bidder
157	19	1.3.2.8 Data Analytics and Reporting		What is the source type (BO Universe, Flatfiles or direct connect to datasource)? If SAP BO universes are involved please provide count.	Please be guided by the RFP in terms of number of total reports

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
158	19	1.3.2.8 Data Analytics and Reporting		In RFP mostly referred as "Reports". Wanted to check Are there any SAP BO Web Intelligence (WEBI Reports) or AO Reports out of 3000+ reports?	Details will be disclosed to the selected bidder
159	19	1.3.2.8 Data Analytics and Reporting		What is the approximate volume of data (Rows of Data or in Size) processed by these scheduled 400+ Crystal Reports.	Details will be disclosed to the selected bidder
160	19	1.3.2.8 Data Analytics and Reporting		Out of 400+ Crystal reports, approximately how many reports connecting to multiple data bases (joining tables at Database Expert Level) ?	Details will be disclosed to the selected bidder
161	19	1.3.2.8 Data Analytics and Reporting		Are there any critical dependencies that we need to consider for existing Crystal reports before proposing alternate solution?	Bidder should propose a holistic solution provided it adheres to the guidelines and requirements
162	19	1.3.2.8 Data Analytics and Reporting		Business Objects Crystal Reports Deployment on Cloud is in your future scope?	Not decided on this yet. Not part of current scope
163	19	1.3.2.8 Data Analytics and Reporting		What is the frequency of ODS data refresh (e.g., real-time, hourly, daily)?	Please refer to the RFP
164	19	1.3.2.8 Data Analytics and Reporting		Are there specific data transformation rules applied when fetching data from ODS for these platforms (ARAM NXT, SmartCare, Aasan one)?	Details to be disclosed to the selected bidder
165	19	1.3.2.8 Data Analytics and Reporting		AaramNxt: What type of reports or data is required (e.g., transactional, summary)? SmartCare: Does this require interactive or real-time reports?	Details will be disclosed to the selected bidder
166	19	1.3.2.8 Data Analytics and Reporting		How does SSRS integrate with Qlik (e.g., via APIs, direct ODS queries, or pre-generated datasets)?	SSRS and Qlik are two separate reporting systems
167	19	1.3.2.8 Data Analytics and Reporting		Have SSRS execution logs and performance metrics been analyzed for bottlenecks?	Details will be disclosed to the selected bidder
168	19	1.3.2.8 Data Analytics and Reporting		How do users or applications authenticate to access SSRS reports (e.g., Windows Authentication, SSO)? Are there role-based access controls tailored for each platform?	SSO is leveraged to authenticate access to SSRS reports
169	19	1.3.2.8 Data Analytics and Reporting		Is there a logging mechanism for tracking report usage and data access? Are alerts set up for SSRS job failures or performance degradation?	Details will be disclosed to the selected bidder
170	19	1.3.2.8 Data Analytics and Reporting		Are there additional platforms or applications expected to consume ODS data via SSRS	Please refer to the RFP
171	19	1.3.2.8 Data Analytics and Reporting		Automated Reports: Are these solely SSRS-based, or are other tools involved for scheduling and distribution?	Please refer to the RFP
172	19	1.3.2.8 Data Analytics and Reporting		Are there PII or sensitive data regulations affecting SSRS reports?	Details will be disclosed to the selected bidder
173	9	1.3.1	1.3.1 Target State of the DRISHTI'S Data Platform	Has SBI Life identified which data will remain on-prem for hybrid architecture? Are there any restrictions?	All data that is needed for analytics / AI / ML model building for the 5 use cases will have storage and compute on cloud

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
174	5	1.2.1	1.2.1 Current Data Landscape and Challenges	<p>Are the 8 source systems highlighted here are they only ones that are existing systems? Can we get number of files/tables fo each of them? Sources: 1. Customer Onboarding 2. Cashiering 3. Underwriting 4. PMS/PAS 5. CMS 6. Payout Systems 7. CRM</p> <p>Can we get complexity of ETL pipelines for existing?</p>	Details to be disclosed to the selected bidder
175	17	1.3.2.6 Master Data Management	General	What kind of enrichment and standardization are we looking from MDM stewardship perspective? Need some example.	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same. MDM stewardship is not in scope for this project
176	17	1.3.2.6 Master Data Management	General	Is MDM required only for duplicate removal of entity data? will the MDM processed data be used in realtime/business purpose? Also what domains are we considering for MDM specific solutioning?	Yes. Dedupe will be needed. Relveant Life insurance domains have to be considered
177	17	1.3.2.6 Master Data Management	General	There is ask to create efficient data model for new requirement. Required entities also mentioed on page 30. Can we get existing data model to look at the current to know more about business required attributes	Details to be disclosed to the selected bidder
178	17	1.3.2.6 Master Data Management	General	Can we get specific volumetrics wrt MDM input feeds	Details to be disclosed to the selected bidder
179	17	1.3.2.6 Master Data Management	General	How many sources are currently planned to be integrated into the MDM system?	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse (on-Prem). It is up to the SI to propose right tooling for the same.
180	17	1.3.2.6 Master Data Management	General	Need some details about matching rules, surviorship & Trust settings while invoking MDM on source data	Please con y76
181		1.3.2.9 Change Management/ DevOps/Integration Testing & Deployment:		Are there specific existing tools or frameworks in use for testing, or should the vendor propose suitable tools?	Please refer to the RFP
182		2.4 Testing		<ul style="list-style-type: none"> •What and how many existing systems and models need to be tested (e.g., Qlik reports,Applications , current AI/ML models)? •Are there any pre-defined test cases or scenarios or scripts for regression testing? or will these need to be created from scratch? •What is the frequency of updates for existing systems, and how often will regression testing be required? •Are there specific metrics or benchmarks to validate during regression testing? 	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
183		2.4 Testing		<ul style="list-style-type: none">•Can you provide more details on the five analytical use cases (ex: goals, KPIs, expected impact)? and what is the complexity of these use cases?•How will success be measured for each use case (e.g., customer satisfaction improvement, fraud detection accuracy)? Is there a need for real-time monitoring, or is periodic reporting sufficient? For AI/ML models, are there requirements for testing model fairness, bias, explainability, or drift?•Are there existing models or datasets that will be used as a starting point for these use cases?	Details to be disclosed to the selected bidder. Please propose 5 use cases relevant to SBI life
184		1.3.2.8 Data Analytics and Reporting		Can you provide detailed descriptions of the five use cases, including their objectives, the data sources and formats required, and key success metrics for evaluation?	Details to be disclosed to the selected bidder. Please propose 5 use cases relevant to SBI life
185		1.3.2.8 Data Analytics and Reporting		What are the expected timelines for each use case, and are there intermediate deliverables or milestones?	Release approach & Key milestones as mentioned in RFP sections 2.2 & 2.3
186		1.3.2.8 Data Analytics and Reporting		Are the models for these use cases currently operational and only require migration to the cloud, or do they need to be developed from scratch?	Models need to be developed from scratch. Please propose 5 use cases relevant for SBI life
187		1.3.2.8 Data Analytics and Reporting		Are Python-based frameworks required for model development, or are there other preferred technologies or tools?	Models need to be developed from scratch. Please propose 5 use cases relevant for SBI life
188		1.3.2.8 Data Analytics and Reporting		Are there existing APIs or interfaces to integrate the models with downstream applications, or will they need to be developed as part of this project?	Please refer to the RFP
189		1.3.2.8 Data Analytics and Reporting		Are there CI/CD pipelines for models already in place, or will this require setup from scratch as part of the engagement?	CI / CD setup will be done from scratch
190		1.3.2.8 Data Analytics and Reporting		Is the required data for each use case readily available, or will data engineering pipelines need to be created for sourcing and preprocessing?	The selected bidder will be responsible to train, build and implement the use cases
191		1.3.2.8 Data Analytics and Reporting		Are there any existing MLOps process/tools in the on-prem environment? if yes, what tools are being used	H20.Ai and Cyborg are the preferred tooling for MLOps processes / Tools
192				Please provide details of identify & access management (current:on-prem vs future:cloud)?	Details to be disclosed to the selected bidder
193				Assume that RPO (45min) is applicable to all critical applications. Please confirm	Yes, RPO applies to all the critical applications.
194				Do we have details of all the security & compliance (primarily those will be associated with penalty)?	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
195	17	1.3.2.5 Data Governance and Data Catalog		1. Under Data Governance and Ownership is there any regulatory requiriements to be fulfilled as apart of policies? 2. Under Data Governance and Ownership how the current procesess of identity and access management is enforced to systems? 3. Under Metadata Management capturing of metadata is to be done for all the data assets or only for the critical data asset identified/classified? If the cataloging(Business Glossary, Data Dictionary) is to be only for the classified ones who would be responsible for the classification of critical one's? What is the volume of data assets? 4. Under Monitoring & Reporting what is the number of dashboards/workflows are refered here? What compliance policies to be covered as apart of process/implementation? 5. Under Monitoring & Reporting what is the existing hierarchy of data assets/data elements classified?	Please refer to the RFP
196		1.3.2.4 Data Quality		1. What are the different Sources on which DQ needs to be applied and please specify volume of Source Data ? 2. How to identify the CDE's and do we need to perform data profiling before building DQ rules? 3. Is data quality rules already available in any other system? 4. How data is getting loaded into source tables, is it truncate and load or incremental? 5. What will be the data retention period, also is it applicable for both rule break records and job logs? 6. How we are going to store the rule breaking records? 7. Under reporting are we going to use the rule breaking record details? 8. Under monitoring how we will schedule and monitor DQ jobs? 9. Do we need alerts for job or rule failures?	Details to be disclosed to the selected bidder.
197		1.3.2.2 Data Processing		What are the source system and destination considered for real time ingestion?	Please refer to the RFP
198		1.3.2.2 Data Processing		What is the percentage of data considered for realtime/ near realtime ingestion?	Please refer to the RFP
199		1.3.2.2 Data Processing		Is there any DQ rules for real-time data ingestion and processing.	Details to be disclosed to the selected bidder.
200		1.3.2.2 Data Processing		What systems will consume data from Kafka? How many events per second or messages per day are expected? How many producers and consumers are expected? What is the expected number of topics?	Please refer to the RFP
201		1.3.2.2 Data Processing		What is the retention policy for Kafka logs?	Details to be disclosed to the selected bidder
202	5	1.2.1		What SBIL intend to do with current hadoop environment?	The Hadoop cluster will be retired gradually as part of DRISHTI's implementation and the data will be migrated to cloud analytics platform

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
203	35	1.5 OEM Guardrails to be considered		The gurardrails says that raw layer to be on-premise. Is that mandatory? What is the rationale behind having raw layer at on-premise. Are you open for full cloud solution? Spark also mentioned on-premise but solution like databricks will also enable it on-cloud. Kindly clarify.	Raw layer is built on-prem. Gurdrails are preferred but not mandatory tech stack, they are to provide guidance for the proposed solution.
204	19	1.3.2.7 Data Security		Is data masking needs to be done on-premise itself before sending data to cloud (which has certain disadvantages) or expectation is to mask at consumption point?	Please propose approach as best practice for your solution
205	20	1.3.2.7 Data Security		Is Security pen testing is in vendor's scope? Are we supposed to estimate work/effort for the same? A RACI matrix for Infra/Security/DevOps work will be helpful for better understanding of work in scope.	Not part of Bidder's scope to do Security penetration testing however, relevant fixes on the data platform need to be performed by the bidder
206	20	1.3.2.8 Data Analytics and Reporting		How many critical data elements (CDE) are there which may need masking?	Details to be provided to selected bidder
207		1.3.2.2 Data Processing		Would SBI consider revision to the data models and enrichment ETLs for each line as part of the modernization scope	Yes. Enrichment of data models and redevelopment of ETLs is in scope
208		1.3.2.2 Data Processing		Does SBI require an adaptive data selection procedure such as a dynamic rules engine for data contention management and prioritization to be able to resolve duplicity scenarios and data selection	Please propose approach as best practice for your solution
209	17	1.3.2.6 Master Data Management	General	From client side , do we have any preferred tool decided for MDM, DG and DQ capability? Any specifications are we looking from tech perspective?	OEMs/technical stack outside the guardrails can be proposed , provided they adhere to the Guiding Principles. The Bidder cam propose a solution with other OEMs other than the ones mentioned in the Guardrails, provided the OEMs / technical stack (eg. Cloudera, Teradata, OCI, IBM) proposed meet the desired design principles. The SI will have to provie the justification (Pros & Cons) for the choice of techstack they are proposing.
210	19	1.3.2.7	Data Security (Fraud Risk Mitigation)	Could you elaborate on the specific fraud detection indicators that should be incorporated, such as geographic or behavioral risk patterns? Are there pre-existing models or benchmarks for fraud prevention?	Details to be provided to selected bidder
211	33	1.4.1	Data Platform for DRISHTI: Build	Can the proposed data platform be one of the already existing data mart, data warehouse and application landscape ? Can the functionality of an existing data warehouse be expanded or is it necessary to procure and implement an entirely new one?	Yes. Current data marts will have to be tweaked to being in consistencies in terms of master data, reference data, quality checks and schema designs.
212	33	1.4.1	Data Platform for DRISHTI: Build	Will there be any classification of data based on the dates eg: historical data (no longer used in day-to-day operations) ? How will such types of data be handled?	Please refer to the RFP
213	34	1.4.1	Data Platform for DRISHTI: Build	What will be the prioritisation criteria for migration of data? Will it be timeline wise, product wise or any other criteria?	Details to be disclosed to selected bidder
214	31	1.3.2.14 -	Functional Domains (Core Actuarial)	How should the data platform support actuarial functions such as reserve calculations, lapse rate analysis, or risk scoring? Are there preferred tools or methodologies for integrating actuarial models?	Currently we provide support for data to acturial function which needs to continue. Other acturial calculations and functions will be taken care by separate systems
215	33	1.4.2	Operate & Transfer (Skill requirements for BOT model)	Is there any mechanism in place or planned to validate readiness among internal teams to handle the transitioned system after the Build-Operate-Transfer (BOT) phase?	Please refer to RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
216	33	1.4.1	Data Platform for DRISHTI: Build	Does SBIL envision building of new UI for reporting ? Or will existing dashboards /analytical tools be reused?	Existing reporting / dashboarding to be re-used
217	33	1.4.1	Data Platform for DRISHTI: Build	What is the current handling of unstructured data ?	Please refer to the RFP
218	33	1.4.1	1.4.1 Data Platform for DRISHTI: Build	For Historical data migration does it need to align to existing schema or it needs to be transformed to new schema if new schema needs to be built. Please elaborate on the historical data migration in terms of re-archtechure.	Data migration within data marts is not needed for the new data warehouse ecosystem as it already exists. Data migration of Hadoop to cloud platform is needed
219	33	1.4.1	Data Platform for DRISHTI: Build	Does SBIL want to use Gen AI , Chatbot ,etc in the implementation process? If so, we will need the details	The data platform should enable the Gen AI capabilities for the future but Gen AI is not a capability to be delivered as part of DRISHTI's scope.
220		1.4.1	Data Platform for DRISHTI: Build	Provide details on Gen AI enablement in SBIL which will help us determine how we can suggest accelaratos.	The data platform should enable the Gen AI capabilities for the future but Gen AI is not a capability to be delivered as part of DRISHTI's scope.
221	10	1.3.1	Target State Data Platform (Hybrid Architecture)	What business scenarios or use cases determine the balance between on-premise and cloud deployment for hybrid architecture?	All analytical wrokloads n cloud, All MIS and reg reporting workloads on-prem
222		1.4.1	Data Platform for DRISHTI: Build	Are there any furutre data product identified in SBIL?	Details to be disclosed the selected bidder
223			Generic	Are there any insurance reference architecture standards like ACORD to be followed for data platform designing and solutioning?	Please refer to the RFP
224	30	1.3.2.14	Insurance Functional Domains & Sub-domains	The Successful Bidder is expected to bring their domain expertise and should share that with SBI Life team while collecting requirement from SBI Life users - Can you please elaborate what is expected on this front from the bidder ?	Please refer to the RFP
225			Testing	Are there specific security or compliance standards that the testing process must adhere to?	Please refer to RFP
226			Testing	Are there any legacy system constraints (e.g., outdated software versions, unsupported formats, or third-party dependencies) that may affect the testing or integration efforts?	None that would be impedeiment for testing
227			Testing	Will SBI Life provide sample data or mock services for integration testing, or is the bidder expected to create these resources independently?	Bidder should carry out independent testing
228			Testing	Can we access existing regression test cases, scripts, or test data from previous testing cycles to modify and reuse for the new platform?	Some level of documentation exists but building new test cases would be optimal
229			Testing	Are there predefined functional and non-functional requirements, as well as acceptance criteria, for all application features? If so, could you provide them?	Details to be disclosed to the selected bidder
230			Testing	Could you provide examples of common data issues (e.g., missing values, inconsistent formats, or integration errors) that have been encountered in the current system, to better inform our testing approach?	Details to be disclosed to the selected bidder.
231			Testing	Is there a predefined format or template for the User Acceptance Testing (UAT) acceptance test plan that the bidder should adhere to?	Details to be disclosed to the selected bidder
232			Testing	What percentage of test cases for regression, functional, and UAT testing is expected to be automated, and are there any preferred tools or frameworks for automation?	Details to be disclosed to the selected bidder
233			Testing	Will the bidder have access to a dedicated test environment that mirrors production, and what resources (e.g., hardware, software configurations, network access) will be available?	Bidder has to setup test environment

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
234			Testing	Is there a specific performance testing framework or tool that is preferred for conducting load and stress tests on the application? Are there baseline performance metrics or thresholds?	Please refer to the performance KPIs provided in the RFP for guidance.. Bidder to propose own solution for performance testing
235			Testing	How will changes to the system (e.g., new features, bug fixes, patches) be managed during the testing lifecycle, and will there be any version control or release notes provided?	This has to be managed by the bidder for the data platform. For other systems, relevant documentation with release notes will be provided
236	42	5. Penalties	5.2 Penalty for delay in milestone delivery: Delay of > 1 week 0.5% of the milestone cost for each week till 4 weeks, Beyond 4 weeks of delay – 1% of the milestone cost subject to overall penalty ceiling of 10% of the respective milestone.	Would request you to rephrase the clause as follows :- 5.2 Penalty for delay in milestone delivery: Delay of > 1 week 0.5% of the milestone cost for each week till 4 weeks, Beyond 4 weeks of delay – 1% of the milestone cost subject to overall penalty ceiling of 10% of the respective milestone. The above penatlies will be applicable only in case the delay is because of the bidder, if the reason for delay is beyond bidder then same will not be applied to the bidder.	Please refer to the RFP
237	43	5. Penalties	5.4 Penalty on Availability:	Would request you to delete this penatly as there is already a penalty for Uptime of the platform	No Change in RFP conditions. Please refer to RFP
238	43	5. Penalties	General	We would request you to have an upper cap for all penalties of 5% of the TCO	No Change in RFP conditions. Please refer to RFP
239	42	5. Penalties	5.1 Penalty for drop in uptime % : For every 0.1% below target of 99% Uptime as defined in ‘Point #10 in section 1.3.2.13 – Performance KPIs’ in Scope of work 1% of invoice amount of support work for every defaulting month	Would request you to rephrase the clause as follows :- Penalty for drop in uptime % : For every 0.1% below target of 99% Uptime as defined in ‘Point #10 in section 1.3.2.13 – Performance KPIs’ in Scope of work 1% of invoice amount of support work for every defaulting month of the component due to which the uptime was not met till a maximum limit of 5% of invoice amount of support work	No Change in RFP conditions. Please refer to RFP
240	Page 8	Clause 7. Indemnity	Indemnity Section	The indemnity obligations outlined in the RFP appear overly broad and onerous. Since indemnity is a special remedy, it should be limited to specific instances, particularly third-party claims. We propose narrowing the scope of indemnity to third-party claims and introducing a liability cap to ensure a fair allocation of risk. Would SBIL be willing be open to considering the same?	The Liability is subject to maximum of the total project cost
241	N/A	General		The absence of a limitation of liability clause in the agreement could expose both parties to excessive and unpredictable financial risks. In light of this, would SBIL be open to discussing and considering the inclusion of such a clause in the agreement?	Defined in Para 3.4 of the Service Agreement
242	N/A	General		Additionally, the absence of a disclaimer for indirect liabilities could expose both parties to unforeseen risks, as such liabilities are excluded under law. To ensure the agreement aligns with these standards, would SBIL be open to considering the inclusion of a disclaimer for indirect liabilities?	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
243	N/A	General		The absence of a disclaimer of warranties clause in the agreement could lead to unintended liabilities or expectations regarding the services or deliverables provided. In light of this, would SBIL be open to discussing and considering the inclusion of such a clause in the agreement?	No Change in the RFP
244	SOW / Page 5	Data Ingestion & Transformation	General	Where do we store the business rules for different business entities?	Bidder to propose this as part of solution
245	SOW / Page 5	Data Ingestion & Transformation	General	How do we validate the key business attributes via code. So as to avoid Data Quality Issues (DQI)? Like phone numbers, email, aadhaar, pan etc	Bidder to propose this as part of solution
246	SOW / Page 5	Data Storage / 2	General	Where (database or file ?) do we store regulatory compliance standards, governance location etc ?	Data governance tools will be the place where required data quality, security standards as per regulatory, compliance needs will be stored and implemented across data platform
247	SOW / Page 5	Data Storage / 2	General	What are the versions of the software being used right now: Oracle IBM ESB SSRS SSIS Qlik sense SAP BO Crystal Hadoop	Details to be disclosed to the selected bidder
248	SOW / Page 5	Data Ingestion & Transformation	General	How much data we are integrating or ingesting day over day? If possible please share growth of month over month data since last 5 years?	Daily volumes as mentioned in the specifications for Data Sourcing.
249	SOW / Page 5	Data Storage 2 & 4	General	2 & 4 How many different regulatory governance applies here?	Please refer to RFP
250	SOW / Page 7	A. Architecture Challenges. B. Limitations to Support Analytics	Reg handling severe Data Quality Issues (DQI)	Do we have a prescribed format for enforcing or validating specific system attributes. OR a list of such system attributes calling them a Rules Engine or List of System wide rules in any format. Example being: Mobile phone number of 10 digit, email id should have a prescribed format, country code, pincode, etc	Details to be disclosed to the selected bidder.
251	SOW / Page 5	Data Ingestion & Transformation	General	How many copies of these three data states we need to maintain: 1. Raw data (Bronze), 2. Intermediate processed / aggregated data (Silver), and 3. Final processed data (Gold). (Landing stage may help too for better data lineage here)	Bidder to propose this as part of solution
252	SOW / Page 5	Data Ingestion & Transformation	General	What is the future system expectation in terms of latency (milliseconds?) for a NEW dataset ingested into a data pipeline AND being available at the dashboarding or Reporting level ?	Please refer to the RFP
253	SOW / Page 11 & 12	1.3.2.1 Data Ingestion	1. Historical Data	Data Quality Issues (DQI) in the historical data has to be corrected ?	Historical data will need corrections in data quality on need basis only
254	SOW / Page 11 & 12	1.3.2.1 Data Ingestion	General	Data related to logging, audit, alerts, errors, warning etc has be available in a Active state or Passive state ? Active - Available in few milliseconds. Passive - Available after few minutes on request.	Please refer to the RFP
255	SoW Page No. 33	1.4.2. Data Platform for DRISHTI: Operate & Transfer	General	Please confirm the current & expected team size for maintenance & support	Details to be disclosed to the selected bidder.

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
256	SoW Page No. 33	1.4.2. Data Platform for DRISHTI: Operate & Transfer	Bidder should ensure mutually agreed TAT/SLA for tickets	Please provide the information about the current ITSM tool deployed to log the tickets.	Details to be disclosed to the selected bidder.
257	SoW Page No. 33	1.4.2. Data Platform for DRISHTI: Operate & Transfer	Bidder should ensure mutually agreed TAT/SLA for tickets	Please share approximate number of tickets/issues encountered in current applications	Details to be disclosed to the selected bidder.
258	SoW Page No. 33	1.4.2. Data Platform for DRISHTI: Operate & Transfer	Bidder should ensure mutually agreed TAT/SLA for tickets	Please share the bifurcation (e.g. P1, P2, P3.) of tickets for the last 6 months in the current application	Details to be disclosed to the selected bidder.
259	SoW Page No. 33	1.4.2. Data Platform for DRISHTI: Operate & Transfer	Bidder should ensure mutually agreed TAT/SLA for tickets	Please confirm the expected support model i.e onsite, offshore or hybrid	Dominantly onsite with exception based Hybrid
260	RFP Page 31	Appendix C	The Bidder should be able to demonstrate pre-built Life Insurance Industry artifacts such as data models, analytical models, ingestion frameworks etc.	Due to existing NDAs with other clients, sharing specific data models, analytical models, and frameworks during bidding may not be possible. Could you confirm if sharing our Life Insurance sector experience will suffice?	Bidder to propose this as part of solution
261	SoW Page No. 38	2.4 Testing	General	What are the existing systems that need integration with the new Data Platform?	Please refer to the RFP
262	SoW Page No. 38	2.4 Testing	General	How many interfaces are expected to be developed and tested?	The bidder to make their assumptions based on volumetrics provided
263	SoW Page No. 38	2.4 Testing	General	What are the key functionalities of the data platform that need validation (e.g., ingestion, transformation, storage, reporting)?	Bidder to provide solution based on best practices
264	SoW Page No. 38	2.4 Testing	General	Are there any domain-specific workflows or scenarios that require specialized testing?	Details to be disclosed to the selected bidder
265	SoW Page No. 38	2.4 Testing	General	What is the volume and frequency of updates expected during the development cycle?	Please refer to the RFP
266	SoW Page No. 38	2.4 Testing	General	Which existing systems (e.g., Qlik reports, AI/ML models) need regression testing?	Please refer to the RFP
267	SoW Page No. 38	2.4 Testing	General	How many data sources and types (structured, unstructured, semi-structured) are included in the scope?	Please refer to the RFP
268	SoW Page No. 38	2.4 Testing	General	What data validation rules and quality checks are required (e.g., missing values, format validation, consistency)?	Details to be disclosed to the selected bidder.
269	SoW Page No. 38	2.4 Testing	General	What are the expected outcomes of integration testing (e.g., real-time data flow validation, event-based triggers)?	Please refer to the RFP
270	SoW Page No. 38	2.4 Testing	General	Is there a need for real-time data ingestion and processing validation?	Please refer to the RFP
271	SoW Page No. 38	2.4 Testing	General	Are there specific KPIs to validate for data ingestion, processing, and reporting (e.g., batch load time, report load time)?	Please refer to the RFP
272	SoW Page No. 38	2.4 Testing	General	What is the expected concurrent user load for analytics and reporting?	Please refer to the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
273	SoW Page No. 38	2.4 Testing	General	What will be the scope of UAT (e.g., functional tests, resilience tests, load tests)?	Please refer to the RFP
274	SoW Page No. 38	2.4 Testing	General	Who will perform UAT, and what are the acceptance criteria?	Please refer to the RFP
275	SoW Page No. 38	2.4 Testing	General	What is the volume of data to be migrated to the new platform (e.g., 45TB historical data)?	Please refer to the RFP
276	SoW Page No. 38	2.4 Testing	General	Are there any specific migration scenarios (e.g., data transformation, archival validation)?	Details to be disclosed to the selected bidder
277	SoW Page No. 38	2.4 Testing	General	Are there preferred tools or frameworks for automation testing of pipelines and reporting?	Bidder can propose automation testing as part of the overall solution provided it adheres to the guidelines and requirements as mentioned in the RFP.
278	SoW Page No. 38	2.4 Testing	General	Is automation required for any specific testing phases like regression or performance?	Bidder can propose automation testing as part of the overall solution provided it adheres to the guidelines and requirements as mentioned in the RFP.
279	SoW Page No. 38	2.4 Testing	General	What level of documentation is expected for test scenarios, test cases, and test results?	Please refer to the RFP
280	SoW Page No. 38	2.4 Testing	General	Are test reports to be delivered for each phase (e.g., SIT, UAT, migration validation)?	Please refer to the RFP
281	SoW Page No. 38	2.4 Testing	General	Are there any industry-specific compliance standards (e.g., GDPR, IRDAI) that need validation?	Please refer to RFP
282	SoW Page No. 38	2.4 Testing	General	What are the specific security features to test (e.g., encryption, access control, data masking)?	Please refer to RFP
283	Pg. No. 4	1.2.1	NA	What is the current version of the existing technology stack	Details to be disclosed to the selected bidder
284	Pg. No. 9	1.2.1	NA	Any choice of tools for AI/ML and Gen AI in future	The data platform should enable the Gen AI capabilities for the future but Gen AI is not a capability to be delivered as part of DRISHTI's scope. H20.Ai / Cyborg are the preferred tools for AI / ML development
285	Pg. No 8	1.3	"Use data governance to ensure Compliance, Privacy & Data Consistency, Archival and Purging across layers"	The solution shall also provide archive and backup options: Require more visibility on how frequently the Bank will access the archived data and the Backups frequency .i.e. (Daily, weekly, etc.)	Details to be disclosed to the selected bidder
286	Pg. No 10	1.3.1	"Self-service tools for managing the data dump requirement & new models around agents and customers e.g.: Product 360, Agent 360, Family 360, Lead 360, Nudges etc."	Data Consumption: Is the data model expected to support Future implementation of Data as a product for Product, Family, Agent, Lead 360. etc.	Yes
287	Pg. No 17	1.4.2	Data Platform for DRISHTI: Operate & Transfer	Incident Management Currently how many incidents are logged for P1 and P2 issues how many Data Refresh\ job Failure issues you have faced QlikSense Dashboard refresh failure Oracle	Details to be disclosed with selected bidder
288	Pg. No 17	1.3.2.7	Networks	Could you please clarify if you want to bring your own firewall or use cloud native network firewall?	SBIL has it's own DC and Landing Zones on AWS & GCP.

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
289	Pg. no 19	1.3.2.12.1	Total Reports	Could you please provide the breakdown by its complexity for both Reports and Dashboards? Complexity translates to Simple, Medium, Complex and Very Complex Reports.	Details will be disclosed to the selected bidder
290	Pg. no 19	1.3.2.12.1	Total Reports	Does it include both Mobiles and Tablets or just one of them?	Details will be disclosed to the selected bidder
291	Pg. No 20	1.3.2.8	Customer centricity	Customer centricity dashboards are they same as Customer 360? If not then do you need Customer 360 visualization dashboard and reporting	Please refer to the RFP for guidance, additional details will be disclosed to the selected bidder
292	Pg. no 9	1.3.1	Picture:Target State of the DRISHTI'S Data Platform for Cloud	How do you want to consume your unstructured data? Specifically with Analytical process	This will be part of the analytical use case development. Please propose 5 use cases relevant to SBI life
293	Pg. no 9	1.3.1	Picture:Target State of the DRISHTI'S Data Platform for Cloud	As per the RFP, Data Governance should be stored on cloud. Do you want to store the complete data set from initial source system to final target?	Only required mater data has to be stored
294	Pg. no 9	1.3.1	Picture:Target State of the DRISHTI'S Data Platform for Cloud	Do you have Data governance implemented in existing environment? If not then do you want to implement Data Governance on the existing capabilities (marked in light grey)	SBIL currently has a robus data governance w.r.t to Data Quality methods and procedures but the Data catalogue and Lineage are currently missing. Bidder to propose a holisitic solution to address Data Governance requirements
295	Pg. no 9	1.3.1	Picture:Target State of the DRISHTI'S Data Platform for Cloud	What do you mean by "Digital apps" in Cloud in the target architecture	Not part of Scope for DRISHTI project to develop apps. Building a serving layer that provides data to digital apps using APIs in real-time or near real-time is in scope
296	Pg. No 8	1.3.1	DRISHTI'S Data Platform is expected to handle large amounts of structured/ unstructured/semi-structured data daily & have the capability to store and analyze the data types as well.	What are the formats (filetypes) of the data for Unstructured and Semi-structured data to be processed	JSON, XML, Text, Log files
297	Pg. no 28	1.2.1	Ability to process Unstructured data for analytics	Do you want us to process the data from the unstructured data files? Is the storage/ computation catered in the defined volumetrics	Yes.
298	Pg. no 28	1.2.1	Ability to process Unstructured data for analytics	Do you have any use case(s) for unstructured data, if yes - pls provide the details and also the complexity as per mentioned volumetrics	This will be part of the analytical use case development. Please propose 5 use cases relevant to SBI life
299	Pg. no 9	1.3.1	Picture:Target State of the DRISHTI'S Data Platform for Cloud and Picture: Current Data Landscape and Challenges (pg4)	The Datawarehouse architecture in Page no 9 and Page no 4 (existing Architecture) are same? Please clarify	The existing data marts and mis ecosystem will have to be enriched to build the Data warehouse architecture in page 9
300	Pg. no 9	1.3.1	Picture:Target State of the DRISHTI'S Data Platform for Cloud	We are assuming the following pls do confirm - As per the Target Architecture in both the diagrams we will be required to rebuild the Datawarehouse to consume the New Data Lakehouse which would be built. But in one Diagram it says existing and other as new capability. please confirm.	The existing data marts and mis ecosystem will have to be enriched to build the Data warehouse architecture in page 9
301	Pg. no 9	1.3.1	Picture:Target State of the DRISHTI'S Data Platform for Cloud	Datawarehouse is using Oracle as per existing architecture diagram, if the existing datawarehouse is to be leveraged, can we utilise existing infrastructure	Yes.
302	Pg. no 9	1.3.1	Picture:Target State of the DRISHTI'S Data Platform for Cloud	Please clarify how we can expose the business glossary to the end users for self service analytics. The use cases for "Business glossary" that will be used in self-service reporting & analytics	Bidder to propose this as part of the solution
303	Pg. no 9	1.3.1	Picture:Target State of the DRISHTI'S Data Platform for Cloud	The Data Platform must have all the standard security checks available for platform security: Would you please specify the standard security checks that are currently being followed in the ecosystem	Details to be provided to selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
304	Pg. no 9	1.3.1	Picture:Target State of the DRISHTI'S Data Platform for Cloud	Data Ingestion shall also be able to ingest data from various social networking platforms: Please provide more clarity on the various social networking platforms. Does this include Web Scrapping?	it does not include web scraping. Capabilities for social media feeds will need to kept ready
305	Pg. no 11	1.3.2.1	"• Ingest Unstructured Data like images, call records, emails, • social data, videos, etc."	What will be the format of the unstructured data (e.g. JPEG, MP3)? Are IDP/OCR capabilities required to extract the data? What is the existing document management system?	JSON, XML, Text, Log files. IDP / OCR capabilities not required as part of the solution
306	Pg. no 15	1.3.2.4	"Enabling data retention and archiving facility, ensuring that outdated or irrelevant data is regularly purged or moved to long-term storage"	Could you please specify the time period for retention of the data in the system across different layers (both On-Prem and cloud)	Bidder to propose this as part of the solution
307	Pg. no 15	1.3.2.4	"Defining the data validation rules that should be adhered to when data is ingested, including checks for data types, ranges, and formats, as well as any domain-specific rules"	We assume that the Data Quality rules and Criteria for - format range, referential integrity checks and custom validation rules for data from each domain to trap the erroneous records and catch them as part of error handling will be provided by SBIL for all the feeds. ? Also, do you want to perform the Data quality check and corrections to take place at the initial source level (raw). Please confirm this assumption.	Details to be disclosed to the selected bidder.
308	Pg. no 16	1.3.2.5	"The Data Governance should offer reporting and analytics capabilities to generate insights into data usage, data quality, and compliance metrics"	Do you need an UI to access, validation, approval and manage Business rules, DQ rules	Bidder to propose this as part of the solution
309	Pg. No. 22	1.3.2.9	Not Available	Do you have Change Control Board (CCB) established already?	CCB will be established for this project as part of program governance
310	Pg. No 27	1.3.2.12	Not Available	What is the rate of increase in the user base to have access across layers as well as in Reporting layer? Please provide a break up	Please refer to the RFP
311	Pg. no 33	1.4.2	Not Available	Please share the break-up of incident management and P1 (Critical) and P2 (Non-Critical Major) tickets of past 1 year	Details to be disclosed with selected bidder
312	Pg. no 22	1.3.2.8	Using the data build 5 analytical use cases around customer, agents, fraud, etc. as defined by SBI life	We have received three Use Cases on 1. Customer 2. Fraud 3. Agent. Please mention the remaining Use Cases in the engagement scope	These are not the use cases. Customer fraud and Agent are the broad categories for the 5 analytical use cases.
313	Pg. no 33	1.4.1	Integrate: a. Existing AI/ML Models with the Data Platform for DRISHTI	Please specify the list of existing AI/ ML models to be integrated	Details to be disclosed to the selected bidder
314	Pg no 42	5.3	Penalty for non-compliance to support SLA:	On Penalties section delay in SLA will impact the invoice cost, what if issues are with source system that we have not instigated or touched , still the penalty will enforced ?	No Change in RFP conditions. Please refer to RFP. SLAs will be only applicable for the scope of work done by the bidder
315	NA	NA	NA	What is the estimated completion date the infrastructure setup	Total Contract Period is of 3 years, including build, development and support. Bidder to propose break-up of these 3 years with set-up, implementation and support timelines.
316	NA	NA	NA	After infrastructure setup what will be the estimated compilation date for data migration to cloud and transformation	Total Contract Period is of 3 years, including build, development and support. Bidder to propose break-up of these 3 years with set-up, implementation and support timelines.

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
317	Pg. no 33	1.4.2	"Additionally, the Successful Bidder will provide Hypercare for 90 Days, and run the Operate & Maintain starts after 1st go-live till the end of contract period of 3 years before transfer to SBI Life"	Contract period 3 years - includes the build \ Development time or it is for only Support ?	Total Contract Period is of 3 years, including build, development and support. Bidder to propose break-up of these 3 years with set-up, implementation and support timelines.
318	NA	NA	NA	What will be the technical scoring and commercials in final selection ?	70:30 QCBS based method
319	NA	NA	NA	Will there be commercial negotiation or reverse option process as part of the final process?	No reverse auction to be held as part of the final process
320	Pg. no 34	1.5	"1.5 OEM Guardrails to be considered For the new data platform for Program DRISHTI, SBI life is proposing below set of OEMs that can bring the required capabilities for each layer as seen in the Fig 1 & 2 – Conceptual data architecture. The Bidder is expected to propose their solution stack within these choices for each layer"	Please provide list of the OEMs, mentioned in this section, with whom SBI Life is having an existing licensing arrangement/ agreements in place.	Please refer to the existing tools marked in the guardrails and further details in the RFP
321	NA	NA	NA	Has SBI Life already subscribed to any of the cloud services and the landing zone is already in place? If yes, which cloud service provider?	SBI Life currently has AWS & GCP landing zones. Hyperscalers outside the guardrails can be proposed , provided they adhere to the Guiding Principles
322	NA	NA	NA	Considering the scale and complexity of SBI Life’s business ; there are very few parallel in India. Hence, we propose that enterprise data platform experiences for some of the Global peers of SBI Life should be considered for this purpose. Accordingly, please update this criterion to include experience of project executed Globally as well.	Please refer to the additional details/ corrigendum provided
323	Pg. no 24	1.3.2.11	The hosting infrastructure will be part of the bid	As per the clause, "The hosting infrastructure will be part of the bid". As per our understanding does it mean that - Vendor partner will support SBI LIFE in Buying and Hosting the infrastructure. The licenses and infrastructure cost would be borne by SBI Life. Please Clarify	Bidder to provide the complete cost of the required licenses as per the costing template provided
324	NA	NA	NA	As per the clause, Vendor partner will support SBI LIFE in Buying and Licenses of identified software \ Tools would be borne by SBI Life. Please Clarify	Please refer to the RFP
325	Page 28	Appendix-B, S.No. 3	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	The Bidder must have completed & under maintenance at least two data lake house /data warehouse projects, each with a size of 50-TB-25 TB and above, in the last three five years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India or Global within the BFSI industry.	Please refer to the additional details/ corrigendum provided

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
326	Page 30	Appendix-C, Technical Evaluation Table - #1	The bidder should submit at least 2 case studies with end-to-end implementation of Data Lakehouse of hybrid architecture with a similar tech stack i.e. On-Cloud & on-prem with at least one in BFSI (Indian or Global landscape)	The bidder should submit at least 2 case studies with end-to-end implementation of Data Lakehouse / data warehouse of either on-prem or cloud hybrid architecture with a similar or comparable tech stack i.e. On-Cloud & or on-prem with at least one in BFSI (Indian or Global landscape).	Please refer to the additional details/ corrigendum provided
327	31	Appendix-C, Technical Evaluation Table - #2	Demonstrate proof of capability	How will the proof of capability be evaluated and what would be KPI for evaluating the capabilities. E.g.: no# of shared profile on relevant skills, based on submitted case studies etc.	Details to be disclosed to the selected bidder
328				Does the scope includes all 3000 Reports or there is a posiblity to obsolete the unused reports (if unused reports are significant in number)	Bidder has to ensure that the reports work properly after any enrichment to data model
329		Generic		is there any specific timeline for the end to end implementation?	Total Contract Period is of 3 years, including build, development and support. Bidder to propose break-up of these 3 years with set-up, implementation and support timelines.
330	35 & 36	OEM Gaurdrails	OEM tool consumption	QlikSense is a recommended visualization tool however, section 1.6, #4 states about procuring and implement visualization tool. Please clarify if qlikSense can be reused and implmented?	The reporting and vizualization tools will be reused as mentioned in the Guardrails in the RFP. Please refer to the RFP for further details
331		Generic		Is SBI Life having any preferred cloud platform based on their IT roadmap Strategy?	The Bidder should provide a solution with OEMs / technical stack that meet the desired design principles The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack
332		Generic		Any specific reason to have a hybrid architecture or can bidder suggests a fully cloud solution?	Hybrid Architecture is the sought after approach for SBI life
333				Does this RFP include model development for predictive or prescriptive models? According to bidder's understanding, it involves facilitating the Data Platform to support advanced analytics solutions in the future. If any advanced analytics solutions are currently implemented, please list a few of them.	Details to be disclosed to the selected bidder
334	35 & 36	OEM Gaurdrails	OEM tool consumption	Any preferred tool for MDM? MDM is missing in list of OEM Gaurdrails	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same
335	41	2.5.3 Migration of Data	Data Migration	Do you have a specific migration strategy in mind (e.g., phased approach, big bang)?	Over-view and guidance for Release approach & Key milestones as mentioned in RFP sections 2.2 & 2.3
336		Generic		Will the System Integrator (SI) have access to sample data during development, and will there be support from the current SI for sample data availability during the development phase?	Details to be disclosed with selected bidder
337	15	Scalability	Support all data types & formats	What are the key data types in current data platform under Hadoop cluster?	The Hadoop cluster will be retired gradually as part of DRISHTI's implementation and the data will be migrated to cloud analytics platform
338		Generic		Are there any specific custom scripts or macros or homegrown application in your current data platform environment which need to be migration on new data platform?	NO Such requirement
339	38	13	Training to users as per Training Plan	User Training and Change Management: any specific recommendation on the plans for user training and change management to ensure smooth adoption of the new system?	Bidder to propose this as part of the solution

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
340	34	1.4.2	Data Platform for DRISHTI: Operate & Transfer	Monitoring and Incident Management: Is there any tool being used for monitoring and incident management? What are the monitoring and incident management requirements for the new environment to ensure operational stability and quick issue resolution?	Details to be disclosed to the selected bidder
341	35	1.5	OEM Guardrails to be considered	Are we allowed to offer alternative options (outside the proposed list) with efficiency and commercially competent OEMs in our commercial proposal?	Yes, provided the OEMs / technical stack (eg. Cloudera, Teradata, OCI, IBM) proposed meet the desired design principles. The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack. The SI will have to provide the justification (Pros & Cons) for the choice of techstack they are proposing.
342	25	1.3.2.11	Infrastructure Guidelines	Is IaC(Infra as a Code) & Infra CI/CD for data cloud part of the scope? If yes, please elaborate the level of involvement that is needed along with current Infrastructure team?	Not part of Bidder's Scope
343	19	3	Data Masking & Tokenization	Is there any scenario of the data being accessed by external consumers which might require implementing data confidentiality rules?	Please refer to RFP
344		Generic		Require more information on on-site off-site delivery model? Should SI consider the project delivery & support work with hybrid model (on-site offsite)?	Dominantly onsite with exception based Hybrid
345		Generic		can L1, L2 or L3 resources work on leveraged model during the support tenure?	Bidder has to ensure right dedicated and leveraged team to meet SLAs
346	5	1.2.1	Current Architecture	Are the existing databases (ODS, Data mart) data models in dimensional modelling or OLTP data modelling?	Please refer to the RFP
347		Generic		What is the current level of documentation? Please elaborate in detail (a key factor in estimation)	Some level of documentation exists (around 40-50%). Not complete for all aspects of current data platform
348		Generic		Pls specify any expected SLA in terms of data availability (data available to users) or latency for the source systems in scope.	Please refer to the RFP
349	24	1.3.2.10	Disaster Recovery and High Availability	What backup solutions and processes are in place for current environment? How is your backup data stored and managed?	Details to be disclosed to the selected bidder
350	17	2	Metadata Management	What is the current mechanism and maturity to harvest and maintain metadata. What are the different types of Sources/Technology stack from where metadata to be extracted/harvested during data cataloging/data lineage?	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse (on-Prem). It is up to the SI to propose right tooling for the same. Sources for metadata harvesting will be same as shown in the RFP
351		Generic		Is there any specific ask on cloud data storage in any specific region, country or zone?	Users exist Pan-India. NO restrictions on Cloud data storage within India region
352		Generic		Please clarify what tool will be used for Project/Program Management, test case & defect management? any existing tool available?	Details to be disclosed with selected bidder
353		Generic		If the unstructured data is text, is it in English or with mix of non-english format?	All the unstructured data's text is in English

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
354	16	22. BANK GUARANTEE	As security towards the performance of the Services mentioned under the RFP/Contract, a performance Bank Guarantee (“BG”) favouring SBI Life Insurance Company Ltd. issued by a Scheduled Commercial Bank in line with/similar to the format provided under Appendix-K for an amount equivalent to 10% of the Total Project Cost with validity period as specified in this RFP shall be submitted by the selected/successful Bidder (s). The performance BG needs to be submitted within the specified time as specified herein. ii. The performance Bank Guarantee is required to protect the interest of SBIL against the risk of non-performance of Service Provider in respect of successful implementation of the Services/project and/or failing to perform / fulfil its commitments / obligations in respect of providing Services as mentioned in this RFP; or breach of any terms and conditions of the RFP, which may warrant the invoking of Bank Guarantee	<ul style="list-style-type: none">•Bidder proposes that the value of the PBG will be 3% of annual contract value and shall be renewed yearly at 3% of relevant subsequent year’s contract value•Bank shall invoke the performance guarantee only for material breach after giving 30 days cure period.	No Change in the RFP
355	18	26. VALIDITY OF CONTRACT	On successful completion of the above mentioned 3 years, SBI Life at its sole discretion reserves the right to extend the agreement for an additional period up to 2 years, provided the SI & OEM Team structures are maintained.	The commercial template is structured for a duration of five years. Please confirm the term of the agreement. This will be a fixed-price contract, and any variations beyond the contract period will be managed through the change management process.	Contract Signature for 3 years with extendability to 5 years

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
356	19	29. LIQUIDATED DAMAGES	If Service Provider fails to deliver and perform any or all the Services within the stipulated time, schedule as specified in this RFP and/or Contract, SBIL may, without prejudice to its other remedies under the RFP and/or Contract, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost. Once the maximum deduction is reached, SBIL may consider termination of the Contract.	Liquidated damages should be applicable only in the event of delay in delivery solely attributable to the Bidder and should be computed at the rate of 0.5% of the value of the delayed deliverables per each week of delay, subject to the maximum of 5% of the relevant deliverable values.	No Change in the RFP
357	34	Appendix-E_Payment Schedule	<u>Implementation :</u> <ul style="list-style-type: none">•Approval of Project roadmap and release plan : 2%•Approval of design document : 3%•Setup and installation of data platform solution components in the dev environment : 5%•Setup and installation of key data platform solution components in the UAT environment 5%•Completion of build of Data Lake Architecture with required components On-Prem & Cloud 25%•Complete delivery of analytical uses cases and self-service BI roll-out across business units 20%•Establish data catalogue and data discovery features in the data lake platform 5%•Activate real-time data streaming capabilities 10%•Complete analytical MDM within the data lake platform 5%•Completion of Roll-Outs & Go-Live of all Phases 20%	<u>Implementation :</u> <ul style="list-style-type: none">•PO release: 20%•Approval of Project roadmap and release plan: 20%•Approval of design document 10%•Setup and installation of data platform solution components in the dev environment : 10%•Setup and installation of key data platform solution components in the production environment : 10%•Completion of build of Data Lake Architecture with required components On-Prem & Cloud 5%•Complete delivery of analytical uses cases and self-service BI roll-out across business units 5%•Establish data catalogue and data discovery features in the data lake platform 5%•Activate real-time data streaming capabilities 5%•Complete analytical MDM within the data lake platform 5%•Completion of Roll-Outs & Go-Live of all Phases 5%	Payment terms as mentioned in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
358			Hardware implementation (As per commercial template : Commercial Sched - Hardware)	100% on the delivery of Hardware	Payment terms as mentioned in the RFP
359			Software implementation (As per commercial template : Commercial Sched - Software)	100% on the delivery of Software	Payment terms as mentioned in the RFP
360			Commercial Sched - Support	Annually in advance	Payment terms as mentioned in the RFP
361			Commercial - Change Requests	Payable monthly on Actual Consumption	Payment terms as mentioned in the RFP
362	42	2.5.4 Change Requests	Change Requests is not applicable for defined scope of work. 2. However, during implementation, it may be found that certain functionalities have been missed out in the requirement gathering /discovery phase. Successful Bidder would be required to incorporate these functionalities as part of this project. 3. Change Requests would be applicable post approval by In-Charge SBI Life Project Manager 4. SBI Life caps the change requests at 8% of the total effort estimated for the implementation of the project.	This will be a fixed-price contract, and any variations beyond the contract period will be managed through the change management process.	Please refer to the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
363	43, 44, 45	5.1 Penalty for drop in uptime % ; 5.3 Penalty for non- compliance to support SLA; 5.4 Penalty on Availability ; 5.5 Penalty on Security & Compliance	<p>5.1 Penalty for drop in uptime % :</p> <p>•For every 0.1% below target of 99% Uptime as defined in ‘Point #10 in section 1.3.2.13 – Performance KPIs’ in Scope of work : 1% of invoice amount of support work for every defaulting month</p> <p>•5.3 Penalty for non-compliance to support SLA:</p> <p>•Action: Severity P1: 0.5h Severity P2: 1h Severity P3: 8h</p> <p>•Resolution: Severity P1: 4h Severity P2: 8h Severity P3: 24h</p> <p>•Non-resolution of tickets within threshold > 10% of total tickets in a month: Rs 0.5 % of the monthly invoice amount.</p> <p>•5.4 Penalty on Availability:</p> <p>•Upto 45 minutes: Delay beyond 15 mins up to 2 hours: Rs 1 lakhs per 15 Mins Delay beyond 2 hours: Rs 1 Lakh per 30 mins.</p> <p>•MIS DB - Upto 4 hours : Delay beyond 4 hours up to 10 hours: 0.5 % of the monthly invoice amount Delay beyond 10 hours: Additional 0.5 % of the monthly invoice amount</p> <p>•ETL Pipelines - Upto 6 hours : Delay beyond 6 hours up to 12 hours: 0.5 % of the monthly invoice amount Delay beyond 12 hours: Additional 0.5 % of the monthly invoice amount</p> <p>5.5 Penalty on Security & Compliance:</p>	<p><u>5.1 Penalty for drop in uptime %; 5.3 Penalty for non- compliance to support SLA ; 5.4 Penalty on Availability ; 5.5 Penalty on Security & Compliance</u></p> <p>Overall cap of all the penalties put together shall not exceed 3% of the monthly invoice value.</p>	No Change in RFP conditions. Please refer to RFP
364	43	5.2 Penalty for delay in milestone delivery	<p><u>Delay of > 1 week</u> : 0.5% of the milestone cost for each week till 4 weeks, <u>Beyond 4 weeks of delay</u> – 1% of the milestone cost subject to overall penalty ceiling of 10% of the respective milestone.</p>	Bidder request for deletion of this clause as the penalty is covered in Liquidated damage clause.	No Change in RFP conditions. Please refer to RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
365	4	TERM AND TERMINATIO	4.2The Company may, at any time, terminate this Agreement without assigning any reason by providing a written notice of not less than 30 (Thirty) calendar days to the Service Provider. Notwithstanding anything contrary contained in this Agreement, if the Agreement is terminated then any payment/Fee which has been made by the Company for which Services have not been rendered shall be liable to be refunded by the Service Provider to the Company immediately at the end of such notice period	<ul style="list-style-type: none">•Bank shall provide a written notice of atleast 90 days to the bidder•In case of termination of this Agreement due to convenience, Bank shall pay for the services rendered up to the point of termination, hardware and software delivered up to date of termination and the like.•Bidder also proposes mutual right to terminate for convenience	No Change in the RFP
366	4	TERM AND TERMINATIO	4.3. ilf there is a breach by the Service Provider of any term of this Agreement or of the service levels and such breach, in the opinion of the Company is incapable of being remedied, or in case of a breach, which in the opinion of the Company is capable of being remedied, remains unremedied for a period of 10 (Ten) calendar days from the date of service of written notice by the Company to the Service Provider;	Bidder requests a cure period of 30 days in case of material breach	No Change in the RFP
367	5	TERM AND TERMINATIO	4.4The Service Provider may terminate this agreement by giving 60 (Sixty) calendar days’ written notice to the Company in the event of the Company materially breaching any of the terms and conditions of this Agreement and failing to cure the same within a period of 15 (Fifteen) days from the date of service of a written notice by the Service Provider requiring the Company to remedy the material breach	Bidder requests a cure period of 30 days in case of material breach	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
368	7	6. FEES AND CHARGES	6.1 payments shall be made by the Company to the Service Provider within 30 (Thirty) Business Days of receipt of undisputed Invoice from the Service Provider, subject to the Service Provider furnishing all appropriate documents (including those in relation to reimbursement of Charges).	<ul style="list-style-type: none">•Client should pay within 30 days from the date of invoice.•Interest @ 1% pm would be levied in case of delay in payment of undisputed invoice•Bidder requests right to terminate/suspend services in the event of non-payment of undisputed invoice beyond 30 days of due date of payment.	No Change in the RFP
369	7	6. FEES AND CHARGES	6.2If the Company in good faith disputes all or any portion of an Invoice, both Parties will mutually resolve the same. The Service Provider will continue to provide the Services while pending resolution of the dispute.	Bidder request that any dispute of invoice should be informed within 10 days from the date of invoice.	No Change in the RFP
370	10	DISPUTE RESOLUTION AND ARBITRATION	13.1 If any dispute or difference arises between the Parties as to the effect, validity or interpretation of this Agreement or as to their rights, duties or liabilities under the Agreement, the Parties shall endeavour to resolve such dispute amicably within 30 (Thirty) calendar days of either Party raising the dispute. Both Parties will exercise reasonable, good faith efforts to resolve the dispute.	Bidder request that any dispute of invoice should be informed within 10 days from the date of invoice.	No Change in the RFP
371	SBIL_DRISHTI_Commercial_Tender		Cost summary sheet mentions " Indicative Com	Please confirm whether the submission is indicative or fixed?	The submission is fixed
372	SBIL_DRISHTI_Commercial_Tender		Commercial Sched - Support	ROW 7 : Why is cell E7 i.e 1st year greyed out for DATA Platform BAU support?	BAU support will be applicable only after the first year of building the data platform and build

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
373	Annexure G- Service Agreement, page 4	3.4	Notwithstanding anything to the contrary contained in the Agreement, it is agreed between the Parties that the total aggregate liability of the Company under this Agreement for any direct loss arising out of breach of the terms and conditions of the Agreement or any reason whatsoever shall not exceed the total Fees paid in the immediately preceding 6 (Six) months prior to date of occurrence of cause of action, by the Company to the Service Provider under this Agreement. The Company shall not be liable for any special, indirect, consequential, or incidental damages (including but not limited to damages for loss of business profits, business interruption, loss of business information, and the like) arising out of this Agreement.	<p>Bidder wishes to clarify that the Service Agreement is silent on the Liability of the Bidder. Bidder requests to add the below mutual clause.</p> <p>Notwithstanding anything to the contrary contained in the Agreement, it is agreed between the Parties that the total aggregate liability of the Company <u>each party</u> under this Agreement for any direct loss arising out of breach of the terms and conditions of the Agreement or any reason whatsoever <u>(including indemnities)</u> shall not exceed the total Fees paid in the immediately preceding 6 (Six) months prior to date of occurrence of cause of action, by the Company to the Service Provider under this Agreement. The Company <u>Either party</u> shall not be liable for any special, indirect, consequential, or incidental damages (including but not limited to damages for loss of business profits, business interruption, loss of business information, <u>lost goodwill, punitive damage</u> and the like) arising out of this Agreement.</p> <p><u>Whether liability arises under an indemnity or otherwise, a Party's liability will be reduced by the extent to which the other Party's (or its Affiliates', Personnel, or subcontractors') acts or omissions contributed to the losses or damages suffered</u></p>	No Change in the RFP
374	Annexure G- Service Agreement, page 4	3.4	Request for addition of the clause	<p>Bidder requests the addition of the below Language.</p> <p><u>Service Provider's non-performance or delays resulting from Company's failure or delay to comply with its responsibilities and obligations, will be excused and Service Provider will not be liable for such non-performance or delays/failure caused or contributed by Company. Service Provider shall be entitled to extension of time and payment of additional cost incurred as a result of such delay or failure</u></p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
375	Annexure G- Service Agreement; Page 5	5.1 (vi)	ensure compliance with Applicable Laws, including labour law requirements in respect of persons employed/engaged by the Service Provider for the performance of Services. The Company shall, in no circumstance, be responsible for any default by way of non-compliance on the Service Provider’s part. The Service Provider shall keep the Company indemnified on account of any violation or non-compliance of Applicable Laws, including any liabilities, costs or expenses arising in connection with any proceedings in respect thereof	<p>Bidder requests the below modifications.</p> <p>ensure compliance with Applicable Laws <u>(to the extent applicable to Bidder's business)</u>, including labour law requirements in respect of persons employed/engaged by the Service Provider for the performance of Services. The Company shall, in no circumstance, be responsible for any default by way of non-compliance on the Service Provider’s part. The Service Provider shall keep the Company indemnified on account of any violation or non-compliance of Applicable Laws <u>(to the extent applicable to Bidder's business)</u>, including any liabilities, costs or expenses arising in connection with any proceedings in respect thereof.</p>	No Change in the RFP
376	Annexure G- Service Agreement; Page 6	5.3 (iii)	The Service Provider represents and warrants that it has back-up facilities in place to retrieve all data processed by the Service Provider’s computer systems for the Company, and shall be able to, if any such data is rendered inaccessible or is deleted for any reason, retrieve such deleted or inaccessible data from its back-up facilities promptly as per Schedule 3 to this Agreement. If the Service Provider cannot retrieve such deleted or inaccessible data from its back-up facilities promptly, the Company may, in its sole and absolute discretion, terminate this Agreement immediately. The Service Provider shall indemnify and hold the Company harmless from and against any claim, loss, damage, cost or expense (including attorney's fees) incurred by Company as a result of a breach of the foregoing warranty and covenant. The Service Provider shall further conduct periodic testing of its back up facilities.	<p>The Bidder requests the below modifications:</p> <p>The Service Provider represents and warrants <u>agrees</u> that it has back-up facilities in place to retrieve all data processed by the Service Provider’s computer systems for the Company, and shall be able to, if any such data is rendered inaccessible or is deleted for any reason, retrieve such deleted or inaccessible data from its back-up facilities promptly as per Schedule 3 to this Agreement. If the Service Provider cannot retrieve such deleted or inaccessible data from its back-up facilities promptly, the Company may, in its sole and absolute discretion, terminate this Agreement <u>immediately if the breach is not cured within 30 days from the notice of the same</u> . The Service Provider shall indemnify and hold the Company harmless from and against any claim, loss, damage, cost or expense (including attorney's fees) incurred by Company as a result of a breach of the foregoing warranty and covenant. The Service Provider shall further conduct periodic testing of its back up facilities.</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
377	Annexure G- Service Agreement; Page 8	7.1	<p>The Service Provider agrees to indemnify, defend, protect and hold harmless the Company and its officers, directors, employees, representatives, agents, and assigns against any and all (a) demands, claims, suits, judgments, settlements and proceedings; and (b) all liabilities, losses, claims, damages, costs, penalties, deficiencies, recoveries, fees and expenses (including attorney's fees and expenses), asserted against or suffered or incurred by the Company, or which arise out of or result from or are connected with:</p> <p>(i) any breach of the covenants, agreements or obligations of this Agreement including but not limited to or due to any event which results or may result in the Service Provider's representations or warranties being untrue, inaccurate or misleading, or arising out of gross negligence or wilful misconduct;</p> <p>(ii) submission of inaccurate information or details by the Service Provider;</p> <p>(iii) any act of commission or omission, including but not limited to non-disclosure of material facts, fraud, misconduct, misrepresentation, wilful default and negligence by or on the part of the Service Provider or its employees, comprising without limitation the loss or damage to materials or any other property/(ies) whatsoever;</p> <p>(iv) violation of any Applicable Law by the Service Provider;</p> <p>(v) any unlawful act or misdemeanor committed or performed by the Service Provider or its employees or its representatives</p>	<p>Bidder requests the below modifications:</p> <p>The Service Provider agrees to indemnify, defend, protect and hold harmless the Company and its officers, directors, employees, representatives, agents, and assigns against any and all (a) demands, claims, suits, judgments, settlements and proceedings; and (b) all liabilities, losses, claims, damages, costs, penalties, deficiencies, recoveries, fees and expenses (including attorney's fees and expenses), asserted against or suffered or incurred by the Company, or which arise out of or result from or are connected with:</p> <p>(i) any breach of the covenants , agreements or obligation s of this Agreement <u>including but not limited to or due to any event which results or may result in the Service Provider's representations or warranties being untrue, inaccurate or misleading, or arising out of gross negligence or wilful misconduct ;</u></p> <p>(ii) submission of inaccurate information or details by the Service Provider;</p> <p>(iii) any act of commission or omission , including but not limited to non-disclosure of material facts , fraud, misconduct, misrepresentation , wilful default and gross negligence by or on the part of the Service Provider or its employees, comprising without limitation the loss or damage to materials or any other tangible property/(ies) whatsoever;</p> <p>(iv) violation of any Applicable Law by the Service Provider;</p> <p>(v) any unlawful act or misdemeanor committed or performed by the Service Provider or its employees or its representatives and any personnel while providing the Services under this Agreement;</p> <p>(vi) any failure to provide the Services;</p> <p>(vii) non-payment of statutory dues, taxes and other levies under Applicable Laws <u>to the Service Provider ;</u> and</p> <p>(viii) Third party claims due to breach or purported breach by the Service Provider or its representatives of any of the Intellectual Property Rights of the Company or any other persons.</p> <p><u>Each Party has a duty to mitigate the damages and any amounts payable under an indemnity that would otherwise be recoverable from the other Party pursuant to this Agreement by taking appropriate and commercially reasonable actions to reduce or limit the amount of such damages or amounts</u></p>	No Change in the RFP
378	Annexure G- Service Agreement; Page 8	7.2	<p>Such indemnity shall not prejudice the right of the Company to terminate this Agreement on such count or the right of the Company to seek other remedies which the Company may have, to make good the losses or damages suffered by it.</p>	<p>Bidder requests the below modifications:</p> <p>Such indemnity shall not prejudice the right of the Company to terminate this Agreement on such count <u>subject to the termination clause or the right of the Company to seek other remedies which the Company may have, to make good the losses or damages suffered by it.</u></p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
379	Annexure G- Service Agreement; Page 8	7.4	The Service Provider shall, within 15 (Fifteen) calendar days of receipt of notice from the Company describing in reasonable detail the actual loss incurred by it, reimburse to the Company an amount equal to the loss that has been actually incurred by the Company and which the Service Provider is liable to indemnify in accordance with this Clause	<p>Bidder requests the below modifications:</p> <p><i>The Service Provider shall, within 15 (Fifteen) calendar days of receipt of notice from the Company describing in reasonable detail the actual loss incurred by it , reimburse to the Company an amount equal to the loss that has been actually incurred by the Company and which the Service Provider is liable to indemnify in accordance with this Clause</i></p>	No Change in the RFP
380	Annexure G- Service Agreement; Page 9	9	<p>Except as provided herein, nothing in this Agreement shall have the effect of assigning or transferring any Intellectual Property Rights in any software, documents, reports, representations, manuals, procedures, Confidential Information and other materials provided by the Company to the Service Provider under this Agreement. All Intellectual Property Rights in and to the Services and the Deliverables thereof shall vest at all times in the Company, from the date of such creation.</p> <p>9.2 Upon the request of the Company, the Service Provider shall execute all documents and do all acts and things required to vest or perfect the vesting of the Intellectual Property Rights legally and exclusively in the name of the Company or any assignee of the Company.</p> <p>9.3 If the use or possession of the Deliverables by the Company infringes or in the Service Provider’s reasonable opinion is likely to or if a third party claims that the Deliverables infringe any third party Intellectual Property Right, the Service Provider shall, at its expense (a) procure for the Company the right to continue to use the Deliverables free from such liability; or (b) modify or replace the Deliverables so as to avoid infringement and to provide the Company with substantially the same functionality.</p> <p>9.4 The Service Provider shall not in any manner whatsoever tamper, cause any loss or damage to the Intellectual Property Rights of the Company or seek to register the Intellectual Property Rights of the Company. The Service Provider shall ensure that the assignee of the</p>	<p>Except as provided herein, nothing in this Agreement shall have the effect of assigning or transferring any Intellectual Property Rights in any software, documents, reports, representations, manuals, procedures, Confidential Information and other materials provided by the Company to the Service Provider <i>one party to the other</i> under this Agreement. All Intellectual Property Rights in and to the Services and the Deliverables thereof shall vest at all times in the Company <i>Service Provider</i> , from the date of such creation.</p> <p><i>All pre-existing “Intellectual Property Rights (means all materials, copyrights, patents, trademarks, know-how, methodologies, processes, techniques, tools, forms, templates, software, inventions, discoveries, service marks, design rights, trade secrets (whether registered or unregistered) and all other similar intellectual proprietary rights) shall belong to a Party or third party that owned such rights prior to this Agreement. All modifications, enhancements and derivative works on such pre-existing “Intellectual Property Rights” shall belong to that Party or third party that owned such pre-existing Intellectual Property Rights prior to this Agreement .</i></p> <p>9.2 Upon the request of the Company and <i>upon full payment and if specified in the Statement of Work</i> , the Service Provider shall execute all documents and do all acts and things required to vest or perfect the vesting of the Intellectual Property Rights legally and exclusively in the name of the Company or any assignee of the Company. <i>All IP developed, or created, or customized by Service Provider, its affiliates and subcontractors, in connection with the agreement/RFP, including deliverables developed for the Customer and/or jointly with Company shall be owned by Bidder except “Pre-Existing IP” of Company. Service provider grants to Company a limited, non-exclusive, non-transferable, worldwide, royalty free license to use such IPs solely for Company’s internal business purposes during the term of the contract.</i></p> <p>9.3 If the use or possession of the Deliverables by the Company infringes or in the Service Provider’s reasonable opinion is likely to or if a third party claims that the Deliverables infringe any third party Intellectual Property Right, the Service Provider shall, at its expense <i>(a) procure for the Company the right to continue to use the Deliverables free from such liability; or</i> (b) modify or replace the Deliverables so as to avoid infringement and to provide the Company with substantially the same functionality.</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
381	Annexure G- Service Agreement; Page 4	4	Time is of essence in performance of the Service Provider’s obligations under this Agreement, and the Service Provider shall ensure performance within the timelines specified by the Company in this Agreement or otherwise in writing, from time to time. If any time period specified herein is extended in writing by the Parties, such extended time shall also be of the essence. The Service Provider agrees that actual service levels may be varied at the discretion of the Company during the Term due to changes in technology, processing, business requirements or otherwise	<i>Time is of essence in performance of the Service Provider’s obligations under this Agreement, and the Service Provider shall ensure performance within the timelines specified by the Company in this Agreement or otherwise in writing, from time to time. If any time period specified herein is extended in writing by the Parties, such extended time shall also be of the essence. The Service Provider agrees that actual service levels may be varied at the discretion of the Company during the Term due to changes in technology, processing, business requirements or otherwise</i>	No Change in the RFP
382	Annexure G- Service Agreement; Page 4	4.2	The Company may, at any time, terminate this Agreement without assigning any reason by providing a written notice of not less than 30 (Thirty) calendar days to the Service Provider. Notwithstanding anything contrary contained in this Agreement, if the Agreement is terminated then any payment/Fee which has been made by the Company for which Services have not been rendered shall be liable to be refunded by the Service Provider to the Company immediately at the end of such notice period.	<i>The Company</i> <u><i>Either Party</i></u> may, at any time, terminate this Agreement without assigning any reason by providing a written notice of not less than <i>30 (Thirty)</i> <i>90 (ninty)</i> calendar days to the Service Provider. Notwithstanding anything contrary contained in this Agreement, if the Agreement is terminated then any payment/Fee which has been made by the Company for which Services have not been rendered shall be liable to be refunded by the Service Provider to the Company immediately at the end of such notice period.	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
383	Annexure G- Service Agreement; Page 4	4.3	<p>4.3. Without prejudice to Clause 4.2 above, the Company may terminate this Agreement forthwith, if any of the following events occur:</p> <p>(i) If there is a breach by the Service Provider of any term of this Agreement or of the service levels and such breach, in the opinion of the Company is incapable of being remedied, or in case of a breach, which in the opinion of the Company is capable of being remedied, remains un-remedied for a period of 10 (Ten) calendar days from the date of service of written notice by the Company to the Service Provider;</p> <p>(ii) if in the opinion of the Company, the conduct of the Service Provider is prejudicial to the interest or reputation of the Company or the Service Provider makes any misrepresentation to the Company;</p> <p>(iii) if the Service Provider commits or attempts to commit any fraud or violates or attempts to violate any Applicable Law or causes or attempts to cause a breach by the Company of any law or regulation;</p> <p>(iv) if the IRDAI or another Governmental Authority issues a written direction to the Company to terminate the Agreement;</p> <p>(v) if the Service Provider becomes incapable of rendering the Services or performing its functions; and</p> <p>(vi) if the Service Provider files any petition for winding up, or if any petition for winding up is filed by any person against the Service Provider or an order is made by a court of competent jurisdiction or a resolution or a step is passed for the liquidation, administration,</p>	<p>4.3. Without prejudice to Clause 4.2 above, the Company may terminate this Agreement forthwith <u>by providing a notice of 60 days</u> , if any of the following events occur:</p> <p>(i) If there is a <u>material</u> breach by the Service Provider of any term of this Agreement <u>and that breach is not remedied within 30 days or of the service levels and such breach , in the opinion of the Company is incapable of being remedied, or in case of a material breach, which in the opinion of the Company is capable of being remedied, remains un-remedied for a period of 10 (Ten) calendar days from the date of service of written notice by the Company to the Service Provider;</u></p> <p>(ii) <u>if in the opinion of the Company,</u> the conduct of the Service Provider is prejudicial to the interest or reputation of the Company or the Service Provider makes any misrepresentation to the Company;</p> <p>(iii) if the Service Provider commits or attempts to commit any fraud or violates or attempts to violate any Applicable Law <u>to the Service Provider or causes or attempts to cause a breach by the Company of any law or regulation;</u></p> <p>(iv) if the IRDAI or another Governmental Authority issues a written direction to the Company to terminate the Agreement <u>by giving a written notice of 90 days ;</u> <u>(v) if the Service Provider becomes incapable of rendering the Services or performing its functions; and</u></p> <p>(vi) if the Service Provider files any petition for winding up, or if any petition for winding up is filed by any person against the Service Provider or an order is made by a court of competent jurisdiction or a resolution or a step is passed for the liquidation, administration, winding-up, bankruptcy or dissolution of the Service Provider or an administrative or other receiver, manager, trustee, liquidator, administrator or similar officer is appointed over all or any part of the assets of the Service Provider</p>	No Change in the RFP
384	Annexure G- Service Agreement; Page 5	4.7	<p>The Company shall have no obligation to pay the Fees to the Service Provider in the event this Agreement is terminated by the Company for fraud, misconduct, gross negligence or for breach of any terms and conditions of this Agreement by the Service Provider</p>	<p>The Company shall have no obligation to pay the Fees to the Service Provider in the event this Agreement is terminated by the Company for fraud, misconduct, gross negligence or <u>for breach of any terms and conditions of this Agreement</u> by the Service Provider</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
385	Annexure G- Service Agreement; Page 5	4.9	Services Transfer Assistance: Upon the expiry or termination of this Agreement, the Service Provider shall, if requested by Company, provide all reasonable and necessary assistance to the Company in the orderly transfer of the Services, functions and operations provided under this Agreement to another service provider or to the Company itself. To ensure a smooth transition in this regard, the Service Provider shall, subject to the requirement of the Company, develop a comprehensive transition out plan. The transition out plan shall include, but not be limited to, the provision to the Company (including another service provider) and its agents, contractors and consultants, all necessary services and assistance that would enable a smooth transition of the processing activities and Services, so that such activities continue during the transition period and thereafter, without any disruptions to the Company's business, operations, policyholders, insurance agents, insurance intermediaries or other vendors, as may be applicable.	Services Transfer Assistance: Upon the expiry or termination of this Agreement, <u>and for mutually agreed time line and cost</u> the Service Provider shall, if requested by Company, provide all reasonable and necessary assistance to the Company in the orderly transfer of the Services, functions and operations provided under this Agreement to another service provider or to the Company itself. To ensure a smooth transition in this regard, the Service Provider shall, subject to the requirement of the Company, develop a comprehensive transition out plan. The transition out plan shall include, but not be limited to, the provision to the Company (including another service provider) and its agents, contractors and consultants, all necessary services and assistance that would enable a smooth transition of the processing activities and Services, so that such activities continue during the transition period and thereafter, without any disruptions to the Company's business, operations, policyholders, insurance agents, insurance intermediaries or other vendors, as may be applicable.	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
386	Annexure G- Service Agreement; Page 5	5.1	<p>The Service Provider shall:</p> <p>(i) Perform the Services and its duties/obligations hereunder with highest standards of integrity, business competence and fairness and shall act in an ethical manner in all its dealings with the Company, and shall not act in a manner which may cause disrepute or adversely affect the reputation or cause damage to the goodwill of the Company;</p> <p>(ii) fully meet the Company's requirements as communicated to the Service Provider, from time to time;</p> <p>(iii) engage and employ competent personnel who shall use their best efforts, devote their time and attention and exercise due skill and diligence in performing the Services;</p> <p>(iv) provide details of the personnel engaged by it to the Company, from time to time, upon any requests made by the Company in this regard;</p> <p>(v) ensure that it has financial soundness and ability to deliver the Services even under adverse conditions;</p> <p>(vi) ensure compliance with Applicable Laws, including labour law requirements in respect of persons employed/engaged by the Service Provider for the performance of Services. The Company shall, in no circumstance, be responsible for any default by way of non-compliance on the Service Provider's part. The Service Provider shall keep the Company indemnified on account of any violation or non-compliance of Applicable Laws, including any liabilities, costs or expenses arising in connection with any proceedings in respect thereof;</p>	<p>The Service Provider shall:</p> <p>(i) Perform the Services and its duties/obligations hereunder with highest- standards of integrity, business competence and fairness and shall act in an ethical manner in all its dealings with the Company, and shall not act in a manner which may cause disrepute or adversely affect the reputation or cause damage to the goodwill of the Company;</p> <p>(ii) fully meet the Company's requirements as communicated to the Service Provider which will be a part of the <u>Statement of Work</u> , from time to time;</p> <p>(iii) engage and employ competent personnel who shall use their best efforts, devote their time and attention and exercise due skill and diligence in performing the Services;</p> <p>(iv) provide details of the personnel engaged by it to the Company, from time to time, upon any requests made by the Company in this regard;</p> <p>(v) ensure that it has financial soundness and ability to deliver the Services even under adverse conditions;</p> <p>(vi) ensure compliance with Applicable Laws <u>to the Service Provider</u> , including labour law requirements in respect of persons employed/engaged by the Service Provider for the performance of Services. The Company shall, in no circumstance, be responsible for any default by way of non-compliance on the Service Provider's part. <u>The Service Provider shall keep the Company indemnified on account of any violation or non-compliance of Applicable Laws, including any liabilities, costs or expenses arising in connection with any proceedings in respect thereof;</u></p> <p>(vii) report to the officer as appointed and notified by the Company (in accordance with Clause 3.3 above) and shall keep such person fully informed of all steps and actions taken by it in performance of its obligations under the Agreement;</p> <p>(viii) obtain prior written approval of the Company, in form and content, before publishing or circulating, directly or indirectly, any material in any form (whether in print or electronic media or any other form), concerning the Company or its business, or depicting or using the Company's trademarks or logos or other Intellectual Property Rights;</p> <p>(ix) not represent that it has any authority to make any commitments for and on behalf of the Company, without obtaining the prior written approval of the Company; without obtaining the prior written approval of the Company; without obtaining the prior written approval of the Company;</p> <p>(x) not obtain/ seek/ provide/ give undue favours or graft from/ to any employees of the Company in connection with any matter or dealing concerning the Company;</p> <p>(xi) abide by the directions, instructions, guidelines and procedures of the Company in</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
387	Annexure G- Service Agreement; Page 7	5.3 (vii)	During the Term, on sufficient notice to the Service Provider or otherwise, the Company shall have the right to conduct inspection or review or audit on a quarterly basis or otherwise either by internal auditors or by external chartered accountant firms and/or CERT-In empanelled auditing firms appointed by the Company, to examine the compliance by the Service Provider of the terms of the Agreement, while performing the Services and to examine the compliance by the Service Provider with Applicable Laws. The Service Provider shall facilitate such audit, and the Company (or its appointed representations/ designated third party auditors) or the IRDAI shall have the right to access/ examine all books, records, information systems and internal control environment in the Service Provider (and/or sub-contractor as applicable) to the extent relevant to the Services provided under this Agreement. The Service Provider shall ensure that the authorized representatives of the IRDAI have access to any internal audit reports or external audit findings of the Service Provider that concern the Services. If any major discrepancies are found as a result of the audit, the Company may terminate this Agreement with immediate effect and be entitled to recover the Fees paid, under this Agreement, by the Company to the Service Provider. The audit may be conducted by the Company, its representatives, designated third party auditors, IRDAI or any other Governmental Authority. The Service Provider shall provide all assistance to the Company to arrest the deficiencies noticed, if any in the inspection or the audit	During the Term, on sufficient notice to the Service Provider or otherwise , the Company shall have the right to conduct inspection or review or audit on a quarterly basis or otherwise either by internal auditors or by external chartered accountant firms and/or CERT-In empanelled auditing firms appointed by the Company, to examine the compliance by the Service Provider of the terms of the Agreement, while performing the Services and to examine the compliance by the Service Provider with Applicable Laws. <u>Audits will be limited solely to computing environments dedicated to Customer. Customer has no right to audit any information relating to DXC's costs or profits in performing Services, records or minutes of internal management meetings of DXC, Confidential Information relating to DXC's employees, suppliers, or customers, information subject to legal professional privilege, or information not directly related to the performance of the relevant Services.</u> The Service Provider shall facilitate such audit, and the Company (or its appointed representations/ designated third party auditors) or the IRDAI shall have the right to access/ examine all books, records, information systems and internal control environment in the Service Provider (and/or sub-contractor as applicable) to the extent relevant to the Services provided under this Agreement. The Service Provider shall ensure that the authorized representatives of the IRDAI have access to any internal audit reports or external audit findings of the Service Provider that concern the Services. If any major discrepancies are found as a result of the audit, the Company may terminate this Agreement with immediate effect and be entitled to recover the Fees paid, under this Agreement, by the Company to the Service Provider. The audit may be conducted by the Company, its representatives, designated third party auditors, IRDAI or any other Governmental Authority. The Service Provider shall provide all assistance to the Company to arrest the deficiencies noticed, if any in the inspection or the audit	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
388	Annexure G- Service Agreement; Page 8	8	<p>The Service Provider shall hold in strictest confidence the Confidential Information and shall ensure it has adequate systems in place to secure and protect the data and Confidential Information of the Company. The Service Provider agrees and acknowledges that the Confidential Information belongs to and is the sole property of the Company and the Service Provider shall not disclose or cause to be disclosed (whether directly or indirectly) any Confidential Information to any person (except to its employees and to the extent such disclosure is necessary in the course of performance of Services under this Agreement). The Service Provider acknowledges that any disclosure or dissemination of such Confidential Information to any other person will cause the Company grave prejudice and harm.</p>	<p>The Service Provider shall hold in strictest confidence the Confidential Information and shall ensure it has adequate systems in place to secure and protect the data and Confidential Information of the Company. The Service Provider agrees and acknowledges that the Confidential Information belongs to and is the sole property of the Company and the Service Provider shall not disclose or cause to be disclosed (whether directly or indirectly) any Confidential Information to any person (except to its employees and to the extent such disclosure is necessary in the course of performance of Services under this Agreement). The Service Provider acknowledges that any disclosure or dissemination of such Confidential Information to any other person will cause the Company grave prejudice and harm. <u>If Service Provider shares any confidential information while providing the services,the standards mentioned in this clause are applicable to the Service providers confidential information.</u></p>	No Change in the RFP
389	Annexure G- Service Agreement; Page 1	1 (c)	<p>Applicable Laws” shall mean all applicable laws, bye-laws, statutes, rules, regulations, orders, ordinances, notifications, protocols, treaties, codes, guidelines, policies, notices, directions, writs, injunctions, judgments, decrees or other requirements or official directive of any court of competent authority or of any competent Governmental Authority, including without limitation the IRDAI or a person acting under the authority of any court of competent authority or of any competent Governmental Authority, whether in effect on the date of this Agreement or thereafter.</p>	<p>Bidder reuests the below modification.</p> <p><u>To the extent applicable to Service Provider's and Company's busines s,</u>" Applicable Laws” shall mean all applicable laws, bye-laws, statutes, rules, regulations, orders, ordinances, notifications, protocols, treaties, codes, guidelines, policies, notices, directions, writs, injunctions, judgments, decrees or other requirements or official directive of any court of competent authority or of any competent Governmental Authority, including without limitation the IRDAI or a person acting under the authority of any court of competent authority or of any competent Governmental Authority, whether in effect on the date of this Agreement or thereafter.</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
390	RFP- Page 17	25 (iii)	<p>The successful Bidder if it intends to engage a sub-contractor shall ensure that the specific contract entered with the approved sub-contractor should contain clauses which binds/obligates the approved sub-contractor to the terms of this RFP in a similar manner in which the successful Bidder is bound. The successful Bidder shall indemnify, defend, protect and hold harmless SBI Life and its officers, directors, employees, representatives, agents, and assigns against any and all (a) demands, claims, suits, judgments, settlements and proceedings; and (b) all liabilities, losses, claims, damages, costs, penalties, deficiencies, recoveries, fees and expenses (including attorney’s fees and expenses), asserted against or suffered or incurred by SBI Life, or which arise out of or result from or are connected with sub-contractor/s or arising out of use of patent, trademark or industrial design rights, software, designs or processes used by the successful Bidder or by its approved sub-contractor/s, or in respect of any other Services rendered under this RFP.</p>	<p>The successful Bidder if it intends to engage a sub-contractor shall ensure that the specific contract entered with the approved sub-contractor should contain clauses which binds/obligates the approved sub-contractor to the terms of this RFP in a similar manner in which the successful Bidder is bound. <i>The successful Bidder shall indemnify, defend, protect and hold harmless SBI Life and its officers, directors, employees, representatives, agents, and assigns against any and all (a) demands, claims, suits, judgments, settlements and proceedings; and (b) all liabilities, losses, claims, damages, costs, penalties, deficiencies, recoveries, fees and expenses (including attorney’s fees and expenses), asserted against or suffered or incurred by SBI Life, or which arise out of or result from or are connected with sub-contractor/s or arising out of use of patent, trademark or industrial design rights, software, designs or processes used by the successful Bidder or by its approved sub-contractor/s, or in respect of any other Services rendered under this RFP .</i></p>	<p>No Change in the RFP</p>

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
391	Annexure G- Service Agreement; Page 17	Schedule 4 , Clause 3	The Service Provider agrees to adhere to the reporting timeline of GST return and agrees to file the GST return by the 11th of next month or any other timeline as prescribed in the GST law. The Service Provider agrees to report correct outward service provided/goods delivered (“Supply”) in the GST return along with required tax payments to be made in GST return to enable admissibility of credit to the Company as per time of Supply If the same is not done, the Company would be entitled to recover the credit lost from the Service Provider along with applicable interest and penalty and keep Company indemnified of all liabilities arising out of such discrepancy.	The Service Provider agrees to adhere to the reporting timeline of GST return and agrees to file the GST return by the 11th of next month or any other timeline as prescribed in the GST law. The Service Provider agrees to report correct outward service provided/goods delivered (“Supply”) in the GST return along with required tax payments to be made in GST return to enable admissibility of credit to the Company as per time of Supply If the same is not done, the Company would be entitled to recover the credit lost from the Service Provider along with applicable interest and penalty and keep Company indemnified of all liabilities arising out of such discrepancy <u>and assessed against Company that are the responsibility of Service Provider under this Contract or according to applicable Law;.</u>	No Change in the RFP
392	11	i. Commercial Bid	SBIL_DRISHTI_Request for Proposal.pdf	We are facing challenges in opening Appendix F. Please share the editable spreadsheet.	It is already provided seperately as part of the RFP files
393	9	Hybrid Architecture	SBIL_DRISHTI_SoW.pdf	The raw, cleanse and Datawarehouse are listed in on-premise. Also there is integration shown from source to raw, raw to ODS and ODS to datawarehouse. Does this mean that the existing data platform continue as-is in target system ? (i.e. SSIS workloads, SSRS reports, Hadoop storage, Oracle storage etc) .	Yes. Current data marts will have to be enriched to being in consistencies in terms of master data, reference data, quality checks and schema designs.
394	9	Hybrid Architecture	SBIL_DRISHTI_SoW.pdf	Bidder assumes that the features listed in cloud include data catalogue, data sharing, Presentation layer, Analytics platform, Data quality and Audit only. Is this understanding correct ?	Please refer to the RFP
395	9	Hybrid Architecture	SBIL_DRISHTI_SoW.pdf	As per the RFP, the data lakehouse is listed under new capabilities and is in on-premise. Bidder assumes single customer view, integrated view and any business data transformation are to be restricted to current on-premise technologies only with data governance to be established using a cloud platform . Please confirm is this understanding correct?	As per the architecture, Current ODS and data marts will have to be tweaked to build the Data warehouse and the Analytics platform on cloud will have to built from scratch. SBIL needs a single pane to validate Data governance , Data lineage and catalogue hence it's been proposed to be on-cloud. Bidder to propose a holisitic solution to address Data Governance requirements
396	34	1.5 OEM Guardrails to be considered	SBIL_DRISHTI_SoW.pdf	There is listing of snowflake and data bricks under cloud analytics platform. Are these to be predominantly considered for data sharing while the business data transformation happens in on-premise only ?	Hyperscalers outside the guardrails can be proposed , provided the landing zone is considered as part of the data platform implementation
397	9	General	SBIL_DRISHTI_SoW.pdf	There is 45 TB listed as current size of the source volume. Are all of this already part of existing Datawarehouse ? If not, what is the size of the current datawarehouse and how many source systems are integrated ?	Please refer to the RFP
398		General	SBIL_DRISHTI_SoW.pdf	Are all the users India based or is there a global footprint to be managed ?	All the users are India based
399	16	Subcontracting	SBIL_DRISHTI_Request for Proposal.pdf	What are the CICD skill set required for DevSecOps engineer ?	Please refer to RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
400	22	1.3.2.9 change management and Devops	SBIL_DRISHTI_SoW.pdf	Bidder wants to understand how is the current performing regression testing, SAST, DAST for data sets done? Please clarify ? also provide more details on existing CICD pipelines stages (Build, SAST, DAST, infra test, perf tests,)	Please Refer to the RFP
401	39	2.4 Testing	SBIL_DRISHTI_SoW.pdf	Please share the count of tables for each source DB and count of tables on each layer?	Please refer to the RFP
402	39	2.4 Testing	SBIL_DRISHTI_SoW.pdf	Are there any tools currently being used to do the data validation, UI, API and performance testing? Please list test tools and licenses currently available.	Please refer to the RFP
403	39	2.4 Testing	SBIL_DRISHTI_SoW.pdf	Please provide the list of existing applications that is required to be regression tested along with the below information *The approximate number of test cases (functional and non-functional) that SBI Life will share with the Bidder for execution per system. *The complexity of these reports and dashboards.	Details to be disclosed to the selected bidder
404	NA	General	SBIL_DRISHTI_SoW.pdf	Is the current setup on-prem or leverages Public Cloud? In case of Public Cloud, then is it AWS/ Azure/ GCP?	SBI Life currently has AWS & GCP landing zones. Hyperscalers outside the guardrails can be proposed , provided they adhere to the Guiding Principles
405	11	Section 1.3.2.11	SBIL_DRISHTI_SoW.pdf	As part of Drishti program, will the new infrastructure be hosted in SBI Life existing datacentres or colocation environments? Can you share the city where DC and DR need to be hosted?	Dc in Mumbai, DR in Hyderabad
406	11	Section 1.3.2.11	Infrastructure Guidelines	As part of Drishti program, will the new infrastructure deployment be done by current SBI Life infrastructure team or Bidder needs to be deploy the environment?	Bidder needs to provide infrastructure deployment at SBI life Data center premises
407	NA	General	General	Is there any preference for AWS or Azure or GCP for Public Cloud solutions in target state?	SBI Life currently has AWS & GCP landing zones. Hyperscalers outside the guardrails can be proposed , provided they adhere to the Guiding Principles
408	11	Section 1.3.2.11	Infrastructure Guidelines	Please share the current infrastructure specifications, configurations details for servers, storage, backup, databases, routers, switches, load balancers, firewalls, web application firewalls.	Details to be disclosed to the selected bidder
409	11	Section 1.3.2.11	Infrastructure Guidelines	Is operations support for infrastructure deployed to be provided by Bidder in a 3 year managed services model?	The contract duration is of 3 years, Including implementation & Support. Bidder to propose break-up of timelines. Managed services / BAU will start after the first go-live
410	11	Section 1.3.2.11	Infrastructure Guidelines	Please share tools names for below activities currently used in SBI Life environment? oMonitoring oServer patch management and software distribution oNetwork patch management and software distribution oDatabase management oSecurity tools oIT service management	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
411	NA	General	General	What tool is used for DAST? Scope for AppSec testing? (Web Mobile, desktop app, API, etc)? How many pages/Web screens are there in the application? Is there any API's being used? if yes, Do they have UI ? How many privilege levels of users are expected to be in the application? What type of environment will be tested? (it will be best if we can test the exact replica of the Prod)	Details to be disclosed to the selected bidder
412	27	Appendix B	SBIL_DRISHTI_Request for Proposal.pdf The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry	Could this eligibility criteria be relaxed to provide global references in similar space? Bidder would like to share global references in place of refrences in India.	Please refer to the additional details/ corrigendum provided
413	2		Schedule of Events-Last date and time for Bid submission Up to 4 pm (time) on 10th Jan., 2025	Request extension for bid submission by 8 weeks as this is a complex bid with multiple	SBI life will confirm by 21-Dec-2024 on the feasibility of quantum of extension
414	13	15	Evaluation of Technical Bid	Please provide details of scoring the technical bid in terms of marks allocated to each re	Assume equal weightage for your submission
415	8	1.3.1		For unstructured data sources what is the paid media. Kindly suggest potential unstructured data use cases.	This will be disclosed the selected bidder
416	5	1.2.1		Please suggest the OEM and version of HDFS / Hadoop	Details to be disclosed to the selected bidder
417	28	1.3.2.12		What is the volume of Analytics data workload on cloud. The mentioned 45 TB will be refreshed everyday. Kindly confirm	Daily volumes as mentioned in the specifications for Data Sourcing.
418	23	1.3.2.9		Pls confirm the environments and sizing percentage of each environment. Kindly also confirm if we need DR for cloud environment	The 3 environments to consider are, Dev, UAT & Prod for both On-Prem DC & On-Cloud DC respectively. For DR, please consider only Prod i.e 1 environment. For further details, please refer to the RFP
419	8		Data Model Changes	It was suggested that the data model is likely to undergo some changes . Kindly quantify the extent of change expected.	Expect around 10-15% change to data marts and models for common reference data, masterdata. The details of marts and table quantities will be provided as an corrigendum
420	9		Report Development	Please quantify the number of reports expected to be developed	No new reportts have to be developed / rationalized for MIS and regulatory purposes. Bidder will have to ensure that existing reports work with enriched data model in the data marts
421	10		SSIS ETL Jobs	Can we assume that the logic of existing SSIS ETL jobs will be shared with the partner for new jobs development. Kindly also confirm if we have relevant documents for reference including the data dictionary.	Documentation of logic is available to a limited extent (around 40-50%)
422	6	1.2.1		Pls confirm if all reports are required in the target state or we can look at retaionalization of existing reports. Also suggest if the logics of existing reports will be made available during the implementation.	No new reportts have to be developed / rationalized for MIS and regulatory purposes. Bidder will have to ensure that existing reports work with enriched data model in the data marts

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
423			System Optimization and Performance	1.Does the system experience slow response times during querying? 2.Are optimization methods like indexing, caching, or query restructuring currently applied? 3.Are performance monitoring tools or logs available for tracking slow queries?	Details to be disclosed to the selected bidder.
424			Data Migration and Deployment	1.Do you want to migrate the entire MIS, or should some components remain on-premises? 2.If hybrid deployment is preferred, what type of data or processes need to stay on-premises? 3.Should ETL processes remain on-premises, or can they be migrated to the cloud? 4.Is there a preferred cloud provider (e.g., AWS, Azure, Google Cloud)? 5.Should the system be cloud-agnostic? oTo what extent should cloud-agnostic features be prioritized? oWhat challenges or limitations are anticipated with cloud-agnosticism (e.g., increased complexity or costs)?	All MIS / Reg reporting workloads on-prem. Analytical workloads for new models to be developed on cloud. Landing zones for AWS and Google will be available)
425			Data Organization and Quality Challenges	1.What challenges prevent SBI Life from organizing all their data in one place? 2.How does the lack of a single reliable data source lead to mixed-up information? 3.What issues does poor data quality (e.g., missing, inconsistent, or outdated data) cause in reports and analysis? 4.What problems arise when managing large volumes of messy or unorganized data? 5.How does the absence of a centralized data repository or standardized business definitions slow down decision-making and reporting?	Please refer to RFP
426			API and Integration Requirements	1.Are APIs currently exposed for MIS consumption? oIf yes, what frameworks or systems provide these APIs? oAre these APIs documented and standardized? 2.Are API changes expected as part of the migration? oWill new endpoints be created, or will existing ones be modified? oAre there anticipated changes in payload formats or request/response structures? 3.Who are the primary consumers of these APIs (e.g., internal analytics teams, external services)?	Please refer to RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
427			Volumetrics and Workload Management	1. What criteria determine the complexity classification (e.g., data size, processing requirements)? 2.Are the configurations fixed, or can they scale dynamically based on workload demands? 3.For batch processing, what is the expected amount of data to be loaded within a 60-minute window? ols this SLA a strict requirement or a performance benchmark? 4.Are the volumetrics (e.g., 450TB–675TB daily) specific to cloud workloads, or do they include hybrid scenarios?	Details to be disclosed to the selected bidder
428			Data Transfer and Transformation	1.Does data transfer involve re-modeling or re-structuring datasets? oAre there specific challenges related to adapting data to a new schema or architecture?	Please refer to the RFP
429			Analytics and Reporting	1.Does the report standardization requirement apply to all platforms (e.g., Qlik, SAP, Armin Next, IIB)? 2.Should legacy reports be included in the standardization? 3.Are there defined formats, styles, or pipelines that need to be unified?	No new reportts have to be developed / rationalized for MIS and regulatory purposes. Bidder will have to ensure that existing reports work with enriched data model in the data marts
430	7	1.3.1	Target state architecture must support real-time	Can the bidder propose specific tools to enhance real-time synchronization performance	The Bidder should provide a solution with OEMs / technical stack that meet the desired design principles and RFP requirements
431	12	1.3.2.1	The data platform must ingest unstructured data	Are there defined formats and size limitations for unstructured data ingestion?	JSON, XML, Text, Log files
432	20	1.4.2	Operate & Transfer phase includes 24x7 L1 sup	Will the 24x7 L1 support require on-site presence or can it be managed remotely?	Please refer to RFP
433	33	2.1	SIT and UAT testing responsibilities of the bide	Can the bidder leverage existing SBI Life infrastructure for performance testing?	Please refer to RFP
434	45	3.5	Penalty provisions for delays in meeting SLAs a	Is there a maximum cap on penalties for SLA breaches?	Please refer to RFP
435	2	Schedule of Events	Last date and time for Bid submission	This is a large scale implementation project which also involves catering to Hardware and Software requirements. We understand that decent time is given to submit the bid, however, there are upcoming and planned holidays in December. Hence, we request you to provide an extension of 2 to 3 weeks for the submission of the bid.	SBI life will confirm by 21-Dec-2024 on the feasibility of quantum of extension
436	28	Bidder’s Eligibility Criteria	3. The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	Please clarify whether only on-premise data lake/lakehouse implementations on cloudera will qualify for this RFP OR only cloud data lake/lakehouse implementations will be considered OR SBI Life will only consider hybrid lakehouse implementations as credentials for the purpose of the RFP. We would request SBI Life to consider on-premise or cloud datalake or lakehouse implementations as credentials for this RFP	Please refer to the additional details/ corrigendum provided
437	30	Technical Evaluation	Data Lakehouse of hybrid architecture with a similar tech-stack On-Cloud & on-prem with at least one in BFSI (Indian or Global landscape)	As mentioned above, we would request SBILife to consider only on-premise or only cloud data lake/lakehouse implementations as well for this RFP.	Please refer to the additional details/ corrigendum provided
438	34	Appendix-E	Payment schedule	Is SBI Life open to negotiations to the Payment schedule at the time of contracting with the successful bidder?	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
439	35	Appendix-F	Commercial Bid	We would request SBI Life to procure Hardware and Software directly from the OEMs/OSDs and the bidder may provide the necessary information on the sizing, the quantity of the software licences,etc. Is SBI Life open for this change of the clause in this RFP?	Bidder to propose complete costing template as per the details mentioned for a valid bid. This is a single contract with bidder providing hardware, Software as well as required services
440	7	Data Consumption	Generic Question	We have noted there are 600+ dashboards in the ecosystem. Please explain how many are to be actually built by PwC.	No new reportts have to be developed / rationalized for MIS and regulatory purposes. Bidder will have to ensure that existing reports work with enriched data model in the data marts
441	8	Analytics- Real-time data processing	Generic Question	Only analytics has real time requirements or there are other use cases? Please detail out the scope of real time use cases in form of various use cases, volumetrics, no of tables, API requirement etc	Please refer to the RFP
442	7	Consumption- Crystal & AARAM	Generic Question	Is report rationalisation to be considered part of scope? Assume all reports are unique between Crystal & AARAM. Please confirm if all reports are to be considered for repointing/reengineering/migration? Is this downstream integration support also to be considered in scope?	The Bidder needs to ensure that the current reports get the required data sets captured by the new Data Platform and Enable Self-Serve Analytics
443	9	1.3 Target State of DRISHTI's Data Platform	Point 12. Unified MLOPS integration and design	Does your infosec allow usage of Gen AI? If yes, there may be some accelerators we may propose to solve other critical business problems like business glossary generation etc	GenAI is a future capability that is not part of the current scope of the bidder but the data platform should enable the use of GenAI in the future.
444	9	1.3 Target State of DRISHTI's Data Platform	Point 13. Secure by Design. Implement security	Please explain your data masking/data security requirement in detail with respect to data at rest, downstream masking requirements?	Bidder to propose this as part of solution
445	9	1.3	Point 15. Talent Density in the Market to maintain	Please elaborate this requirement	Availability of skill in the market
446	10	1.3.1	Data Governance On Cloud	How does this work? Data will be flowing to cloud or will remain on prem? Please revalidate the feasibility of this requirement?	SBIL needs a single pane to validate Data governance , Data lineage and catalogue hence it's been proposed to be on-cloud.. Bidder to propose a holistic solution to address Data Governance requirements
447	10	1.3.1	Analytics on Cloud	Please clarify if you are expecting a Featurestore/ Analytical Base tables to be created on cloud?	Featurestore will be part of the analytical workbench which is not part of the scope for the SI
448	10	1.3.1	API Downstream	Please clarify if any API development/repointing, or downstream integration is requirement? If yes please provide the details for the same?	Please refer to the RFP
449	8	1.3.1	Target State of the DRISHTI'S Data Platform	what is the significance of DataFabric in Data consumption layer?	Future capabilities are not part of Scope for project DRISHTI . Building a serving layer that provides data to digital apps using APIs in real-time or near real-time is in scope
450	9	1.3.1	Target State of the DRISHTI'S Data Platform	What is the expected SLA of data arriving in Curated/Cleansed layer ?	Please refer to the RFP
451	4	1.2.1	Current Data Landscape and Challenges	In the current landscape we see that there are various Regulatory DB (Staging, Working , Final , Rennova and Valuation). Does these DB have Source Raw data or are transformed ? . How many ETL routines and Tables are associated with Regulatory work stream. How years worth of data is maintained in these database . What is year volume of the database	Please refer to the RFP
452			Generic Question	Can you provide an estimate of the percentage of ETL processes implemented using SSIS compared to those implemented using Oracle PL/SQL procedures?	Details to be disclosed to the selected bidder
453			Generic Question	Are there any specific criteria or guidelines that determine whether an ETL process is implemented in SSIS or Oracle PL/SQL?	Details to be disclosed to the selected bidder
454	27	1.3.2.12.1	Volumetrics for On-Prem Workloads	it is mentioned that the total number of pipelines is around 400. Could you provide a detailed breakdown of the ETL pipelines for the overall data lakehouse, including the complexity levels of the ETL routines?	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
455			Generic Question	Can you provide us the details on the number of tables across Staging , Core and Data Marts	Please refer to the additional details/corrigendum shared
456			Generic Question	What is the overall expected duration of the Program	Total Contract Period is of 3 years, including build, development and support. Bidder to propose break-up of these 3 years with set-up, implementation and support timelines.
457			Generic Question	How many members are currently supporting the L1, L2 & L3 Support	Details to be disclosed with selected bidder
458			Generic Question	How many tickets are raised on a daily basis, Weekly and Monthly Basis	Details to be disclosed with selected bidder
459			Generic Question	Does the L3 team work on the Enhancement Request that are currently running in the Production environment	Details to be disclosed with selected bidder
460	35	1.5 OEM Guardrails to be considered	Streaming/ETL	<p>Please confirm where SBI Life is envisioning to use the Enterprise version of the Open Source tools mentioned in these sections or does InfoSec allow the use of open source tools?</p> <p>Also please confirm if setup, configuration and management of the servers and software is in the bidder's scope</p>	Yes, the Bidder can propose Open-Source software but will have to ensure Enterprise Support
461	35	1.5 OEM Guardrails to be considered		What is the tool that SBI Life is envisaging to query the Lakehouse created on the Object storage?	Bidder to propose this as part of the solution
462	35	1.5 OEM Guardrails to be considered		Is SBI Life open to use other tools than the ones mentioned in the Guardrails?	Yes, provided the OEMs / technical stack (eg. Cloudera, Teradata, OCI, IBM) proposed meet the desired design principles. The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack. The SI will have to provide the justification (Pros & Cons) for the choice of techstack they are proposing.
463	16	1.3.2.5 - Data Governance and Data Catalog	Enabling the creation and enforcement of data governance policies and workflows, including but not limited to, workflows for data access requests, data change management, and data quality issue resolution	<p>Bidder assumes that the data governance processes are already defined and the same need to be implemented as automated workflows in the data governance tool. Please confirm.</p> <p>Also please mention the names of the processes defined at SBI Life.</p>	SBIL currently has a robust data governance w.r.t to Data Quality methods and procedures but the Data catalogue and Lineage are currently missing. Bidder to propose a holistic solution to address Data Governance requirements
464	16	1.3.2.5 - Data Governance and Data Catalog	Capability of assigning data stewards and data owners' responsibilities for managing and overseeing the quality, integrity, and security of specific datasets	Bidder assumes that data stewardship and ownership roles and responsibilities <i>including a data governance operating model</i> are defined at SBI Life and appropriate stakeholders are mapped to the role responsibilities. Please confirm.	Details to be disclosed with selected bidder
465	N/A	Generic	(No mention in RFP)	In the RFP, there is mention of Data Privacy and Security Policy, Data Retention and Disposal Policy, Disaster Recovery Policy and Infosec Policy. Are there any other existing data governance and management policies available? (e.g. Data Quality policy etc.) Please enlist them.	Details to be disclosed to the selected bidder
466	16	1.3.2.5 - Data Governance and Data Catalog	Enabling users to easily discover and search for relevant datasets and data assets, supporting keyword-based searches, filtering, and advanced data exploration using metadata attributes, facilitating metadata updates and versioning	Kindly elaborate on the advanced data exploration capabilities that you are seeking in a data catalog solution.	Bidder to propose this as part of solution

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
467	32	1.4 Project Objectives and Scope	Your response should clearly call out any differential pricing for each of the OEMs. Also mention differential skillsets / varied capabilities for each of the OEMs in case applicable.	Can you provide us with the below information in order to estimate differential pricing between the OEMs for data catalog, - Number of users - Number of named users- users who are authorized to access the catalog tool to administer, contribute, and change content in the tool, to create and modify change requests, participate in workflows, manage, publish and edit data assets - data volume that is expected to be scanned by the data catalog	Upto 100 Users would require access
468	15	1.3.2.4 - Data Quality	Enabling data classification basis sensitivity levels (e.g., public, internal, confidential, highly confidential) enforcing appropriate access controls and data handling procedures	Is there a data classification policy already defined at SBI Life?	Details to be disclosed to the selected bidder.
469	15	1.3.2.4 - Data Quality	Integration of data quality processes, roles, and responsibilities into the broader data governance framework	Does SBI Life want the data quality processes including roles and responsibilities to be defined as part of this RFP scope? OR Does SBI Life want the already defined processes to be implemented within the data governance solutions (data catalog, quality and MDM)?	Please refer to the RFP
470	15	1.3.2.4 - Data Quality	Integration of data quality processes, roles, and responsibilities into the broader data governance framework	Does SBI Life already have a defined data governance framework?	SBIL currently has a robust data governance w.r.t to Data Quality methods and procedures but the Data catalogue and Lineage are currently missing. Bidder to propose a holisitic solution to address Data Governance requirements
471	15	1.3.2.4 - Data Quality	There needs to be an end-to-end solution catering to data quality needs starting from data origin till the data consumption	Can you please provide us with an approximate no. of critical data elements (CDEs) within the data sources?	Details to be disclosed to the selected bidder
472	15	1.3.2.4 - Data Quality	Capability to generate data quality reports and dashboards that provide insights into the overall data quality	Can you please provide us with an approx no. of data quality dashboards and reports required?	Please refer to the RFP
473	10	1.3.1 - Target State of the DRISHTT'S Data Platform	Data Governance On Cloud	What is the rational of choosing Data Catalog and Data Quality on Cloud where as Raw/Cleansed and MDM implementation is on prem?How does this work?	Data Quality has to extend to both On-Prem and Cloud as seen in target state diagram. MDM has to be implemented on On-Prem
474	29	1.3.2.14 - Insurance Functional Domains & Sub-domains	Table present in section illustrates the functional domains, indicative but not limited to, that will need to be setup as part of master data / reference data as well as data products design	We understand that the master data domains in scope are Customer, Distributor, Employee, Products, and Policy. Please confirm.	Please refer to the RFP
475	16	1.3.2.6 - Master Data Management	General MDM Question	What would be the approximate number of data elements (fields) for each of the master data domains (Customer, Distributor, Employee, Products, and Policy)	All CDEs relvant to Life Insurance domain
476	16	1.3.2.6 - Master Data Management	General MDM Question	What is the number of source systems for each master data domain?	Please refer to RFP
477	16	1.3.2.6 - Master Data Management	General MDM Question	What is the volume of master data for each domain in scope	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
478	16	1.3.2.6 - Master Data Management	A centralized repository to manage and store master data entities (e.g., customers, products) for the entire organization	Bidder assumes that consolidation approach is required for Master data management, where master data is brought into a central repository from source systems, consolidated, cleansed to create a golden record for use by downstream systems i.e. Datawarehouse. Please confirm	Analytical MDM is in scope with cleansing, Dedupe, Mix amd match and consolidation for reporting and analytical marts
479	16	1.3.2.6 - Master Data Management	General MDM Question	We believe only operational reporting is required from MDM. Please confirm. Also, how many such operational reports need to be developed for MDM?	Please refer to the RFP
480	17	1.3.2.6 - Master Data Management	Data deduplication mechanisms to identify and resolve duplicate records within master data entities	We recommend to used the exact and fuzzy matching algorithm as per the MDM tool capability, please share if you have any specific requirement for matching and merging ?	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same with required solutions
481	17	1.3.2.6 - Master Data Management	Workflow capabilities for data stewardship, approval, and validation of master data changes	What are the expected no. of workflows for each domain in MDM?	Please refer to the RFP
482	16	1.3.2.6 - Master Data Management	Supporting the creation, maintenance, and management of data hierarchies for entities (e.g., product categories, organizational structures etc.)	Bidder assumes that two hierarchies are anticipated for each of the master data domains. Examples of such hierarchies might include product categories, organizational structures, sales regions, reporting structures or distribution channels.	Details to be disclosed to the selected bidder
483	16	1.3.2.6 - Master Data Management	General MDM Question	Could you please outline the various roles and user groups you intend to configure for the MDM repository?	Details to be disclosed to the selected bidder
484	16	1.3.2.6 - Master Data Management	General MDM Question	Could you please provide the expected number of records for each master data domain within the scope?	Details to be disclosed to the selected bidder
485	29	1.3.2.14 - Insurance Functional Domains & Sub-domains	Table present in section illustrates the functional domains, indicative but not limited to, that will need to be setup as part of master data / reference data as well as data products design	Please provide the order of priority for implementing the Customer, Distributor, Employee, Products, and Policy master data domains	Details to be disclosed to the selected bidder
486	35	1.6 - OEM/Tools Consumption for Procure & Implement or Reuse & Implement	General MDM/Data Quality Question	The RFP does not specify an OEM for Master Data Management (MDM)/Data Quality or the procurement of an MDM tool/Data Quality tool. Are the OEMs proposed for Data Catalogue and Lineage also applicable for data quality and MDM? Please confirm	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same, provided they adhere to the Guiding Principles
487	35	1.6 - OEM/Tools Consumption for Procure & Implement or Reuse & Implement	General MDM/Data Quality Question	Can you please inform us if you are interested in a custom or tool based implementation for data quality and MDM?	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same, provided they adhere to the Guiding Principles
488	8	1.3.1 - Target State of the DRISHTT'S Data Platform	The platform will be used as an intermediate layer to process and transform the data received from various sources and subsequently load the relevant data into the DWH/data mart.	Bidder assumes that the DWH is the only downstream system for the MDM solution. Please confirm.	Yes. The entire data platform will be downstream system for MDM solution

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
489	8	1.3.1 - Target State of the DRISHTI'S Data Platform	The platform will be used as an intermediate layer to process and transform the data received from various sources and subsequently load the relevant data into the DWH/data mart.	The bidder assumes that the downstream integration with the data warehouse will be in batch mode, given that the Master data management will be built and limited to the data warehouse. Please confirm	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same with required solutions
490	8	1.3.1 - Target State of the DRISHTI'S Data Platform	DRISHTI'S Data Platform is expected to handle large amounts of structured/ unstructured/semi-structured data daily & have the capability to store and analyze the data types as well.	Bidder assumes that only structured data needs to be mastered by the MDM solution. Please confirm.	Yes, the understanding is correct.
491	8	1.3.1 - Target State of the DRISHTI'S Data Platform	The platform will be used as an intermediate layer to process and transform the data received from various sources and subsequently load the relevant data into the DWH/data mart.	Bidder assumes that for Master Data Management (MDM), the downstream system is the Data Warehouse and no API services need to be developed for this integration. Please confirm	Yes. The entire data platform will be downstream system for MDM solution
492	N/A	Generic	(No mention in RFP)	Could you please provide the number of departments or business functions at SBI Life?	All relevant functions for a Life insurance organisation to be considered
493	4	1.2.1	(Data Sourcing table mentions specifications for the different data sources)	Are the specifications (1GB, 4GB, 40GB etc) indicating the daily volume of data flowing from each of the sources? If not, please specify the frequency (monthly etc.)	Daily volumes as mentioned in the specifications for Data Sourcing.
494	17	1.3.2.7 - Data Security	Access Management- Enabling granular access controls to restrict data access based on user roles and responsibilities. Enabling Role-Based Access Control (RBAC), including transactional level data for the approved user/system roles as defined by Infosec guidelines of SBI Life	Bidder assumes that a role based access entitlement framework needs to be defined only for the data lakehouse. Please confirm.	RBAC needs to be provided for users accessing the data as part of the new data platform - target state architecture
495	18	1.3.2.7 - Data Security	The system should ensure that the personal information of the users is secure and should comply with regulations, such as The Digital Personal Data Protection Act 2023 (DPDPA 2023), the General Data Protection Regulation (GDPR). The system should ensure that controls are align with requirements of The Health Insurance Portability and Accountability Act (HIPAA)	Does SBI Life collect data from EU residents for GDPR applicability? And does SBI Life handle or transmit health records of US citizens for HIPAA applicability?	Details to be provided to selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
496	24	1.3.2.11 - Infrastructure Guidelines	The bidder shall analyze the existing infrastructure and design the suitable infra-architecture to provide desired infrastructure capacity, sizing and specs (including hardware and software) for prod, non-prod and DR environments.	Please provide the no. of servers to be scoped in for Implementation. i.e; Dev, QA, PROD etc.	To be estimated by Bidder based on given Volumetrics and scope
497	10	1.3.1 - Target State of the DRISHTT'S Data Platform	Data Governance On Cloud	What is the rational of choosing Data Catalog and Data Quality on cloud and MDM on prem?	Data Quality has to extend to both On-Prem and Cloud as seen in target state diagram
498	43 and 19	5 and 29	SoW Document : Liquidated damages Unlimited LDs/Penalties (LD for delay- capped at 5% However, there are multiple penalties under the SOW and there is no upper cap)	We request client to cap the liquidated damages/penalties cumulatively to 5% of the total contract value.	No Change in the RFP
499	43 and 19	5 and 29	SoW Document : Not sole and exclusive remedy	We understand that as per Contract Act, where LDs are stipulated, generally any other damages cannot be claimed. Therefore we request you to kindly make imposition of liquidated damages as sole and exclusive remedy for corresponding breaches.	No Change in the RFP
500	43 and 19	5 and 29	Sow Document : Not limited to solely our fault	We understand that we would be liable to pay liquidated damages to the extent corresponding breach is solely attributable to us. Kindly confirm.	No Change in the RFP
501	4	3.5	Service Agreement : Time is of essence	By making time of essence of the contract, you retain the right to void the contract ab initio in case timelines are not met. There are various dependencies on the client and other third parties for completing the project. There may be delays on part of client and other parties also. Thus, contract can be voided by you even if the fault is not entirely ours. We understand that it is not the intention to make the agreement void ab initio in case of any delay in achieving the timelines. You may exercise your right to terminate the contract in case of material breaches. Thus, request you to kindly delete this clause.	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
502	9, 19	9, 28(iv)	Service Agreement : No protection to our pre-existing IPRs	<p>There are innumerable IPRs that exist with us which we would like to use to your benefit while delivering our services to you. These are our pre-existing IPRs and we use it for all clients. We will not be able to give ownership in such IPRs to you just because we are using them for providing services to you, like we use these for other clients. We request that we are allowed to retain ownership of our pre-existing IPRs, else we might be not be able to use these in providing services to you in order to protect our ownership in them. We request you to kindly include the below clause. This is also the standard mentioned by MeitY in its guidelines.</p> <p>"Notwithstanding anything to the contrary in this agreement, Consultant will retain the ownership of its pre-existing intellectual property rights (including any enhancement or modification thereto) even if such IPRs are used for creating deliverables, are incorporated in the deliverables, etc. To the extent such pre-existing IPRs are included/incorporated in the deliverables, upon receipt of all due and payable payment in full, the Consultant shall grant a non-exclusive, perpetual and fully paid up license to the Purchaser/Client to use such pre-existing IPRs for use of deliverables for the purpose for which such deliverables are meant for client's internal business operations."</p>	No Change in the RFP
503	7	5.3 (vii)	Service Agreement : Audit :Widely worded audit rights	<p>We wish to clarify that we will retain our records as per our records retention policies. Upon reasonable notice, we will allow Client to inspect our invoicing records under this engagement; such inspection shall be done in a pre-agreed manner and during normal business hours. For avoidance of doubt, such inspection should not cause us to be in breach of our organizational confidentiality requirements. Please acknowledge that our audit related obligations will be subject to foregoing statement.</p>	No Change in the RFP
504	5 and 11	4.5 and 14.1	Service Agreement : Survival obligations Obligations to survive for more than a year post expiry or termination of contract	<p>We request that any obligation arising under the agreement shall survive for a period of 12 months, post termination/expiry of the Contract</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
505	28	Appendix-B : Point 4	Litigation History / Details of litigation	<p>1. While the RFP has sought details of all such litigations from bidders, the RFP does not mention any objective criteria about how these details would be used / evaluated and what bearing the details would have on the evaluation of proposals submitted by bidders. For eg. if a bidder submits details of 12 litigations and another bidder submits details of 15 litigations, it is not clear how your good office would objectively evaluate these litigation details and how it would impact both the bidders.</p> <p>Moreover, any professional services firm having long standing operations may have various ongoing litigations in the normal course of business including cases filed by the bidder against its vendors, employees, theft at office premises, cyber security attacks etc. in exercise of its legal rights and remedies available under the law. It is not clear whether the litigations filed by the bidder and the litigations filed against the bidder would be treated at the same footing or different footing for the purpose of any evaluation of the litigation history. In any event, filing suits / complaints etc to seek legal remedy is a matter of legal right available to every Indian citizen under the laws of India and we firmly believe it should not have a bearing on the eligibility of a bidder to participate in the Govt tenders.</p> <p>We would request your good office to kindly clarify the objective criteria based on which these litigation details would have a bearing on the proposal evaluation. If there are no objective criteria, and if the litigation details would be subjectively / arbitrarily evaluated, then we firmly believe that seeking the litigation details is not warranted and we would humbly request you to kindly consider deleting this requirement for seeking litigation details.</p> <p>2. Further, since these are pending litigations, the outcome of these litigations cannot be predicted with certainty. Most reputed firms with long standing operations may also have insurance policies to provide them with cover from any professional liability. Thus, even if such pending litigations are adversely determined against the bidder, they may not necessarily adversely impact the bidder's ability to provide services or continue as a going concern.</p> <p>3. In addition, there could be several matters of contractual dispute under arbitration. We understand that as per Section 42A of the Arbitration & Conciliation Act, 1996, the arbitration agreement cannot be terminated or suspended by a court order.</p>	No Change in the RFP
506	20	CI 31 (iii) (Pre-qualification requirement/declaration regarding blacklisting / debarment for the past 3-5 years)	We are not eligible to bid in case we have been blacklisted / debarred in the past 3-5 years and/or there are declaration requirements pertaining to the same Submitting the proposal with this eligibility/declaration requirement may lead to rejection or proposal and liquidation of EMD, amongst other risks	<p>We request the client to limit the eligibility criteria regarding blacklisting and allow bidders who are not blacklisted as on the date of submission of the bid to participate in the bid. We also request the client to allow us to submit the blacklisting declaration based on the present status of our blacklisting / debarment as on date of submission of the bid.</p> <p>Please relax this criteria to the date of submission of the proposal.</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
507	26	Point (xi) of Appendix –A/ Point 6 Pg 29 of Appendix-B/ Cl 3.6 Pg 4 of Service Agreement (Pre-qualification requirement/declaration regarding blacklisting / debarment as on date)	We are not eligible to bid in case we are blacklisted / debarred as on date and/or there are declaration requirements pertaining to the same	Please relax this criteria to the date of submission of the proposal.	No Change in the RFP
508	8	1.3	The guiding principles for creation of the solution are only available properly in a full cloud environment, while the deployment is asked to be hybrid.	Will SBIL accepted a fully cloud based solution which best fits the guiding principles mentioned in the RFP?	Hybrid Architecture is the sought after approach for SBI life
509	9	1.3.1	Target architecture	In the logical architecture (image 1), Analytics Platform is shown having 2 layers - Cloud Data Layer and Analytics Layer. Can you please elaborate on the need and use of the 2 layers?	The two layers are for storage and developing analytics marts respectively. The Bidder should provide best solution on cloud for various layer needed for a cloud analytics platform
510	9	1.3.1	Target architecture	In the logical architecture (image 1 & 2), Cleansed data layer is shown to push data in cloud Analytics Platform and On-prem Data Warehouse platform. Will the same data be pushed to the 2 locations and with same frequency?	Yes, data from the cleansed layer will be utilized by both the analytics platform and the Data warehouse ecosystem
511	23	1.3.2.10	Disaster Recovery and High Availability	While the asks for DR & HA is called out, considering the deployment asks is a hybrid deployment of onp-rem + cloud, there is a significant dependency on infrastructure made available by SBIL on their on-prem setup to achieve the DR. Request more details on technical architecture of the SBIL on-premise environment and how is the DR replication and recovery thought about? Is the expectation to replicate the entire environment thta is proposed in primary to be available in DR?	Details will be disclosed to the selected bidder, For further details please refer to the RFP
512	27	1.3.2.12	Volumetrics to be considered for data platform	Y0 data volume mentioned is 85TB in the table where in clause 1.3.2.1 current data volume is mentioned as 45TB. Which number to consider?	85 TB is the current data size of which, 45 TB is the current volume for structured data and the remaining 40 TB is the current volume unstrutured data
513	28	1.3.2.12.2	Volumetrics for on cloud workload	Table mentioning Comple, medium complex and simple use cases have CPU/Memory requirements called out. Please share details in terms of data volume, traning duration, how many times the run will happen per month and number of endpoints to consume these use cases. Please also share the details used to categorise complex, medium complex and simple use case	Details to be disclosed with the selected bidder
514	28	1.3.2.12.2	Volumetrics for on cloud workload	SQL Analytics is mentioned as 10 - 15 times / day for 45 TB data - as per clause 1.3.2.1 the current data volume in total is 45 TB. Is the expectation that all queries will scan full data everytime?	Clarification for Volumterics for Cloud-Workloads will be provided by 18-Dec-2024
515	28	1.3.2.12.2	Volumetrics for on cloud workload	There is no volumetric information about sem-structure data while the RFP mentions the platform to store and analyze semi structure as well	Please refer to the RFP
516	28	1.3.2.12.2	Volumetrics for on cloud workload	Pipeline growth Y-o-Y is nearly 60% per year - what is the rational of the growth number considered here?	Based on internal SBI life growth estimates

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
517	8	1.3	Target State of DRISHTI's Data Platform: 1. Single source of truth leading to ensure data is accessed uniformly from a single place to get a unified view of data across the organization/departments 2. Maximize use of open data formats data that eases sharing and enables interoperability between applications 3. Accommodate increasing demands without compromising performance, efficiency with a design to scale on demand	<p>For the new data platform for Program DRISHTI, RFP is considering multiple OEMs across the different layers of the conceptual target data architecture.</p> <p>While the expectation is there should be a single source of truth, by having multiple OEMs across multiple processing and storage layer between on-prem and cloud creates a fragmented data platform system.</p> <p>This puts up integration tax, results in a complex architecture which is difficult to manage and scaling becomes a challenge including the interoperability between on prem and on cloud. This also creates a hinderance in terms of adopting new use cases and future proofing the architecture becomes challenging.</p> <p>Would SBI life be open to consider a single unified platform which provides an end to end data lifecycle, which is capable of providing capabilities like realtime, data engineering, data warehouse, operational Database and AI/ML on a secure and governed platform like Cloudera.</p>	Hybrid Architecture is the sought after approach for SBI life
518	8	1.3	4. Separation of Storage & Compute will support innovation with new analytics capabilities without having to make large investments in on-prem technology. 5. Compatibility with existing infrastructure to leverage existing on-premises storage investments while also taking advantage of the cloud's flexibility	<p>In order to make sure there is a cost effective cloud native architecture, it is pertinent to ensure there is a workload observability to understand which workloads are suited to be run-prem and which ones to be executed on Cloud. In the OEM guardrails we don't see any observability tool. Is SBI life willing to consider a solution which provides workload obsevability as part of the unified platform architecture?</p>	Bidder to provide Observability tool as mentioned in the RFP provided the guiding principles are adhered to
519	8	1.3	Secure by Design. Implement security in compo	<p>When we look at multiple tooling and solutions, it is difficult to ensure there is a consistent layer of security which cuts across the entire platform extending to on-prem and on-cloud. We understand from the RFP that the proposed target state architecture should have roles based access control, data encryption, tag/attribute based access control. Is SBI life willing to look for OEMs which provides these capabilities out of the box as part of the platform and also extend them to a cloud setup?</p>	OEMs/technical stack outside the guardrails can be proposed , provided they adhere to the Guiding Principles. The Bidder cam propose a solution with other OEMs other than the ones mentioned in the Guardrails, provided the OEMs / technical stack (eg. Cloudera, Teradata, OCI, IBM) proposed meet the desired design principles. The SI will have to provie the justification (Pros & Cons) for the choice of techstack they are proposing.

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
520	8	1.3	Ease of Portability to Cloud to improve agility,	<p>To address this point we believe following capabilities are must required in the selected data platform - Hybrid and Multi-Cloud Strategy</p> <ul style="list-style-type: none"> - Containerization and Kubernetes Support - Open Standards and Open-Source Technologies - Data and Application Portability - Simplified Management with Hybrid Cloud Tools - Workload Flexibility and Future-Proofing. <p>Based on our review of the OEMs, some of the OEMs might be able to provide some of these capabilities either on prem or on cloud but not all. SO are we able to consider a unified platform which is able to address this need holistically.</p>	Bidder to propose right solution for the same
521	9 & 34	SOW doc 1.3.1	Conceptual view of the proposed Hybrid architecture	We understand from the conceptual target architecture that SBI Life is looking for an on-prem data lakehouse solution and analytics to be done on cloud. However none of the vendors listed in the guardrails list alone provides a Data Lakehouse solution on prem and analytics layer on the cloud. Would SBI life be open to consider OEMs like Cloudera which provides same Data Lakehouse capability and AI/ML Analytics layer both on-prem and on cloud in a true hybrid fashion.	Yes, provided the OEMs / technical stack (eg. Cloudera, Teradata, OCI, IBM) proposed meet the desired design principles The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack. The SI will have to provie the justification (Pros & Cons) for the choice of techstack they are proposing.
522	9	SOW doc 1.3.1	Conceptual view of the proposed Hybrid architecture	The detailed conceptual view has Analytical workbench labelled under on-prem category while the high level diagram and OEM list on page no 34 of SOW mentions it as Cloud. Please confirm which is correct.	Analytical Workbench product is not part of DRISHTI's scope. H20.AI/Cyborg are proposed as part of another program and may be used for integration & building 5 analytical use cases is in scope. The Analytical platform labelled under On-Cloud in the high level and detailed architecture diagram , is part of DRISHTI's scope.
523	8	SOW doc 1.3.1	Conceptual view of the proposed Hybrid architecture	Detailed conceptual view has labels for New capabilities and Future capabilities. Are these part of the scope?	The Future capabilities are not part of Scope for project DRISHTI . Building a serving layer that provides data to for these future capabilities is in scope. The New Capabilities are part of the bidder's scope for project DRISHTI
524	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	What is the expected daily data ingestion volume from sources systems?	Daily volumes as mentioned in the specifications for Data Sourcing.
525	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	How much streaming data has to be retained in the Event/Streaming Queue?	Please refer to the RFP
526	8	SOW doc 1.3.1	Conceptual view of the proposed Hybrid architecture	Should the on-premise lakehouse include a processing engine to transform and aggregate data from the raw layer to the cleansed layer?	Bidder to propose right solution for the same
527	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	How many total environments are required? The SOW document briefly talks about DR and Non-prod as well along with Prod. Can we assume these are the three required environments?	The 3 environments to consider are, Dev, UAT & Prod for both On-Prem DC & On-Cloud DC respectively. For DR, please consider only Prod i.e 1 environment
528	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	What should be the volumetrics for the non-prod environment? Should it have all services in use in prod and DR?	Bidder to propose right solution for the same
529	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	How many users would directly access the Lakehouse? Also how many users would be working on the analytics workbench on Cloud? Should we consider 50 users for both on-prem and on-cloud?	Please refer to the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
530	28	Appendix B. 3	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	Request relaxation as follows: a. Bidder/OEM must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. OR b. The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India and one project within the BFSI industry.	Please refer to the additional details/ corrigendum provided
531	30	Appendix C. i	The successful Bidder should have presence of more than 5 years in India and possess expertise in carrying out IT Consultancy and implementation Services;	We are a 2.5 yrs old company demerged and are still world's largest provider of IT services and also provide consultancy, design, project implementation, project governance and build services for more than 10 years in India & abroad. Request to accept the proof of demerger	Proof of demerger will be accepted so as long you can prove that you have been operational in India for last 5 years
532			Legal and Payment terms	We request to be allowed to submit our bid with deviations. All terms and conditions can be mutually agreed upon awarding of the contract.	No Change in the RFP
533	8		Target State of DRISHTI's Data Platform: 1. Single source of truth leading to ensure data is accessed uniformly from a single place to get a unified view of data across the organization/departments 2. Maximize use of open data formats data that eases sharing and enables interoperability between applications 3. Accommodate increasing demands without compromising performance, efficiency with a design to scale on demand 1.3	For the new data platform for Program DRISHTI, RFP is considering multiple OEMs across the different layers of the conceptual target data architecture. While the expectation is there should be a single source of truth, by having multiple OEMs across multiple processing and storage layer between on-prem and cloud creates a fragmented data platform system. This puts up integration tax, results in a complex architecture which is difficult to manage and scaling becomes a challenge including the interoperability between on prem and on cloud. This also creates a hinderance in terms of adopting new use cases and future proofing the architecture becomes challenging. Would SBI life be open to consider a single unified platform which provides an end to end data lifecycle, which is capable of providing capabilities like realtime, data engineering, data warehouse, operational Database and AI/ML on a secure and governed platform from an OEM e.g. Cloudera.	Hybrid Architecture is the sought after approach for SBI life. The Bidder should propose OEMs / technical stack that meet the desired design principles The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
534	8	1.3	4. Separation of Storage & Compute will support innovation with new analytics capabilities without having to make large investments in on-prem technology. 5. Compatibility with existing infrastructure to leverage existing on-premises storage investments while also taking advantage of the cloud's flexibility	In order to make sure there is a cost effective cloud native architecture, it is pertinent to ensure there is a workload observability to understand which workloads are suited to be run-prem and which ones to be executed on Cloud. In the OEM guardrails we don't see any observability tool. Is SBI life willing to consider a solution which provides workload observability as part of the unified platform architecture?	Bidder to provide Observability tool as mentioned in the RFP provided the guiding principles are adhered to
535	8	1.3	Secure by Design. Implement security in components at every stage – From Inception to deployment	When we look at multiple tooling and solutions, it is difficult to ensure there is a consistent layer of security which cuts across the entire platform extending to on-prem and on-cloud. We understand from the RFP that the proposed target state architecture should have roles based access control, data encryption, tag/attribute based access control. Is SBI life willing to look for OEMs which provides these capabilities out of the box as part of the platform and also extend them to a cloud setup?	SBI Life has sought after a Hybrid approach. Considering this requirement, the bidder is to propose a holistic solution with OEMs / technical stack (eg. Cloudera, Teradata, OCI, IBM) that meet the desired design principles The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack. The SI will have to provide the justification (Pros & Cons) for the choice of techstack they are proposing.
536	8	1.3	Ease of Portability to Cloud to improve agility, avoid vendor lock-in and future proof against technology changes & business needs	To address this point we believe following capabilities are must required in the selected data platform - Hybrid and Multi-Cloud Strategy - Containerization and Kubernetes Support - Open Standards and Open-Source Technologies - Data and Application Portability - Simplified Management with Hybrid Cloud Tools - Workload Flexibility and Future-Proofing. Based on our review of the OEMs, some of the OEMs might be able to provide some of these capabilities either on prem or on cloud but not all. SO are we able to consider a unified platform which is able to address this need holistically.	Details to be disclosed to the selected bidder
537	9 & 34	SOW doc 1.3.1	Conceptual view of the proposed Hybrid architecture	We understand from the conceptual target architecture that SBI Life is looking for an on-prem data lakehouse solution and analytics to be done on cloud. However none of the vendors listed in the guardrails list alone provides a Data Lakehouse solution on prem and analytics layer on the cloud. Would SBI life be open to consider OEMs e.g. Cloudera ,which provides same Data Lakehouse capability and AI/ML Analytics layer both on-prem and on cloud in a true hybrid fashion.	The Bidder should propose OEMs / technical stack that meet the desired design principles The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack
538	9	SOW doc 1.3.1	Conceptual view of the proposed Hybrid architecture	The detailed conceptual view has Analytical workbench labelled under on-prem category while the high level diagram and OEM list on page no 34 of SOW mentions it as Cloud. Please confirm which is correct.	Analytical Workbench product is not part of DRISHTI's scope. H2O.AI/Cyborg are proposed as part of another program and may be used for integration & building 5 analytical use cases is in scope. The Analytical platform labelled under On-Cloud in the high level and detailed architecture diagram , is part of DRISHTI's scope.
539	8	SOW doc 1.3.1	Conceptual view of the proposed Hybrid architecture	Detailed conceptual view has labels for New capabilities and Future capabilities. Are these part of the scope?	The Future capabilities are not part of Scope for project DRISHTI . Building a serving layer that provides data to for these future capabilities is in scope. The New Capabilities are part of the bidder's scope for project DRISHTI
540	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	How much streaming data has to be retained in the Event/Streaming Queue?	Please refer to the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
541	8	SOW doc 1.3.1	Conceptual view of the proposed Hybrid architecture	Should the on-premise lakehouse include a processing engine to transform and aggregate data from the raw layer to the cleansed layer?	Please refer to the RFP
542	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	How many total environments are required? The SOW document briefly talks about DR and Non-prod as well along with Prod. Can we assume these are the three required environments?	The 3 environments to consider are, Dev, UAT & Prod for both On-Prem DC & On-Cloud DC respectively. For DR, please consider only Prod i.e 1 environment
543	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	What should be the volumetrics for the non-prod environment? Should it have all services in use in prod and DR?	Please refer to the RFP
544	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	How many users would directly access the Lakehouse? Also how many users would be working on the analytics workbench on Cloud? Should we consider 50 users for both on-prem and on-cloud?	Please refer to the RFP
545	SOW, Page No. 37 RFP, Page No. 35	2.3 Deliverables & Milestones Appendix -E Scope of Work and Payment Schedule	Project Milestones	We request payment milestones in accordance with the effort and deliverables in various SDLC milestones. 1. Have separate payment terms for h/w, s/w and services as they are recognised differently and their timelines are different. Completion of Design - 10% Completion of Build - 40% Completion of UAT - 20% Go-Live - 10% or S/W (90% payment to be made). H/w	Payment terms as mentioned in the RFP
546	FP, Page No. 2	29.LIQUIDATED DAMAGES	If Service Provider fails to deliver and perform any or all the Services within the stipulated time, schedule as specified in this RFP and/or Contract, SBIL may, without prejudice to its other remedies under the RFP and/or Contract, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost.	We are not ok with this. We request customer to consider a failure to perform by the time specified will be a material breach of the contract	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
547	P, Page No.19-	28.INTELLECTUAL PROPERTY RIGHTS AND OWNERSHIP	iii. The Bidder/Service Provider shall, at all times and at its own expenses without any limitation, indemnify and keep fully and effectively indemnified SBIL against all costs,claims, damages, demands, expenses and liabilities of whatsoever nature arising out of or in connection with all claims of infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights of any third party arising from the Services or use of Work Product or any part thereof in India or abroad under this RFP	We request customer to consider Liability to be uncapped for infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights of any third party	No Change in the RFP
548	RFP, Page No.2	Point No.2- Appendix-B Bidder's Eligibility Criteria	The Bidder must be a profitable organisation, having achieved profit before tax (PBT) in at least two of the last three financial years, with a minimum average standalone turnover of ₹500 Crores during the same period (2021-2022, 2022-2023, and 2023-2024)	We request customer to incorporate the following :- 1. Increase the standalone turnover cap more than 500 crores in last 3 financial years. 2. Company should have CMMi Level 5 certified	No Change in RFP
549	RFP, Page No.2	Point No.3- Appendix-B Bidder's Eligibility Criteria	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	We request customer to incoporate the Ministry of finance/Financial Regulators in the Eligibility criteria apart from BFSI expereince.	Please refer to the additional details/ corrigendum provided
550	RFP, Page No.2	Point No.3- Appendix-B Bidder's Eligibility Criteria	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	We request customer to consider OEM experience also apart from Bidder's experience.	No Change in RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
551	RFP, Page No.2	Point No. (e) "Obstructive practice" 31. CODE OF INTEGRITY AND DEBARMENT/BANNING	Obstructive practice” means materially impede SBIL’s or any Government or regulatory agency’s, investigation into allegations of one or more of the above mentioned prohibited practices either by deliberately destroying, falsifying, altering; or by concealing of evidence material to the investigation; or by making false statements to investigators and/or by threatening, harassing or intimidating any party to prevent it from disclosing its knowledge of matters relevant to the investigation or from pursuing the investigation; or by impeding SBIL’s rights of audit or access to information;	We cannot allow following 1. More than once a year 2. Audit costing and profit 3. By our competitors 4. Audit shall not include SI's books of accounts.	No Change in the RFP
552	RFP, Page No.1	16. EVALUATION OF COMMERCIAL BIDS AND FINALIZATION	i.The Commercial Bid(s) of only those Bidders, who are short-listed after technical evaluation, would be opened. ii.The price evaluation as quoted in the Commercial Bid will be one of the prime criteria to identify the successful Bidder.	Please clarify the evaluation criteria is QCBS and the ratio of same	Please refer to the additional details/ corrigendum provided
553	SoW, Page No.42-44	5. Penalties	Penalty	To be capped to 10% of TCV	Please refer to RFP
554	RFP, Page No.31	Appendix-C Technical Eligibility Criteria	Appendix-C Technical Eligibility Criteria	Request customer to publish the scoring criteria / maximum marks	Details to be disclosed to the selected bidder
555	SoW	Target State of the DRISHTI'S Data Platform	1.3.1 Target State of the DRISHTI'S Data Platform	What kind of use cases are you looking to create out of Unstructured documents	Bidder to propose use cases relevant for SBI life
556	SoW	OEM Guardrails to be considered	1.5 OEM Guardrails to be considered	What kind of commercial model are you expecting on the cloud components (Analytics part)	Commercial is fully fixed price with Bidder as the reseller of services on cloud based on deployment of 5 analytical use cases
557	SoW	Target State of the DRISHTI'S Data Platform	1.3.1 Target State of the DRISHTI'S Data Platform	Is only Analytics portion expected to be on the cloud? are all other components expected on prem?	Yes. Primarily. There are other components on Cloud as well
558	SoW	Target State of the DRISHTI'S Data Platform	1.3.1 Target State of the DRISHTI'S Data Platform	Is there any restriction in data on cloud for Analytics	Please refer to the RFP
559	SoW	OEM Guardrails to be considered	1.5 OEM Guardrails to be considered	Does SBI Life have a Hadoop which has to be reused? or does the SI propose a separate big data lake cluster is there any OEM preferred by SBI Life?	The Hadoop cluster will be retired gradually as part of DRISHTI’s implementation and the data will be migrated to cloud analytics platform
560	SoW	OEM Guardrails to be considered	1.5 OEM Guardrails to be considered	The existing OEM's such are Oracle for data mart and crystal reports / Qlik for reporting, are they providing the required performance? can we get the details of the existing infrastructure for these components? will the licenses for these components be borne by SBI Life?	Details to be disclosed to the selected bidder
561	SoW	OEM Guardrails to be considered	1.5 OEM Guardrails to be considered	Are there any preferred OEM's for the components not specified in the list such as MDM, Data Security (tokenization and masking) etc	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same, provided they adhere to the Guiding Principles

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
562	SoW	OEM Guardrails to be considered	1.5 OEM Guardrails to be considered	Is there any preference for the OEM's in infrastructure as well for servers, routers, OS etc?	No preference in Hardware / Infra
563	SoW	2.2 Release Approach	2.2 Timelines	Timelines/ Month wise not defined in the SoW. Requesting client to clarify on the same. Is there any phasewise delivery expected?	Total Contract Period is of 3 years, including build, development and support. Bidder to propose break-up of these 3 years with set-up, implementation and support timelines.
564	SoW	1.4.1. Dataplatform for DRISHTI Build	11.Integrate: a.Existing AI/ML Models with the Data Platform for DRISHTI	What are the complexity of existing AI/ML usecase? How many usecases that exists in the current system which has to be migrated?	Details to be disclosed to the selected bidder
565	SoW	1.4.1. Dataplatform for DRISHTI Build	14. Enable integration for NLP/ML models for forward-looking services like chatbots, video KYC, automated risk assessment scoring models and sales-based applications	What are the usecases envisaged for NLP/ML Model? How many such models expected to be developed in the scope of this project?	Details to be disclosed to the selected bidder
566	SoW	1.2.1	Data flows from Data Mart (MIS DB) to Hadoop clusters used by the Analytics & PQ team for the predictive analysis	What is the current hadoop ecosystem SBI life has? Is there any challenges with that?	The Hadoop cluster will be retired gradually as part of DRISHTI's implementation and the data will be migrated to cloud analytics platform
567	SoW	Project Milestones: Following Milestones will be considered for each release:		What is the overall timeline for implementation of datalakehouse, Reports, Analytics usecases?	Total Contract Period is of 3 years, including build, development and support. Bidder to propose break-up of these 3 years with set-up, implementation and support timelines.
568	SoW	1.6	OEM/Tools Consumption for Procure & Implement	SBI has Qlik visualization tools already as part BI tool, but in this table it is given as procure & implement? Please confirm if Qlik can be reused or not?	The reporting and vizualization tools will be reused as mentioned in the Guardrails in the RFP. Please refer to the RFP for further details
569			Add Warranty Clause	Please add warranty clause with Duration of 30 days only	No Change in the RFP
570	RFP Page No. 15	19. POWERS TO VARY OR OMIT WORK	POWERS TO VARY OR OMIT WORK	Infosys proposes to replace point (i) by making it mutual considering the present clause is one sided and states that the SBIL can unilaterally change the Scope of work.	No Change in the RFP
571	RFP, Page No.1	26. VALIDITY OF CONTRACT	ii. On successful completion of the above mentioned 3 years, SBI Life at its sole discretion reserves the right to extend the agreement for an additional period up to 2 years, provided the SI & OEM Team structures are maintained.	Extension to the Agreement should be mutually agreed.	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
572	RFP, Page No.1	10. NON-SOLICITATION	The Service Provider shall not, without the prior written consent of the Company, at any time during the Term of this Agreement either independently or through any of its directors, employees, its representatives or any other third party or howsoever, approach or solicit or endeavour to employ or entice away from the Company, any personnel or employees of the Company, whether or not such person or employee of the Company was involved with the Services provided under this Agreement.	This clause should be mutual and for minimum period of 12 months.	No Change in the RFP
573	13	Section 16	EVALUATION OF COMMERCIAL BIDS AND FINALIZATION	Request you to change final evaluation mechanism to QCBS (80% Technical and 20% Commercial)	Please refer to the additional details/ corrigendum provided
574	15	Section 18 - iv	Copy of board resolution or equivalent and power of attorney (POA wherever applicable) or equivalent evidencing that the signatory has been duly authorized to sign the acceptance letter and Contract should be submitted.	Request you to accept Board Resolution compy and not mandate Power of Attorney. Board resolutions gives necessary authorization to specific resource for bid purpose.	No Change in the RFP
575	General	General	Termination rights	Bidder should have the right to terminate or suspend the agreement in case of non payment / delay in payments or material breach by LIC	No Change in the RFP
576	28	Appendix B	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	Request you to change the clause from "The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry." to "The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last five years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed within the BFSI industry. (Indian or Global)"	Please refer to the additional details/ corrigendum provided
577	28	Appendix B	The Bidder must be a profitable organisation, having achieved profit before tax (PBT) in at least two of the last three financial years, with a minimum average standalone turnover of ₹500 Crores during the same period (2021-2022, 2022-2023, and 2023-2024)	Request you to change the clause from "The Bidder must be a profitable organisation, having achieved profit before tax (PBT) in at least two of the last three financial years, with a minimum average standalone turnover of ₹500 Crores during the same period (2021-2022, 2022-2023, and 2023-2024)" to "The Bidder must be a profitable organisation, having achieved profit before tax (PBT) in at least two of the last three financial years, with a minimum average standalone turnover of ₹4000 Crores during the same period (2021-2022, 2022-2023, and 2023-2024)"	No Change in RFP
578	General	General	Limitation of Liability	Limitation of Liability is not defined currently. Limitation of Liability shoild be capped to Average Annual Cost of the project	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
579	General	General	Term of the scope	What will be the total term of the project?	Total Contract Period is of 3 years, including build, development and support. Bidder to propose break-up of these 3 years with set-up, implementation and support timelines.
580	General	General	Indemnification and Limitation of Liability	Except as otherwise provided herein, in no event shall either party be liable for any consequential, incidental, indirect, special or punitive damage, loss or expenses (including but not limited to business interruption, lost business, lost profits, or lost savings) nor for any third-party claims (other than those set-forth in Section 15) even if it has been advised of their possible existence.	No Change in the RFP
581	General		Payment Schedule	<p>There should be a separate payment for Capex and Opex. Else, cashflow will be skewed and will be major bottleneck for maximum participation by bidders in this price sensitive bid. Request you to change payment milestones as below:</p> <p>1. for Capex (HW/SW to be procured): a. 60% on delivery b. 40% on commissioning</p> <p>2. For Implementation Services a. 20% on As Is validation b. 20% on Design of Infra c. 10% on Data Migration Strategy d. 30% on Application development and Testing e. 10% on UAT Completion f. 10% on Production Roll out</p> <p>3. For HW AMC and SW ATS: a. Payment should be yearly in advance</p> <p>4. For AMS Support services: a. Payment should be quarterly in arrears</p>	Payment terms as mentioned in the RFP
582	28	Appendix B SI No 2	The Bidder must be a profitable organisation, having achieved profit before tax (PBT) in at least two of the last three financial years, with a minimum average standalone turnover of ₹500 Crores during the same period (2021-2022, 2022-2023, and 2023-2024)	Does this RFP provide exception to this clause for StartUp Organisations as certified by MEITY for bidding	No Change in RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
583	28	Appendix B SI No 3	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	we have extensive experience in executing large projects in Banks in India for example ICICI Bank, Axis Bank, Standard Chartered Bank, HDFC Life etc. However our experience of Datalake implementation is in non banking customers such in industries such as Retail, Auto, Healthcare etc. Would this be acceptable for this RFP?	Please refer to the additional details/ corrigendum provided
584	RFP - Page 28	Appendix-B : Bidder's Eligibility Criteria	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	Request to kindly revise the clause as below - The Bidder must have completed at least two data warehouse/ data lake/ data lake house projects, each with a size of 50 TB and above, in the last five years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India preferably in BFSI industry.	Please refer to the additional details/ corrigendum provided
585	RFP - 30	Technical Evaluation	Bidder's experience with Functional & Domain expertise of Life insurance 1. The bidder should submit at least 2 case studies with end-to-end implementation of Data Lakehouse of hybrid architecture with a similar tech-stack i.e. On-Cloud & on-prem with at least one in BFSI (Indian or Global landscape)	Request to kindly revise the clause as below - 1. The bidder should submit at least 2 case studies with end-to-end implementation of Data Warehouse/ Data Lake/Data Lakehouse of hybrid/cloud architecture with a similar tech-stack with at least one in BFSI (Indian or Global landscape)	Please refer to the additional details/ corrigendum provided
586	RFP - 34	Appendix-E : Payment schedule		Request to kindly revise the payment milestones and increase the payment % during the project initiation and build phase.	Payment terms as mentioned in the RFP
587	SoW - Page 4		Current Data Landscape and Challenges	How does the onboarding app ensure data accuracy and privacy for customer details?	Details to be disclosed to the selected bidder.
588	SoW - Page 4		Current Data Landscape and Challenges	What is the process for handling cashiering discrepancies or errors?	Details to be disclosed to the selected bidder.
589	SoW - Page 5		Current Data Landscape and Challenges	What are the criteria or triggers for data batches to run every 15 minutes in SSIS?	The micro batches are scheduled to run every 15 minutes
590	SoW - Page 5		Current Data Landscape and Challenges	How does the ESB ensure data integrity when collating new policy data?	Details to be disclosed to the selected bidder.
591	SoW - Page 5		Current Data Landscape and Challenges	What are the specific regulatory and valuation data points stored in the Valuation data store, and how are they secured at present?	Details to be provided to selected bidder
592	SoW - Page 6		Current Data Landscape and Challenges	How are the month-end Excel reports for actuarial analysis validated before being pushed to DCS?	Details to be disclosed with the selected bidder
593	SoW - Page 6		Current Data Landscape and Challenges	What measures are taken to ensure the accuracy and timeliness of regulatory/statutory data extracts sent via mailers?	Details to be disclosed to the selected bidder
594	SoW - Page 4		Current Data Landscape and Challenges	Are there any specific security protocols implemented for the Underwriting portal to protect sensitive customer information?	Details to be provided to selected bidder
595	SoW - Page 4		Current Data Landscape and Challenges	How is the Policy Management System (PMS/PAS) scaled to accommodate the large data size, and is it optimized for performance?	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
596	SoW - Page 5		Current Data Landscape and Challenges	Can you detail the transformation logic applied within Staging DB to segregate data for MIS Data Marts?	Details to be disclosed to the selected bidder.
597	SoW - Page 5		Current Data Landscape and Challenges	How are APIs managed and monitored within the ESB to ensure efficient data upload to the IIB portal?	Please refer to the RFP
598	SoW - Page 5		Current Data Landscape and Challenges	What mechanisms are in place for data redundancy and disaster recovery for the Hadoop clusters?	Details to be disclosed to the selected bidder.
599	SoW - Page 6		Current Data Landscape and Challenges	How is the Renova DB optimized for month-end regulatory report generation?	Details to be disclosed to the selected bidder.
600	SoW - Page 6		Current Data Landscape and Challenges	What method is used to automate the pushing of month-end Excel reports for actuarial analysis to DCS? Is there a verification process to ensure data integrity during this transfer?	Details to be disclosed to the selected bidder
601	SoW - Page 7	Section 1.2.1.B	Current Data Landscape and Challenges	Could you provide examples of data quality issues faced in business applications? What features are essential for the desired data quality engine?	Details to be disclosed to the selected bidder
602	SoW - Page 7	Section 1.2.1.B	Current Data Landscape and Challenges	What types of unstructured data need to be processed for analytics, and how is this occurring currently (if any)? What is the present unstructured data volume, if any?	Please refer to the RFP
603	SoW - Page 7	Section 1.2.1.B	Current Data Landscape and Challenges	Is there any manual Business Glossary or Data Catalog at present or nothing at all?	SBIL currently has a robust data governance w.r.t to Data Quality methods and procedures but the Data catalogue and Lineage are currently missing. Bidder to propose a holistic solution to address Data Governance requirements
604	SoW - Page 7	Section 1.2.1.B	Current Data Landscape and Challenges	What are the specific requirements for real-time data processing, and which digital channels are prioritized?	Details to be disclosed to the selected bidder
605	SoW - Page 7	Section 1.2.1.C	Current Data Landscape and Challenges	What are the typical turnaround times for delivering new data sets or use cases, and what improvements are needed?	Details to be disclosed to the selected bidder
606	SoW - Page 7	Section 1.2.1.C	Current Data Landscape and Challenges	How should storage, archiving, and lifecycle management be aligned with business requirements? What are key considerations?	Please refer to the RFP
607	SoW - Page 7	Section 1.2.1.D	Current Data Landscape and Challenges	What challenges are encountered in segregating data and reports based on business domains?	Please refer to the RFP
608	SoW - Page 8		Current Data Landscape and Challenges	Could you detail the organization's experience or attempts with ML-driven models and the impact of current limitations on time-to-market for innovations?	Details to be disclosed to the selected bidder
609	SoW - Page 8		Target State of Data Platform	What specific open data formats are being considered to maximize interoperability between applications? Eg: Iceberg, Delta, etc	The open data formats proposed as part of the solution should sync between on-prem and on-cloud environments
610	SoW - Page 11	Section 1.3.2.1	Target State of Data Platform	Any mechanisms envisaged for extracting and processing data from non-traditional formats such as scanned documents or telephone records?	Please refer to the RFP
611	SoW - Page 11	Section 1.3.2.1	Target State of Data Platform	How does the proposed data platform ensure data security, particularly when processing sensitive information like customer onboarding details or financial transactions?	Details to be provided to selected bidder
612	SoW - Page 13	Section 1.3.2.2	Processed/Cleansed Layer	How do you currently minimize response times for consumption requests, and what improvements are you looking for in the new system?	Details to be disclosed to the selected bidder.
613	SoW - Page 13	Section 1.3.2.2	Processed/Cleansed Layer	Could you describe the current mechanisms in place for validating data pre and post-processing?	Details to be disclosed to the selected bidder
614	SoW - Page 13	Section 1.3.2.2	Data Models	Can you share insights into the scale of data processing and analytics tasks currently undertaken, and what advancements are you seeking?	Please refer to the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
615	SoW - Page 13	Section 1.3.2.2	Data Protection	How are SBI Life's data privacy and security policies currently implemented during data transformation and storage?	Details to be provided to selected bidder
616	SoW - Page 13	Section 1.3.2.2	Data Protection	What specific data encryption and masking practices are you looking to incorporate at rest, in motion, and in use?	Please refer to the RFP
617	SoW - Page 13	Section 1.3.2.2	Parallel Pipelines	Could you provide examples of the varying complexities (simple, medium, complex) among the 400+ pipelines and how they impact the current data processing workload?	Simple - 20% Medium - 60% Complex - 20% of the 400 pipelines
618	SoW - Page 13	Section 1.3.2.2	Concurrency and Performance	How does the current system handle concurrency issues, especially when running multiple pipelines in parallel, and what performance metrics do you use to monitor effectiveness?	Please refer to the RFP
619	SoW - Page 15	Section 1.3.2.4	Data Validation	Could you provide examples of data validation rules, especially domain-specific ones, that are crucial for SBI Life's operations? Will that be provided during the project with clear bifurcation by domains?	Please refer to the RFP
620	SoW - Page 15	Section 1.3.2.4	Data Definition	Is there a set Data Classification policy in SBI Life?	Please refer to the RFP
621	SoW - Page 16	Section 1.3.2.5	Metadata Management	Could you provide examples of how users currently search for and discover datasets	Data Cataloguing and Data Lineage is currently missing in SBIL's current data platform.
622	SoW - Page 16	Section 1.3.2.5	Monitoring and Reporting	How customizable will the dashboards be for tracking data governance metrics, and what key metrics are prioritized?	Details to be disclosed with the selected bidder
623	SoW - Page 17	Section 1.3.2.6	Governance & Data Management	Could you elaborate on the workflow processes for data stewardship, including the steps for approval and validation of master data changes?	Details to be disclosed with selected bidder
624	SoW - Page 20	Section 1.3.2.8	Customer Centricity	Given the exhaustive list of customer-centric data elements to be captured, could you discuss the anticipated complexities in collating and processing this range of data?	Details to be disclosed to the selected bidder
625	SoW - Page 20	Section 1.3.2.8	Data Access & Security Framework	Could you detail the proposals for integrating third-party or open-source data science solutions while maintaining robust platform and data security?	Yes, the Bidder can propose Open-Source software but will have to ensure Enterprise Support
626	SOW - Page 23	1.3.2.8 Data Analytics and Reporting	Integration with AI/ML Platform and build Use Cases - • Using the data build 5 analytical use cases around customer, agents, fraud, etc. as defined by SBI life	Are the 5 analytical use cases to be implemented finalied? Kindly share the details.	Bidder to propose 5 analytica use case relevant for SBI Life
627	SoW - Page 23	Section 1.3.2.9	Regression Testing	Could you detail the expected volume and frequency of application updates and infrastructure changes to gauge the scale of CI/CD pipeline automation required?	Details to be disclosed to the selected bidder
628	SoW - Page 23	Section 1.3.2.9	Regression Testing	What specific security, performance, and scalability testing benchmarks are prioritized for integration within the CI/CD pipelines?	Details to be disclosed to the selected bidder
629	SoW - Page 24	Section 1.3.2.11	Infrastructure Analysis and Design	Can you elucidate the scope of analysis required for the existing infrastructure to ensure the new infra-architecture aligns with SBI Life's operational and strategic goals?	Details to be disclosed to the selected bidder.
630	SoW - Page 24	Section 1.3.2.11	Hardware Specifications and Audit Compliance	Could you specify the auditing standards and regulatory requirements the dedicated hardware and racks for on-premises components must meet?	Details to be disclosed to the selected bidder.

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
631	SoW - Page 24	Section 1.3.2.11	Cybersecurity Adherence	What specific cybersecurity guidelines must be adhered to, and are there any particular frameworks or standards SBI Life prioritizes?	Details to be provided to selected bidder
632	SoW - Page 24	Section 1.3.2.11	Optimized Deployment Structure	What are SBI Life's core considerations in balancing performance, costs, scalability, and information security in the deployment structure?	Details to be disclosed to the selected bidder.
633	SoW - Page 24	Section 1.3.2.11	Licensing Details	Could you provide more detailed guidance on the expected software product licenses across the project layers, including any preference for open-source or proprietary solutions?	Yes, the Bidder can propose Open-Source software but will have to ensure Enterprise Support
634	SoW - Page 29	Section 1.3.2.13	Max time for any batch load for given systems as given in the indicative volumes in 1.3.2.12.1 should be 60 minutes	Does this mean complete batch load should be completed in 60 mins.?	Please refer to the RFP
635	SoW - Page 32	Section 1.4.1	Existing and Future AI/ML Models Integration	Could you specify the existing AI/ML models that require integration with the new Data Platform? Additionally, what are the anticipatory needs for future modeling and scoring exercises?	Details to be disclosed to the selected bidder
636	SoW - Page 32	Section 1.4.1	Data Marts/Warehouse/Lake Creation and Data	What specific criteria or business objectives is SBI Life using to define and distinguish between data marts, data warehouses, and data lakes for the build phase?	Details to be disclosed to the selected bidder.
637	SoW - Page 32	Section 1.4.1	Differential Pricing and OEM Capabilities	Could you clarify the differential pricing statement, especially regarding the expectation for varied capabilities or skillsets across OEMs involved in the project? This information will assist in tailoring the proposal accurately.	Please refer to the costing template
638	SoW - Page 35	Section 1.6	Data Ingestion Tools	The API based (API Gateway) mentioned for Reuse & Implement, is AWS API Gateway or any other?	This will be disclosed the selected bidder
639	SOW - Page 36	1.6 OEM/Tools Consumption for Procure & Implement or Reuse & Implement	Business Intelligence and Analytics Workbench	Can the bidder reuse the licenses of the existing tech components?	Please refer to the RFP
640	SoW - Page 37	Section 2.3	Project Approach & Implementation Methodology	Are there any methodologies (Agile, Waterfall, etc.) or practices SBI Life particularly values or expects to be incorporated into the project approach?	Over-view and guidance for Release approach & Key milestones as mentioned in RFP sections 2.2 & 2.3
641	SoW - Page 37	Section 2.3	Review Data Mapping Approach	What are the specific challenges or points of emphasis SBI Life foresees in reviewing data mapping between source and target systems?	Please refer to the RFP
642	SOW - Page 37	2.2 Release Approach	Establish Data Catalogue & Discovery & Ability to Scale- •Feature Marts •Agent 360, Leads 360, Golden Record & Family ID	As the Data Marts are to be reused from existing system. Is the assumption correct that all these listed marts and use cases are already exists?	As per the architecture, Current ODS and data marts will have to be Enriched to build the Data warehouse and the Analytics platform on cloud will have to built from scratch
643	SoW - Page 5		NA	How big is the present Hadoop cluster?	The Hadoop cluster will be retired gradually as part of DRISHTI's implementation and the data will be migrated to cloud analytics platform
644	SoW - Page 5		Data Storage	How does the peak load during parallel processing presently looks like from the Point of view of CPU, Memory usage of master and all workers?	Details to be disclosed to the selected bidder.
645	Sow - Page 4	1.1.A	Scope of Work	Will the dashboards / insights be accessed by agents or any other third party?	Please refer to the RFP
646	Sow - Page 4	1.1.B	Scope of Work	if we are planning to have comparision with the market, will data from external parties be	Please refer to the RFP
647	Sow - Page 4	1.1.B	Scope of Work	Does SBI Life has already subscription for 3rd party data?	Please refer to the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
648				As understood from the SOW document, there are around 3000 reports, is there list of all reports alongwith the KPIs, frequency, complexity, SLAs and use cases that are driven by these reports available for our reference?	Please refer to the RFP
649	Sow - Page 10		Page 10, "The target Data Platform architecture	There is a requirement on using images, audio files and unstructured data. What is the end outcome expected from these analytics which can solve a particular problem statement for SBI Life or SBI life is expecting a particular value from these analytics.	Details to be disclosed to the selected bidder
650	Sow - Page 4		Data Sourcing Table	We understand, that there are a few existing reports on Qlik and some static ones in excel, are we expected to reuse these reports as the source for the requested solution? Or we need to recreate it from the scratch using the Oracle tables mentioned in the Data Sourcing Table on page 4?	The existing reports have to be re-used. No new report development is expected, but the bidder should Ensure that the current reports get the required data sets captured by the new Data Platform and Enable Self-Serve Analytics
651				For the static reports, is there an availability of proper business rules for reference or is it solely dependent on the cell references of the excel file?	Details will be disclosed to the selected bidder
652	Sow - Page 4		Data Ingestion and Transformation	Considering that there is Data integration happening in the ODS/ Staging DB, is there any availability of master data or reference data for reference such as common product , distributor and region hierarchies ? Or is it different for different systems ? In short , do they have existing data model for these integrated systems ?	Please refer to the RFP
653	Sow - Page 4		Page 4 ,Data Sourcing table - Specifications co	The table in the Sow has a column called "Specifications". The meaning of this needs bit of elaboration, for example, is it 0.15 gb per minute for CMS system and this unit of specification is different particulars	Daily volumes as mentioned in the specifications for Data Sourcing.
654	Sow - Page 4	1.2.1		Is there any plan for moving AramNxt - Static MIS reporting. to Qlik for dynamic reporting?	Details will be disclosed to the selected bidder
655	Sow - Page 6		Data Consumption, Point 2	SmartCare, Automated Management Reports are hosted on which platform ?	Please refer to the RFP
656	Sow - Page 6	3	Data Consumption, Point 2	is the SAP BO data also integrated with the ODS/ Staging data or the reports are generated/consumed in a standalone approach?	The data is integrated and pulled from the ODS in the MIS layer, as seen in the current state architecture
657	Sow - Page 8	1.3.12	Page 8, section 1.3, point 12	There is a mention of AI / ML use cases, do we have any particular list or specific problem statement to be solved. It is important to understand the end outcome here.	Details to be disclosed to the selected bidder
658	Sow - Page 8	1.3.2	Maximize use of open data formats data that ea	is there specific standardization being followed now for open data format?	Details to be disclosed to the selected bidder
659	Sow - Page 8	1.3.14	Use data governance to ensure Compliance, Pri	Would we have SBI SPOC for the Data Governance Strategic, Tactic and Operational Roles?	Yes, the bidder has to work in co-ordination with an SBIL SPOC
660	Sow - Page 11	1.3.2	Change Data Capture (CDC) log replicate	What are the current CDC approach for existing reports?	Details to be disclosed to the selected bidder
661	Sow - Page 15	1.3.2.4	Data Quality	Is there SBI team who will own/be the SME for the Data Quality validations and checks from the business point of view? Or will there be some	Yes, the bidder has to work in co-rdination with an SBIL SPOC

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
662	28	Appendix B- Eligibility	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry	Bidder Requests the clause be updated: "The Bidder must have completed at least two Data lake house/Data Lake/Data Ware House , each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry".	Please refer to the additional details/ corrigendum provided
663	30	Appendix-C Technical Eligibility Criteria Technical Evaluation	The bidder should submit at least 2 case studies with end-to-end implementation of Data Lakehouse of hybrid architecture with a similar tech-stack i.e. On-Cloud & on-prem with at least one in BFSI (Indian or Global landscape)	Bidder Requests the clause be updated: "The bidder should submit at least 2 case studies with end-to-end implementation of Data lake house/Data Lake/Data Ware House of hybrid architecture with a similar tech-stack i.e. On-Cloud & on-prem with at least one in BFSI (Indian or Global landscape) "	Please refer to the additional details/ corrigendum provided
664	32	Appendix C- Technical Eligibility Criteria	The Bidder should be able to demonstrate pre-built Life Insurance Industry artifacts such as data models, analytical models, ingestion frameworks etc.	Please clarify expectation. At what stage of the RFP process do these need to be demonstrated?	The bidder should demonstrate this as part of submission and further during technical presentations
665	31	Appendix C- Technical Eligibility Criteria	Implementation approach of the solution:	Please clarify Expected Implementation Timeline	Over-view and guidance for Release approach & Key milestones as mentioned in RFP sections 2.2 & 2.3
666	35	SOW -1.5 OEM Guardrails to be considered	Existing solution is built on Oracle, which can be reused (Re-Engineering/Refactoring may be needed for a scalable Data warehouse solution)	Does SBI Life have EULA for any of the solutions mentioned which can be leveraged?	Details to be disclosed to the selected bidder. We have given the tech stack that can be re-used
667	13	RFP	15. EVALUATION OF TECHNICAL BID: 16. EVALUATION OF COMMERCIAL BIDS AND FINALIZATION:	Please clarify if there is any scoring methodology for technical Evaluation. Also how will the overall evaluation be done? Will be techno-commercial or only commercial?	Please refer to the additional details/ corrigendum provided
668	2	10	Performance Bank Guarantee (“BG”): Selected Bidder must among other requisites, submit a performance BG equivalent to 10% of the Total Project Cost favouring SBI Life Insurance Company Ltd. issued by a Scheduled Commercial Bank and the same should be valid for 3 Years and 0 months from the effective date.	It is requested to change this clause as " Selected Bidder must among other requisites, submit a performance BG equivalent to 5% of the Total Project Cost favouring SBI Life Insurance Company Ltd. issued by a Scheduled Commercial Bank and the same should be valid for 3 Years and 0 months from the effective date."	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
669	16	22	As security towards the performance of the Services mentioned under the RFP/Contract, a performance Bank Guarantee (“BG”) favouring SBI Life Insurance Company Ltd. issued by a Scheduled Commercial Bank in line with/similar to the format provided under Appendix-K for an amount equivalent to 10% of the Total Project Cost with validity period as specified in this RFP shall be submitted by the selected/successful Bidder (s).	It is requested to change this clause as "As security towards the performance of the Services mentioned under the RFP/Contract, a performance Bank Guarantee (“BG”) favouring SBI Life Insurance Company Ltd. issued by a Scheduled Commercial Bank in line with/similar to the format provided under Appendix-K for an amount equivalent to 5% of the Total Project Cost with validity period as specified in this RFP shall be submitted by the selected/successful Bidder (s)."	No Change in the RFP
670	34	Appendix E	Payment Schedule	It is requested to change the payment schedule as follows: 1) Hardware- 100% on delivery of the HW 2) Software License- 100% on delivery of the SW license 3) Implementation- Milestone based 4) AMC of HW- Annually advance 5) ATS of Software- Annually advance 6) AMC/ FMS support- Monthly arrear	Payment terms as mentioned in the RFP
671	42	SOW	Penalties	Cumulative penalty of all the penalty clauses should be limited to 5% of the overall contract value.	Please refer to RFP
672	36	SOW	2. System Integration Testing & User Acceptance Testing:	Currently how many environments exist with SBI Life. Is there a EMT management team in place	Details to be disclosed to the selected bidder
673	36	SOW	2. System Integration Testing & User Acceptance Testing:	For the Portal Applications is Compatibility testing also in scope If Yes .. How many browsers in scope of test automation?	Details to be disclosed to the selected bidder
674	36	SOW	2. System Integration Testing & User Acceptance Testing:	From the applications in scope of test automation, how many applications to be considered having both digital channels i.e. Web and Mobile?	Details to be disclosed to the selected bidder
675	23	SOW	1.3.2.9 Change Management/ DevOps	Are there any automated tools used for Continuous Integration and Deployment ?SAST , DAST , IAST etc.	Details to be disclosed to the selected bidder
676	28	SOW	1.3.2.13 Performance KPIs to be considered for the Data Platform for DRISHTI (OnPrem & On-Cloud)	Are there any Performance testing tools available ?	Yes, Jmeter is available
677	28	SOW	1.3.2.13 Performance KPIs to be considered for the Data Platform for DRISHTI (OnPrem & On-Cloud)	Has performance testing been done earlier. Is the baseline performance metrics / report available that can be shared .	Details to be disclosed to the selected bidder
678	28	SOW	1.3.2.13 Performance KPIs to be considered for the Data Platform for DRISHTI (OnPrem & On-Cloud)	How many cycles of perf testing are expected? Is it expected to be done once before go live	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
679	28	SOW	1.3.2.13 Performance KPIs to be considered for the Data Platform for DRISHTI (OnPrem & On-Cloud)	Any APM tools currently being used ?	Details to be disclosed to the selected bidder
680	41	SOW	BCP Planning & Guidelines 1. The selected bidder must develop a disaster recovery plan for restoration of the system in the event of a disaster or major incident in line with the SBI Life's Disaster Recovery & planning requirements as mentioned 1.3.2.10	How is the network connectivity going to be? Where would the services be provided from(TCS or Customer location)? Where would the data be stored(TCS or Customer DC)? What is the proposed RTO & RPO? DP has agreed on this proposed RTO & RPO values to achieve the same during any outages? Is TCS responsible & accountable for complete BC Planning & DR testing?	Details to be provided to selected bidder
681	41	SOW	General queries	What is the daily transaction volume?	Daily volumes as mentioned in the specifications for Data Sourcing.
682		SOW	General queries	Can we propose IP based accelerators / solutions for SBI Life or SBI Life is looking for custom solution only on the standard OEM products from the market to be proposed for this RFP?	The bidder can propose IP based accelerators to help with build, development and set-up, keeping in line with the IP T&Cs.
683	23	3	Security and Vulnerability Scan	Scanning of third-party libraries and dependencies for known vulnerabilities (using tools like OWASP Dependency-Check). If we could understand what kind of Third party libraries need to be scanned	Details to be provided to selected bidder
684	16 -SOW	Data Quality	There needs to be an end-to-end solution catering to data quality needs starting from data origin till the data consumption	What kind of data quality requirements are expected during data acquisition? What kind of Validation Testing or checks are expected.. Can you please share examples	Please refer to the RFP
685	22	1.3.2.9 Change Management/ DevOps	Key requirements for Change Management/ DevOps	From scoping of Devsecops perspective do we also have to create the required pipelines for Data ingestion, data pipelines , data integration etc in the existing setup of SBI Life	Please refer to the RFP
686	NA	General	General queries	We would like to have an understanding if there are any existing tools being used within SBI Life for below set of services - Devops - CI/CD - Version Control , Build And Deployment ALM Monitoring Tools Testing - Automation Testing Performance	Please refer to the RFP
687	NA	General	General queries	Please clarify if SBI life would be open for open source tools to be used	Yes, the Bidder can propose Open-Source software but will have to ensure Enterprise Support
688	28	1.3.2.12.1 Volumetrics for On-Prem Workloads	Performance testing	What kind of scenarios are anticipated in performance and load testing. As per our understanding it is the ETL processing jobs {400 jobs} validation of query performance etc. Can you please clarify and share examples	Details to be disclosed to the selected bidder
689	28	1.3.2.12.1 Volumetrics for On-Prem Workloads	Performance testing	We understand Performance and load testing would be required for Reports as well . As stated in RFP total reports are 3000. Please clarify approximate no of reports for which Performance testing is required and the concurrent user load . Please clarify if concurrency of 1000 users needs to be considered	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
690	NA	SOW	General queries	What all documents can we expect from SBI Life before start of the engagement. IS there a repository if test cases available in terms of Regression , Integrations etc. that can be used Are performance reports available	Details to be disclosed to the selected bidder
691	NA	SOW	General queries	What is the project tracking mechanism used in SBI Life currently	Details to be disclosed with selected bidder
692	NA	SOW	Volumetrics	Is it possible to share persona wise peak user concurrency for eg Agents , Branch Users , managers etc.	Details to be disclosed to the selected bidder
693	NA	SOW	General queries	Are there any monitoring tools like AppDynamics , Dynatrace etc.	Details to be disclosed to the selected bidder
694	NA	SOW	Data Sourcing - In house mobile app to onboard customers. Used by sales team to generate BI, Need Analysis, input customer details and generate payment quote	Please elaborate on what kind of mobile app it is native /hybrid On which platforms is it available IOS/ Android	Details to be disclosed to the selected bidder.
695	19	SOW - 1.3.2.7	Networks - • Establishing secure network connections using virtual private networks (VPNs) or secure network protocols. • Enabling firewalls and intrusion detection/prevention systems to monitor and protect network traffic	How is the network connectivity going to be? Where would the services be provided from(TCS or Customer location)? Where would the data be stored(TCS or Customer DC)?	Details to be provided to selected bidder
696	24	1.3.2.10	Disaster Recovery and High Availability The Successful Bidder must develop a disaster recovery plan for restoration of the system in the event of a disaster or major incident in line with the SBI Life’s DR Policy, BCP and regulatory requirements to manage RPO and RTO, including but not limited to, the following activities and features:	How is the network connectivity going to be? Where would the services be provided from(TCS or Customer location)? Where would the data be stored(TCS or Customer DC)? What is the proposed RTO & RPO? DP has agreed on this proposed RTO & RPO values to achieve the same during any outages? Is TCS responsible & accountable for complete BC Planning & DR testing?	Please refer to the RFP
697	5	1.2.1	Data Sourcing	Please confirm the size mentioned in the table is daily data volume for all the listed data sources. (For example: Customer Onboarding: 1 GB, Underwriting: 4 GB, PMS/PAS: 40 GB etc.)	Daily volumes as mentioned in the specifications for Data Sourcing.
698	5	1.2.1	Data Sourcing	Under Data Sourcing, specification column, for point 8, what is the current size of EOD snapshot, please provide details. Please let us also know we store daily snapshots or it is overwritten everyday?	Please refer to the specifications mentioned as part of Data Sourcing of the current landscape
699	6	1.2.1	Data Ingestion & Transformation: Using Enterprise Source Bus data of any new policies issued by EOD is collated and uploaded on the IIB portal using API, As per regulatory requirement	Please provide the existing API count which is used in the existing DWH integration. What is the total number of APIs to be developed in next 5 years? Please share maximum data volume and number of concurrent users for data extraction.	Please refer to the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
700	6	1.2.1	MIS: This is an Operational Data Store consisting of various data marts catering to all the data and reporting needs of the organization	Under specification column, it is captured as 50, please specify whether its GB or TB	The Specification for MIS Data Storage is 50GB
701	6	1.2.1	Valuation	Under specification column, it is captured as 30 GB (Monthly Refresh Volumes), please confirm overall size of this layer is 30GB OR 30 GB for each month, incase of each month then what is current size, please clarify	Please refer to the RFP
702	6	1.2.1	Analytics HDFS clusters	Please let us know if SBIL is using Enterprise (Cloudera, Hortonworks, etc.) or Open source Hadoop edition?	The Hadoop cluster will be retired gradually as part of DRISHTI's implementation and the data will be migrated to cloud analytics platform
703	6	1.2.1	Analytics HDFS clusters	Please let us know how this is envisioned in the target state architecture for this Hadoop cluster. Also, share the details architecture of Hadoop cluster depicting each component	The Hadoop cluster will be retired gradually as part of DRISHTI's implementation and the data will be migrated to cloud analytics platform
704	6	1.2.1	Analytics HDFS clusters	Is there any COTS tool used for Analytical workbench or using any bespoke R/Python based solution catering to AI/ML requirements? Please share component details.	Details to be disclosed to the selected bidder
705	9	1.3 Target State of DRISHTI's Data Platform	12. Unified MLOPS integration and design for future readiness – Performance, AI/ML, Gen AI...etc.	We understand that Mlops, Gen AI are to be considered as future scope and no work to be considered as part of current work. Please confirm or elaborate on the requirement.	Yes, the understanding is correct.
706	6	1.2.1	Analytics HDFS clusters	Please let us know how many AI/ML use cases are there that needs to be integrated with the new platform? Please let us know the expectation from integration of the existing analytical models to the new AI/ML Platform that needs to be build as part of the RFP.	Details to be disclosed to the selected bidder
707	7	1.2.1	Renova DB (Re-insurance)	We understand that Valuation and Renova DB are part of the target system that needs to be loaded from the source system as part of the proposed data platform. If yes, please provide the details of these 2 databases including (# of ETL pipelines, # of tables in these 2 DBs, Size, Frequency of data load etc.)	Details to be disclosed to the selected bidder.
708	7	1.2.1	Data Consumption: Month-end excel reports for Actuarial analysis generated as a part of Regulatory reporting are pushed to DCS for Prophet to be consumed by the Actuarial team for further analysis	Please share number of reports/data dump for listed items: - Reports (MS Excel) - SSRS	Details to be disclosed to the selected bidder
709	4	1.2.1	Current Data Landscape and Challenges	SBIL has suggested to consider Qlik Sense or SAP BO Crystal as reporting platform. Please let us know if all the reports built in SSRS, Crystal and Qlik is to be migrated into single reporting platform.	Please refer to the RFP
710	4	1.2.1	Qlik Sense based Advance Automated System for Advance Analytics (AASAAAn) for Geo Analytics 600+ dashboards	There is a mention of 3000 total reports, including 600 Qlik dashboards, 400+ SSRS, 600 + 250 Crystal reports). Please let us know the average number of reports per dashboard.	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
711	7	1.3.1 Target State of the DRISHTI'S Data Platform	Ingests data from various data sources. The data can be structured/ unstructured/semi-structured using CDC tools to effectively capture the changed data, to establish data consistency, integrity and quality	Understanding is no CDC tool is being used in current technology stack, please confirm. Please let us know if there is any existing license (EULA) that can be used. Oracle has been mentioned to be reused for Storage, let us know if GoldenGate license is also available as part of software stack which can be reused.	Details to be disclosed to the selected bidder
712	7	1.3.1 Target State of the DRISHTI'S Data Platform	Ingests data from various data sources. The data can be structured/ unstructured/semi-structured using CDC tools to effectively capture the changed data, to establish data consistency, integrity and quality	In the existing architecture, the data is either pulled directly from the source systems or made available as daily snapshots that is transformed and loaded in the Data marts using SSIS jobs in batch, micro batch. In the modern architecture, it is expected that the data needs to be ingested in real time using technologies such as CDC, API, event stream in addition to batch load. Please provide the list of source systems and the mechanism through which the data is expected to be ingested in Target platform.	Please refer to the RFP
713	5	1.2.1	Data Storage	Is the existing Data Warehouse is on Oracle or Oracle Exadata?	Please refer to the RFP
714	35	SOW	1.5 OEM Guardrails to be considered	Please let us know in case of software's and hardware's that needs to be reused, can we consider that hardware and additional licenses will be procured by SBIL.	Please refer to the RFP
715	35	SOW	1.5 OEM Guardrails to be considered	Do we need to provide the sizing details for the additional licenses that needs to be procured for the Reuse software's? Please elaborate on the expectations.	Yes, the bidder should provide the sizing details for the additional licenses that needs to be procured for the Reuse software. This will allow SBIL to to make the necessary arrangements.
716	7	1.2.1	General	Understanding is no Data Governance (Catalog, Lineage) & Data Quality tool is being used in current technology stack, please confirm.	Yes, there is no current tooling in place for Data catalog & Data Lineage
717	10	1.3.1 Target State of the DRISHTI'S Data Platform	Data Governance	Extensive Data Workload and Pipeline will be executed on-premise, any specific reason for having Data Governance On-Cloud?	SBIL needs a single pane to validate Data governance , Data lineage and catalogue hence it's been proposed to be on-cloud.. Bidder to propose a holisitc solution to address Data Governance requirements
718	10	1.3.1 Target State of the DRISHTI'S Data Platform	Data Governance	Is SBIL looking for only SaaS Data Governance Offering, please confirm.	SBIL needs a single pane to validate Data governance , Data lineage and catalogue hence it's been proposed to be on-cloud.. Bidder to propose a holisitc solution to address Data Governance requirements
719	10	1.3.1 Target State of the DRISHTI'S Data Platform	Data Quality	In Detail target architecture, Data Quality depicted as existing on-cloud capability (As per the legend as light grey color in the diagram), please share more details which Cloud it is deployed and which Cloud Service or SaaS product being used.	SBIL currently has a robus data governance w.r.t to Data Quality methods and procedures but the Data catalogue and Lineage are currently missing. Bidder to propose a holisitc solution to address Data Governance requirements
720	10	1.3.1 Target State of the DRISHTI'S Data Platform	Digital Apps	There is mention of new Capability on-Cloud as "Digital Apps", please elaborate what exact requirement anticipated in this Apps, is it part of scope or just depiction of overall landscape, please confirm	Not part of Scope for DRISHTI project to develop apps. Building a serving layer that provides data to digital apps using APIs in real-time or near real-time is in scope
721	10	1.3.1 Target State of the DRISHTI'S Data Platform	General	If there is existing cloud set up, can we use the same Cloud Landing zone as part of this engagement?	The landing zones will be availabe for Google Cloud and AWS and can be re-used for te data platform
722	10	1.3.1 Target State of the DRISHTI'S Data Platform	General	All existing Capabilities and related technical component can be leveraged as part of the proposed solution e.g. Oracle DB, Existing Hadoop cluster, Qlik, etc., please confirm.	Please refer to the Guardrails for Existing capabilities to be reused
723	10	1.3.1 Target State of the DRISHTI'S Data Platform	General	In case of re-usage of existing component, understanding is bidder should not provide any sizing details, h/w, License cost as part of the overall response, please confirm	Yes, the bidder doesn't need to provide sizing requirements for existing tools

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724	12	1.3.2. Technical & Functional Requirements of the Data Platform	Sources	There is mention of 7 source systems to be considered as part of scope. Kindly provide the following details for each of the source systems from which data needs to be ingested into the New Data Platform. 1 - Approximate # of Entities/Tables 2 - Total Volume & # of Years of Data 3 - Volume of Data to be Ingested / day 4 - Systems from which the data needs real-time Ingestion 5 - Whether the data to be made available as Files or Vendor has to pull data from the system? 7 - YoY growth (This is understood to be ~25 YoY for structured, 100% for unstructured data) 8 - How many years and size of historical data to be migrated (This is understood to be ~45 TB)	Daily volumes as mentioned in the specifications for Data Sourcing.
725	12	1.3.2. Technical & Functional Requirements of the Data Platform	Sources	Please provide the details of all the in scope 3rd party data providers (Unstructured, Semi structured data) such as: Paid Media, Social Media, Portal, Web/App etc.	Please refer to the RFP
726	12	1.3.2. Technical & Functional Requirements of the Data Platform	Sources	Social, Paid media data, other 3rd party data - which all media / 3rd party platforms needs to be considered in scope? Does SBIL have existing interfaces and/or subscription (paid APIs) to these social platforms? Understanding is the SBIL will take care of all the paid subscription of these data. Please confirm.	Yes, while SBIL will take care of subscriptions to 3rd party platforms, social media platforms etc. the data platform should enable data ingestion and transformation of this data
727	12	1.3.2. Technical & Functional Requirements of the Data Platform	Sources	Please provide the type, count, mechanism through which the data is provided from external systems.	Please refer to the RFP
728	12	1.3.2. Technical & Functional Requirements of the Data Platform	ad-hoc structured/ unstructured/semi-structured data such as health reports, telephone records, KYC documents	whether expectation is to simply ingest the health report, telephone records, KYC Document or need to extract content from the document and store, Please clarify	Unstructured & Semi-structured data will be ingested and stored in the data lakehouse through the Raw & Cleansed layer, in a way to enable insights and use cases as required in the future.
729	12	1.3.2. Technical & Functional Requirements of the Data Platform	while being capable of extracting data from various documents such as policy documents and periodic reports available in formats like PDF (scanned/machine-readable), CSV, Excel, Word, XML etc.	For extraction of data from Policy document and reports, please share how many types of documents/reports and how many different formats anticipated for these document/reports	Details to be disclosed to the selected bidder
730	12	1.3.2.1 Data Ingestion	Real Time Data	For sizing purposes, please share daily real time data size in GB, Event/record size in MB	Please refer to the RFP
731	13	1.3.2.1 Data Ingestion	Change Data Capture	For CDC, how many source systems to be considered and what is the DB and its version, please share the details. Also provide the daily data load size in GB.	Please refer to the volumetrics and data source specifications as mentioned in the RFP
732	13	1.3.2.1 Data Ingestion	Change Data Capture	Please share all source system Databases and their version which needs to be integrated with CDC	Details to be disclosed to the selected bidder

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733	15	1.3.2.3 Data Storage	Build a multi-temperature data management solution where data that is frequently accessed on fast storage—hot data—compared to less-frequently accessed data stored on slightly slower storage—warm data—and rarely accessed data stored on the slowest storage—cold data. (high density)	Please provide percentage of data in Hot tier, Warm Tier and Cold Tier for sizing purposes	Details to be disclosed to the selected bidder
734	16	1.3.2.4 Data Quality	Data Retention	Understanding is, there is no need of specialized Archival solution (COTs product) but the capability to define policy to move data from different storage tier, please confirm	Please refer to the RFP
735	17	1.3.2.5 Data Governance and Data Catalog - Governance & Ownership	Integrating with the organization's existing identity and access management (IAM)	Please share more details of the existing IAM to ensure proposed solution integrate seamlessly	Details to be disclosed with the selected bidder
736	17	1.3.2.5 Data Governance and Data Catalog - Governance & Ownership	Metadata Management	Only Technical Metadata needs to be manage or Business Metadata also needs to be maintain, please clarify	Please refer to the RFP
737	17	1.3.2.6 Master Data Management	the on-prem Master data management will be built and limited to the data warehouse only and not the enterprise.	Understanding is, SBI Life is not looking for full-fledged MDM product but the MDM solution to cater the Data Warehouse & reporting requirement, please confirm	Yes, SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same
738	17	1.3.2.6 Master Data Management	General	Is SBI Life already have any enterprise wide MDM product, if yes then please share more details about the same	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same
739	19	1.3.2.7 Data Security	Data Masking & Tokenization	Is there any existing tools in SBI Life for Data Masking and Tokenization which can be leverage, if yes then please share more details about the existing tool stack	Please refer to the RFP
740	19	1.3.2.7 Data Security	Conducting regular security assessments and penetration testing to identify vulnerabilities and ensure the effectiveness of security controls.	Understanding is Vulnerability testing will be done by SBI Life and bidder needs to fix the issues as part of the engagement, please clarify	Bidder to carry out vulnerability testing in cooridnation with SBI life and fix the issues as part of the engagement/contract duration.
741	19	1.3.2.7 Data Security	Monitoring & Reporting - Configuring data loss prevention (DLP)	Is SBI Life does have any existing Data Loss Prevention (DLP) solution/product which can be leverage for configuration, if yes then please share more details	Details to be disclosed to the selected bidder
742	20	1.3.2.8 Data Analytics and Reporting	Analytics	Please elaborate this requirement of default template, "Visualization layer should have default templates available at functional/organizational level basis experience leverage from Indian life insurance industry which can be customized further"	Details to be disclosed to the selected bidder
743	25	1.3.2.11 Infrastructure Guidelines	The bidder shall analyze the existing infrastructure and design the suitable infra-architecture to provide desired infrastructure capacity, sizing and specs (including hardware and software) for prod, non-prod and DR environments.	Please share the existing infrastructure details to analyze further for our overall sizing	Please refer to the RFP, any further details to be disclosed to the selected bidder.

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744	25	1.3.2.11 Infrastructure Guidelines	Bidder will ensure that SBI Life's cybersecurity guidelines are adhered to.	Please share SBI Life's Cyber Security guidelines to ensure for the compliance	Details to be disclosed with the selected bidder
745	NA	General	General	If any presence on cloud which needs to be considered as part of this engagement, then please suggest the existing connectivity details from On-prem to existing Cloud set up i.e. direct connect and what is the bandwidth available for this engagement in case we use the same	Please refer to the RFP, any further details to be disclosed to the selected bidder.
746	27	Data Security & Privacy	Integrating with existing ITSM, Data security tools mentioned in the RFP (as required)	Please share existing tools details which needs to be integrated with the proposed solution	Please refer to the RFP , further details to be disclosed to the selected bidder
747	27	Data Security & Privacy	Integrating with existing ITSM, Data security tools mentioned in the RFP (as required)	All existing tools will be manage and maintain by the existing stakeholders, bidders only needs to integrate the proposed solution with the same. Please confirm this understanding	Yes, the understanding is correct.
748	28	1.3.2.12.1 Volumetrics for On-Prem Workloads	General	Understanding is this data size is overall including the existing MIS repository, please confirm	Yes, the volumetrics for Y0 is the current data volumes
749	28	1.3.2.12.1 Volumetrics for On-Prem Workloads	Total number of analytical use cases	Please share details of all 5 analytics use cases	Details to be disclosed to the selected bidder
750	28	1.3.2.12.1 Volumetrics for On-Prem Workloads	Pipelines** Count (growth related to Pipelines/TB)	Total pipeline mentioned as 1151 for year 5 where as there is one more line item called "ETL Pipelines***" as 400, understanding is first (1151 pipelines) is for ingestion and the second (400 pipelines) is for processing, please confirm this understanding	Current pipeline count is 400. please find revised volumetrics as attached in corrigendum
751	28	1.3.2.12.1 Volumetrics for On-Prem Workloads	ETL Pipelines**	This 400 ETL pipeline is basis on year 5 or year 1, if it is for year 1 then shall we consider 15% to 20% year on year growth?	Please refer to the RFP and additional details/corrigendum provided
752	28	1.3.2.12.1 Volumetrics for On-Prem Workloads	Pipelines** Count (growth related to Pipelines/TB)	Typically the number of job /pipelines doesn't increase as per data volume, addition of pipelines depends on the addition of new source systems, use cases, whereas here the pipelines growth is proportion of data volume. Please let us know the number of pipelines to be considered.	Please refer to the RFP
753	28	1.3.2.12.1 Volumetrics for On-Prem Workloads	Total number of existing reports	All these reports needs to be re-build or we simply re-point with the new data store incase we re-use the existing reporting tool, please confirm	The Bidder needs to Ensure that the current reports get the required data sets captured by the new Data Platform and Enable Self-Serve Analytics
754	29	1.3.2.13 Performance KPIs to be considered for the Data Platform for DRISHTI (On-Prem & On-Cloud)	Max time for any batch load for given systems as given in the indicative volumes in 1.3.2.12.1 should be 60 minutes	Is this for each system 60 Minutes as per Year 5 data load size, or as per Year 1 data size, please confirm. If this is for year 1 size then please suggest timeline as per year on year data growth	60 minutes as per Y0 to Y5 data load size
755	33	1.4.1 Data Platform for DRISHTI: Build	Migrate data from applications which may store data beyond ODS & Data marts (as per the requirements of SBI Life as well as applications identified during the Discovery Phase)	Is the data size for this set of application which will be identified in discovery phase is also factored-in in the data size provided in RFP, please confirm	Details to be disclosed to the selected bidder
756	34	1.4.1 Data Platform for DRISHTI: Build	Evaluate, rationalize and repoint current reports, and ensure that required data sets are captured by the new Data Platform.	Repoint current report, does it mean that we need to maintain same existing reporting schema in the proposed solution?	Please refer to the guardrails as provided in the RFP

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757	34	1.4.1 Data Platform for DRISHTI: Build	Evaluate, rationalize and repoint current reports, and ensure that required data sets are captured by the new Data Platform.	If we proposed same reporting tool then the set of existing reports running with that tool only repoint, rest other reports which built in another reporting tool or manual needs to be re-built, please confirm	Please refer to the RFP
758	34	1.4.1 Data Platform for DRISHTI: Build	11. Integrate	existing AI/ML model and Qlik & Other reports needs to be integrated with new data platform, does it mean that we need not propose any reporting tool as part of this propose architecture, existing reporting tool will continue, please confirm	Please refer to the guardrails as provided in the RFP
759	36	1.6 OEM/Tools Consumption for Procure & Implement or Reuse & Implement	Visualization	In section"1.5 OEM Guardrails to be considered", reporting & visualization marked as existing tools option to re-use, where as in 1.6 section it is mentioned as "Procure & Implement", please guide whether to re-use existing reporting tools or not?	Please refer to the guardrails as provided in the RFP
760	36	General	Visualization	SBI Life currently having different reporting layer like Qlik, SAP BO, SSRS, excel base reporting, etc. Does SBI Life would like to continue with Only single reporting tool, please confirm, if yes then which one is the prefer tool by SBI Life	Please refer to the RFP
761	36	General	Visualization	There are number of reports mentioned in section Data consumption on page 7, also there is number of reports mentioned as 3000 under volumetrics on page 28, Please confirm these 3000 consist of all report mentioned on page 7	Yes, the 3000 reports mentioned as part of volumetrics consist of all the existing reports
762	36	General	Visualization	In case of leveraging existing reporting tool then reporting SLA will be applicable to the selected bidder or it will applicable to the existing team takes care of this tool, please confirm	The SLAs will be applicable for the new reports created not the existing reports.
763	36	1.6 OEM/Tools Consumption for Procure & Implement or Reuse & Implement	Business Intelligence and Analytics Workbench	There is mention of Re-use & Implement for this BI & Analytics Workbench, does it mean we need to deploy existing Hadoop cluster on-cloud or is it already on-cloud, please confirm	Analytical Workbench product is not part of DRISHTI's scope. H20.AI/Cyborg are proposed as part of another program and may be used for integration & building 5 analytical use cases is in scope
764	36	1.6 OEM/Tools Consumption for Procure & Implement or Reuse & Implement	2.6 Cloud Data Lake Procure & Implement	Understanding is proposed data Lakehouse will be on-premise and only Analytical workbench and Data Governance will be on cloud, where as we see the mention of cloud data lake. Please clarify if we need to propose the data lake on cloud or on premise?	Analytical Workbench product is not part of DRISHTI's scope. H20.AI/Cyborg are proposed as part of another program and may be used for integration & building 5 analytical use cases is in scope. The Analytics platform labelled under on-cloud is part of the bidder's scope as part of the program DRISHTI
765	40	2.5.2 Reliability of the Data Platform for Program DRISHTI	Users provide feedback on the user interface (UI) and overall user experience (UX) of the new Data Platform and assess the ease of use, intuitiveness of navigation, and overall satisfaction with the interface	Is there expectation to provide UI to capture end-user feedback?	Please refer to the RFP
766	42	2.5.5 Technical Documentation	Data models and data mapping documents	Is there any expectation of industry data model or we can build custom SBI Life data model basis on our Industry experience, please confirm	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same
767	43	5.1 Penalty for drop in uptime % :	5.1 Penalty for drop in uptime % :	Penalty capped 10% only for one line item in this section i.e. Percentage of milestones delivered on time. Whereas it is not capped for each line item, requesting SBI Life to cap overall Penalty by 10% of the contract value	Please refer to RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
768	5	1.2.1	Data Sourcing: Please let us know the expectation from Month-end excel reports for Actuarial analysis generated as a part of Regulatory reporting are pushed to DCS for Prophet to be consumed by the Actuarial team for further analysis.	Can we assume that the relevant data that is needed to be made available in database and Prophet will pull the data for Actuarial team for analysis/reporting?	Yes, the data
769	5	1.2.1	Data Sourcing: Please let us know the expectation from Month-end excel reports for Actuarial analysis generated as a part of Regulatory reporting are pushed to DCS for Prophet to be consumed by the Actuarial team for further analysis.	If the scope for this is limited to generating the Data Extracts, Please let us know the number of Extracts to be considered as part of scope?	Please refer to the RFP
770	SOW: 24	1.3.2.11 Infrastructure Guidelines	The Successful Bidder must adhere to the following Infrastructure Guidelines while designing the Hybrid analytics platform with the Raw and cleansed layer on-prem but the Analytical workbench on Cloud	We understand, the data lake needs to be implemented on premise with an exception of Analytics and Data Governance that needs to be hoisted on cloud. Please confirm our understanding and the rationale for such decision? and if any POC / choice of cloud / tool has been finalized?	Yes, the analytics with data governance needs to be deployed on-cloud to leverage cloud capabilities and enhance reporting and decision making capabilities. Bidder is free to stitch and propose a holistic solution with the right tooling provided it adheres to the guiding principles.
771	SOW: 35	1.5 OEM Guardrails to be considered	The Bidder is expected to propose their solution stack within these choices for each layer	Please let us know if any POC or choice of cloud platform (AWS, Google) has been finalized. There is no mention of Microsoft Azure, can we assume that SBIL is not considering Azure as choice of cloud platform?	The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack. The solution should meet the desired design principles
772	SOW: 22	7. Integration with AI/ML Platform and build Use Cases	Using the data build 5 analytical use cases around customer, agents, fraud, etc. as defined by SBI life	There is an ask to build AI/ML Platform that will be used to integrate the existing analytical models and build 5 analytical use cases around customer, agents, fraud, etc. as defined by SBI life. Please confirm our understanding.	Details to be disclosed to the selected bidder
773	SOW: 22	7. Integration with AI/ML Platform and build Use Cases	Using the data build 5 analytical use cases around customer, agents, fraud, etc. as defined by SBI life	Please let us know the expectation from integration of the existing analytical models to the new AI/ML Platform that needs to be build as part of the RFP.	Details to be disclosed to the selected bidder
774	12	1.3.2.1 Data Ingestion	Current SBI Life ecosystem has approximately ~45 TB of data that should be migrated from existing sources to the new Data Platform for DRISHTI	Please provide the break up of 45 TB data (structured, unstructured) to be considered as one time historical data migration.	Please refer to the RFP
775	9	1.3.1 Target State of the DRISHTI'S Data Platform	Target State of the DRISHTI'S Data Platform	Please let us know if the Analytics workbench is to be proposed on cloud or it will be on premises? In the detailed target state architecture, as per the legends in the architecture diagram, it gives a view as having Analytical workbench on prem. Please confirm.	Analytical Workbench product is not part of DRISHTI's scope. H20.AI/Cyborg are proposed as part of another program and may be used for integration & building 5 analytical use cases is in scope. The Analytics platform labelled under on-cloud is part of the bidder's scope as part of the program DRISHTI
776	12	1.3.2.1 Data Ingestion	Unstructured Data • Ingest Unstructured Data like images, call records, emails, • social data, videos, etc.	Is there any processing on unstructured data such as images, call records, emails, social data, videos, etc. or it is limited to bring these data into the data platform?	Unstructured & Semi-structured data will be ingested and stored in the data lakehouse through the Raw & Cleansed layer, in a way to enable insights and use cases as required in the future.

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
777	19	1.3.2.8 Data Analytics and Reporting	Visualization layer should have default templates available at functional/organizational level basis experience leverage from Indian life insurance industry which can be customized further	Please elaborate on the requirement	Details to be disclosed to the selected bidder
778	34	1.4.1 Data Platform for DRISHTI: Build	Migrate existing on-prem ETL data pipelines of the data warehouse as per the target architecture of the data platform repointing them to the source i.e. the new data lake house	Please let us know if the data marts needs to be transformed, remodelled considering all the additional data sources or the expectation is to reuse the existing data mart layer so as to minimize the impact to the reports.	Yes. Current data marts will have to be tweaked to being in consistencies in terms of master data, reference data, quality checks and schema designs.
779	34	1.4.1 Data Platform for DRISHTI: Build		In case of existing data mart layer to be used as is, there will still be requirement of building, migrating the existing ETL jobs loading from Staging to ODS DB to ETL jobs to load data from Raw to Curated to DWH.	Yes. This is correct
780		2.5.2 Reliability of the Data Platform for Program DRISHTI	The Bidder shall provide a detailed definition of the turnaround time (TAT) required to set up the data pipeline for a new data source and should account for potential future functional requirements that could arise, like	What is expected out of this? This will be typically done during the Detailed Design of the project execution phase. Can you provide details on this?	Please refer to the RFP
781	29	10 Service Uptime	Data Lake / Lakehouse Uptime (including data ingestion, data repositories, data processing, data governance) 99 % (Monthly) – 3. 5 hours Downtime per month	Service Uptime has been mentioned as 99% for all the 3 areas, however the number of hours Downtime per month is different. Please explain.	The downtime mentioned is the maximum time permissible by the bidder
782		1.3.2.13 Performance KPIs to be considered for the Data Platform for DRISHTI (On-Prem & On-Cloud)	Max time for any batch load for given systems as given in the indicative volumes in 1.3.2.12.1 should be 60 minutes	What is the ETL window for loading the batch data into the Data Platform? Is the ETL load window to be completed in 1 hour or the ETL load window can be considered till 7 AM?	Please refer to the RFP
783		1.3.2.12.2 Volumetrics for On-Cloud workloads	SQL Analytics 10-15 times/Day for 45TB Data i.e. 450 TB - 675TB worth data will be queried	Please elaborate on the requirement. Also, confirm if this is in GB or in TB as total data platform by Year 5 is provided as ~659 TB (Structured, Unstructured).	Clarification for Volumetrics for Cloud-Workloads will be provided by 18-Dec-2024
784		1.3.2.11 Infrastructure Guidelines	Define the exact data repositories, virtualization areas and the database required for each repository	Please let us know what is the expectation from the ask of virtualization.	Please refer to the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
785	14	1.3.2.2 Data Processing 1.3.2.12.1 Volumetrics for On-Prem Workloads	The platform should be capable to run multiple transformation pipelines in parallel - at-least 400 pipelines in parallel (concurrently), scalable up to 1151 in next 5 years, of varying complexity - simple, medium, complex, in batch or near real time mode every day.	As per the details provided in 1.3.2.12.1 Volumetrics for On-Prem Workloads, total number of ETL pipelines by Y1 is 451, of which 20% of No. of pipelines are to be considered for concurrency. Please let us know the concurrency that needs to be considered.	Please refer to the additional details/corrigendum shared
786	12	1.3.2.Technical & Functional Requirements of the Data Platform	The Data Platform's design should permit ongoing background data processing while supporting several users working online with different data segments, while being capable of extracting data from various documents such as policy documents and periodic reports available in formats like PDF (scanned/machine-readable), CSV, Excel, Word, XML etc. The platform should receive data through other means like APIs/data view and be scalable to handle large data volumes without compromising performance.	What is expected around Unstructured Data Processing? Generally this will be based on the given use case. We understand that all the required unstructured data will be stored in the RAW layer and based on the use case, the data processing will happen in the Analytical Workbench. Pls confirm.	Details to be disclosed to the selected bidder
787	SOW: 22	7. Integration with AI/ML Platform and build Use Cases	Existing Analytical Models	What are the existing Analytical Models, What is the expectation around them? Does this need to be re-calibrated ?	Details to be disclosed to the selected bidder
788		Cloud Related Cost	Cloud Related Cost	Whether the bidder needs to factor in the Data Out (egress) cost? Pls provide details around approx. volumes etc.	Clarification for Volumetrics for Cloud-Workloads will be provided by 18-Dec-2024
789		Cloud Related Cost	Cloud Security	Does SBI Life already have all the necessary Cloud Foundations, Security Aspects? Can the bidder just leverage them or need to factor in cost around the foundation, security components etc. pls clarify	Please refer to the RFP
790	23	Integration with AI/ML Platform and build Use Cases	Using the data build 5 analytical use cases around customer, agents, fraud, etc. as defined by SBI life	Please enumerate the 5 use cases - the number has been referred to but the use cases are not mentioned categorically. We see multiple potential use cases but would like clarity.	Details to be disclosed to the selected bidder
791	33	11. Integrate:	Existing AI/ML Models with the Data Platform for DRISHTI	How many such models are there? Do these models perform to satisfaction as in, are they able to consume large data sets, handle unstructured data as needed? If not, it may be better to recreate some of these models rather than tweaking them. Would SBI be open to that?	Details to be disclosed to the selected bidder
792	33	11. Integrate:	Existing Qlik reports & visualization, business intelligence (BI)/Analytics with new Data Platform	How many reports? What are the kind of BI/Analytics that is currently available? Could we get broad categories? Would SBI be open to rationalization and optimization of these?	Please refer to the RFP

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793	33	11. Integrate:	Enable integration for NLP/ML models for forward-looking services like chatbots, video KYC, automated risk assessment scoring models and sales-based applications	What is the current repository of NLP models? Do we currently have automated risk scoring models built inhouse - if so, what is their performance like?	Details to be disclosed to the selected bidder
794	33	Insurance Functional Domains & Sub-domains	Reinsurance	Treaties, Fac are mentioned. What kind of services are being envisioned here? Would we be looking at supporting models in the Pricing, Reserving space?	Details to be disclosed to the selected bidder
795	9	Target State of DRISHTI's Data Platform	Talent Density in the Market to maintain competitive advantage and enable more sophisticated analytics and data processing capabilities	Please help explain this objective vis-à-vis the project and the expectations	The skills deployed should be sustainable and in-line with the market trends and existing talent at SBI life. In order to sustain the deployment post support
796	19	Data Security	Data Masking & Tokenization	What are the current Data Masking practices? What tools are used?	Details to be disclosed to the selected bidder
797	20	1.3.2.8	Data Analytics and Reporting	How many years of historical data do we have? This would be important in models like Churn etc.	The current data warehouse has history since inception. However for analytical models like Churn etc, if any history has to be brought over from various sources that will be done by the bidder
798	20	1.3.2.8	Data Analytics and Reporting Customer Centricity	We have usually seen that customer data lies in various legacy systems. Would it be correct to assume there are keys/other guides to tie historical data attributes together?	Please refer to the RFP
799	5	1.2.1	Current Data Landscape and Challenges - Data Consumption	Any challenges currently exist in the BI platform landscape, specifically for QlikSense (AASAA) ?	Please refer to the RFP
800	5	1.2.1	Current Data Landscape and Challenges - Data Consumption	Can the existing QlikSense platform be reused? Additionally, does the scope include scaling up the current platform? Is the existing Qlik Sense platform hosted on-premises or in the cloud?	Please refer to the RFP
801	5	1.2.1	Current Data Landscape and Challenges - Data Consumption	Does the scope include migrating existing BI reports from SSRS and SAP BO (Crystal and AASAA) to Qlik Sense OR other BI Tools?	Please refer to the RFP
802	5	1.2.1	Current Data Landscape and Challenges - Data Consumption	Does the existing BI platform utilize both SAP Crystal Reports and SAP BusinessObjects (BO) for reporting?	Please refer to the RFP
803	20	1.3.2.8	Data Analytics and Reporting-Serial Number 3 Page 20-Customer Centricity	Please elaborate on the pre processing solutions for supporting data treatments including missing value replacements, outlier treatments which are being leveraged currently in SBI environments.	Details to be disclosed to the selected bidder
804	20	1.3.2.8	Data Analytics and Reporting-Serial Number 3 Page 20-Customer Centricity	Are there existing customer and agent segmentation schemas which are being leveraged for campaigning & other targeted marketing activity?	Details to be disclosed to the selected bidder
805	20	1.3.2.8	Data Analytics and Reporting-Serial Number 3 Page 20-Customer Centricity	What are the product centric campaigns and response trends that are currently being monitored?	Details to be disclosed to the selected bidder
806	20	1.3.2.8	Data Analytics and Reporting-Serial Number 3 Page 20-Customer Centricity	What is current methodology being followed for next best offers, services or actions? How frequently are the recommendations sent to customers, agents or clients?	Details to be disclosed to the selected bidder
807	20	1.3.2.8	Data Analytics and Reporting-Serial Number 3 Page 20-Customer Centricity	Can you please elaborate on campaign analytics / attribution and how the effectiveness is measured? What are the current campaigns pre-selection mechanism and post implementation review framework? What is the frequency of campaigns?	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
808	20	1.3.2.8	Data Analytics and Reporting-Serial Number 3 Page 20-Customer Centricity	Are the channel attribution models like media mix modelling used to optimize advertising mix and promotional tactics with respect to sales revenue or profit?	Details to be disclosed to the selected bidder
809	9	1.3	Target State of DRISHTI's Data Platform	Point 12 mentions Gen AI as one of the capability in roadmap, please suggest if you have affinity to any LLMs on cloud	The data platform should enable the Gen AI capabilities for the future but Gen AI is not a capability to be delivered as part of DRISHTI's scope.
810	9	1.3.2	Target State of DRISHTI's Data Platform	Under sources, only 7 sources are mentioned where its observed that sources like social media is also needed Would you please confirm if 7 source lists covers all type of sources for consumptions on datalakehouse. Also please confirm if you have any 3rd party data provider for any data requirement	Please refer to the RFP
811	28	1.3.2.12.1	Volumetrics for On-Prem Workloads	Total existing reports mentioned as 3000, please provide break up of dashboard and reports. Also provide complexity % for the in-scope reports	Details to be disclosed to the selected bidder
812	28	1.3.2.12.1	Volumetrics for On-Prem Workloads	Out of 9000 users how many will be Power Users, please provide break up for the same	Details to be disclosed to the selected bidder
813	20	1.3.2.8	Data Analytics and Reporting	Complete customer profile - are you referring to build CDP platform here. Also is it possible to share current tech stack related to Core platforms, Portal and other digital platforms such as Martech systems	Details to be disclosed to the selected bidder
814	35	1.5	OEM Guardrails to be considered	Understanding is all Re-use tools like Oracle, Qlik/SAP BO deployed on-premise and will be continue as on-premise deployment.. Please confirm	Yes, the understanding is correct.
815	9	SOW- 1.3.	Target State of DRISHTI's Data Platform Compatibility with existing infrastructure	"Compatibility with existing infrastructure to leverage existing on-premises storage investments" what's the scope here, using on-premise storage without a need of data migration Or a compatible target storage which supports migration?	Compatibility is across the hybrid architecture across all components. Existing data compoenents are mentioned in the RFP document
816	11	SOW- 1.3.2.1	Data Ingestion	"Current SBI Life ecosystem has approximately ~45 TB of data that should be migrated from existing sources to the new Data Platform for DRISHTI" Above info suggests that 45 TB of data needs to be migrated whereas Volumetric section("1.3.2.12.1 Volumetrics for On-Prem Workloads") specifies 85 TB of structured data. Please suggest what is the reason of difference and details on extra data being considered in "1.3.2.12.1 Volumetrics for On-Prem Workloads"	85 TB is the current data size of which, 45 TB is the current volume for structured data and the remaining 40 TB is the current volume unstrutured data
817	28	SOW- 1.3.2.12.1	Volumetrics for On-Prem Workloads	For daily transfer of 45TB of data , 400 ETL pipelines are suggested where number of pipelines depends on number of source-target transformations needs and not related to volumetric only. Please suggest approximate total number of tables in your databases which needs to be considered for daily loads.	Please refer to the additional details/corrigendum shared
818	28	SOW -1.3.2.12.1	Volumetrics for On-Prem Workloads	Please suggest the details on considering number of Pipelines per TB section where it cant relate to volume directly but on number of source to target transformations.is there any form we can derive number of sources (tables , files etc) per TB of data. If not, please provide the details at level of type and number of sources to calculate the number of pipelines required.	Please refer to the additional details/corrigendum shared

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
819	4	SOW-1.2.1	Current Data Landscape and Challenges	Pls provide the details of current landscapes / existing on premises environment's security devices/ controls/Tools like SoC , SIEM & Security Monitoring & Management Tools.	Details to be disclosed to the selected bidder
820	9	SOW- 1.3.1	Target State of the DRISHTI'S Data Platform - conceptual view of the proposed Hybrid architecture (ON-prem / Cloud)	(1)Pls provide the details of existing on premises environment security controls/Tools like SoC , Firewalls , Intrusion prevention , SIEM ,SOAR , Threat Intelligence , Security Logging ,Monitoring & Management Tools if any applicable & need to integrated or leverage or can be reused for the Target state proposed architecture . (2) Pls confirm if all these above tools Tools like SoC , Firewalls , Intrusion prevention , SIEM ,SOAR , Threat Intelligence , Security Logging ,Monitoring & Management Tools need to be procured & implemented by the bidder for target state Hybrid architecture (ON-prem / Cloud) proposed architecture .Pls provide/clarify all the details for both on premises & cloud environments .	Please refer to the RFP
821	16	SOW- 1.3.2.5	Integrating with the organization's existing identity and access management (IAM) system for seamless authentication and authorization	Pls provide the details of existing IAM solution architecture with OEM details. Pls provide the count of IAM users for the proposed target state architecture.	Details to be disclosed to the selected bidder
822	18	SOW- 1.3.2.7	Data Security : Conducting regular security assessments and penetration testing to identify vulnerabilities and ensure the effectiveness of security controls. Address any identified vulnerabilities promptly through remediation activities	We understand that bidder will complete the regular security assessments and penetration testing to identify vulnerabilities and ensure the effectiveness of security controls , please confirm &provide the details of all the existing VAPT Tools in case if any Existing VAPT Tools need to be leverage for the Target state proposed architecture	Please refer to the RFP
823	23	SOW- 1.3.2.9	Security & Vulnerability Scan: Static application security testing (SAST) and dynamic application security testing (DAST) tools	Pls confirm if the SAST /DAST Testing and Tools procurement & implementations in the scope of bidder.	Please refer to the RFP
824	24	SOW - 1.3.2.11	Infrastructure GuidelinesVAPT Configuration Audit and VAPT will be conducted by the bidder for all Internet facing components through a certified vendor and suitable remediation should be done to ensure clean report with no pending severity observations.	Infrastructure Guidelines : VAPT Configuration Audit and VAPT will be conducted by the bidder for all Internet facing components through a certified vendor . Requests pls confirm this understanding is correct.	Please refer to the RFP
825	26	SOW -1.3.2.11	Infrastructure Guidelines Integration Integrating with existing ITSM, Data security tools mentioned in the RFP (as required)	Please provide the detailed list of existing Data Security Tools which need to be integrated	Please refer to the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
826	35	SOW- 1.6	OEM/Tools Consumption for Procure & Implement or Reuse & Implement : Procure & Implement IAM , Tokenisations & DLP	(1) We understand that bidder need to Procure & Implement IAM , Tokenisations & DLP solutions for proposed Target state architecture . (2) We request the SBI Life pls clarify if the bidder also need to procure and implement Firewall/IPS , VAPT , Encryption /Key Management , Threat Intelligence , Applications security , SAST /DAST based solutions for the proposed target state hybrid (ON-prem / Cloud) proposed architechture.Pls clarify	Please refer to the RFP
827	9	SOW- 1.3.1	Target architecture	In the logical architecture (image 1), Analytics Platform is shown having 2 layers - Cloud Data Layer and Analytics Layer. Can you please elaborate on the need and use of the 2 layers?	The two layers are for storage and developing analytics marts respectively. The Bidder should provide best solution on cloud for various layer needed for a cloud analytics platform
828	9	SOW- 1.3.1	Target architecture	In the logical architecture (image 1 & 2), Cleansed data layer is shown to push data in cloud Analytics Platform and On-prem Data Warehouse platform. Will the same data be pushed to the 2 locations and with same frequency? Please provide information on the data and size (in TB) that will be there on the cloud platform.	Yes, data from the cleansed layer will be utilized by both the analytics platform and the Data warehouse ecosystem. Please refer to the RFP for further details
829	24	SOW-1.3.2.10	Disaster Recovery and High Availability	While the asks for DR & HA is called out, considering the deployment asks is a hybrid deployment of on Prem + cloud, there is a significant dependency on infrastructure made available by SBIL on their on-prem setup to achieve the DR. Request more details on technical architecture of the SBIL on-premise environment and how is the DR replication and recovery thought about? Is the expectation to replicate the entire environment that is proposed in primary to be available in DR?	Details to be disclosed to the selected bidder
830	27	SOW - 1.3.2.12	Volumetrics to be considered for data platform	Y0 data volume mentioned is 85TB in the table where in clause 1.3.2.1 current data volume is mentioned as 45TB. Which number to consider?	85 TB is the current data size of which, 45 TB is the current volume for structured data and the remaining 40 TB is the current volume unstrutured data
831	28	SOW- 1.3.2.12.2	Volumetrics for on cloud workload	Table mentioning Complexity, medium complex and simple use cases have CPU/Memory requirements called out. Please share details in terms of data volume, training duration, how many times the run will happen per month and number of endpoints to consume these use cases. Please also share the details used to categorise complex, medium complex and simple use case	Details to be disclosed to the selected bidder
832	28	SOW- 1.3.2.12.2	Volumetrics for on cloud workload	SQL Analytics is mentioned as 10 - 15 times / day for 45 TB data - as per clause 1.3.2.1 the current data volume in total is 45 TB. Is the expectation that all queries will scan full data everytime?	Clarification for Volumterics for Cloud-Workloads will be provided by 18-Dec-2024
833	28	SOW- 1.3.2.12.2	Volumetrics for on cloud workload	There is no volumetric information about sem-structured data while the RFP mentions the platform to store and analyze semi structured as well	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
834	28	SOW- 1.3.2.12.2	Volumetrics for on cloud workload	Pipeline growth Y-o-Y is nearly 60% per year - what is the rational of the growth number considered here?	Please refer to the RFP
835	9	SOW - 1.3 Target State of DRISHTI's Data Platform	13. Secure by Design. Implement security in components at every stage – From Inception to deployment	What are the expected data volumes for data masking? Please provide details with respect to: 1. Total count of tables 2. Total volume of data in GB/TB 3. Data masking frequency expected	Details to be disclosed to the selected bidder
836	12	SOW - 1.3 Target State of DRISHTI's Data Platform	In addition, the proposed data platform should have the capability to extract, clean, transform and load additional ad-hoc structured/unstructured/semi-structured data such as health reports, telephone records, KYC documents, etc. and generate reports through various parameters.	1. What kind of data cleansing is expected in unstructured data? Please provide details.	Details to be disclosed to the selected bidder
837	19	SOW - 1.3 Target State of DRISHTI's Data Platform	Data Masking & Tokenization • Applying data masking and anonymization techniques to protect sensitive customer information during non-production use. Ensure that sensitive data is de-identified or obfuscated in development, testing, and analytics environments	What should be the volumetrics for the non-prod environment? Should it have all services in use in prod and DR?	The 3 environments to consider are, Dev, UAT & Prod for both On-Prem DC & On-Cloud DC respectively. For DR, please consider only Prod i.e 1 environment. For further details, please refer to the RFP
838	35	SOW- 1.5 OEM Guardrails to be considered	1.5 OEM Guardrails to be considered	As no preferred OEM is mentioned for data quality related activities, understanding is that SBIL does not have a preferred data quality OEM and is open for options from vendors. Please confirm.	Yes, provided the OEMs / technical stack (eg. Cloudera, Teradata, OCI, IBM) proposed meet the desired design principles. The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack. The SI will have to provide the justification (Pros & Cons) for the choice of techstack they are proposing.
839	38	SOW - 2.3 Deliverables & Milestones	Dates for milestones will be agreed upon at the start of the project	What is the expected duration of the project that is envisaged by SBIL or by when is SBIL expecting go-live for Project DRISHTI?	Over-view and guidance for Release approach & Key milestones as mentioned in RFP sections 2.2 & 2.3
840	8	SOW doc 1.3.1	Conceptual view of the proposed Hybrid architecture	Detailed conceptual view has labels for New capabilities and Future capabilities. Are these part of the scope?	provides data to for these future capabilities is in scope. The New Capabilities are part of the bidder's scope for project DRISHTI
841	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	How much streaming data has to be retained in the Event/Streaming Queue?	Please refer to the RFP
842	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	How many users would directly access the Lakehouse? Also how many users would be working on the analytics workbench on Cloud? Should we consider 50 users for both on-prem and on-cloud?	Please note the analytical platform is to be built on cloud and analytical workbench already exists with SBIL, Please refer to the additional details/corrigendum shared.

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
843	8	1.3	Target State of DRISHTI's Data Platform: 1. Single source of truth leading to ensure data is accessed uniformly from a single place to get a unified view of data across the organization/departments 2. Maximize use of open data formats data that eases sharing and enables interoperability between applications 3. Accommodate increasing demands without compromising performance, efficiency with a design to scale on demand	For the new data platform for Program DRISHTI, RFP is considering multiple OEMs across the different layers of the conceptual target data architecture. Would SBI life be open to consider a single unified platform which provides an end to end data lifecycle, which is capable of providing capabilities like real-time, data engineering, data Lakehouse, data warehouse, operational Database and AI/ML on a secure and governed platform.	Hybrid Architecture is the sought after approach for SBI life. The Bidder should propose a solution in which the technical stack proposed meets the desired design principles. The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack
844	28	Appendix B - Point #3	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	Request for global data lakehouse project references in BFSI industry, to be allowed	Please refer to the additional details/ corrigendum provided
845	SOW Page#8	Section 1.3, point # 6	Compatibility with existing infrastructure to leverage existing on-premises storage investments while also taking advantage of the cloud's flexibility	Please share the existing infrastructure details for optimizing the solution	Please refer to the RFP
846	9	1.3.1 Target State of the DRISHTI'S Data Platform	Target architecture	Request you to please elaborate on capabilities required for digital apps, Gen AI/LLM, Search	GenAI is a future capability that is not part of the current scope of the bidder but the data platform should enable the use of GenAI in the future.
847	9	1.3.1 Target State of the DRISHTI'S Data Platform	Target architecture	Request you to please share existing Security (data encryption tools, IAM, tokenization and masking capabilities/tools) and Infra - ops (provisioning and monitoring tools). Also, share details on capabilities required for Real-time app store, analytical workbench.	Details to be disclosed to the selected bidder
848	11	1.3.2.1 Data Ingestion	Current SBI Life ecosystem has approximately ~45 TB of data that should be migrated from existing sources to the new Data Platform for DRISHTI	Please share details on types of this historical data which needs to be migrated	Please refer to the RFP
849	22	1.3.2.8 Data Analytics and Reporting	Integration with AI/ML Platform and build Use Cases	Request you to please confirm if Gen AI capabilities need to be provided also. Refer target architecture - pg 9 also. If yes, please elaborate on the same.	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
850	34	1.5 OEM Guardrails to be considered	The Bidder is expected to propose their solution stack within these choices for each layer	Request you to allow bidders to propose OEM CSPs/hyperscalers, who are rated leaders by Gartner/Industry-leading Analysts, but not listed in the OEM guardrails. We request Oracle Cloud Infrastructure (OCI) to be part of Cloud Analytics Platform as OCI is one of the leaders in Hyperscalers, Cloud database management platforms, Analytics platforms.	OEMs/technical stack outside the guardrails can be proposed , provided they adhere to the Guiding Principles
851	34	1.5 OEM Guardrails to be considered	The Bidder is expected to propose their solution stack within these choices for each layer	Request you to allow bidders to propose OEM Integration technologies from Oracle for ELT processing, Data ingestion, Caching, which are not listed in the matrix, but are rated leaders by Gartner/Industry-leading Analysts.	OEMs/technical stack outside the guardrails can be proposed , provided they adhere to the Guiding Principles
852	07,09	2(xi), 7(v)	By participating in the bidding process, the Bidder is hereby expressly consenting to the disclaimers and the other terms and conditions of this RFP in toto. No request for change in commercial/legal terms and conditions, other than what has been mentioned in this RFP or any addenda/corrigenda or clarifications issued in connection thereto, will be entertained and queries in this regard, therefore will not be entertained.	While we note SBI's intent, request you to confirm if the Bidder propose deviations to the RFP's terms/forms, and that performance of obligations under the Bidder's proposal shall be subject to mutual agreement on terms and execution of a definitive agreement between the parties.	No Change in the RFP
853	4	1.2.1.	A. Architecture challenges Current technical is not contemporary / modern with various tooling that will need an upgrade / replacement	Is the SBIL team open to replacing current tools being leveraged in their existing tech stack?	Please refer to the RFP for Procure & Implement or Reuse & Implement
854	8	1.3	6. Compatibility with existing infrastructure to leverage existing on-premises storage investments while also taking advantage of the cloud's flexibility 8. Design components based on cloud-native principles while deploying solutions to be Hybrid	The proposed solution should be On-premise / hybrid (on-prem+cloud) / cloud ?	Hybrid (on-prem+Cloud)
855	19	1.3.2.8	Data Analytics and Reporting 2. Analytics 7. Integration with AI/ML Platform and build Use Cases Using the data build 5 analytical use cases around customer, agents, fraud, etc. as defined by SBI life	Are delivering analytics and AI/ML use cases part of this bid? If yes, Please mention the 5 use cases that need to be part of the bid	Yes, build and implementation of the 5 use cases are part of the bidder's scope of work for program DRISHTI. The 5 use cases will be disclosed to the selected bidder. For further details, Please refer to the RFP.

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
856	27	1.3.2.12.1	Volumetrics for On-Prem Workloads	Where year Y0,Y1,Y2,Y3,Y4 is mentioned, are we assuming Y0 to be the current year i.e. January 2024 - December 2024 followed by projections for next 4 years (Y1-Y5) upto 2028?	Y0 is considered to be from April '24 to March'25
857	4	1.2.1	Current Data Landscape and Challenges	List of all source systems?	Please refer to the RFP
858	4	1.2.1	Current Data Landscape and Challenges	List of all the Database?	Please refer to the details and volumetrics shared as part fo the RFP. Further details will be disclosed to the selected bidder
859	4	1.2.1	Current Data Landscape and Challenges	What are the different types of data in source system (structured, semi structured, audio etc)?	The different types of data sources are sturctured, semi-structured and Unstructured. For further details Please refer to the RFP
860	4	1.2.1	Current Data Landscape and Challenges	What is the expected volume of transactions data on the daily basis or the CDC data?	Please refer to the volumterics and data source specifications as mentioned in the RFP
861	4	1.2.1	Current Data Landscape and Challenges	Size of the database and no. of tables that will be moved to DW?	Please refer to the RFP and the additional details/ corrigendum shared
862	4	1.2.1	Current Data Landscape and Challenges	For the Data transformation what is the average no. of jobs per day?	Please refer to the RFP
863	4	1.2.1	Current Data Landscape and Challenges	For the Data transformation what is the average data volume processed per day?	Please refer to the RFP
864	4	1.2.1	Current Data Landscape and Challenges	Are you using any BI tools?	Please refer to the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
865	4	1.2.1	Current Data Landscape and Challenges	How many users in the BI tools.	Please refer to the RFP
866	4	1.2.1	Current Data Landscape and Challenges	How many dashboards in BI?	Please refer to the RFP for total number of reports and dashboards
867	4	1.2.1	Current Data Landscape and Challenges	For the data retention what is the amount of time that the data should be archived?	Details to be disclosed to the selected bidder
868	34	1.5	OEM Guardrails to be considered	Is Any specific Cloud service SBI prefers like AWS, GCP or Azure?	SBI Life currently has AWS & GCP landing zones. Hyperscalers outside the guardrails can be proposed , provided they adhere to the Guiding Principles
869	4	1.2.1	Current Data Landscape and Challenges	How many data transformation scripts/ procedures are there ?	Please refer to the RFP
870	4	1.2.1	Current Data Landscape and Challenges	Are we getting data from social media in SBI life? If yes which tools are used to get this Data?	This will be disclosed the selected bidder
871	28	Appendix B	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	Can the bidder submit large scale global references within the BFSI industry that consists of successful implementations/inflight projects?	Please refer to the additional details/ corrigendum provided
872	35	Appendix F	Commercial format	Commercial format is not accessible - can this be shared seperately or accessed via website?	We have provded an updated commercial bid form as part of corrigendum - 1
873	19	1.3.2.8	7. Integration with AI/ML Platform and build Use Cases Using the data build 5 analytical use cases	What is the current approach for fraud detection ? Is it rule based only or ML techniques are being used as of today?If yes, how many rules and ML models are available	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
874	12	14. BIDDING PROCESS/OPENING OF TECHNICAL BIDS:	Prior to the detailed evaluation, SBIL will determine the responsiveness of each Bid to the RFP. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the RFP in toto, without any deviation.	Bidder requests the opportunity to express certain deviations to the RFP including the commercial/legal terms and conditions. Having said that, we request that such deviations be mutually discussed and agreed upon by the parties during the award of the Contract.	No Change in the RFP
875	18	28. INTELLECTUAL PROPERTY RIGHTS AND OWNERSHIP:	<p>ii. On any licensed material used by Bidder/Service Provider for performing Services or developing Work Product for SBIL, the Bidder/Service Provider should have a valid and subsisting right to use as well as to further license for the Services performed/provided. SBIL shall not be liable for any license or IPR violation/infringement on the part of the Bidder/Service Provider.</p> <p>iii. The Bidder/Service Provider shall, at all times and at its own expenses without any limitation, indemnify and keep fully and effectively indemnified SBIL against all costs, claims, damages, demands, expenses and liabilities of whatsoever nature arising out of or in connection with all claims of infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights of any third party arising from the Services or use of Work Product or any part thereof in India or abroad under this RFP.</p> <p>iv. All Work Product prepared by the Bidder/Service Provider in performing the Services shall become and remain the sole and exclusive property of SBIL and all Intellectual Property Rights in such Work Product shall vest with SBIL. Any Work Product, of which the ownership or the Intellectual Property Rights do not vest with SBIL under law, shall automatically stand assigned to SBIL as and when such Work Product is created and Service Provider agrees to execute all papers</p>	<p>We propose below deviations:</p> <p>iii. The Bidder/Service Provider shall, indemnify and keep fully and effectively indemnified SBIL against all reasonable costs, claims, direct damages, demands, reasonable expenses and liabilities arising out of or in connection with all third party claims of infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights of any third party arising from the Services or use of Work Product or any part thereof in India under this RFP. Notwithstanding anything to the contrary herein, Bidder/Service Provider will have no liability to indemnify under Sections 28 (iii) to the extent that the infringement claim is based upon: (i) modifications to any item made by or on behalf of the SBIL in a manner that causes the infringement; (ii) use of any item in combination with any hardware, software or other products or services in a manner that causes the infringement and where such combination was not within the reasonable contemplation of the Parties given the intended use of the item; (iii) the failure of a Party to use corrections or enhancements to such deliverables that are made available by the other Party; (iv) detailed, non-discretionary designs or specifications provided by the SBIL that necessarily caused such infringement claim; or (v) the SBIL's distribution, marketing or use for the benefit of third parties (other than to provide Services to the SBIL hereunder) of the deliverable or item.</p> <p>If any deliverable or item provided by the Bidder/Service Provider hereunder is, or in such Bidder/Service Provider's reasonable judgment is likely to become, the subject of a infringement claim, the Bidder/Service Provider at its expense and in addition to defending the claim and providing indemnity as required by section 28 (iii) above, will use reasonable efforts to procure for the SBIL the right to use and continue using such deliverable or replace it with a non-infringing equivalent or modify it to make its use hereunder non-infringing, provided that such replacement or modification does not result in a degradation of the performance or quality of the deliverable. If such option is not available on commercially reasonable terms in the Bidder/Service Provider's good faith judgment, the Bidder/Service Provider will so notify the SBIL, whereupon (A) the SBIL will cease use of such deliverable or item and return it to the Bidder/Service Provider and (B) the Parties will equitably adjust the charges to reflect the added expenses or discontinuation of services. In such event, the Parties will seek</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
876	19	29. LIQUIDATED DAMAGES:	If Service Provider fails to deliver and perform any or all the Services within the stipulated time, schedule as specified in this RFP and/or Contract, SBIL may, without prejudice to its other remedies under the RFP and/or Contract, and unless otherwise extension of time is agreed upon without the application of liquidated damages, deduct from the Project Cost, as liquidated damages a sum equivalent to 0.5% of total Project Cost for delay of each week or part thereof maximum up to 5% of total Project Cost. Once the maximum deduction is reached, SBIL may consider termination of the Contract.	<p>Bidder requests Client to agree upon mutually agreed terms and conditions for SLA & SLA metrics/penalties at the time of contract negotiations.</p> <p>Additionally, Bidder requests that the Liquidated Damages provisions in all cases should cover the following in principle:</p> <p>(i) Liquidated Damages to be the sole and exclusive remedy of Client against all delays;</p> <p>(ii) Such Liquidated Damages shall only be imposed if the delays can be solely attributable to the acts of the Bidder;</p> <p>(iii) the maximum liability of Bidder with respect to all Liquidated Damages mentioned under this Agreement in aggregate to be [not greater than 5%] of the cost of activity delayed;</p> <p>(iv) Liquidated Damages shall be counted towards the overall liability of Bidder while computing the overall liability of Bidder during each phase;</p> <p>(vi) Bidder shall not be responsible for any delays or non-performance of other parties or Client in line with what mentioned under the referred section.</p> <p>(vii) SBIL shall not terminate the Contract once the maximum deduction is reached.</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
877	20	31. CODE OF INTEGRITY AND DEBARMENT/BANNING:	<p>Entire Section including below mentioned highlighted clauses:</p> <p>v. Debarment/Banning Empanelment/participation of Bidders and their eligibility to participate in SBIL’s procurements is subject to compliance with code of integrity and performance in contracts as per terms and conditions of contracts. Following grades of debarment from empanelment/participation in SBIL’s procurement process shall be considered against delinquent Vendors/Bidders: (a) Holiday Listing (Temporary Debarment - suspension): Whenever a Bidder is found lacking in performance, in case of less frequent and less serious misdemeanors, the Bidder may be put on a holiday listing (temporary debarment) for a period up to 12 (twelve) months. When a Bidder is on the holiday listing, he is neither invited to Bid nor are his Bids considered for evaluation during the period of the holiday. The Bidder is, however, not removed from the list of Entire Section including below mentioned highlighted clauses:</p> <p>v. Debarment/Banning Empanelment/participation of Bidders and their eligibility to participate in SBIL’s procurements is subject to compliance with code of integrity and performance in contracts as per terms and conditions of contracts. Following grades of debarment from</p>	<p>Bidder suggests the complete removal of this clause and requests that no penal actions be imposed in the event of non-compliance, as SBIL already has the legal and contractual rights to take appropriate actions in such circumstances.</p>	<p>No Change in the RFP</p>

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
878	25	Appendix –A BID FORM (‘TECHNICAL BID’)	<p>We < name of the body corporate/entity> (herein after referred to as the ‘Bidder’) have examined the above referred RFP, the receipt of which is hereby duly acknowledged and subsequent to prebid clarifications/ modifications / revisions, if any, furnished by SBIL, offer to provide Services detailed in this RFP. We shall abide by the terms and conditions spelt out in the RFP. We shall participate and We < name of the body corporate/entity> (herein after referred to as the ‘Bidder’) have examined the above referred RFP, the receipt of which is hereby duly acknowledged and subsequent to prebid clarifications/ modifications / revisions, if any, furnished by SBIL, offer to provide Services detailed in this RFP. We shall abide by the terms and conditions spelt out in the RFP. We shall participate and submit the Technical Bid and Commercial Bid along with the prescribed enclosures in two separate emails on or before the submission date as specified in the Schedule of Events of the present RFP.</p> <p>▪ We declare that we are not in contravention of any conflict of interest obligation mentioned in this RFP.</p> <p>v. It is further certified that the contents of our Bid are factually correct. We have not sought any deviation to the terms and conditions of the RFP. We also accept that in the event of any information / data / particulars proving to be incorrect, SBIL will have right to disqualify</p>	<p>Bidder proposes below modifications in Bid Form:</p> <p>We < name of the body corporate/entity> (herein after referred to as the ‘Bidder’) have examined the above referred RFP, the receipt of which is hereby duly acknowledged and subsequent to pre bid clarifications/ modifications / revisions, if any, furnished by SBIL, offer to provide Bidder proposes below modifications in Bid Form:</p> <p>We < name of the body corporate/entity> (herein after referred to as the ‘Bidder’) have examined the above referred RFP, the receipt of which is hereby duly acknowledged and subsequent to pre bid clarifications/ modifications / revisions, if any, furnished by SBIL, offer to provide Services detailed in this RFP. Subject to the deviations submitted, we shall abide by the terms and conditions spelt out in the RFP. We shall participate and submit the Technical Bid and Commercial Bid along with the prescribed enclosures in two separate emails on or before the submission date as specified in the Schedule of Events of the present RFP.</p> <p>▪ We declare that to the best of our knowledge, we are not in contravention of any conflict of interest obligation mentioned in this RFP.</p> <p>v. It is further certified that the contents of our Bid are factually correct.. We also accept that in the event of any information / data / particulars proving to be incorrect, SBIL will have right to disqualify us from the RFP without prejudice to any other rights available to SBIL.</p> <p>vi. Subject to the deviations submitted, we certify that while submitting our Bid document, we have not made any changes in the contents of the RFP document, read with its amendments/clarifications provided by SBIL.</p> <p>xi. To the best of our knowledge, we hereby certify that on the date of submission of Bid for this RFP, we do not have any past/ present litigation which adversely affect our participation in this RFP and or which materially impacts our going concern or we are not blacklisted/penalized/punished for breach of contract/fraud/corrupt practices by any commercial establishments / public or private insurance companies / Public Sector Undertaking/ State or Central Government or their agencies/departments.</p>	No Change in the RFP
879	34	Appendix-E Scope of Work and Payment Schedule	Entire Appendix	<p>Bidder wishes to include the below language on late payment of invoices:</p> <p>“Should any invoice (excluding disputed amounts) remain unpaid for more than thirty (30) days, interest will be paid at a rate of 1% per month or the highest rate allowed by law, whichever is less.”</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
880	37	Appendix-H NON-DISCLOSURE UNDERTAKING	SBI Life has provided certain proprietary and confidential information, concerning its products, service, organisation, its employees, employee’s details, decision processes, strategic business initiatives, technical infrastructure, working processes, delegation of responsibilities, project management, planning methods, reports, plans and status including but not limited to technical manuals, specifications, product features, customer list, specializations, documents, financial statements and business/development plans etc. to the Bidder to facilitate Bidder’s response to its Request For Proposal for Data Re-engineering for Insights and Strategic Transformation Initiative and related services (“RFP”).	<p>Bidder requests to carve out Personal Data from confidential information and thus proposes below modifications:</p> <p>SBI Life has provided certain proprietary and confidential information, concerning its products, service, organisation, its employees, employee’s details, decision processes, strategic business initiatives, technical infrastructure, working processes, delegation of responsibilities, project management, planning methods, reports, plans and status including but not limited to technical manuals, specifications, product features, customer list, specializations, documents, financial statements and business/development plans etc. to the Bidder to facilitate Bidder’s response to its Request For Proposal for Data Re-engineering for Insights and Strategic Transformation Initiative and related services (“RFP”). Notwithstanding the foregoing, the term confidential information will not include any information that identifies or directly relates to natural persons (“Personal Data”), and this Agreement will not be deemed to apply to Personal Data.</p>	No Change in the RFP
881	37	Appendix-H NON-DISCLOSURE UNDERTAKING	The Bidder shall indemnify SBI Life, its directors, officers, employees, subsidiaries and /or affiliates and hold them harmless against any loss or damage that SBI Life, its directors, officers, employees, subsidiaries and /or affiliates may sustain on account of any leakage of confidential information pertaining to and supplied by SBI Life or on account of any violation of intellectual property, confidentiality, privacy, patents, trademark etc., by the Bidder in respect of any Intellectual Property, practices, hardware, software, systems, process, technologies, etc. in whatever manner described	Bidder proposes deleting this clause as the intention is already addressed in the Service Agreement.	No Change in the RFP
882	12	1.3.2. Technical & Functional Requirements of the Data Platform	Entire Section	We understand that Software Licenses and Hardware will be in the name of SBI Life.	Yes, the licences to be procured in SBIL's name
883		1.3.2. Technical & Functional Requirements of the Data Platform	1.3.2.7 Data Security	We request SBIL to share with us you Infosec guidelines specified in Section 2 (Access Management) for our review.	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
884		1.3.2. Technical & Functional Requirements of the Data Platform	<div>1.3.2.7 Data Security</div> <div>4. Assessments</div> <div>• Conducting regular security assessments and penetration testing to identify vulnerabilities and ensure the effectiveness of security controls. Address any identified vulnerabilities promptly through remediation activities.</div>	<div>Bidder wishes to include the below clause to disclaim its liability for existing vulnerabilities:</div> <div>"Our assumption is that except with respect to vulnerabilities caused by Accenture's breach of its obligations under the Agreement, SBI Life is responsible to remediate any vulnerabilities in SBI Life Data or SBI Life systems at SBI Life's cost. SBI Life may engage Accenture to perform such remediation on SBI Life's behalf pursuant to a separate contract. For clarity, such remediation activities pursuant to a contract are not considered as "Services". In the event SBI Life fails to remediate a security vulnerability in SBI Life Data or SBI Life systems, Accenture will not be liable for the consequences resulting from such security vulnerability, including a data security breach, except to the extent such security vulnerability resulted from Accenture’s breach of its obligations under the Agreement.”</div>	<div></div> <div>Details to be discussed with the selected bidder</div>

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
885		1.3.2. Technical & Functional Requirements of the Data Platform	<p>8. Data Security Compliance</p> <ul style="list-style-type: none">• Ensuring compliance with relevant regulations, such as the Insurance Regulatory and Development Authority of India (IRDAI) guidelines.• Enabling controls and processes to meet data security requirements specific to the life insurance industry• The system should ensure that the personal information of the users is secure and should comply with regulations, such as The Digital Personal Data Protection Act 2023 (DPDPA 2023), the General Data Protection Regulation (GDPR). The system should ensure that controls are align with requirements of The Health Insurance Portability and Accountability Act (HIPAA)• The system should comply with data protection regulations which includes implementing measures to protect customer privacy rights (including obtaining consent, data minimization, anonymizing data, and ensuring data retention and deletion policies) and data principal rights (right to correction, deletion, forgotten, nominate, consent withdrawal)• Bidder shall certify that all types of data (especially the PII data) shall remain and reside within geographical boundaries that comply with Digital Personal Data Protection Act 2023 or as may be allowed by regulation.	<p>Bidder would like to clarify that in the event that there is a requirement of access to Personal data by the Bidder, the SBIL shall ensure:</p> <p>(i)To share only masked data to Bidder for providing services under this project, or</p> <p>(ii)If option (i) above is not possible, then, Bidder expects that the parties will mutually discuss and agree to enter into Data Protection Schedule capturing the security & disclosure protocols and other terms as per applicable Data Privacy Laws to define Buyer (being Data Controller role) and Bidder (being Data Processor role) and will comply the applicable Data Privacy Laws respective to their roles.</p> <p>We request SBIL to share with us its Infrastructure, Cybersecurity and SBI Life security guidelines specified in this Section for our review.</p>	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
886	24	1.3.2. Technical & Functional Requirements of the Data Platform	<p>1.3.2.11 Infrastructure Guidelines</p> <p>The Successful Bidder must adhere to the following Infrastructure Guidelines while designing the Hybrid analytics platform with the Raw and cleansed layer on-prem but the Analytical workbench on Cloud</p> <p>1. The bidder shall analyze the existing infrastructure and design the suitable infra-architecture to provide desired infrastructure capacity, sizing and specs (including hardware and software) for prod, non-prod and DR environments.</p> <p>2. The bidder needs to propose dedicated HW with racks for on-premises components (data store, compute, network and security components) which can be audited by SBI Life and regulators.</p> <p>3. Bidder will ensure that SBI Life’s cybersecurity guidelines are adhered to. 4. Configuration Audit and VAPT will be conducted by the bidder for all Internet facing components through a certified vendor and suitable remediation should be done to ensure clean report with no pending severity observations.</p> <p>5. Bidder must recommend the final optimized deployment structure basis own experience balancing performance, costs, scalability with information security requirements.</p> <p>6. Before bid submission, bidder must present and submit comprehensive approach to develop and host the overall solution.</p> <p>7. Bidder will also need to detail the licenses needed for all the products to be installed</p>	<p>Bidder agrees to this audit clause in-principle. It is our assumption that, SBIL will comply with the confidentiality and security guidelines of Bidder in conduct of such audit, please confirm our understanding.</p> <p>We request SBIL to share with us its Infrastructure, Cybersecurity and SBI Life security guidelines specified in this Section for our review</p>	<p>Details to be disclosed to the selected bidder</p>

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
887	2	1. DEFINITIONS	(c) “Applicable Laws” shall mean all applicable laws, byelaws, statutes, rules, regulations, orders, ordinances, notifications, protocols, treaties, codes, guidelines, policies, notices, directions, writs, injunctions, judgments, decrees or other requirements or official directive of any court of competent authority or of any competent Governmental Authority, including without limitation the IRDAI or a person acting under the authority of any court of competent authority or of any competent Governmental Authority, whether in effect on the date of this Agreement or thereafter.	<p>The Bidder seeks to clarify that the term "Applicable Laws" should be limited to those laws that are relevant to the business operations of the Parties and applicable to the Service Provider as a provider of services. Based on this understanding, the Bidder proposes the following modifications:</p> <p>(c) “Applicable Laws” shall mean all applicable laws, bye laws, statutes, rules, regulations, orders, ordinances, notifications, protocols, treaties, codes, guidelines, policies, notices, directions, writs, injunctions, judgments, decrees or other requirements or official directive of any court of competent authority or of any competent Governmental Authority, including without limitation the IRDAI or a person acting under the authority of any court of competent authority or of any competent Governmental Authority, whether in effect on the date of this Agreement or thereafter, that are applicable to the business operations of the Parties, and applicable the Service Provider as the provider of Services.</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
888	2	1. DEFINITIONS	<p>(f) “Confidential Information” means and includes:</p> <p>i. the database of prospects, customers and employees of the Company including but not limited to such persons’ address, telephone number and other contact information, image, gender, age, social security number, account or other identifying numbers or attributes, and financial, health and insurance information, any claim information and other information about an individual, including the fact that the individual is or was a customer or applicant of the Insurer and any detail, particular or information pertaining thereto received by the Service Provider during the course of provision of the Services or before entering into this Agreement;</p> <p>ii. any and all information relating to the business of the Company, associates, Affiliates and strategies, methods, books, records and documents, technical information concerning the Company’s products, equipment, services and processes, procurement procedures, pricing techniques, which is obtained or received directly or indirectly, whether orally or in writing by the Service Provider during the course of provision of the Services; and</p> <p>iii. any and all software, data, tables, analysis, statistics, compilations, studies, projections, reports/ documents and records relating to the business of the Company, provided to the Service Provider by the Company or obtained by the Service Provider or any material that may be developed or generated from any</p>	<p>Bidder requests that “Confidential Information” shall not include any information that identifies or directly relates to natural persons (“Personal Data”), and this Agreement will not be deemed to apply to Personal Data. In event of any access to the Personal Data, SBIL shall ensure</p> <p>(i)To share only masked data to Bidder for providing services under this project, or</p> <p>(ii)If option (i) above is not possible, then, Bidder expects that the parties will mutually discuss and agree to enter into Data Protection Schedule capturing the security & disclosure protocols and other terms as per applicable Data Privacy Laws to define Buyer (being Data Controller role) and Bidder (being Data Processor role) and will comply the applicable Data Privacy Laws respective to their roles.</p> <p>Thus, we propose the deletion of section (f) (i).</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
889	3	3. SERVICES	3.4. Notwithstanding anything to the contrary contained in the Agreement, it is agreed between the Parties that the total aggregate liability of the Company under this Agreement for any direct loss arising out of breach of the terms and conditions of the Agreement or any reason whatsoever shall not exceed the total Fees paid in the immediately preceding 6 (Six) months prior to date of occurrence of cause of action, by the Company to the Service Provider under this Agreement. The Company shall not be liable for any special, indirect, consequential, or incidental damages (including but not limited to damages for loss of business profits, business interruption, loss of business information, and the like) arising out of this Agreement.	We propose to make this clause mutual by limiting our liability to the Fees paid in the immediately preceding 6 (Six) months prior to date of occurrence of cause of action and excluding indirect damages. This limitation is intended to create a fair and balanced agreement, where both parties are equally protected from excessive liability and are only responsible for direct damages that arise from their own actions or breaches	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
890	3	3. SERVICES	<p>3.5. Time is of essence in performance of the Service Provider’s obligations under this Agreement, and the Service Provider shall ensure performance within the timelines specified by the Company in this Agreement or otherwise in writing, from time to time. If any time period specified herein is extended in writing by the Parties, such extended time shall also be of the essence. The Service Provider agrees that actual service levels may be varied at the discretion of the Company during the Term due to changes in technology, processing, business requirements or otherwise.</p> <p>3.6. The Service Provider represents to the Company that it has not violated any Applicable Law, which may result in any disciplinary or any other proceedings and no such proceedings have commenced or are indicated by the IRDAI or any other Governmental Authority against it and it is not debarred/suspended from provision of the Services, and no court proceedings or investigations are pending or threatened against it that can adversely affect the performance of the Services. The Service Provider shall continue to comply with all Applicable Laws, including the Act, the IRDAI Act, rules, regulations and any other circulars, orders, directions or instructions issued thereunder, from time to time.</p> <p>3.7. The Service Provider represents that it has no conflict of interest with the Company and that the Service Provider or any of its Affiliates do not stand to derive any benefit by causing any loss or</p>	<p>Bidder proposes below modifications:</p> <p>3.5. the Service Provider shall ensure performance within the timelines specified by the Company in this Agreement or otherwise in writing, from time to time. If any time period specified herein is extended in writing by the Parties. The Service Provider agrees that actual service levels may be varied at the discretion of the Company during the Term due to changes in technology, processing, business requirements or otherwise.</p> <p>3.6. The Service Provider represents to the Company that it has not violated any Applicable Law, which may result in any disciplinary or any other proceedings and at the time of execution of this Agreement, no such proceedings have commenced or are indicated by the IRDAI or any other Governmental Authority against it and it is not debarred/suspended from provision of the Services, and no court proceedings or investigations are pending against it that can adversely affect the performance of the Services. The Service Provider shall continue to comply with all Applicable Laws, including the Act, the IRDAI Act, rules, regulations and any other circulars, orders, directions or instructions issued thereunder, from time to time, that are applicable to the business operations of the Service Provider, and applicable to the Service Provider as the provider of Services.</p> <p>3.7. The Service Provider represents to the best of its knowledge that it has no conflict of interest with the Company and that the Service Provider or any of its Affiliates do not stand to derive any benefit by causing any loss or damage to the Company or to its policyholders, in any manner whatsoever. The Service Provider shall, at no point in time, carry on any activity of the Company, which the Company is prohibited from outsourcing, as specified under Regulation 46 of the PPI Regulations.</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
891	3	3. SERVICES	3.10. The Service Provider shall assist the Company, wherever required, with respect to: (i) maintaining integrity and security of personal data; (ii) providing timely information of data loss or breach incidents and corrective remediations; and (iii) carrying out possible data protection impact assessments and audits.	We understand that there is no access to PII under this engagement. In event of any access to the Personal Data, SBIL shall ensure (i)To share only masked data to Bidder for providing services under this project, or (ii)If option (i) above is not possible, then, Bidder expects that the parties will mutually discuss and agree to enter into Data Protection Schedule capturing the security & disclosure protocols and other terms as per applicable Data Privacy Laws to define Buyer (being Data Controller role) and Bidder (being Data Processor role) and will comply the applicable Data Privacy Laws respective to their roles.	No Change in the RFP
892	4	4. TERM AND TERMINATION	4.2. The Company may, at any time, terminate this Agreement without assigning any reason by providing a written notice of not less than 30 (Thirty) calendar days to the Service Provider. Notwithstanding anything contrary contained in this Agreement, if the Agreement is terminated then any payment/Fee which has been made by the Company for which Services have not been rendered shall be liable to be refunded by the Service Provider to the Company immediately at the end of such notice period.	The bidder proposes a notice period of at least 90 days in the event of termination for convenience. Further, it is our assumption that, Company will pay under this Section 4.2 for the Services rendered and expenses incurred by the Bidder upto the date of termination including a pro-rata portion for services in progress and the cost of investment already incurred by the Bidder for rendering Services under this Agreement. Please confirm our understanding. Furthermore, the bidder requests that the Company pay any termination or break fee specified in the relevant SOW ("Termination Charges"), in addition to settling all outstanding dues up to the last day of the Agreement/SOW, in the event of termination for convenience.	No Change in the RFP
893	4	4. TERM AND TERMINATION	4.3. Without prejudice to Clause 4.2 above, the Company may terminate this Agreement forthwith, if any of the following events occur: (i) If there is a breach by the Service Provider of any term of this Agreement or of the service levels and such breach, in the opinion of the Company is incapable of being remedied, or in case of a breach, which in the opinion of the Company is capable of being remedied, remains unremedied for a period of 10 (Ten) calendar days from the date of service of written notice by the Company to the Service Provider	The bidder requests a minimum notice period of 30 days instead of immediate termination. Additionally, the bidder seeks a defined cure period of at least 30 days to rectify any breaches instead of 10 days as specified in section 4.3.(i).	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
894		5. COVENANTS, REPRESENTATIONS/ WARRANTIES AND OBLIGATIONS OF THE SERVICE PROVIDER	<p>(vii)Review & Audit:</p> <p>(v) The Service Provider agrees that it will comply with all of the Company’s standard physical security procedures and Information & Cyber Security controls as laid out in Schedule 3 of this Agreement and practices in place at locations where the Service Provider and its employees, representatives are performing work. The Service Provider shall adhere to the applicable requirements under the IRDAI’s Information and Cyber Security Guidelines, 2023 (including any clarifications, amendments, or replacements thereof), and the Company shall have the right to review and monitor the security practices and control processes of the Service Provider, which is relevant to this Agreement on a regular basis. Wherever applicable, the Service Provider shall comply with the Company’s ‘Third Party Security Control Checklist’ and the respective compliance report need to get validated by a CERT-In empanelled information security auditing organization, at least once in every year during the Term. The Service Provider shall submit the compliance validation report of the same to the Company, at its cost to the Company. The Company reserves the right to verify this validation report and requisition additional evidences, if any, or visit the site of the Service Provider to verify the security controls. The Service Provider shall be required to notify the Company of any security breaches, as soon as it becomes aware of the</p>	We request SBIL to share with us its ‘Third Party Security Control Checklist’ specified in this Section for our review.	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
895	7	6. FEES AND CHARGES	6.1 In consideration of the Services to be rendered by the Service Provider, the Company agrees to pay to the Service Provider, the Fees after deduction of all applicable taxes, levies and other charges, that are required to be deducted or withheld under Applicable Laws or this Agreement from the gross amount in the Invoice. Such payments shall be made by the Company to the Service Provider within 30 (Thirty) Business Days of receipt of undisputed Invoice from the Service Provider, subject to the Service Provider furnishing all appropriate documents (including those in relation to reimbursement of Charges). This Clause is subject to Schedule 4, which covers tax based compliance requirements.	Bidder wishes to include the below language on late payment of invoices: “Should any invoice (excluding disputed amounts) remain unpaid for more than thirty (30) days, interest will be paid at a rate of 1% per month or the highest rate allowed by law, whichever is less.”	No Change in the RFP
896	7	6. FEES AND CHARGES	6.2 If the Company in good faith disputes all or any portion of an Invoice, both Parties will mutually resolve the same. The Service Provider will continue to provide the Services while pending resolution of the dispute. If the dispute is not resolved, then the same shall be dealt in a manner specified in Clause 13 of this Agreement.	Bidder proposes to insert the timeline for resolving the dispute and insert below language: 6.2 If the Company in good faith disputes all or any portion of an Invoice, both Parties will mutually resolve the same. In such events, Company shall communicate in writing any disputes in invoices submitted by Service Provider within seven (7) days from the date of invoice, failing which invoices shall be deemed accepted by the Company. The Service Provider will continue to provide the Services while pending resolution of the dispute. If the dispute is not resolved, then the same shall be dealt in a manner specified in Clause 13 of this Agreement.	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
897	8	7. INDEMNITY	<p>7.1 The Service Provider agrees to indemnify, defend, protect and hold harmless the Company and its officers, directors, employees, representatives, agents, and assigns against any and all (a) demands, claims, suits, judgments, settlements and proceedings; and (b) all liabilities, losses, claims, damages, costs, penalties, deficiencies, recoveries, fees and expenses (including attorney’s fees and expenses), asserted against or suffered or incurred by the Company, or which arise out of or result from or are connected with: (i) any breach of the covenants, agreements or obligations of this Agreement including but not limited to or due to any event which results or may result in the Service Provider’s representations or warranties being untrue, inaccurate or misleading, or arising out of gross negligence or wilful misconduct; (ii) submission of inaccurate information or details by the Service Provider; (iii) any act of commission or omission, including but not limited to non-disclosure of material facts, fraud, misconduct, misrepresentation, wilful default and negligence by or on the part of the Service Provider or its employees, comprising without limitation the loss or damage to materials or any other property/(ies) whatsoever; (iv) violation of any Applicable Law by the Service Provider; (v) any unlawful act or misdemeanour committed or performed by the Service Provider or its employees or its representatives and any personnel while providing the Services under this Agreement;</p>	<p>Bidder proposes below modifications:</p> <p>7.1 The Service Provider agrees to indemnify, defend, protect and hold harmless the Company and its officers, directors, employees, representatives, against any and all third party (a) demands, claims, suits, judgments, settlements and proceedings; and (b) all liabilities, losses, claims, direct damages, reasonable costs, penalties, deficiencies, recoveries, fees and expenses (including attorney’s fees and expenses), asserted against or suffered or incurred by the Company, or which arise out of or result from or are connected with: (iii) fraud, willful misconduct, misrepresentation, wilful default and gross negligence by or on the part of the Service Provider or its employees, comprising without limitation the loss or damage to real and tangible materials or any other property/(ies) whatsoever; (iv) violation of any Law applicable to the business operations of Service Provider; (; (vii)non-payment of statutory dues, taxes and other levies under Applicable Laws to the business operations of Service Provider; and (viii) breach/infringement by the Service Provider or its representatives of any of the Intellectual Property Rights of the Company or any other persons, provided however that, Bidder/Service Provider will have no liability to indemnify under Sections 7.1 (viii) to the extent that the infringement claim is based upon: (i) modifications to any item made by or on behalf of the SBIL in a manner that causes the infringement; (ii) use of any item in combination with any hardware, software or other products or services in a manner that causes the infringement and where such combination was not within the reasonable contemplation of the Parties given the intended use of the item; (iii) the failure of a Party to use corrections or enhancements to such deliverables that are made available by the other Party; (iv) detailed, non-discretionary designs or specifications provided by the SBIL that necessarily caused such infringement claim; or (v) the SBIL’s distribution, marketing or use for the benefit of third parties (other than to provide Services to the SBIL hereunder) of the deliverable or item.</p> <p>If any deliverable or item provided by the Bidder/Service Provider hereunder is, or in such Bidder/Service Provider’s reasonable judgment is likely to become, the subject of a infringement claim, the Bidder/Service Provider at its expense and in addition to defending the claim and providing indemnity as required by section 7.1 (viii) above, will use reasonable efforts to procure for the SBIL the right to use and continue using such deliverable or replace it with a non-infringing equivalent or modify it to make its</p>	<p>No Change in the RFP</p>
898	8	8. CONFIDENTIALITY	Entire Section	<p>Bidder proposes to have mutual confidentiality clause. Given that both parties are likely to share confidential information during this engagement. We requests to have equivalent protection for our own confidential information as provided for the other party’s information.</p>	<p>No Change in the RFP</p>

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
899	8	8. CONFIDENTIALITY	<p>8.6 The Service Provider warrants, represents and undertakes that: (i) it has and shall continue to have in place all appropriate technical and organizational measures to secure and protect all Personal Data. (ii) it shall not retain or process Personal Data for longer than is necessary to carry out its obligations under this Agreement or under Data Protection Laws. (iii) it shall not disclose Personal Data to a third party for any purpose whatsoever unless it is required for the performance of its obligations as set out in this Agreement. (iv) it shall ensure any transfer of Personal Data to a third party it undertakes is not incompatible with the obligations set out in this Agreement and under the relevant Data Protection Laws. (v) it shall process Personal Data at all times in accordance with Data Protection Laws. (vi) it shall assist, provide all required information and cooperate at all times with the Insurer to enable it to comply with such obligations as are imposed on the Company by Data Protection Laws.</p>	<p>Bidder requests that obligations related to Personal Data shall not be inserted and addressed under the confidentiality obligations and shall be treated separately by executing Data Protection Schedule. In event of any access to the Personal Data, SBIL shall ensure</p> <p>(i)To share only masked data to Bidder for providing services under this project, or</p> <p>(ii)If option (i) above is not possible, then, Bidder expects that the parties will mutually discuss and agree to enter into Data Protection Schedule capturing the security & disclosure protocols and other terms as per applicable Data Privacy Laws to define Buyer (being Data Controller role) and Bidder (being Data Processor role) and will comply the applicable Data Privacy Laws respective to their roles.</p> <p>Thus, we propose the deletion of section 8.6.</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
900	9	9. INTELLECTUAL PROPERTY RIGHTS	<p>9.1 Except as provided herein, nothing in this Agreement shall have the effect of assigning or transferring any Intellectual Property Rights in any software, documents, reports, representations, manuals, procedures, Confidential Information and other materials provided by the Company to the Service Provider under this Agreement. All Intellectual Property Rights in and to the Services and the Deliverables thereof shall vest at all times in the Company, from the date of such creation.</p> <p>9.2 Upon the request of the Company, the Service Provider shall execute all documents and do all acts and things required to vest or perfect the vesting of the Intellectual Property Rights legally and exclusively in the name of the Company or any assignee of the Company.</p> <p>9.3 If the use or possession of the Deliverables by the Company infringes or in the Service Provider's reasonable opinion is likely to or if a third party claims that the Deliverables infringe any third party Intellectual Property Right, the Service Provider shall, at its expense (a) procure for the Company the right to continue to use the Deliverables free from such liability; or (b) modify or replace the Deliverables so as to avoid infringement and to provide the Company with substantially the same functionality.</p> <p>9.4 The Service Provider shall not in any manner whatsoever tamper, cause any loss or damage to the Intellectual Property Rights of the Company or seek to register the Intellectual Property Rights of the Company. The Service</p>	<p>Bidder wishes to clarify that we will supply all third-party products /services through the resale model, and the resale of such products including IP rights therein shall be governed under the terms and conditions of the EULA/Resale Agreement directly to be signed by SBI Life and third-party directly.</p> <p>Bidder further would like to clarify that Accenture will retain all Intellectual Property Rights to the Services and Deliverables from the moment they are created. After final payment, SBIL will have a worldwide, royalty-free, non-transferable, non-exclusive license to use, maintain, copy, modify, enhance, and create derivative works of the Services and Deliverables, subject to any third-party restrictions and Accenture's owned intellectual property. SBIL's rights to the Services and Deliverables are limited to internal business use only. All other rights in the Services and Deliverables will remain with or be assigned to the Bidder.</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
901		10. NON-SOLICITATION	The Service Provider shall not, without the prior written consent of the Company, at any time during the Term of this Agreement either independently or through any of its directors, employees, its representatives or any other third party or howsoever, approach or solicit or endeavour to employ or entice away from the Company, any personnel or employees of the Company, whether or not such person or employee of the Company was involved with the Services provided under this Agreement.	Bidder proposes to have mutual non-solicitation clause and extend the protection to the employees or personnel of Service Provider.	No Change in the RFP
902	12	14.15. Purging Policy	(ii) Any hardware used in processing the information, storing the data, files of the Company shall be retired by the Service Provider strictly in accordance with the data protection and hardware retirement guidelines prescribed by the Company	Bidder requests SBI Life to share with us their data protection and hardware retirement guidelines specified in Section 14.15. (ii) for our review.	No Change in the RFP
903	16	SCHEDULE 3 Information Security Controls	xxiv. The Selected Bidder shall provide right to SBIL or its empaneled vendors or Cert-In/Cert-Fin/any other law enforcement agencies to audit / conduct security review of the center/processing facility where the services will be carried out from while designing the required deliverable/output.	It is our assumption that, Owner will comply with the confidentiality and security guidelines of Bidder in conduct of such audit, please confirm our understanding.	No Change in the RFP
904	3	1.1 Project Overview - Program DRISHTI	Digitally Enabled & Strengthened Distribution Ecosystem b. Agent empowerment with customer personalized data for effective need analysis & upselling/cross-selling d. Intermediary enablement and data-driven intermediary recruitment e. Agent empowerment with customer personalized data for effective need analysis & upselling/cross-selling	Kindly share the definition of analytics use case in the context of this RFP, need clarification regarding the complexity of the use-case that SBI Life is looking at. E.g. Is Distribution ecosystem enablement a use case? Or Is an up-selling/cross-selling model for distribution ecosystem enablement a use case?	Details to be disclosed to the selected bidder
905	22	1.3.2.8 Data Analytics and Reporting	7. Integration with AI/ML Platform and build Use Cases: Using the data build 5 analytical use cases around customer, agents, fraud, etc. as defined by SBI life	Please help us understand the details of 5 analytical use cases which SBI Life is wanting to implement	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
906	22	1.3.2.8 Data Analytics and Reporting	7. Integration with AI/ML Platform and build Use Cases: Using the data build 5 analytical use cases around customer, agents, fraud, etc. as defined by SBI life	Is there a timeline to implement these use cases or in other words timeline to put into production? e.g. T0 + 12 months etc.	Total Contract Period is of 3 years, including build, development and support. Bidder to propose break-up of these 3 years with set-up, implementation and support timelines.
907	22	1.4.1 Data Platform for DRISHTI: Build	11. Integrate: a. Existing AI/ML Models with the Data Platform for DRISHTI	How many existing AI/ML models need to be integrated with the Data Platform? Is model maintenance & monitoring of existing AI/ML models in scope for this RFP?	Details to be disclosed to the selected bidder
908	8	1.3 Target State of DRISHTI's Data Platform:	12. Unified MLOPS integration and design for future readiness – Performance, AI/ML, Gen AI...etc...	Is there an evaluation criteria for performance of analytics models? E.g. F1 score, precision, recall etc..	Details to be disclosed to the selected bidder
909	11	1.3.1.B Data Ingestion	Ingests data from various data sources. The data can be structured/ unstructured/semi-structured using CDC tools to effectively capture the changed data, to establish data consistency, integrity and quality	Please help us understand use-case that would require CDC to be applied on unstructured data in context to this RFP	Details to be disclosed to the selected bidder
910	19	1.3.2.7 Data Security > Data Security Compliance	Enabling controls and processes to meet data security requirements specific to the life insurance industry	Any specific control needed for life insurance that is not covered by IRDAI, DPDPA 2023, GDPR, HIPAA mentioned?	Please refer to the RFP
911	10	1.3.1 Target State of the DRISHTI'S Data Platform	Platform architecture diagram 1 and 2.	As per the legends shown in the tech architecture, diagram 1 indicates Analytics Platform in Cloud, whereas the diagram 2 indicates Analytical Workbench On Premise. Kindly clarify.	The analytics platform which is part of the bidder's scope is labelled under On-Cloud and the same is reflected in the Data Lakehouse in the detailed diagram. The Analytical Workbench is an existing cpability that SBIL possesses and is not part of the bidder's scope
912	16	1.3.2.5 Data Governance and Data Catalog	Integrating with the organization's existing identity and access management (IAM) system for seamless authentication and authorization	Which IAM, PAM, DLP tools are currently being used? Can we safely assume that the existing IAM, PAM, and DLP tools be used in the target state. According to RFP, it is suggested to procure IAM tool. Can you clarify the below : - 1.How many new applications or platforms need to be integrated with the IAM tool? Please provide the exact number and details of these applications/platforms. 2.For IAM scope, are only internal users (e.g., employees, contractors) included, and are external customers excluded? Please confirm. 3.Is the IAM tool's operational support expected only for new applications/platform integrations? Please confirm. 4.Any specifications to be considered to decide IAM tool	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
913	35	1.6 OEM/Tools Consumption for Procure & Implement or Reuse & Implement	7.2 Tokenization Procure & Implement	Does SBIL use any Data Masking/Tokenization tool at present which can be leveraged for new data platform as well? RFP hints need towards procuring same. Please clarify?	Please refer to the RFP
914	37	1.2.1	Current landscape	How does data movement happens from Data mart to HDFS and how much data get transferred on daily basis? What use cases are derived out of HDFS system at present and is there need to migrate HDFS data in new analytics platform ?	Currently HDFS systems provides to data for around 20 models for various functions such as operations, claims etc.
915	38	1.2.1	Current landscape	Current ODS follows any Industry standard model or it is custom built ? What all domain/functional areas it comprises of ?	Please refer to the RFP
916	18	28	IPR and Ownership	Please confirm if OEM licenses and Hardware will be in the name of SBI Life	No Change in the RFP
917	17	1.3.2.6	Master Data Management	Does SBIL expect enterprise MDM platform to be set up or Analytical MDM is suffice ?	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same
918	30	RFP For Program DRISHTI Appendix C	Appendix C - Technical Evaluation	Is there any weightage associated with different technical evaluation criteria if so please help understand same	Details to be disclosed to the selected bidder
919	29	1.3.2.13	Performance KPIs to be considered for the Data Platform for DRISHTI (OnPrem & On-Cloud) : S.No. 7 7.1 - MIS DB -Up to 4 hours	What does this performance requirement of 4 hours means for MIS DB? How is it going to be measure in the target state? Does supporting existing MIS DB will also be vendor responsibility ?	The Bidder is to provide support for the new capabilities built and the solution architecture as a whole. Support for existing tools and technologie are not in scope.
920	24	1.3.2.11	Infrastructure Guidelines	Please clarify the statement "hosting infrastructure will be part of the bid." We assume only the deployed Hardware and software in context of this scope will be part of managed services. Please confirm	Yes, the understanding is correct.
921	--	--	General	Please specify DC and DR locations	Details to be disclosed to the selected bidder
922	18	1.3.2.12	Infrastructure Guidelines	is the Bidder expected to propose all the On-premise hardware and then later analyse whether existing can be reused ? please confirm, can SBI Life indicate what can be reused at this stage	Please refer to the RFP
923	18	1.3.2.13	Infrastructure Guidelines	Will SBI Life be responsible for the consumption of cloud ecosystem? What support is needed at this stage for sizing of the CSP?	Bidder is responsible for the estimation and costing thereof for the cloud analytics platform based on the volumetrics provided
924	18		General	We assume that the security solutions like Firewall for the data platform perimeter already exists and can be reused by the bidder, please confirm.	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
925	30	RFP For Program DRISHTI Appendix C Technical Eligibility Criteria	SBIL is expecting 95% of implementation team to be there till end of contract.	Please elaborate on the critical roles that you would want to be there and in-office presence till the end of contract.	Please refer to the RFP
926	SoW Document Page 25	1.3.2.11 Infrastructure Guidelines	1.3.2.11 Infrastructure Guidelines: The bidder shall analyze the existing infrastructure and design the suitable infra-architecture to provide desired infrastructure capacity, sizing and specs (including hardware and software) for prod, non-prod and DR environments.	Will SBI Life share the existing infra deployment design, inventory, capacity so that we can design and supply only the incremental capacity required esp. for the 'reuse and implement' components?	Details to be disclosed to the selected bidder
927	SoW Document Page 25	Data Security & Privacy	<ul style="list-style-type: none">• Implementation of Encryption of Data at rest & data in-transit as per SBI Life 's InfoSec policy• Implementation of Role Based Access Control and providing only need based access to data for the entire solution• Data Masking as per SBI Life 's InfoSec policy and requirements• Implementing suitable security components as per SBI Life 's requirement• Integrating with SBI Life 's security architecture to manage elements such as data loss prevention, threat• intelligence and management, security monitoring, etc.• Maintaining audit logs• Integrating with existing ITSM, Data security tools mentioned in the RFP (as required)	Will SBI Life share the existing security architecture and security solutions so that the bidder can evaluate and explore possible reuse of existing components and integration into proposed platform and solutions? It will be beneficial for all bidders to know what security components can be leveraged from existing setup and what new components are to be proposed as a part of the proposed platform.	Details to be disclosed to the selected bidder
928	RFP page No. 34	Payment schedule	Existing Payment Schedule	We request SBI Life to modify the payment terms as below: 1) Contract signing 10% 2) Approval of Project Roadmap and Release plan 10% 3) Approval of Design Document 10% 4) Hardware Installation 20% 5) UAT Sign off 25% 6) Delivery of Analytics use cases and BI roll off 10% 7) Completion of Go Live of all Phases 15%	Payment terms as mentioned in the RFP
929	9	1.3.1	Target architecture	In the logical architecture (image 1 & 2), Cleansed data layer is shown to push data in cloud Analytics Platform and On-prem Data Warehouse platform. Will the same data be pushed to the 2 locations and with same frequency?	Yes, data from the cleansed layer will be utilized by both the analytics platform and the Data warehouse ecosystem

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
930	27	1.3.2.12	Volumetrics to be considered for data platform	Y0 data volume mentioned is 85TB in the table where in clause 1.3.2.1 current data volume is mentioned as 45TB. Which number to consider?	85 TB is the current data size of which, 45 TB is the current volume for structured data and the remaining 40 TB is the current volume unstructured data
931	28	1.3.2.12.2	Volumetrics for on cloud workload	Table mentioning Complex, medium complex and simple use cases have CPU/Memory requirements called out. Please share details in terms of data volume, training duration, how many times the run will happen per month and number of endpoints to consume these use cases. Please also share the details used to categories complex, medium complex and simple use case Also, pls elaborate as to how was the vCPU for Complex, Medium, Simple use case calculated?	Details to be disclosed to the selected bidder
932	28	1.3.2.12.2	Volumetrics for on cloud workload	There is no volumetric information about semi-structure data while the RFP mentions the platform to store and analyze semi structure as well.	Please refer to the RFP
933	28	1.3.2.12.2	Volumetrics for on cloud workload	Pipeline growth Y-o-Y is nearly 60% per year - what is the rational of the growth number considered here?	Please refer to the RFP
934	SOW Page#8	Section 1.3, point # 6	Compatibility with existing infrastructure to leverage existing on-premises storage investments while also taking advantage of the cloud's flexibility	Please share the existing infrastructure or software details with inventory, version, license type, validity (End of life), for optimization of the solution	Details to be disclosed to the selected bidder
935	9	1.3.1 Target State of the DRISHTI'S Data Platform	Target architecture (Diagram 2)	Request you to please elaborate the use-case for digital apps, Gen AI/LLM, Search, etc. in context of this RFP	The data platform should enable the Gen AI capabilities for the future but Gen AI is not a capability to be delivered as part of DRISHTI's scope.
936	11	1.3.2.1 Data Ingestion	Current SBI Life ecosystem has approximately ~45 TB of data that should be migrated from existing sources to the new Data Platform for DRISHTI	Please share view on % history data which can be pulled from existing ODS and what are Domain/Entities which are not available in existing ODS and history data for same need to be pulled from data sources directly.	Details to be disclosed to the selected bidder
937	34	1.5 OEM Guardrails to be considered	The Bidder is expected to propose their solution stack within these choices for each layer	Can the bidder propose any other solution apart from the ones mentioned in this section like Cloudera, OCI, etc. which are 1. Meets the RFP requirement, 2. Cost effective, 3. And used widely in the Indian BFSI context already	Bidders can propose a holistic solution with the right tooling, ensuring the solution adheres to the guiding principles.
938	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	Pls highlight the daily ingestion rate and volume of the streaming data	Please refer to the RFP
939	27	SOW doc 1.3.2.12.1	Volumetrics for On-Prem Workloads	What should be the volumetrics for the non-prod environment? Should it have all services in use in prod and DR?	respectively. For DR, please consider only Prod i.e 1 environment. For further details, please refer to the RFP
940	10	9. BID PREPARATION AND SUBMISSION:	General	Is there a preference for the bidder response to be in MS Word or MS PPT? Kindly confirm	Bidder should submit the proposal via e-mail to IT.DA@sbilife.co.in . Please refer to the additional details/corrigendum

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
941	35	1.5 OEM Guardrails to be considered	For the new data platform for Program DRISHTI, SBI life is proposing below set of OEMs that can bring the required capabilities for each layer as seen in the Fig 1 & 2 – Conceptual data architecture. The Bidder is expected to propose their solution stack within these choices for each layer	Request SBI Life to share the criteria for choosing this stack. Can the bidders propose a solution/OEM outside this stack if it meets the functional and technical requirements?	Yes, provided the OEMs / technical stack (eg. Cloudera, Teradata, OCI, IBM) proposed meet the desired design principles. The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack. The SI will have to provide the justification (Pros & Cons) for the choice of techstack they are proposing.
942	22	4. Data Architecture	Ability to transform data into multiple data formats like structured/unstructured and semi structured.	Please clarify the use cases where this would be applicable	Details to be disclosed to the selected bidder
943	28	1.3.2.12.2 Volumetrics for On-Cloud workloads	Complex use case - 8 vCPU, 32 GB Memory	Please clarify the basis of this sizing and the use cases	Details to be disclosed to the selected bidder
944	28	1.3.2.12.2 Volumetrics for On-Cloud workloads	Medium - 6 v CPU, 16 GB Memory	Please clarify the basis of this sizing and the use cases	Details to be disclosed to the selected bidder
945	28	1.3.2.12.2 Volumetrics for On-Cloud workloads	Simple - 4 VCPU, 4/8GB Memory	Please clarify the basis of this sizing and the use cases	Details to be disclosed to the selected bidder
946	34	1.5 OEM Guardrails to be considered	Data Ingestion - CDC	This solution can be provided on Cloud. Is SBI Life open to the option	Bidders can propose a holistic solution with the right tooling, ensuring the solution adheres to the guiding principles.
947	34	1.5 OEM Guardrails to be considered	Data Ingestion - Streaming	This solution can be provided on Cloud. Is SBI Life open to the option	Bidders can propose a holistic solution with the right tooling, ensuring the solution adheres to the guiding principles.
948	34	1.5 OEM Guardrails to be considered	Data Ingestion - ELT processing tool	This solution can be provided on Cloud. Is SBI Life open to the option	Bidders can propose a holistic solution with the right tooling, ensuring the solution adheres to the guiding principles.
949	34	1.5 OEM Guardrails to be considered	Data Consumption - Reporting and Visualization	As SBI Life is looking at an overall transformation we would recommend that other leading BI tools on the Cloud should also be evaluated	Bidders can propose a holistic solution with the right tooling, ensuring the solution adheres to the guiding principles.
950	34	1.5 OEM Guardrails to be considered	Data Ingestion - Managed File transfer	Please clarify if other leading options in the market will be considered	guiding principles. The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack
951	34	1.5 OEM Guardrails to be considered	Data Catalogue & Data Lineage Note: Bidder to propose the most suited tools for Data Lineage based on ingestion and data processing technology stack	There are more options which are missing in this list. It is assumed that the bidder is free to choose based on the overall solution. Please confirm	Yes, provided the OEMs / technical stack (eg. Cloudera, Teradata, OCI, IBM) proposed meet the desired design principles. The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack. The SI will have to provide the justification (Pros & Cons) for the choice of techstack they are proposing.
952	35	1.5 OEM Guardrails to be considered	Cloud Analytics Platform	Some of the leading Cloud platforms are missing in this list. Request to include	The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack, the bidder can propose tools outside the guardrails

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
953	28	Appendix-B, Bidder's Eligibility Criteria, S No. 3	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	Request for consideration of providing reference of Projects completed over the last five years.	Please refer to the additional details/ corrigendum provided
954	SOW For Program DRISHTI, Pg 16	1.3.2	Technical & Functional Requirements of the Data Platform	Will the existing business rules and transformation holds in future state as well? If yes, do we have these requirements/logics documented and have the access?	Details to be disclosed to the selected bidder
955		1.3.2	Technical & Functional Requirements of the Data Platform	We understand that there is one-time migration needed both DWH and Transactional DB into Data Lake, can you please provide a split of the same by DB and size?	Please refer to the RFP
956		1.3.2	Technical & Functional Requirements of the Data Platform	What are the languages in consideration apart from English ? Any other regional language are in scope ?	All the unstructured data's text is in English
957		1.3.2	Technical & Functional Requirements of the Data Platform	Is SBIL willing to adopt COTs (Commercial) products available in the market for AI related use cases ? Are there any restrictions / reservations ?	Details to be disclosed to the selected bidder
958		1.3.2	Technical & Functional Requirements of the Data Platform	Please let us know which tools are currently in use in SBI Life environment for ITAM, ITOM and software tool monitoring	Details to be disclosed to the selected bidder
959		1.3.2	Technical & Functional Requirements of the Data Platform	Does the bidder / SI need to procure new tools for ITSM , ITOM and ITAM or need to leveraged these from SBIL?	Please refer to the RFP
960		1.3.2	Technical & Functional Requirements of the Data Platform	Please let us know any specific compliance that vendor needs to adhere to?	Please refer to the RFP
961	SOW For Program DRISHTI, Pg 16	1.3.2.6Master Data Management	Technical & Functional Requirements of the Data Platform	We assume SBIL does not have MDM (Master Data Management) system in the current landscape. Incase it is available, kindly let us know the name of the tool & is it On-premise or a SaaS?	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same
962	10	1.3.2	Technical & Functional Requirements of the Data Platform	Please let us know what are the current pain areas in terms of Master Data Management?	Please refer to the RFP
963	11	1.3.2	Technical & Functional Requirements of the Data Platform	How many data domains are in scope eg: Customer, Agent?	Details to be disclosed to the selected bidder
964	12	1.3.2	Technical & Functional Requirements of the Data Platform	Is there any estimate on the number of attributes to be captured within MDM for each of the data domains?	Please refer to the RFP
965	13	1.3.2	Technical & Functional Requirements of the Data Platform	Is there any estimate on the data volumes for the data domains?	Details to be disclosed to the selected bidder
966	14	1.3.2	Technical & Functional Requirements of the Data Platform	Is there any 3rd party data enrichment source in scope eg: D&B?	Please refer to the RFP
967	15	1.3.2	Technical & Functional Requirements of the Data Platform	Can you please provide the list of Inbound data sources for MDM system ? and out of these systems how many are Batch & realtime?	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. For further details, please refer to the RFP
968	16	1.3.2	Technical & Functional Requirements of the Data Platform	What is the current data quality tool, Integration, Data governance and ETL tool being used in current landscape?	Details to be disclosed to the selected bidder
969	17	1.3.2	Technical & Functional Requirements of the Data Platform	How current MDM system sends data to downstream systems via central publish, please confirm.	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
970	18	1.3.2	Technical & Functional Requirements of the Data Platform	Do you maintain any document for the DQ process that is being followed & executed currently?	Details to be disclosed to the selected bidder
971	19	1.3.2	Technical & Functional Requirements of the Data Platform	What is the number of user groups/roles that are required to be configured within MDM? (example Data steward, lead data steward, read only etc.)	Please refer to the RFP
972	20	1.3.2	Technical & Functional Requirements of the Data Platform	"Please provide the volumetrics: a)Number of workflows (ex. Create/delete/update/merge-unmerge), How many levels of approval workflow b) Number of match merge rules c) Number of trust/ survivorship rules d) Number of data quality rules e) Number of data quality reports/ dashboards f) Number of relationship configurations g) Number of users; and type of users h) How many API endpoints approximately expected to be developed"	Details to be disclosed to the selected bidder
973	21	1.3.2.7 Data Security	Technical & Functional Requirements of the Data Platform	Describe the security measures in place to protect data at rest and in transit What are public sector regulations and standards applicable for SBIL (e.g., GDPR, HIPAA, FedRAMP)?	Please refer to the RFP
974	22	1.3.2	Technical & Functional Requirements of the Data Platform	Does the bidder need to procure license for tools mentioned in the target state?	Please refer to the RFP and Costing Template
975	23	1.3.2	Technical & Functional Requirements of the Data Platform	Is there any tool currently being used for Data Governance(DG)/ Data Quality(DQ)? Or any form of DQG is happening in the organization?	Details to be disclosed with selected bidder
976	24	1.3.2	Technical & Functional Requirements of the Data Platform	Do we have a Data Governance Structure/Council already in place?	Details to be disclosed with selected bidder
977	25	1.3.2	Technical & Functional Requirements of the Data Platform	Is the Data Governance framework, roles & responsibility metrics, Operating model defined?"	Details to be disclosed with selected bidder
978	26	1.1	Agent empowerment with customer personalized data for effective need analysis & up-selling/cross-selling	Can you list down typical Data set / KPI which is required to be shared with agents	Details to be disclosed to the selected bidder
979	27		Agent empowerment with customer personalized data for effective need analysis & up-selling/cross-selling	What are the channels on which these insights will be shared (e.g. Agent Mobile App) Is there any need to share these KPI's in real time OR can be shared in schduled manner Will these KPI's based upon profile and transactional OR also requires to consider behaviornal, engagement, web and mobile analytical and predictive datasets if requirements to capture behavioral, analytical data, how are we doing it as of today? Please list existing analytical tools (Web and Mobile)	Details to be disclosed to the selected bidder

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
980	28		Innovative & personalized microinsurance products with highly segmented demographics specifically for Rural & Tier-II cities	Are you expecting data lakehouse to have segmentation building capabilities ?	Please refer to the RFP
981	29		Gain insights from user journey analytics	Please list down existing analytical tools through which these insights are captured. Do you want these insights to be captured in real time to hyper personalise customer experience ?	Please refer to the RFP
982	30		Measure success & allocate funds of digital channel partners via detailed information on lead generation & conversion	Please list down success criateria / KPI Please list down existing lead generation platform(s)	Please refer to the RFP
983	31		Evolution from customer service to experience and engagement hub	Please list down customer experience and engagement platforms ? This information is required to consider integrations required to enable segmentation actiavation(s)	Please refer to the RFP
984	32	1.3.1	Exsting DWH	What is the existing DWH system ?	Please refer to the RFP
985	33	1.3.2.1	Data Ingestion through APIs	Do you have existing API management platform ?	Please refer to the RFP
986	34	1.3.2.7	Data Rentention	What's assumption on number of years for data retention ? What is the expectation when it exceeds to said number	Details to be disclosed to the selected bidder
987	35	1.3.2.8	Analytics - Ability to support open source (such as R, Python) statistical and machine learning tools/ reporting/ dashboarding tools configured/proposed for analysis that runs on a scalable architecture	Are you expecting this on Data Lake OR on existing analytical platform (QuikSense)	Please refer to the RFP
988	36	1.2.1	SAP BO - 400 Reports, SSRS - 250 Reports, Qlik sense - 600+ Dashboards	1. With this data we are assuming total number of reports/dashboards are 1000+. Please confirm. 2. What is the current deployment sizing of Qlik ?	Details to be disclosed to the selected bidder
989	37		Total number of concurrent users for reports	Query 1 - What is the definition of the "concurrency" ? Query 2 - Will concurrency remain same for next 4 years ? Our understanding is "number of users accessing the same dashboard/data content at the same time". For 9000 user base as per RFP, we have 1000 concurrent users. This gives 11% concurrency.	Concurrency of users to remain the same over the 5 year period provided
990	38	1.2.1	SSIS, SSRS, Qlik NPrinting for regulatory reporting	1. Do we need attachment on emails for reg reporting? If yes what will be the formats? 2. How many such reports would be required (daily/monthly).	Details to be disclosed to the selected bidder
991	39	1.3.1	Target State of the DRISHTI'S Data Platform	In view of options available with state of art complete SaaS platforms which will assist in ingestion, data models, building customer 360 and activating to enable and empower customer exprience and engagement, is SBIL open to consider a complete SaaS platform instead of hybrid option. Moreover, managing the data storage in the cloud will be easy from expansion and security perspective. Kindly let us know your views on this.	Hybrid Architecture is the sought after approach for SBI life

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
992	28		Appendix B	Can SBI Life lower the turnover criteria of 500 Cras this is on a very higher side and may favour only large MNCs?	No Change in RFP
993	6		Invitation to Bid	Is consortium allowed for this RFP?	No Change in the RFP
994	26		SOW - Infrastructure Setup	Infrastructure required for on-premise setup need to be procured by bidder or it will be procured by SBI Life	Please refer to the RFP
995	Scope of Work - Page 35		1.5 OEM Guardrails to be considered	In the below subject areas, we would request you to consider SAS Solution as one of the OEMs. Data Ingestion - ELT Processing Data Processing & Storage - Data Catalogue & Data Lineage Data Processing & Storage - Cloud Analytics Platform Data Consumption - Reporting & Visualization	Bidders can propose a holistic solution with the right tooling, ensuring the solution adheres to the guiding principles.
996	Scope of Work - Page 35		1.5 OEM Guardrails to be considered	We would suggest addition of Analytics platform for Data to Decisions, MLOps, AI Governance on the same technology.	Bidders can propose a holistic solution with the right tooling, ensuring the solution adheres to the guiding principles.
997	Scope of Work - Page 28		1.3.2.12.1 Volumetrics for On-Prem Workloads Total number of concurrent users for reports - 1000	Are all the users going to consume the resorts on web platform? Are there any mobile BI users? Approximate count?	Details to be disclosed to the selected bidder
998	Scope of Work - Page 30		1.3.2.14 Insurance Functional Domains & Sub-domains	Would SBI Life prefer a ready, insurance-specific data model which has been implemented at various insurers globally and in India, specifically in Life Insurance organizations.	SBI Life is looking for a custom-built Analytical MDM on Data Warehouse. It is up to the SI to propose right tooling for the same
999	6		RFP may submit their Bids with the information desired in this RFP. Consortium bidding is not permitted under this RFP.	Requesting to kindly allow bidding in Consortium as the Project asks for a variety of domain expertise. Bringing a Consortium partner will ensure that a variety of industry expertise can be collated and put to work for a Project of this scale and criticality.	Please refer to the additional details/ corrigendum provided
1000	23		5. Specify Recovery Time Objectives (RTO) and Recovery Point Objectives (RPO) for different systems while also considering the performance KPIs for service uptime	Kindly specify the required RPO and RTO by the Bank so the Solution can be developed accordingly.	Please refer to the RFP
1001	24		2. The bidder needs to propose dedicated HW with racks for on-premises components (data store, compute, network and security components) which can be audited by SBI Life and regulators.	Kindly clarify if the space and civil works required will be provided by the Bank or the Bidder has to include the same in their Scope.	No Change in the RFP
1002	24		4. Configuration Audit and VAPT will be conducted by the bidder for all Internet facing components through a certified vendor and suitable remediation should be done to ensure clean report with no pending severity observations.	Kindly specify if the VAPT that is being referred to here pertains to Application VAPT or Infrastructure? If Application also, please specify the number of Applications.	Please refer to the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
1003	32		Your response should clearly call out any differential pricing for each of the OEMs. Also mention differential skillsets / varied capabilities for each of the OEMs in case applicable.	Kindly elaborate what this clause means.	Please refer to the costing template
1004	34		For the new data platform for Program DRISHTI, SBI life is proposing below set of OEMs that can bring the required capabilities for each layer as seen in the Fig 1 & 2 – Conceptual data architecture. The Bidder is expected to propose their solution stack within these choices for each layer	Are the bidders expected to proposed these OEMs only or this is for reference/preference only? Requesting to allow bidders to stitch their Solutions based on a technical and functional compliance with freedom to choose OEMs who comply to the requirements, allowing bidders to leverage their relationships with OEMs to derive better commercial offers as well as introduce cutting edge technologies by introducing their preferred OEMs.	Yes, the bidder can propose a holistic solution with the right tooling, provided the OEMs / technical stack (eg. Cloudera, Teradata, OCI, IBM) proposed meets the desired design principles The Guardrails are to provide guidance for the proposed solution and are preferred but not mandatory tech stack. The SI will have to provide the justification (Pros & Cons) for the choice of techstack they are proposing.
1005	28	Appendix-B Bidders Eligibility Criteria	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	We request you to kindly redefine the criteria of tiered marking with following or similar levels: a) two data lake projects with 50 TB size and at least one project in India with BFSI industry (5 marks) b) two data lake projects in BFSI industry in India or Global (3 marks) c) two data lake projects of similar technology stack any industry (2 marks)	No Change in RFP. Please refer to the additional details/ corrigendum provided
1006	30	Appendix-C Technical Eligibility Criteria	The Bidder must have completed at least two data lake house projects, each with a size of 50 TB and above, in the last three years. These projects should be similar in scope and size to SBI Life's context, with at least one project executed in India within the BFSI industry.	We request you to kindly redefine the criteria of tiered marking with following or similar levels: a) two data lake projects with 50 TB size and at least one project in India with BFSI industry (5 marks) b) two data lake projects in BFSI industry in India or Global (3 marks) c) two data lake projects of similar technology stack any industry (2 marks)	No Change in RFP. Please refer to the additional details/ corrigendum provided
1007	40	Appendix-J	Format for Submission of Client References	Kindly revisit the criteria of submission of "single PO". Issuance of PO is commercial decision and often distributed across implementation, use cases and support.. A PO value may not be true reflection of project complexity or size.	No Change in the RFP
1008	30	Appendix-C Technical Eligibility Criteria	The successful Bidder should be OEM or Original Solution Developer (“OSD”) or their authorized partners or Service Provider (“SP”) or System Integrator (“SI”) of OEM/OSD in India with an authority to do implementation/ customization/up-gradation during the period of contract with SBI Life	Kindly suggest, if a letter from the OEM vendor authorizing the bidder will be sufficient	Yes. A letter authorizing the bidder will be sufficient
1009			v. The successful Bidder shall be required to enter into a Contract with SBIIL and submit	v. The successful Bidder shall be required to enter into a <u>mutually agreed</u> Contract with SBIIL and submit original performance BG at the Contract Address as provided in Sr	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
1010			vi. Till execution of a formal Contract, the RFP, along with SBIL’s notification of award and Service Provider’s acceptance thereof, would be binding contractual obligation between SBIL and the successful Bidder.	vi. Till execution of a formal Contract, the RFP, bid proposal along with SBIL’s notification of award and Service Provider’s acceptance thereof, would be binding contractual obligation between SBIL and the successful Bidder.	No Change in the RFP
1011			<p>28. INTELLECTUAL PROPERTY RIGHTS AND OWNERSHIP:</p> <p>i. Bidder/Service Provider agrees that all data or information supplied by SBIL to Bidder/Service Provider in connection with the provision of Services by it shall remain the property of SBIL or its licensors.</p> <p>ii. On any licensed material used by Bidder/Service Provider for performing Services or developing Work Product for SBIL, the Bidder/Service Provider should have a valid and subsisting right to use as well as to further license for the Services performed/provided. SBIL shall not be liable for any license or IPR violation/infringement on the part of the Bidder/Service Provider.</p> <p>iii. The Bidder/Service Provider shall, at all times and at its own expenses without any limitation, indemnify and keep fully and effectively indemnified SBIL against all costs,</p>	<p>All intellectual property rights in the software, all tools, processes, software, utilities and methodology including any Bidder’s proprietary products or components thereof any development carried out by Bidder thereto in the course of providing services hereunder, including customisation, enhancement, interface development etc. shall remain the exclusive property of Bidder and Buyer shall not acquire any right title or interest of any nature therein except to the extent provided herein. Bidder shall however grant in favour of Buyer the right and non exclusive, non transferable, perpetual and irrevocable license to use the software for the purposes agreed hereunder. The foregoing license does not authorizes Buyer to (a) separate Bidder pre-existing IP from the deliverable/software in which they are incorporated for creating a stand alone product for marketing to others; (b) independently sell, lease, exchange, mortgage, pledge, license, sub license, assign or in any other way convey, transfer or alienate the Bidder pre-existing IP in favour of any person (either for commercial consideration or not (including by way of transmission), and/or (c) except as specifically and to the extent permitted by the Bidder in the relevant Statement of Work, reverse compile or in any other way arrive at or attempt to arrive at the source code of the Bidder pre-existing IP.</p> <p>All the Intellectual Property Rights (IPR) in the third party software used in providing services including those forming part of or incorporated into the deliverables shall remain with the respective third party owners/ Bidder’s licensor and Buyer shall have user rights in accordance with end user license agreement (EULA) as applicable to use of such software.</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
1012			<p>liabilities of whatsoever nature arising out of or in connection with all claims of infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights of any third party arising from the Services or use of Work Product or any part thereof in India or abroad under this RFP.</p> <p>iv. All Work Product prepared by the Bidder/Service Provider in performing the Services shall become and remain the sole and exclusive property of SBIL and all Intellectual Property Rights in such Work Product shall vest with SBIL. Any Work Product, of which the ownership or the Intellectual Property Rights do not vest with SBIL under law, shall automatically stand assigned to SBIL as and when such Work Product is created and Service Provider agrees to execute all papers and to perform such other acts as SBIL may deem necessary to secure its rights herein assigned by Service Provider. The Work Product shall not be used for any purpose other than intended under the scope of work, without prior written consent of SBIL.</p> <p>v. In the event that Service Provider integrates any work that was previously created by Service Provider into any Work Product, Service Provider shall grant to, and SBIL is hereby granted, a worldwide, royalty-free, perpetual, irrevocable license to utilize the incorporated items, including, but not limited to, any and all copyrights, patents, designs, trade secrets, trademarks or other Intellectual</p>	<p>or in connection with all claims of infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights of any third party arising from the Services or use of Work Product or any part thereof in India or abroad under this RFP.</p> <p>Bidder shall have no obligations with respect to any Infringement Claims to the extent that the Infringement Claim arises or results from: (i) Bidder’s compliance with SBIL’s specific technical designs or instructions; (ii) inclusion in a Deliverable of any content or other materials provided by SBIL and the infringement relates to or arises from such SBIL provided material; (iii) modification of a Deliverable after delivery by Bidder to SBIL if such modification was not made by or on behalf of the Bidder; or (iv) use of the Deliverable in combination with products not provided by Bidder or otherwise not contemplated in the applicable specifications or documentation.</p> <p>Additional Obligation of Bidder. In the event that SBIL is enjoined or otherwise prohibited, or is reasonably likely to be enjoined or otherwise prohibited, from using any Deliverable as a result of or in connection with any claim for which Bidder is required to indemnify SBIL under Section ___, Bidder, may at its own expense and option: (i) procure for SBIL the right to continue using such Deliverable; (ii) modify the Deliverable so that it becomes non-infringing without materially altering its capacity or performance; or (iii) replace the Deliverable with work product that is equal in capacity and performance but is non-infringing. If none of the above alternatives are reasonably available, Bidder shall refund the fees paid by SBIL for the infringing Deliverable and SBIL shall cease using such Deliverable.</p> <p>iv. Subject to the provisions of this clause Aall Work Product prepared by the Bidder/Service Provider in performing the Services shall become and remain the sole and exclusive property of SBIL and all Intellectual Property Rights in such Work Product shall vest with SBIL. Any Work Product, of which the ownership or the Intellectual Property Rights do not vest with SBIL under law, shall automatically stand assigned to SBIL as and when such Work Product is created and Service Provider agrees to execute all papers and to perform such other acts as SBIL may deem necessary to secure its rights herein assigned by Service Provider. The Work Product shall not be used for any purpose other than intended under the scope of work, without prior written consent of SBIL.</p>	No Change in the RFP
1013			<p>iii. Any Bidder needs to declare any previous transgressions of such a code of integrity with any entity in any country during the last three years or of being debarred by any other procuring entity. Failure to do so would amount to violation of this code of integrity.</p>	<p>iii. Any Bidder needs to declare any previous transgressions of such a code of integrity with any entity in any country during the last three years or of being debarred by any other procuring entity. Failure to do so would amount to violation of this code of integrity.</p>	No Change in the RFP
1014			<p>v. Debarment/Banning</p>	<p>v. Debarment/Banning</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
1015			Empanelment/participation of Bidders and their eligibility to participate in SBIL’s procurements is subject to compliance with code of integrity and performance in contracts as per terms and conditions of contracts. Following grades of debarment from empanelment/participation in SBIL’s procurement process shall be considered against delinquent Vendors/Bidders:	Empanelment/participation of Bidders and their eligibility to participate in SBIL’s procurements is subject to compliance with code of integrity and performance in contracts as per terms and conditions of contracts. Following grades of debarment from empanelment/participation in SBIL’s procurement process shall be considered against delinquent Vendors/Bidders:	No Change in the RFP
1016			v. Debarment/Banning Empanelment/participation of Bidders and their eligibility to participate in SBIL’s procurements is subject to compliance with code of integrity and performance in contracts as per terms and conditions of contracts. Following grades of debarment from empanelment/participation in SBIL’s procurement process shall be considered against delinquent Vendors/Bidders: (a) Holiday Listing (Temporary Debarment - suspension): Whenever a Bidder is found lacking in performance, in case of less frequent and less serious misdemeanors, the Bidder may be put on a holiday listing (temporary debarment) for a period up to 12 (twelve) months. When a Bidder is on the holiday listing, he is neither invited to Bid nor are his Bids considered for evaluation during the period of the holiday. The Bidder is, however, not removed from the list of empaneled vendors, if any. Performance issues which may justify holiday listing of the Bidder among other things are: • Repeated non-performers or performers below specified standards (including after sales services and maintenance services etc.); (b) Debarment from participation including removal from empanelled list	v. Debarment/Banning Empanelment/participation of Bidders and their eligibility to participate in SBIL’s procurements is subject to compliance with code of integrity and performance in contracts as per terms and conditions of contracts. Following grades of debarment from empanelment/participation in SBIL’s procurement process shall be considered against delinquent Vendors/Bidders: (a) Holiday Listing (Temporary Debarment - suspension): Whenever a Bidder is found lacking in performance, in case of less frequent and less serious misdemeanors, the Bidder may be put on a holiday listing (temporary debarment) for a period up to 12 (twelve) months. When a Bidder is on the holiday listing, he is neither invited to Bid nor are his Bids considered for evaluation during the period of the holiday. The Bidder is, however, not removed from the list of empaneled vendors, if any. Performance issues which may justify holiday listing of the Bidder among other things are: • Repeated non-performers or performers below specified standards (including after sales services and maintenance services etc.); (b) Debarment from participation including removal from empanelled list	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
1017			<ul style="list-style-type: none">▪ The undersigned is authorized to sign on behalf of the Bidder and the necessary support document delegating this authority is enclosed to this letter.▪ We declare that we are not in contravention of any conflict of interest obligation mentioned in this RFP.▪ Commercials in the Commercial Bid submitted by us have been arrived at without agreement with any other Bidder of this RFP for the purpose of restricting competition.▪ The commercials in the Commercial Bid submitted by us have not been disclosed and will not be disclosed to any other Bidder responding to this RFP.▪ We have not induced or attempted to induce any other Bidder to submit or not to submit a Bid for restricting competition.▪ We have quoted for all the Services/items mentioned in this RFP in our Commercial Bid.▪ The rate quoted in the Commercial Bids are as per the RFP and subsequent pre-Bid clarifications/ modifications/ revisions furnished by SBIL, without any exception.ii. We undertake that, in competing for (and, if the award is made to us, in executing) the above Contract, we will strictly observe the laws against fraud and corruption in force in India namely “Prevention of Corruption Act 1988”.iii. We undertake that we will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other	<ul style="list-style-type: none">▪ The undersigned is authorized to sign on behalf of the Bidder and the necessary support document delegating this authority is enclosed to this letter.▪ We declare that we are not in contravention of any conflict of interest obligation mentioned in this RFP.▪ Commercials in the Commercial Bid submitted by us have been arrived at without agreement with any other Bidder of this RFP for the purpose of restricting competition.▪ The commercials in the Commercial Bid submitted by us have not been disclosed and will not be disclosed to any other Bidder responding to this RFP.▪ We have not induced or attempted to induce any other Bidder to submit or not to submit a Bid for restricting competition.▪ We have quoted for all the Services/items mentioned in this RFP in our Commercial Bid.▪ The rate quoted in the Commercial Bids are as per the RFP and subsequent pre-Bid clarifications/ modifications/ revisions furnished by SBIL, without any exception.ii. We undertake that, in competing for (and, if the award is made to us, in executing) the above Contract, we will strictly observe the laws against fraud and corruption in force in India namely “Prevention of Corruption Act 1988”.iii. We undertake that we will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of SBIL, connected directly or indirectly with the bidding process, or to any person, organisation or third party related to the Contract in exchange for any advantage in the bidding, evaluation, Contracting and implementation of the Contract.iv. We undertake that we will not resort to canvassing with any official of SBIL, connected directly or indirectly with the bidding process to derive any undue advantage. We also understand that any violation in this regard, will result in our disqualification from further bidding process.v. It is further certified that the contents of our Bid are factually correct. We have not sought any deviation to the terms and conditions of the RFP. We also accept that in the event of any information / data / particulars proving to be incorrect, SBIL will have right to disqualify us from the RFP without prejudice to any other rights available to SBIL.vi. We certify that while submitting our Bid document, we have not made any changes in the contents of the RFP document, read with its amendments/clarifications provided	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
1018			<p>The Bidder shall indemnify SBI Life, its directors, officers, employees, subsidiaries and /or affiliates and hold them harmless against any loss or damage that SBI Life, its directors, officers, employees, subsidiaries and /or affiliates may sustain on account of any leakage of confidential information pertaining to and supplied by SBI Life or on account of any violation of intellectual property, confidentiality, privacy, patents, trademark etc., by the Bidder in respect of any Intellectual Property, practices, hardware, software, systems, process, technologies, etc. in whatever manner described.</p>	<p>and /or affiliates and hold them harmless against any loss or damage that SBI Life, its directors, officers, employees, subsidiaries and /or affiliates may sustain on account of any leakage of confidential information pertaining to and supplied by SBI Life or on account of any violation of intellectual property, confidentiality, privacy, patents, trademark etc., by the Bidder in respect of any Intellectual Property, practices, hardware, software, systems, process, technologies, etc. in whatever manner described. Bidder shall have no obligations with respect to any Infringement Claims to the extent that the Infringement Claim arises or results from: (i) Bidder’s compliance with SBIL’s specific technical designs or instructions; (ii) inclusion in a Deliverable of any content or other materials provided by SBIL and the infringement relates to or arises from such SBIL provided material; (iii) modification of a Deliverable after delivery by Bidder to SBIL if such modification was not made by or on behalf of the Bidder; or (iv) use of the Deliverable in combination with products not provided by Bidder or otherwise not contemplated in the applicable specifications or documentation.</p> <p>Additional Obligation of Bidder. In the event that SBIL is enjoined or otherwise prohibited, or is reasonably likely to be enjoined or otherwise prohibited, from using any Deliverable as a result of or in connection with any claim for which Bidder is required to indemnify SBIL under Section ___, Bidder, may at its own expense and option: (i) procure for SBIL the right to continue using such Deliverable; (ii) modify the Deliverable so that it becomes non-infringing without materially altering its capacity or performance; or (iii) replace the Deliverable with work product that is equal in capacity and performance but is non-infringing. If none of the above alternatives are reasonably available, Bidder shall refund the fees paid by SBIL for the infringing Deliverable and SBIL shall cease using such Deliverable.</p> <p>SBIL warrants to Bidder that the software, materials, and other assistance (‘SBIL materials’) supplied by SBIL to Bidder for the purpose of execution of the terms of the agreement are either SBIL owned properties or are properties obtained by SBIL under proper intellectual property licenses. SBIL further warrants that the said software, material and other information, to be provided by SBIL shall not infringe the intellectual property rights, proprietary rights or any other property rights of any party. If SBIL materials supplied by SBIL are found to infringe the intellectual property rights of any party, then SBIL shall hold harmless and indemnified Bidder , against all claims</p>	No Change in the RFP

Sr. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Answers
1019			<div>Appendix-K BANK GUARANTEE FORMAT</div> <div>Appendix-K BANK GUARANTEE FORMAT</div>	<p>Appendix-K BANK GUARANTEE FORMAT This Bank Guarantee issued by _____ Bank, on behalf of the Contractor in favor of Purchaser is in respect of the Contract/agreement dated _____.</p> <p>As communicated by Contractor on the date of execution of this Bank Guarantee an amount of Rupees _____ (Rupees _____ only) is outstanding and payable to Contractor by Purchaser, in respect of pervious contracts between Contractor and Purchaser.</p> <p>As communicated by Contractor on the date of execution of this Bank Guarantee, there are no outstanding disputes related to any pervious contracts between Contractor and Purchaser.</p> <p>Notwithstanding anything contained hereinabove: a) Our liability under this Bank Guarantee shall not exceed and is restricted to Rs. _____ (Rupees _____ only) b) This Guarantee shall remain in force up to and including _____ (including claim period of three months) c) Unless the demand/claim under this guarantee is served upon us in writing before _____ all the rights of Purchaser under this guarantee shall stand automatically forfeited and we shall be relieved and discharged from all liabilities mentioned hereinabove.</p>	No Change in the RFP