

# REQUEST FOR PROPOSAL (RFP) For Pre-Insurance Medical Examination Process



SBI Life Insurance Co. Ltd.

SBI Life Insurance Company Limited invites bids for **Outsourcing of Pre-Insurance Medical Examination Process**. The details scope is mentioned in the RFP document.

Important Dates	
Upload of RFP on SBI Life Website	12.07.2017
Last date for sending the queries on RFP	19.07.2017 before 5.00 pm
Pre-Bid Meeting	24.07.2017
Last date for submission of Proposals (Technical & Commercial )	07.08.2017 at 5 pm
Date for opening of Technical Proposals	07.08.2017 at 6 pm

Any change in the above mentioned timelines will be communicated through corrigendum on the website of the company.

**Confidentiality** – All information included in this RFP is confidential and only for the recipient's knowledge. No information included in this document or disclosed in any discussions connected to it can be disclosed to any other party. Receipt and viewing of this document implies acceptance of the above confidentiality norms.

Tender documents can be downloaded from the website [www.sbilife.co.in](http://www.sbilife.co.in)

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## 1. Introduction and Background

### 1.1. About SBI Life

**SBI Life Insurance Company Limited** hereafter referred to as “**SBI Life**” is a joint venture between the **State Bank of India** and **BNP Paribas Cardiff** of France. *SBI Life* was set up in March 2001.

SBI Life’s mission is to emerge as the leading company offering a comprehensive range of life insurance and pension products at competitive prices, ensuring high standards of customer satisfaction and world class operating efficiency, and become a model life insurance company in India in the post liberalization period.

### 1.2. Objective

SBI Life Insurance Company Limited, hereinafter referred to as “SBI Life” seeks to outsource its pre-insurance medical examination process of its clients to one or more Medical Service Providers. The Medical Service Providers, hereinafter referred to as MSP/s, are expected to carry out such pre-insurance medical examination on behalf of SBI Life as per the requirements of SBI Life.

SBI Life seeks to empanel MSP(s) having network of Diagnostic Centers (DCs) with greater reach and penetration suitable for SBI Life’s business needs.

This RFP is an invitation to the market players having expertise in providing activities as detailed in the scope of this RFP.

No contractual obligation of whatsoever nature shall arise from the RFP process unless and until a formal contract is duly signed and executed between SBI Life and the selected participant(s).

## 2. Scope of Work

The scope of the activity to be outsourced is enumerated below;

- a. MSP/s will receive bulk requests or one by one requests, as the case may be, from SBI Life for medical tests to be done. Such requests are either uploaded on the website of the service provider by SBI Life or transferred to their IT system through a real time web service.
- b. MSP/s will do calling to SBI Life customers through their call centers for fixing appointment with Diagnostic centers/hospitals for pre-insurance medical examination. Call center(s) should have call recording facility.
- c. MSP/s will provide real-time tracking facility in their website for various statuses including calls made, responses recorded and outcome of the calls, success and failure of appointments and status of reports dispatched and pendency with reasons etc.
- d. MSP/s will ensure conducting of medical examination as per the requirements of SBI Life through network of Diagnostic Centers empanelled by them. Such centers must be formally empanelled by them.

- e. MSP/s will arrange for scanning of medical reports as per requirements of SBI Life and transferring the images to SBI Life systems. There will be indexing protocol for naming files of different types of images. MSP/s will create scanning locations with internet connectivity so that reports are submitted to SBI Life in least possible time from the date of medical examination.
- f. Scanned reports are to be uploaded after thorough quality check and consistency of reports as well as quality of the image.
- g. Physical copy of Medical reports to be submitted to earmarked offices of SBI Life.
- h. Data, image and document (report) management should be secured and fool proof from the point of view of confidentiality, integrity and security.
- i. MSP/s will ensuring adherence to the guidelines agreed with SBI Life on empanelment of Diagnostic Centers.
- j. MSP/s have to carry out exception and discrepancy management as per the requirements of SBI Life.
- k. MSP/s have to do reporting of MIS on daily basis as per the requirements of SBI Life.
- l. All payments will be on the basis of success of medical tests done and bona fide reports received.
- m. Scan copies of Medical reports to be submitted to SBI Life within the agreed TAT.
- n. There will be penalties for defective reports and breach of TAT.
- o. There will be quantifiable penalty for proven instances of fraud and fabrications and for persistent irregularities.

**Additional Scope(not Mandatory)**

MSP/s' having below additional services will have added advantage.

- a. Centralized calling of customers for medical appointment fixation and availability of the call recordings.
- b. Appointment fixing through web interface or mobile based application(APP)
- c. High number and spread of scanning locations
- d. Ability to provide reports both in digital and in data format.
- e. High Number and spread of DCs having web connectivity to enable transmission of reports
- f. APP based control mechanism to monitor home visits, test performance etc
- g. Identification of customer through Aadhaar based Biometric Authentication.
- h. DC network with the facility to capture the colour photograph of the client taken during the medical examination.
- i. Post Medical Verification calling and arranging the case wise feedback in the specified format along with the call recordings, for the selected cases.
- j. System capability (web service/integration) to receive medical intimation on real time basis from Service Receiver. API for integration with SBI Life's system

### 3. Eligibility

Bids should be submitted by one single entity/organization. The interested participant(s) will not be permitted to submit the bid in consortium with another participant(s).

The services provided should conform to the best in industry standards and practices.

Basic Eligibility Criteria:-

The interested participant(s)

- i. Must be an incorporated company as per Company's Act.
- ii. Profitability in last three completed financial years will be a desirable attribute. (To be substantiated with summary of audited balance sheet).
- iii. Accreditation for Quality/ Data Security Certifications like ISO 27001, ISO 9001 etc. for the facility will be preferred.
- iv. Participants should be operating PAN India with their own offices in each state preferably.
- v. Should have network of DCs with greater reach and penetration suitable for SBI Life's business needs.
- vi. Should have tie up with High Quality/Premier DCs at PAN India level for arranging medicals for select category of customers.
- vii. Should be able to arrange medical tests through Multi-Speciality hospitals in select cases.
- viii. Empanelled DCs should be identified with PAN number & DC Number.
- ix. Should have a web based automated operating platform and should be able to demonstrate its operational capabilities in terms of scanning ability, customer contact capabilities, functionality auto upload, operating platform, data capture, administration, retrieval & security and MIS needs.
- x. Should have adequate, trained and skilled manpower with technical capability and capacity to process and handle regular business volume and seasonal hikes as well in terms of request processing, maintaining TAT, client contact, report pick up and submission to SBI Life offices, operating functionality (laid down SOPs), DC administration and quality management.
- xi. Should have a formal and SLA based relationship approach with DCs and Service Receiver.
- xii. Should have high ethical and quality standards and should have proper audit mechanism including mystery shopping mechanism to ensure quality medical reports.
- xiii. Should have necessary approvals and licenses from the Statutory Authorities concerned to provide the services under reference.
- xiv. Should not have been blacklisted by any Government Authority or PSU or Government Department or any other Insurance Company for any reason whatsoever during the preceding 5 years.
- xv. Should be fully compliant with all the relevant Rules, Regulations, and Directives etc.

It shall be the responsibility of the participant(s) to ensure that they possess necessary skills, expertise, manpower, infrastructure, licenses, authorities and approvals in case of any third party patents, trademark, copyrights, and intellectual property rights. Any statutory or regulatory approvals and compliances thereof shall be the sole responsibility of the participant(s). SBI Life shall not be a party to any violation of any statutes of whatsoever nature by the participant(s).

SBI Life also reserves their rights to alter the eligibility criteria if such an alteration is warranted.

#### **4. Response to RFP**

As outlined, both technical and commercial proposal is required to be submitted.

**The Technical Proposal** should contain information necessary to establish the credentials for the solution being offered by the interested participant(s). The Technical proposal must contain information proposed in the prescribed format only. The technical proposal format is provided in **Annexure - I** to this RFP. Requisite documentary evidence needs to be enclosed, wherever required. The proposal should clearly mention the Scope of Activity for which proposal is being submitted.

One (1) hard copy of the technical proposal needs to be provided. In addition, softcopies of the technical proposal should be provided on a CD ROM or a USB drive device.

**The Commercial Proposal** must contain costs proposed in the prescribed format only. The commercial proposal format is provided in the **Annexure – II** to this RFP. The charges proposed by the interested participant(s) and agreed to by SBI Life for the activities covered under scope of RFP shall remain frozen during the term of contract which is three years from the term date mentioned in Letter of Intent (LOI). The cost should be quoted in Indian Rupees only and should be exclusive of the applicable taxes. Relative cost, cost as a percentage to some other factor is not acceptable in the commercial format. Tax Deduction at Source (TDS), as applicable, will be deducted by SBI Life.

The Commercial proposal is required to be submitted separately in a sealed envelope and no other document should be submitted with the Commercial proposal. Only one (1) hardcopy (original) of the commercial proposal needs to be provided.

All pages of the original hardcopy (technical & commercial) proposal shall be initialed by the person(s) signing the proposal along with seal. In case the technical or commercial proposal is incomplete in any respect, SBI Life reserves the right to reject such proposals summarily.

The last date for submission of technical and commercial proposal is **7<sup>th</sup> August 2017 at 5.00 pm**. The proposal is to be sealed in two separate envelopes, super scribed as “Technical Proposal” and “Commercial Proposal” respectively, and sent to:

***Sr.VP & Head - New Business and Underwriting  
SBI Life Insurance Co. Ltd.  
8th level, Seawoods Grand Central,  
Tower 2, Plot No. R-1, Sector 40,  
Seawoods, Nerul Node, Navi Mumbai 400706  
Tel: +91 22 6645 6000 (Board)***

Proposal received through fax, email or any other electronic media shall not be considered. SBI Life shall not be responsible for non-receipt of proposal(s) within the specified date and time, due to any reason whatsoever. Proposals received after the stipulated time or incomplete in any respect will be summarily rejected. SBI Life reserves the right to accept or reject any proposal/s without assigning any reason thereof and SBI Life's decision in this regard will be treated as final. SBI Life also reserves its right to withdraw the RFP process at any stage without assigning any reasons thereof. No communication in any form shall be entertained in this regard.

Interested participant(s) should submit their bids at their own cost and should bear all the costs of whatsoever nature that they may incur for their participation in the entire process unless clearly specified in this RFP. Interested participant(s) must organize their response in accordance with the scope as specified in the RFP (refer Section 2) and under no circumstances extraneous information should be included in the proposals.

This RFP is not an offer by SBI Life but an invitation for Proposals. No contractual obligation of whatsoever nature shall ever arise from the RFP process unless and until the bid is accepted and a formal agreement is signed and executed by the duly authorized signatories of SBI Life and the selected participant(s).

SBI Life reserves the rights to amend, modify, add or delete either in part or in full any conditions or specifications without assigning any reason during the entire process.

SBI Life reserves the right to negotiate/re-negotiate the prices with the shortlisted participant(s).

SBI Life reserves the right to disqualify the participant(s) blacklisted by State/Central Govt. undertakings/public sector units or whose contracts have been terminated on account of poor performance, if any such information comes to the knowledge of SBI Life at any stage, either during tendering process or after short listing the participant(s).

## **5. Clarification**

Queries, if any, may be communicated through an email to [operations.solution@sbilife.co.in](mailto:operations.solution@sbilife.co.in). The subject of the mail should be “**Queries on RFP – “Outsourcing of Pre-Insurance Medical Examination Process”**”. No other form of communication will be entertained. All queries must be sent to the email ID specified by ‘**July 19, 2017**’, **by 5.00 pm**. Queries received post cut off time may not be considered.

SBI Life will conduct scope-discussion session “**Pre-Bid Meeting**” **on ‘July 24, 2017’** and demonstration on existing processes. Also shall provide the clarifications to the queries raised by participant(s).

It is necessary to inform us well in advance, the name(s) of the representative(s) of Participant(s), who will be attending the session as scheduled above, along with an authorization letter signed by the Competent Authority of participant(s).

Technical proposal should contain Name(s) of the person(s) who are duly authorized by the bidding company to represent, interact and enter into agreement as and when required.



Participation in the Pre-Bid meeting is non-mandatory. However, it is advisable that interested participant(s) attend this meeting which would be mutually beneficial.

In addition, to assist in examination, evaluation and comparison of proposals SBI Life may, at its discretion, seek clarifications from participant(s). The response/clarifications shall be in writing and no change in the prices or substance of the proposal shall be sought, offered or permitted.

**Note:** Email sent by participant(s) to the aforementioned official email id of SBI Life would be considered as written communication in the scope of this RFP.

## **6. Opening of Technical Proposals**

The technical proposals submitted shall be opened by SBI Life for evaluation on “7<sup>th</sup>, **August , 2017’ at 6:00 pm**”. Representatives of the participant(s), may at their convenience, witness the bid opening process.

## **7. Technical Presentation**

Based on the proposals submitted and initial evaluation of the technical proposals, participant(s) may be required to present to SBI Life officials, the proposed solution, discuss related implementation approach & methodologies. These presentations should cover details of the proposal described in this RFP document and its annexures as well as enclosures. The presentations will also give SBI Life an opportunity to clarify issues arising out of the participant(s) response to this RFP. SBI Life shall not be under any obligation to bear any part of the expenses incurred by the participant(s) for the presentations.

SBI Life reserves the right to visit the operational facilities of all or some participant(s) during the course of technical and commercial evaluation. The schedule for site visit, if required, will be intimated separately.

This technical presentation schedule will be communicated separately.

## **8. Opening of the Commercial Proposals**

The commercial proposals of only those participants, who qualify and score the requisite rating as decided by SBI Life in the evaluation of technical proposals, shall be opened in the presence of their authorized signatories/representatives of the final shortlisted participant(s) who will be required to sign a register/document evidencing their presence. The schedule for opening of commercial proposals will be intimated separately to the shortlisted participant(s).

## **9. Evaluation Criteria**

The basis of evaluation will be on techno-commercial criteria. Weightage of the technical-commercial evaluation will be on 60:40 ratios. Participants should satisfy the basic eligibility criteria as mentioned in Section 3. Based on the bid submitted, technical evaluation would be done first to short list eligible participant(s). Only those participant(s) who qualify in the technical evaluation, will be considered for techno-commercial evaluation. The decision of SBI Life in this regard shall be final and binding.



## 10. Other Terms & Conditions

### 10.1. Modification and/or Withdrawal of Proposals

Proposals once submitted will be treated as final and no further correspondence for modification shall be entertained. No proposal shall be modified after the deadline for submission of proposals. No proposal shall be allowed to be withdrawn after the last date of submission of the bid. The selected participant(s) will not be allowed to withdraw the proposals.

### 10.2. Material Alterations & Ambiguous Information

The participant(s) should ensure that there are no cuttings, erasures or over-writing, illegible or undecipherable figures in the documents submitted. The proposals may be disqualified on this score alone. The decision of SBI Life is final and binding.

### 10.3. Confidentiality & Non-Disclosure

The participant(s) shall be under obligation and binding of the confidentiality-cum-non disclosure undertaking to be submitted along with response to this RFP. The draft of the same is attached as Annexure – IV. The participant(s) have to execute Non Disclosure Agreement on Rs.200 Non judicial stamp paper. The undertaking should be notarized and stamped.

### 10.4. Empanelment of Service Provider(s) and Exit

SBI Life reserves its right to empanel one or more than one participant(s).

Upon empanelment, selected participant(s) shall be required to enter into Service Level Agreement (SLA). Such Service Level Agreement shall be initially for a period of three years and may be extended thereafter at mutually agreed terms and conditions. Such decision shall be at the sole discretion of SBI Life. **The service level agreement shall be on Principal to Principal basis.** (Refer clause 10.7 for details)

Empanelled participant(s) shall be required to put in place necessary security and all possible safeguards to maintain necessary confidentiality of data and/or information received in any form from SBI Life. The empanelled participant(s) shall be required to submit the details of all safeguards in place at its facility before commencement of the proposed activity.

The empanelled participant shall have to abide by SBI Life Information Security Policy for the activities that shall be carried out for SBI Life. This policy & procedures is almost aligned to requirements of ISO 27001 standards (ISMS). (Refer clause 10.9 for details)

The SLA between SBI Life & empanelled participant(s) will have these security controls & liabilities rest with the empanelled participant(s) for violation of SBI Life IT & IS policy, standards & procedures.

The detailed terms and conditions governing the contract shall be included in the service level agreement and shall undergo changes as per the Outsourcing Guidelines issued by IRDAI and as per the outsourcing policy of SBI Life from time to time.

There shall be penalty on non-adherence to service deliverables.

The selected/empanelled participant(s) should provide satisfactory indemnities to SBI Life against possible financial and/or reputational loss arising due to, including but not limited to, loss of instruments in transit, fraud or misappropriation committed and costs arising due to misconduct of/by the representatives of such selected/empanelled participant(s).

The performance of empanelled participant(s) shall be reviewed periodically, at least once in a year for continuation of contract. Any decision in this regard by SBI Life shall be final and binding on the empanelled participant(s).

### **10.5. Award of Contract**

Any award to be made pursuant to this RFP will be based upon the proposal with appropriate consideration given to technical methodologies, quality of resources employed interested participant(s) deliverables, factsheet of past projects of similar nature with similar clients, cost proposed and SBI Life's requirements.

The acceptance of a Bid will be communicated in writing at the address supplied by the participant(s) in the RFP response. Any change of address of the participant(s), should therefore be promptly notified in writing to SBI Life.

### **10.6. Signing of Contract**

The selected participant(s) shall be required to enter into a contract with SBI Life, within thirty (30) days of the award of the tender (i.e. issuance of a Letter of Intent by SBI Life) or within such extended period, as may be specified by SBI Life. At the time of execution of the contract a Memorandum of Understanding (MoU) containing the terms and conditions necessary for the due performance of the work in accordance with the bids and acceptance thereof will be signed. The contract will be based on this RFP, modification arising out of negotiation/clarification etc., the participant(s) offer document with all its enclosures and will include the following documents:

The participant(s) proposal in response – technical and commercial proposals separately

Modification to the proposal, if any, after negotiation/clarification.

Related Technical Specifications

Copies of the licenses, certifications etc.

SBI Life reserves the right to stipulate, at the time of finalization, any other document(s) to be enclosed as part of the final contract.

### **10.7. Service Level Agreement (SLA)**

The services to be provided by the selected participant(s) shall be governed by a detailed SLA, which will be finalized at the time of execution of the Contract. The selected participant(s) shall be required to enter into a contract with SBI Life, within thirty (30) days of the award of the tender (i.e., issuance of the LOI) or within such extended period, as may be specified by SBI Life. The SLA will include the following:

Change Request: SBI Life may, request for changes in the application software or any associated software used on behalf of SBI Life. Such changes must be carried out within a reasonable time. Commercial related to Change Request will be mutually agreed upon between SBI Life and selected participants at the time of requesting for change in application. Failure to carry out the changes will attract penalty. SBI Life solicits the SLA terms generally agreed by the participant(s) regarding Change Requests. Detailed metrics of commercial, measurement, definition of terms and goal should be provided as and when major change request is communicated by SBI Life.

Reporting and Exceptions: Participant(s) will perform a “root cause analysis” for any incident having a priority of “production stop” or “severe with no work around” which does not meet the goal established for any specified metric. The purpose of this analysis is to determine what corrective actions are to be taken to prevent reoccurrence of the failure and/or if the incident is removed from the metric.

Performance Parameters & Evaluation: Turn-around-time and quality parameters for processing the service request will be mutually agreed upon at the time of execution of the contract between SBI Life and the selected participant.

Penalties for SLA Violation: Penalties will be imposed for violation of SLA terms and for failure on the part of the participant to adhere to the time lines agreed upon. Rate, quantum and measurement metrics will be decided at the time of execution of the contract between SBI Life and the selected participant.

Maximum Lead Time: One Month

### **10.8. Confirmation on Broad Terms & Conditions of Standard Master Agreement**

Broad Terms & Conditions of the Standard Master Agreement are attached with the RFP document. Bidder is expected to go through the same and should provide the confirmation that he has read the Terms and Conditions of the Standard Master Agreement and agrees with the same.

### **10.9. IT & IS Guidelines**

The services, processes and solutions deployed for SBI Life shall follow a standard configuration/customization process and shall meet the functional, security, performance, legal, regulatory and statutory requirements of SBI Life. The

participant(s) shall comply with “Guidelines on Information and Cyber Security for insurers”, published by IRDAI on 7th April, 2017 and any subsequent changes in this document. The participant(s) shall also comply with SBI Life IT Policy, Information Security Policy and Procedures, SBIL Policy on Information Security Requirements for Third Party in key concern areas as under:

- Responsibilities for data and application privacy and confidentiality
- Responsibilities on system and software access control and administration
- Custodial responsibilities for data, software, hardware and other assets of SBI Life being managed by or assigned to the selected participant(s)
- Physical Security of the facilities
- Incident response and reporting procedures
- Password Policy of SBI Life
- Data Encryption/Protection requirement of SBI Life
- Server hardening, security policies and Secure Configuration Documents
- Sharing of Background Verification of its personnel, working on SBI Life project
- Business Continuity Management and Disaster Recovery

The selected participant(s)’s access to IT infrastructure of SBI Life shall be managed as per Third Party Access Standard & Procedure of SBI Life. If required, SBI Life Policy on Information security requirement for third-party document will be shared with the successful participant(s). SBI Life shall carry out Information Security Assessment of the services, processes and solutions and underlying infrastructure components of the selected participant(s) through their empanelled information security service provider. In case of any observations or vulnerabilities reported during these assessments, the successful participant shall close the observation and mitigate the risk within one month without any additional commercial levied to SBI Life. Failure to close the vulnerabilities within one month will attract penalty. The contracts relating to outsourced services with the selected participant(s) shall detail security requirements in compliance with SBI Life Security Policies and supporting Standards & Procedures and the selected participant(s) shall demonstrate compliance with such requirements. SBIL may implement Data/Information Rights Management solution for protection of its data shared with the service provider. The Service Provider shall provide all required assistance for implementation and maintenance of such solution.

#### **10.10. Right of Verification**

SBI Life reserves the right to verify any or all statements made by the participant(s) in the proposal documents and to inspect its facility or any other client site, if necessary, to establish about the participant(s) capabilities to undertake the required tasks. SBI Life reserves the right to inspect/audit any of the participant(s) offices, locations, software, hardware etc. through its employees or nominated agencies. The participant(s) would have to co-operate and provide access to these units, systems, software, etc. The participant(s) will need to furnish the contact details of their existing clients.

#### **10.11. Indemnity**

The participant(s) shall indemnify SBI Life and keep indemnified against any loss or damage that SBI Life may sustain on account of any violation(s)/breach/infringement of intellectual property, confidentiality, privacy, patents, trademarks, statutory/regulatory guidelines/instructions etc., by the participant(s).

The participant(s) shall, at its own cost and expenses, defend and indemnify SBI Life against all third-party claims including, but not limited to, those of the infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights, arising from use of the Products or any part thereof in India.

The participant(s) shall expeditiously meet any such claims and shall have full rights to defend itself there from. If SBI Life is required to pay compensation to a third party resulting from such infringement, the participant(s) shall be fully responsible therefore, including all expenses and court and legal fees.

The participant(s) shall also be liable to indemnify SBI Life, at its own cost and expenses, against all losses/damages, which SBI Life may suffer on account of violation by the participant(s) of any or all national/international trade laws, norms, standards, procedures, etc.

Further, the participant(s) shall indemnify SBI Life and keep indemnified against any loss or damage that SBI Life may sustain on account of any violation of patents, trademark etc., by the participant(s) in respect of hardware, hardware components, system software, etc. supplied.

#### **10.12. Disputes Resolution**

Any dispute or differences whatsoever arising between the parties out of or in relation to the construction, meaning, interpretation and operation or effect of these Proposal Documents or breach thereof shall be decided by SBI Life. Such decision by SBI Life shall be final and binding on the participant(s).

#### **10.13. Amendments to this RFP**

Amendments to the RFP may be issued by SBI Life during the RFP process as required. Amendments to RFP so made shall be deemed to form an integral part of the RFP.

#### **10.14. Format and Signing the Proposals Submitted**

The original and all copies of bid proposal submitted by the interested participant(s) shall be typed or printed in a clear typeface. An accompanying letter is required **Annexure - V**, signed by an authorized signatory of the participant(s), committing the participant(s) to the contents of the original response. All pages in the bid should be authenticated by a duly authorized signatory of the participant(s) under seal.

#### **10.15. Participant(s) indication of Authorization to Bid**

Responses submitted by interested participant(s) to this RFP represent a firm offer to contract on the terms and conditions described in the participant(s) response. The proposal must be signed by an official authorized to commit the participant(s) to the terms and conditions of the proposal. The signatory should have the authority to sign the documents.

#### **10.16. Language of the Proposals**

All bids and supporting documentation shall be submitted in English.

#### **10.17. Completeness of the Proposals**

The participant's proposal is subject to an evaluation process. Therefore, it is important that the participant(s) carefully prepares the proposal and answers questionnaire completely. The quality of the participant(s) proposal will be viewed as an indicator of the participant(s) capability to provide the solution and participant(s) interest in the project. The participant(s) is required to respond to the RFP only in the prescribed format. Under no circumstances, should the format be changed, altered and modified. All pages including all supporting documents in the bid should be authenticated by a duly authorized signatory of the Participant(s) under seal.

#### **10.18. Acceptance or Rejection of the Proposals**

SBI Life reserves the right not to accept any bid, or to accept or reject a particular bid at its sole discretion without assigning any reason whatsoever and the decision of SBI Life will be treated as final. The RFP responses/bids/proposals not submitted in the prescribed format or incomplete in any sense are likely to be rejected.

#### **10.19. RFP Ownership**

The RFP and all supporting documentation/templates/annexure are the sole property of SBI Life and violation of this will be a breach of trust and SBI Life would be free to initiate any action deemed appropriate.

#### **10.20. Participant(s) Status**

Each Participant must indicate whether or not they have any actual or potential conflict of interest related to contracting services with SBI Life.

#### **10.21. Cost of the Proposal**

All costs relating to preparation, submission of its proposal, attending the clarification sessions and bid opening as well as arranging for the Technical Presentation to SBI Life will be borne by the participant and SBI Life will not be responsible or liable, in any way, for any such costs, regardless of the conduct or outcome of the process.

#### **10.22. Confidentiality**

This document contains information confidential and proprietary to SBI Life. Additionally, the participant(s) will be exposed by virtue of the contracted activities to internal business information of SBI Life, the Associates, Subsidiaries and/or business partners. Disclosure of receipt of this RFP or any part of the aforementioned information to parties not directly involved in providing the services requested could be treated as breach of trust and SBI Life would be free to initiate any action deemed appropriate. No news release, public announcement, or any other reference to this RFP shall be made without written consent from SBI Life. Reproduction of this RFP, without prior written consent of SBI Life, by photographic, electronic, or other means is strictly prohibited.

#### **10.23. Intellectual Property Rights**

SBI Life will own all intellectual property rights to all design, software and/or systems created specifically for implementation at SBI Life under this contract. The participant(s) shall fully protect and indemnify SBI Life from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes supplied by the participant(s).

#### **10.24. Solicitation of Employees**

Participant(s) will not hire employees of SBI Life or solicit or accept solicitation (either directly, indirectly, or through a third party) from employees of SBI Life directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis.

#### **10.25. Jurisdiction**

All disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of these Proposal Documents or breach thereof shall be settled amicably. If, however, the parties are not able to resolve them amicably, the same shall be settled by arbitration in accordance with the applicable Indian Laws, and the award made in pursuance thereof shall be binding on the parties. Any appeal will be subject to the exclusive jurisdiction of courts at Mumbai, India.



#### **10.26. Arbitration**

All disputes and differences of any kind, whatsoever shall be referred by either party (SBI Life or the participant(s), after issuance of 30 days notice in writing to the other, clearly mentioning the nature of the dispute/ differences, to a single arbitrator, acceptable to both the parties, for initiation of arbitration proceedings and settlement of the dispute(s) and difference/ strictly under the terms and conditions of this contract, executed between SBI Life and the participant(s). The arbitration shall be governed by the provisions of the applicable Indian Laws. The award shall be final and binding on both the parties. The venue for arbitration shall be at Mumbai, India.

#### **10.27. Force Majeure**

The participant(s) shall not be responsible for delay in delivery resulting from acts/events beyond his control provided notice for happening of such act/event is given by the participant(s) to SBI Life within 15 days from the date of occurrence. Such act/event shall include acts of God, war, floods, earthquakes, epidemics, riots, fire or governmental regulations superimposed after the date of order/contract.

#### **10.28. Condition of Acceptance**

The selected participant(s) and SBI Life will specify during contracting, the criterion for acceptance and milestones (both technical and functional). Failure, to meet the acceptance criterion may result in termination of the arrangement and/or contract. No payments will be made and SBI Life may claim damages from the participant(s). In such an eventuality, SBI Life will be free to engage any other participant(s).

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## Annexure I - Technical Proposal Format

### Cover Page

Information required on cover page:

RFP reference number: RFP – SBILIFE/OPS/UW/2017-18/02

Name of Participants(s) : <Name>

Type of document: Technical Proposal

#### Additional Information:

- The response to the RFP must be submitted in a **vertical document format** as per this template provided. Presentation slides may be used as exhibits as required.
- The **Technical Proposal** should contain information necessary to establish the credentials for the solution being offered by Bidder(s).
- The proposal should clearly mention the Scope of Activities for which proposal is being submitted.
- The technical proposal is to be sealed in a separate envelope, super scribed as “**Technical Proposal**”

TECHNICAL PROPOSAL
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Chapter 5 | Process Experience, Relevant experience and client testimonials

Chapter 6 | Technical Feasibility

Chapter 7 | Data Security Measures & IT&IS Policy Framework

Chapter 8 | BCP and DR

Chapter 9 | Other relevant information and supporting documents

Chapter 10 | Letter from Competent Authority

Chapter 11 | Non-Disclosure Agreement

Chapter 12 | Offer Letter and Compliance Certificate

Enclosures

## **Chapter 1 | Executive Summary**

The executive summary should be a **one (1) page summary** of the RFP response highlighting the fitment of proposed solution to SBI Life. Please note that commercial terms **must not** be included here.

## **Chapter 2 | Brief Company Overview**

Provide brief company overview with name & address and year of establishment.

Management details including ownership pattern, share holding pattern, whether a listed company, etc.

(For chapters 1 & 2 above: MOA/AOA, latest share holding pattern, certificate of incorporation, partnership deed etc to be submitted.)

Business performance during last three completed financial years (FY 2014-15, 2015-16 and 2016-17) along with brief summary of audited financial results. (Audited business financials for above three years to be submitted)

Has company been blacklisted by any organization(s)? If Yes, Details to be submitted

## **Chapter 3 |Solution Design and Approach**

This chapter should describe the overall solution in the context of *SBI Life* and describe how it would address the key requirements.

Exhibit ability to understand the problem and present solution (interim and long run) .

It would be helpful to understand the limitations of the proposed solution(s) (*if any*) and any alternate solution suggested to overcome limitation(s).

## **Chapter 4 | Process Maturity**

This chapter should describe Quality commitment, supervisory structure and span of control, TAT commitment etc

Provide:

- a. List of MSP Offices involved in conducting pre-insurance medical examination with manpower and infrastructure.
- b. Availability of the MSP offices at SBI Life PC Locations should be indicated as per Annexure VII.
- c. Availability of MSP Office and DC in each of the area where SBI Life has a branch (PC/MPC/SO) should be provided in Annexure VIII. Also availability of DCs with all facilities under one roof at our branch/PC location to be mentioned in the Annexure. List of SBI Life branches is provided.
- d. List of Diagnostic Centers empanelled to be provided in the prescribed format. Refer Annexure IX. DCs must be identified with PAN and Code number.
- e. List of Multispeciality hospitals. Refer Annexure X.
- f. List of High Quality/Premier DCs with PAN and DC code number. Refer Annexure XI.
- g. List of DCs with facility of providing colour photograph of customer taken during the medical examination.

- h. List of DCs having facility of identification of customer through Aadhaar based biometric Authentication.
- i. Note on DC empanelment process and documentation enclosing text of agreement and SLA with DCs. Detailed note on DC administration and quality management.
- j. Operations Capabilities – should include detailed process flow and necessary software capabilities. Should cover method of calling client, fixing of appointment with client, communication with DC, call recording and storage, process of home visits, Identification of customer, process of picking up reports, SOPs of respective processes to be provided.
- k. Data/volumes of DC Audit/Mystery shopping done in the last three financial years.
- l. Report pick up and submission arrangements.
- m. Quality Check – QC Process, Controls and methods adopted for improvement.
- n. Operational capability – i) Calling facility for fixing up of medical appointment, call recording and retrieval facility, ii) Process of post medical verification call, with call recording facility.
- o. Process of invoice settlement to DCs – software, frequency, control.
- p. Registration with IRDAI, if any (as a group or entity), if yes provide details.
- q. Details of litigations pending, if any, with respect to the operations.
- r. Details of fines/penalties imposed on the company or any of the officers of the company, if any, during the last 5 years by Judicial/quasi-judicial/regulatory authority or by any Insurance company, for any reason.

## Chapter 5 | Process Experience, Relevant experience and client testimonials

This chapter should include List of existing clientele with information on working relationship, testimonials and references with contact details.

- a. Provide details for period of experience with scaling capacity, core competency with other Life Insurance Companies, Geographical Distribution of Operations.
- b. Provide information on the industry exposure, projects executed. (This should include experience of working with Life Insurance Companies including SBI Life or experience in similar works with SBI Group to be provided.)
- c. Annual volumes handled during last three years for Life Insurance Companies for the same activity in the below format.

Financial Year	Name/s of the Life Insurance Company (Optional #)	Volumes Handled
2016-2017		
2015-2016		
2014-2015		

# Though not mandatory, it would be desirable to mention the name of the company.

## Chapter 6 | Technical Feasibility

Note on web based operating platform and ability to demonstrate the operational capabilities in terms of customer contact capabilities, functionality of auto upload, data capture, administration, retrieval, scanning ability, Realtime MIS & Reporting capability.

Note on Mobile based application (APP) services, viz Fixing of appointment, identification of customer, medical tests at DC/Home visit, real time status of the cases etc.

#### **Chapter 7 | Data Security Measures & IT&IS Policy Framework**

Data security measures to protect interest of the service receiver to be provided. Information with respect to External devices being used, over all IT infrastructure to protect misuse of data to be provided. Details for Auto Purging Policy Mechanism to be provided.

Complete IT & IS Policy Framework of the Participants including Information Security measures, Network Security systems and controls, Physical security systems and controls etc. to be provided.

Questionnaire attached as Annexure XII to be answered & submitted.

#### **Chapter 8 | BCP and DR**

Complete Business Continuity Planning and Disaster Recovery to be provided.

#### **Chapter 9 | Other relevant information and supporting documents**

In this chapter the Participants(s) may include any other information deemed necessary to SBI Life regarding any other aspect of the proposed solution(s) and/or the project.

The details of industry awards, recognitions, affiliations and details on ISO 9001 & ISO 27001 certifications, if any.

Should the Participants(s) deem it fit to provide any supporting documents other than the ones specifically asked for in this RFP, it should be included here.

#### **Chapter 10 | Letter from Competent Authority**

This should include letter from competent authority of the Participants providing name, designation, and contact details of the authorized person for communication.

#### **Chapter 11 | Non-Disclosure Agreement**

This should be under obligation and binding of the confidentiality-cum-non disclosure undertaking to be submitted.

#### **Chapter 12 | Offer Letter and Compliance Certificate**

The duly signed letter should be submitted.

## Annexure II - Commercial Proposal Format

Cover Page

Information required on cover page:

RFP reference number: RFP – SBILIFE/OPS/UW/2017-18/02

Name of Participants(s) : <Name>

Type of document: Commercial Proposal

Request for Proposal – Outsourcing of Pre-Insurance Medical Examination  
Process by SBI Life

### Annexure – II Part A : Commercial quote for Medical Tests (Considered for Evaluation)

All payments to MSP/s will be on the basis of success of medical tests done and bona fide reports received.

Components	Rates(Rs.)
1) Service Charges	
2) Home Visit Charges	
a) For Physician	
b) For Technician	
3) Charges for Colour Photograph	
4)Charges for Identification of customer through Biometric authentication.	
5) Medical Charges :	
FMR	
Category A- ( CBC+ ESR + Lipid profile)	
Category B- (RFT (S. creatinine, BUN, Serum uric acid)+ LFT (GGTP+SGOT+SGPT., Alkaline phosphate)+BILIRUBIN(Direct + Indirect + Total) + Serum protein +S. albumin, Hbsag	
Category C- (FBS + RUA)	
Category D- (HIV)	
HbA1c	
ECG	
TMT	
Urine Nicotine	
PSA	

All rates should be exclusive of Applicable taxes (if any)

Signature of the authorized signatory with company seal

Date:

Place:

Annexure – II Part B – Commercial quote for Medical Tests through Multispecialty  
Hospital  
(Considered for Evaluation)

All payments will be on the basis of success of medical tests done and bona fide reports received.

Components	Rates(Rs.)
1) Service Charges	
2) Home Visit Charges	
a) For Physician	
b) For Technician	
3) Charges for Photograph	
4) Charges for Identification of customer through Biometric authentication.	
5) Medical Charges :	
FMR	
Category A- ( CBC+ ESR + Lipid profile)	
Category B- (RFT (S. creatinine, BUN, Serum uric acid)+ LFT (GGTP+SGOT+SGPT., Alkaline phosphate)+BILIRUBIN(Direct + Indirect + Total) + Serum protein +S. albumin, Hbsag	
Category C- (FBS + RUA)	
Category D- (HIV)	
HbA1c	
ECG	
TMT	
Urine Nicotine	
PSA	

All rates should be exclusive of Applicable taxes (if any)

Signature of the authorized signatory with company seal

Date:

Place:



Annexure – II Part C – Commercial quote for Medical Tests through  
Premier Diagnostic Centers  
(Considered for Evaluation)

All payments will be on the basis of success of medical tests done and bona fide reports received.

Components	Rates(Rs.)
1) Service Charges	
2) Home Visit Charges	
a) For Physician	
b) For Technician	
3) Charges for Photograph	
4) Charges for Identification of customer through Biometric authentication.	
5) Medical Charges :	
FMR	
Category A- ( CBC+ ESR + Lipid profile)	
Category B- (RFT (S. creatinine, BUN, Serum uric acid)+ LFT (GGTP+SGOT+SGPT., Alkaline phosphate)+BILIRUBIN(Direct + Indirect + Total) + Serum protein +S. albumin, Hbsag	
Category C- (FBS + RUA)	
Category D- (HIV)	
HbA1c	
ECG	
TMT	
Urine Nicotine	
PSA	

All rates should be exclusive of Applicable taxes (if any)

Signature of the authorized signatory with company seal

Date:

Place:

### Annexure III - Individual Test Rates

All payments will be on the basis of success of medical tests done and bona fide reports received.

Sr No	Test Name	Rate (Rs.)
1	ABO & Rh (Blood Group & Rh Factor)	
2	AEC (Absolute Eosinophil Count)	
3	AFP (Alpha FetoProtein)	
4	ALP (Alkaline Phosphase)	
5	Anti HCV	
6	APTT (Activated Partial Thromboplastin Time)	
7	Australia Antigen Test	
8	Bilirubin (Direct /Conjugated)	
9	Bilirubin (indirect /Unconjugated)	
10	Bilirubin (total)	
11	Fasting Blood Sugar	
12	BST (Blood Sugar Tolerance)	
13	BT (Bleeding Time)	
14	BUN	
15	Calcium	
16	CBC	
17	Dobutamine Stress Echo	
18	ESR	
19	Chol/HDL Ratio	
20	Copper	
21	Creatinine / Serum Creatinine	
22	CT (Clotting Time)	
23	Diabetic Profile	
24	DLC (Differential Leucocyte Count)	
25	2D Echo	
26	2D Echo Colour Doppler	
27	Electrolytes (I.E.Na+K+CL-)	
28	FBS	
29	Free PSA	
30	FSH (Follicle Stimulating Hormone)	
31	G6PD -Qualitative (G-6 Phosphatedehydrogenase)	
32	G6PD -Quatitative (G-6 Phosphatedehydrogenase)	
33	GGTP (Gamma Glutamyl Tran Peptidase)	
34	Glycosylatd Haemoglobin Test	
35	GTT (Glucose Tolerance Test-5 samples)	
36	Haemogram	
37	Hb % (Haemoglobin)	
38	HBDH (Hydroxy Butyrate DeHydrogenase)	
39	HbeAg	
40	HCV (Hepatitis C Virus)	

Sr No	Test Name	Rate (Rs.)
41	HDL (High Density Lipids Cholesterol)	
42	HIV (Human Immunodeficiency Virus)	
43	HYPERTENSION PROFILE	
44	Iron / TIBC	
45	LDH	
46	LDL (Low Density Lipids Cholesterol)	
47	LIPID PROFILE	
48	Liver Function Tests	
49	Mantoux Test / Tuberculin Test	
50	MCH (Mean Corpuscular Haemoglobin)	
51	MCHC (Mean Corpuscular Haemoglobin Concentration)	
52	MCV (Mean Corpuscular Volume)	
53	Mg (Magnesium)	
54	MicroAlbumin (Urine)	
55	PCV (Haematocrit)	
56	Peripheral Blood Smear	
57	Phosphorus	
58	Platelets	
59	Potassium	
60	Proteins (Albumin)	
61	Protein (Serum)	
62	Proteins (Total)	
63	PSA (Prostate Specific Antigen)	
64	PTT (Partial Thromboplastin Time)	
65	PG2	
66	PFT (Pulmonary Function Test / Spirometry)	
67	RA Factor	
68	RBC (Red Blood Cells)	
69	RENAL / KIDNEY FUNCTION TEST	
70	Routine Urine Analysis (RUA)	
71	Stress 2D Echo	
72	Stress Tallium	
73	Serum Acid Phosphatase	
74	Serum Amylase	
75	Serum Albumin	
76	Serum Cholesterol	
77	Serum CPK (Creatinine PhosphoKinase)	
78	Serum LH (Lutenizing Hormone)	
79	Serum Lipase	
80	Serum Triglycerides	

Sr No	Test Name	Rate (Rs.)
81	SGOT / AST	
82	SGPT / ALT	
83	Sodium	
84	Sputum Routine	
85	Stool Routine	
86	T3 (Free)	
87	T3 (Triiodothyronine)	
88	T3,T4, TSH	
89	T4 (Free)	
90	T4 (Thyroxine)	
91	TLC (Total Leucocyte Count)	
92	Total Lipids	
93	Tread Mill Test / Stress Test along with tracings	
94	TSH Only (Thyroid Stimulating Hormone)	
95	Ultrasound (Abdomen & Pelvic Region)	
96	Ultrasound (Abdomen)	
97	Ultrasound (Pelvic Region)	
98	Urine Nicotine Test	
99	Uric Acid / Serum Uric Acid	
100	VDRL (Venereal Disease Research Laboratory)	
101	Vision Testing	
102	VLDL (Very Low Density Lipids)	
103	WBC (White Blood Cells)	
104	Widal (Tube Method)	
105	X-Ray (Barium Enema)	
106	X-Ray (Barium Meal Follow Through)	
107	X-Ray (Barium Swallow)	
108	X-Ray (Chest)	
109	X-Ray (Cholecystography)	
110	X-Ray (IVP - Intravenous Pyleography)	
111	X-Ray (Kidney Urinary Bladder)	

All rates should be exclusive of Applicable taxes (if any)

Signature of the authorized signatory with company seal

Date:

Place:

## **Annexure IV - CONFIDENTIALITY CUM NON DISCLOSURE UNDERTAKING**

This Non disclosure Undertaking is made and entered into on this \_\_\_\_\_ day of \_\_\_\_\_ in the year Two Thousand Seventeen, by (*Name of interested commercial entity*) a company incorporated under Indian Companies Act , 1956 and having its registered office at (*Place*) , hereinafter called as the First party, has been issued a request for proposal, hereinafter referred to as RFP, by **SBI Life Insurance Co Ltd**, a company incorporated under the laws of Indian Companies Act, 1956 and having its registered office at Mumbai, hereinafter referred to as the Second Party

Whereas the second party has provided certain proprietary information, concerning its products, service, organization, 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 first party to facilitate response to the RFP.

Whereas the first party agreed to keep such information confidential

NOW, THEREFORE, in consideration thereof, the First party agrees

to hold all Confidential Information received from the Second party in confidence for a period of three (3) years from the receipt of the Information. The First party will use such Information only for the purpose of responding to the RFP.

to restrict disclosure of such Information to its employees and employees of its affiliated companies with a need to know and inform such employees of the obligations assumed herein. Recipient will not disclose such Information to any third party without the prior written approval of the Second Party.

to protect Information received from the second Party with at least the same degree of care as it normally exercised to protect its own proprietary information of similar nature.

to ensure that their employees will not disclose any information so received even after they cease

to be employees of the recipient. The recipient party shall ensure this by own internal agreements.

Further, the First Party shall indemnify Second Party and keep indemnified against any loss or damage that Second party may sustain on account of any leakage of confidential information pertaining to and supplied by the Second Party or on account of any violation of intellectual property, confidentiality, privacy, patents, trademark etc., by the First Party in respect of any Intellectual Property, practices, hardware, software, systems, process, technologies, etc in whatever manner described.

**IN WITNESS WHEREOF**, the Second party has caused this undertaking to be executed as of the date set forth above.

<Interested Participant >

Company Seal :  
Authorised Signatory : \_\_\_\_\_  
Name of Auth Signatory : \_\_\_\_\_  
Designation : \_\_\_\_\_  
Date : \_\_\_\_\_

Witness

Name : \_\_\_\_\_  
Designation : \_\_\_\_\_  
Date : \_\_\_\_\_

## **Annexure V - Offer Letter and Compliance Certificate**

Date:

To,  
SVP – New Business & Underwriting  
SBI Life Insurance Co. Ltd.  
8th level, Seawoods Grand Central,  
Tower 2, Plot No. R-1, Sector 40, Seawoods,  
Nerul Node, Navi Mumbai - 400706

Dear Sir,

Re: RFP for Pr-insurance Medical Examination Process

1. Having examined the RFP documents including all annexure, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to undertake the services in conformity with the said RFP documents in accordance with the Prices indicated in the Commercial Proposal and made part of this RFP Response.

If our offer is accepted, we, the undersigned offer to carry out the said activities mentioned above in conformity with the terms and conditions of the said RFP Documents.

2. We confirm that this offer is valid for 180 days from the last date for submission of this RFP response to SBI Life.

3. Until a formal contract is prepared and executed, this offer, together with SBI Life's written acceptance thereof through LOI, shall constitute a binding contract between us.

4. We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

5. We understand and agree that SBI Life has right to reject the offer in full or part without assigning any reasons, whatsoever.

6. We have never been barred / black-listed by any regulatory/statutory authority in India.

Yours faithfully,  
Authorised Signatory  
Company Stamp  
Date:  
Place:



## **Annexure VI - Mandatory 'Information Security Requirements' Criteria**

### **Overview:**

The solution deployed should follow a standard configuration/customization process and shall meet the functional, security, performance, legal & regulatory requirements of SBIL.

The Bidder shall comply with SBIL Information Security Policy and Procedures in key concern areas as under:

- Responsibilities for data and application privacy and confidentiality
- Responsibilities on system and software access control and administration
- Custodial responsibilities for data, software, hardware and other assets of SBIL being managed by or assigned to the Vendor
- Physical Security of the facilities
- Incident response and reporting procedures
- Password Policy of SBIL
- Data Encryption/Protection requirement of SBIL
- Server hardening, security policies and Secure Configuration Documents
- Sharing of Background Verification of its personnel, working on SBIL project

The Bidder having access to IT infrastructure of SBI Life shall be managed as per Third Party Access Standard & Procedure of SBI Life. If required, SBIL Policy on Information security requirement for third-party document will be shared with the successful bidder. SBIL shall reserve the right to carry out Gray Box and Black Box Testing, VA/PT of the application and underlying infrastructure components through their empanelled information security service providers. In case of any observations or vulnerabilities reported during these testing, the successful participant shall close the observation and mitigate the risk within one month without any additional commercial levied to SBIL. Failure to close the vulnerabilities within one month will attract penalty.

### **Detailed:**

1. The Bidder shall adhere to IRDAI Information & Cyber Security Guidelines, Information Technology Act 2000, its amendments and rules published by Government of India as well as SBIL Information Security Policy, Procedures, Guidelines. The Bidder shall ensure that they have information security organization in place to implement the provisions of SBI Life's information security requirements and protection of intellectual property.
2. Information security requirements such as controls for maintaining confidentiality, integrity and availability of the SBIL's data shall be considered at all stages throughout third party/vendors having access/handling the organizational system/data.
3. All arrangements with external party/vendors shall have a well-defined service level agreement (SLA) that shall specify information security requirements and controls, service levels and liability of suppliers in case of SLA violations, non-mitigation of IS vulnerabilities, IS incidents etc.

4. External party shall demonstrate compliance with all SLA requirements such as validating security arrangements for each vendor, handling termination of a relationship with a vendor etc.
5. The Bidder shall provide right to SBIL or its empanelled vendors to audit / conduct security review of the application, its interfaces with other SBIL systems, hosting data center facility & its IT infrastructure, security in business processes & operations etc. as well as locations from where the SBIL application will be maintained.
6. The Bidder shall be subject to a relationship assessment (sometimes referred to as due diligence review) which shall cover:  
Dealing with the said party (e.g. details of provider history, previous and current business arrangement and dispute information)
7. The contract requirements shall include non-disclosure agreements, roles and responsibilities, and termination clauses and right to inspect/audit by Organization, Law enforcement agencies and regulating agencies including IRDAI.
8. The Bidder shall have a demonstrable level of maturity in relation to information security and their degree of commitment to information security.
9. The list of security controls shall be determined to be implemented based on the type of engagement and nature of information sharing requirement.
10. The data shall be shared with the third party ONLY on “Need to know” basis.
11. Confidentiality and non-disclosure agreements with third parties shall be reviewed periodically and whenever the service terms and conditions are changed.
12. Access management for third parties including granting access, review of user access rights shall be periodically assessed and changed as applicable.
13. A consistent method for securely handling the termination of relationships with Parties shall be established which shall include:
  - Designating individuals responsible for managing the termination
  - Revocation of physical and logical access rights to the organization’s information
  - Return, transfer or secure destruction of assets (e.g. 'back-up media storage' documentation, hardware and data.)
14. The Bidder shall adhere to SBIL's license agreements and intellectual property rights
15. In case of renewal, the security considerations in line with the Prior to engagement scenario shall be considered.
16. There shall be formal, documented standard/procedures for performing information risk assessments, which apply across the organization. Standards procedures to cover types of target environment that would be assessed for information risks, e.g. IT Applications, hardware and software, vendors, etc.
17. SBIL may obtain application integrity statements in writing from the application system vendors providing for reasonable level of assurance about the application being free of malware at the time of sale, free of any obvious bugs, and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done).

18. SBIL's Internal Audit shall conduct audit for third party /vendors handling critical data on planned and ad hoc basis to measure the effectiveness of the third party security controls implemented.
19. The Bidder shall be ISO Certified for the designated line of business e.g. ISO 27001, ISO 22301 preferably etc. If the Bidder is not certified then they should adhere to the requirement of these aforesaid standards.
20. The Bidder shall conduct application security assessment before production roll out and security assessment of existing application along with related infrastructure components through an independent third party, recommended by SBIL. The independent third party review report should be submitted to SBIL.
21. Prior to finalization of order, the Bidder shall allow SBIL Security Team or their representative to inspect and check the designated setup proposed for SBIL and undertakes necessary corrective actions as may be suggested by SBIL prior to or during the implementation.
22. The hosting of all SBIL data would be in a separate and dedicated database which would be accessible only to SBIL and the vendor. Under no circumstance we will host the data on a shared database using a separate schema or any such logical partitioning.
23. The Bidder shall comply with all legal, regulatory and statutory requirements.

**Compliance Statement**

DECLARATION BY THE BIDDER

Terms & Conditions

We hereby undertake and agree to abide by all the terms and conditions stipulated by SBIL in the RFP document under Mandatory Information Security Criteria. We hereby also agree to comply with all the requirements of SBIL, Deliverables, related addendums, appendices and other documents including any changes, if any, made to original tender documents issued by SBIL.

The cost of service, process, resources, training, documents, rate contract, tools etc finally arrived and accepted by SBIL will be binding on us for period of the contract.

We accept that, we will not levy any other charges on SBIL, in any form to meet the obligations as per scope of this RFP including all deliverable, requirements, terms & conditions etc.

We certify that the services offered by us in response to the bid conform to the security, technical and functional specifications stipulated in the RFP.

Signature & Designation

Seal of Company

### Annexure VII - SBI Life PC Locations

Sr. No.	PC NAME	State/UT	MSP Office (Yes / No)
1	AHMEDABAD	GUJARAT	
2	KOLKATA	WEST BENGAL	
3	NEW DELHI	DELHI (Union Territory)	
4	JAIPUR	RAJASTHAN	
5	CHENNAI	TAMIL NADU	
6	MADURAI	TAMIL NADU	
7	TIRUCHIRAPALLI	TAMIL NADU	
8	LUCKNOW	UTTAR PRADESH	
9	RANCHI	JHARKHAND	
10	PATNA	BIHAR	
11	JABALPUR	MADHYA PRADESH	
12	RAIPUR	CHHATTISGARH	
13	BHOPAL	MADHYA PRADESH	
14	INDORE	MADHYA PRADESH	
15	CHANDIGARH	CHANDIGARH (Union territory)	
16	LUDHIANA	PUNJAB	
17	BANGALORE	KARNATAKA	
18	HUBLI	KARNATAKA	
19	BHUBANESWAR	ORISSA	
20	HYDERABAD	TELANGANA	
21	VIJAYAWADA	ANDHRA PRADESH	
22	VISHAKHAPATNAM	ANDHRA PRADESH	
23	KOCHI	KERALA	
24	THIRUVANANTHAPURAM	KERALA	
25	MUMBAI	MAHARASHTRA	
26	NAGPUR	MAHARASHTRA	
27	PUNE	MAHARASHTRA	
28	GUWAHATI	ASSAM	

### **Annexure VIII - SBI Life Branch List**

(Uploaded as Separate Annexure in Website)

Sr. No.	Region	Name of the Branch	Branch Type (PC/MPC/SO)	Address	State	Whether MSP office available (Yes/No)	Availability of any DC (Yes/No)	Availability of DC with all facilities under one roof. (Yes/No)
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### **Annexure IX - List of Diagnostic Centers (Empanelled)**

DC CODE	PAN NO	DC NAME	DC ADDRESSES	AREA	CITY	PIN CODE	STATE	DC GRADE
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### **Annexure X - List of Multispeciality hospitals - with empanelled details**

DC CODE	PAN NO	Multispeciality Hospital Name	Empanelled/non empanelled	Address	CITY	PIN CODE	STATE
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### **Annexure XI - List of Premier Diagnostic Centers**

DC CODE	PAN NO	Premier Diagnostic Center	Empanelled/Non empanelled	ADDRESS	CITY	PIN CODE	STATE
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### **Annexure XII – Due Diligence Checklist – Data Security Measures (Attached)**

