REQUEST FOR PROPOSAL

FOR

UI/UX design (PWA – Device Agnostic) for SBI Life Customers

DATED: 02-Dec-2019

LAST DATE OF SUBMISSION: 23 Dec 2019 (04.00 p.m.)

Contents

1. **REQUEST FOR PROPOSAL**

This Request for Proposal (Closed RFP) is being issued by SBI Life Insurance Co Ltd (hereinafter referred to as SBIL) inviting proposals (technical and commercial) for developing the UI & UX solutions for the Mobile and web Application for SBI Life Customers.

We are looking at completely overhauling the existing application that we have, through the development of an entirely fresh application that will serve the needs of existing as well as prospective customers.

The purpose of this RFP is to invite bids on Mobile Application Development services for the UI/UX design process from the organizations with proven track record and capabilities. An effective UX means an experience that meets user requirements and delivers business value to the organization. With User Experience becoming a key in digital Insurance space, the SBI Life therefore wants to tap the potential of a "Delightful UX" for its customer base

The look and feel of the application should be the same on any device interface, with same functionalities and in line with the brand guidelines and design elements.

The time schedule for various activities is listed below:

Activity	Date	Time
Release of RFP on Company Website	02-Dec-2019	06:00 pm
Pre-Bid Meeting (Proposed)	09-Dec-2019	11.00 am
Submission of proposal	23-Dec -2019	04.00 pm
Presentation by bidders	Shall be informed	

Responses submitted after the stipulated date and time will not be entertained.

2. **INTRODUCTION**

SBI Life Insurance Company Limited ("SBI Life"/ "the Company"), established in 2001, started as a joint venture between State Bank of India and BNP Paribas Cardiff S.A. and is one of the leading life Insurance companies in India. SBI Life has an authorized capital of Rs 20 bn. and a paid up capital of Rs 10 bn., as on September 30th, 2018.

SBI Life offers a comprehensive range of life insurance and pension products at competitive prices, ensuring high standards of customer service and world class operating efficiency. The Company offers individual and group products which include savings and protection plans to address the insurance needs of diverse customer segments.

SBI Life is listed on National Stock Exchange (NSE) and Bombay Stock Exchange (BSE).

For more details, please visit: https://www.sbilife.co.in/

About SBIL Customer engagement application

SBIL solicits bids from reputed Vendors who have the necessary expertise and proven track record for creating and designing UI/UX solutions (Device Agnostic – PWA), as per terms and conditions mentioned in this Request for Proposal (RFP).

This RFP is not an offer by SBIL, but an invitation for Bidder responses. No contractual obligation on behalf of SBIL, whatsoever, shall arise from the RFP process unless and until a formal contract is finalized and executed by duly authorized officers of SBIL and the selected Bidder after the bidding process is completed.

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SBIL reserves the right to amend, modify, add, delete, accept or cancel in part or full any conditions or specification of all proposals/ bids or completely withdraw the RFP, without assigning any reason thereof at any time during the RFP process. Each party shall be entirely responsible for its own costs and expenses that are incurred while participating in the RFP Process, including but not limited to, subsequent presentations and contract negotiation processes.

3. Eligibility Criteria

Each Bidder must bid for entire solution inclusive of all the components defined in the scope of work. Partial bids will be rejected.

Bid should be submitted by one single entity / organization. The bidder will not be permitted to submit the bid in a consortium with any service provider/ supplier/ Bidder. Bids submitted by consortium will be summarily rejected.

Please provide the details as per Annexure – I

4. SCOPE OF WORK

The main scope of the project shall be the UI/UX design and development for Progressive Web Application (PWA) which will be device agnostic. The application should have form factor and a single code base.

The bidder shall collaborate with SBI Life internal IT teams at all stages, to integrate the UI/UX designs and navigations with the rest of the solution.

. **General Requirements:**

- The solution developed shall be highly responsive, easy to navigate and user friendly. There should be quick tips and help available at relevant places to serve as easy customer guides.

- The bidder shall lead redesign of the user experience, by developing a deep understanding of the existing user interface (including what is working well as less well), go forward plans for new features and functions, and recommendations based on own evaluation and team/ user feedback.

- Deliver user frames, wireframes, mock-ups/ or prototypes for new user interfaces and interactions to front end developers, working closely with them to ensure designs are implemented in the best possible way.

- Validate solutions through user feedbacks and usability testing, consolidate findings and iterate feedback into design solutions.

- Create interaction models, user task flows, screen designs and UI details that promote ease of use and optimize task flows.

- Create custom graphics for end to end UX

- Ensure designs are optimized to be mobile and web responsive

- Ensure that all designs are compliant with prevailing laws and regulations and SBIL brand guidelines.

- The application should provide information to users with minimum number of clicks.

- The solution should support the Web browsers viz. Internet Explorer 8 & above and Android/IOS.

- The design should be developed on open source systems. Proprietary software or proprietary library should not be used.

- It should be plain html 5 with light weight Cascading Style Sheets (CSS). The UI should be less than 100kb per page.

- The solution will have to cover UI and UX across the entire application and all templates will have to be created by the bidder. Complete scripting has to be done and provided by the bidder. The bidder will have to provide 3 template designs to choose from.

- Design iterations shall be to the satisfaction of SBI Life.

- The solution should comply with Cyber Security norms and information security policy of SBI LIFE, as is amended from time to time. The bidder should provide relevant documents / declaration to this effect to SBI Life.

- Further if the Bidder feels that certain features offered are superior to what has been specified by the Insurer, it shall be highlighted separately. Information regarding any modification required in the proposed solution to meet the intent of the specifications and state-of-the art technology shall be

provided. However, the Insurer reserves the right to adopt the modifications / superior features suggested/offered.

- All patch updates and patch management of Solution modules has to be deployed by the selected Bidder after obtaining approval from SBI Life.

- The solution proposed by the Bidder should be able to migrate to the newer version of Operating Systems/Data Base Systems/Browsers without any extra cost to SBI Life.

- The solution architecture should be able to address the future scalability requirements
- The Bidder shall provide all other required services, whether or not explicitly mentioned in this RFP, to ensure the intent of specification, completeness, operability, maintainability and upgradability.

- The selected bidder shall own the responsibility to demonstrate that the services offered are as per the specification/performance stipulated in this RFP and as committed by the bidder either at site or in bidder's work site without any extra cost to the Insurer.

- The scope of the Services, Maintenance and support is to be provided for the entire period as stipulated for the project.

- The Bidder should install/re-install, configure/re-configure solution, database & other software/utilities/Drivers for Production, UAT and Archival setups during the contract period and also maintain and support the present/future proposed interfaces without any additional cost to the Insurer.

- Detailed process documentation, App Design Documentation, App Administration guide and App User Operation document should be submitted to the Insurer.

- Enable suitable information security / cyber security and secure configuration in respect of the components, and utilities in the system, as per requirement of SBI Life from time to time.

- The bidder will have to provide mandatory training for administrative users as per SBI Life's requirement as part of the scope of work, at no extra cost, during the entire contract period.

- The bidder will provide support for troubleshooting and enhancements in the services during the contract period.

The overall functionalities that are required to be a part of the PWA (Device Agnostic) are listed below. These may be taken into consideration for creating the designs and navigational concepts for the UI/UX development.

- Basic FAQs pertaining to insurance concepts
- Video based tutorials / user friendly navigational guides on application usage and features
- Profile creation for both guest user and existing policyholders
- Vault for upload of important documents and digital signatures
- Tracking of new business proposals and service requests with visually appealing workflows
- Creating service requests (for certain set of post issuance services and claims)
- Premium payments
- Generation of receipts and certificates
- Logging in of queries and complaints
- Important notifications and updates
- Feature to connect to a Chatbot who will essentially guide the customer through the navigation menus and features. A separate option to chat with RIA has to also be available.
- Request for call back from contact centre or insurance agents based on certain need based inputs
- Branch locators along with contact details
- Details of important contacts, grievance Redressal and escalation points.
- Customer Engagement related functionalities. These will be dynamic and open to modifications based on the requirements identified by the organization from time to time.

5. TERMS AND CONDITIONS FOR THE PROPOSAL

5.1 Two- Stage Bidding Process

A two stage bidding process will be followed for evaluating the bids. The response to the present RFP will be submitted in two parts, i.e. the Technical Bid and the Commercial Bid. The bidders will have to submit the 'Technical Bid' separately from the 'Commercial Bid' but simultaneously. The 'Technical Bid' will contain the exhaustive and comprehensive solution details (**TF-1**), whereas the 'Commercial Bid' will contain the pricing information. **The Technical Bid should NOT contain any pricing or commercial information at all.**

In the first stage, only the 'Technical Bids' will be opened and evaluated. Those bidders satisfying the technical requirements of the solution, as determined by the SBI Life and as per the requirements/specifications and the terms and conditions of this document and annexure attached with this RFP, shall be short-listed after scrutiny and evaluation of the Bids and the decision of SBI Life shall be final and binding in this regard. The bidder shall provide necessary and sufficient evidence that it is a current legal entity and has the necessary skills, expertise and licenses/approvals.

Under the second stage, the Commercial Bids of bidders, who have been technically found suitable/ acceptable and shortlisted, will be opened.

This RFP evaluation will be a Techno Commercial evaluation and final selection, which will have weightage of 70:30 (Technical: Commercial) ratio. Technical parameter rating will be confidential and internal to SBI Life and would not be disclosed.

5.1.1 Instructions for Sealing and marking the Technical Bids

Tender responses in original shall be submitted in sealed envelope clearly identifying the BIDDER submitting them and shall be labeled **"Tender Response for PWA (Device Agnostic) UI/UX design & integration for SBI Life customers – Technical Bid"**

The envelope shall be dated with the current date in the top right hand corner. No commercial details should be given along with Technical Bid information document.

5.1.2 Instructions for Sealing and marking the Commercial Bids

Commercial Bid in original, in the format prescribed, should be submitted in a sealed envelope, clearly identifying the BIDDER submitting them, labeled **"Tender Response for PWA (Device Agnostic) UI/UX design and integration for SBI Life customers– Commercial Bid"**

The Commercial Format should be filled and printed.

The bid prepared by the bidder shall comprise the following components:

The Commercial Bid Format (**CF-1**) duly filled in, in respect of the PWA (Device Agnostic) UI/UX design and integrations. Rate schedule should contain onetime cost, Rate card of resources for development, Onsite/Offshore Application Managed services rate & AMC rate.

5.2 BID Submission

Bidders are not permitted to submit more than one bid. The Bidder has to offer the best solution available . The cost of bidding and submission of the bids is entirely the responsibility of the BIDDERS, regardless of the conduct or outcome of the tendering process.

Bids sealed in accordance with the Instructions to BIDDERS should be delivered as per schedule only. Bids may be sent by registered post or hand delivered so as to be received at the following address:

Chief Information Officer,
SBI Life Insurance Co Ltd,
Central Processing Center
Seawoods Grand Central, Tower 2, 8th Floor, Nerul
Navi Mumbai 400706

Receipt of the bids shall be closed at 5:00 p.m. on the date mentioned above. Bids received after the time stipulated will not be considered by SBI Life. SBI Life will not be responsible for any delay attributable to postal / courier Personnel or any other means of delivery.

5.3   Clarification relating to the RFP

Requests for clarification may be submitted to SBIL by email only to the following email address: smartcarerfp@sbilife.co.in on or before the last date of such queries as mentioned in Section 1. The response to all the clarifications will be provided by email to all vendors simultaneously. Based on queries, if required then SBIL may call for Pre-Bid discussions for providing necessary clarifications.

Bidders must acquaint themselves fully with the conditions of the tender. No plea of insufficient information will be entertained at any time.

To assist in the scrutiny, evaluation and comparison of offers, SBIL may, at its discretion, ask some or all Bidders for clarification of their offer. If deemed necessary, the Bidder is required to give presentation with live demonstration on the solution offered.

5.4   Amendments to the Bid Document

Amendments to the Bid Documents may be issued by SBIL at anytime during the tendering process. Amendments to Bid Documents so made shall be deemed to form an integral part of the Bid Documents.

5.5   Format and Signing of the Bid

The original and all copies of bid shall be typed or printed in a clear typeface. An accompanying letter is required, signed by an authorized signatory of the Bidder, committing the Bidder to the contents of the original response.

5.6   Documents comprising the BID

Bidders need to submit the documents in hard copy, comprising the Technical Bids and Commercial bid in separately sealed envelope as detailed in the sections respectively.

5.7   Language of BID

All bids and supporting documentation shall be submitted in English.

5.8   Period of Validity

The bids shall be valid for a period of 180 days from the closing date for submission of the bid.

Commercial bids in the proposal shall be valid till order release and intimation by SBI Life.

5.9   BID Evaluation

The Technical Bids will be evaluated as per terms against each clause of the Tender under different sections. The following aspects may be considered for evaluating the technical bids

- Company profile,

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- Management capabilities of bidder
- Past experience of the company in similar lines of business,
- Past experience of SBIL with the Bidder
- Reputation of the company,
- Acceptance of terms and conditions laid down
- Solution suggested by the bidder

The commercial bids will be opened only in respect of the bidders who have been short-listed after Technical evaluation.

The decision of SBI Life shall be final and binding.

5.10 Terms and Conditions

a. The quotation given by the Bidder will be exclusive of all taxes, excise & custom duties, charges and levies of State or Central Governments, as applicable, at the date of signing the Agreement and subject to deduction of all statutory deductions applicable, if any.

b. The rates quoted by the Bidder shall be in Indian Rupees, firm and not subject to any rate escalation, if the order is placed within the validity period.

c. The bids should be arithmetically accurate and without any inconsistency and ambiguities. If there is any discrepancy in the calculations, the Bid will be rejected.

d. Further, subsequent to the orders being placed/agreement executed, the bidder shall pass on to SBIL all fiscal benefits arising out of reductions in Government levies viz. sales tax, service tax, excise duty, custom duty, etc.

e. SBIL reserves the right to re-negotiate the rates.

f. The service agreement, when executed with the vendor for the total solution shall be for duration of 3 years which may be extendable as per the terms agreed by SBIL and the selected Bidder. SBIL reserves the right to terminate the agreement, at any time during the currency of the Contract by giving one month's notice.

g. Processes are to be compliant with SBIL's IS Audit /IT Security requirements.

h. The charges of the Bidders such as travel within India, stay, conveyance etc. will not be paid extra by SBIL and have to be borne by the Vendors themselves.

i. The Bidders shall implement and enforce data privacy through appropriate policies and procedures. The policy and procedure should cover appropriate training to personnel, controls to be in place to ensure privacy of data, define roles and responsibilities with respect to data privacy, and disciplinary action for contravention.

j. The Bidders shall ensure that appropriate controls are put in place to prevent transferring or making copies of SBIL data onto any other medium in any format.

k. The Bidders shall ensure, before allocating any person to work on SBIL data, that the personnel shall ensure security of Information.

l. Implement application network segregations to ensure personnel not working on SBIL Project do not have access to SBIL Data. It is highly recommended that SBIL data be stored onto a separate server and access to the same be restricted to only authorized personnel.

m. Implement and operate a process to check the background details of the personnel working for SBIL process / project / department.

n. The Bidders should not have been blacklisted during the last 5 years by any organization including but not limited to PSUs or Departments of Governments.

o. There should not be any criminal complaints against the Bidders in any form whatsoever

6. Right to Verification

SBIL reserves the right to verify any or all statements made by the Bidder in the tender document and to inspect the Bidder's facility, if necessary, to establish to its satisfaction about the Bidder's capacity to perform the job and would carry out complete or random check with the referrers provided to SBIL in the RFP stage.

7. Domestic Presence of Bidders

The Bidders should have office In India, preferably in Mumbai

8. Complete Proposals

The Bidder's proposal is subject to evaluation process. Therefore, it is important that the Bidder carefully prepares the proposal and answers the questionnaire completely. The quality of the Bidder's proposal will be viewed as an indicator of the Bidder's capability to provide the solution and Bidder's interest in the project.

The Bidder is required to respond to the RFP only in the prescribed format. Under no circumstances, the format can be changed, altered and modified. All pages in the bid should be authenticated by a duly authorized signatory of the bidder under seal.

9. Cost Break up

The Bidder will provide a detailed rate break-up of all items as called for.

10. Acceptance or Rejection of the Bid

SBIL 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 SBIL will be treated as final.

The tenders not submitted in the prescribed format or incomplete in any aspect are likely to be rejected.

SBILIFE may withdraw or cancel the entire bidding process at any time during the entire process or may invite fresh bids at its sole discretion and the decision of SBI LIFE is final and binding on the Bidders.

No correspondence shall be entertained by SBI LIFE from any one about the RFP or Bidding process.

SBI Life may cancel or postpone the bidding process or allocation of work at its sole discretion after the completion of the bidding process and selection of the Bidder and the decision of SBI Life shall be final and binding.

11. Bidder Indication of Authorization to Bid

Responses submitted by a Bidder to this RFP represent a firm offer to contract on the terms and conditions described in the Bidder's response. The proposal must be signed by an official authorized to commit the Bidder to the terms and conditions of the proposal. The signatory should have the authority to sign the above bid documents on behalf of the bidder.

12. Award of Contract

The acceptance of a Bid will be communicated in writing at the address furnished by the Bidder in the tender response. Any change of address of the Bidder, should therefore be promptly notified to SBIL. If any Bidder fails to enter into a valid agreement with SBI Life within 30 days from the date of intimation of selection of the Bidder, the Company, at its sole discretion, may cancel or withdraw the offer and may ban, blacklist and prohibit such Bidders from bidding in future for any of the RFPs of the Company.

13. RFP Ownership

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

14. Proposal Ownership

The proposal and all supporting documentation submitted by the Bidder shall become the property of SBIL.

15. Service Level Agreement (SLA) Guidelines

The Successful bidder shall be required to execute an SLA.

16. Time lines for completion and penalty

The selected bidder shall complete the scope of work in all respects within the stipulated time of the communication advising the Bidder to commence work to the designated official of SBIL (Date of handover). Failure to hand over the completed project will attract penalty.

17. Bidder Status

Each Bidder must indicate whether or not they have any actual or potential conflict of interest related to the proposed services with SBIL.

18. Confidentiality

This document contains information confidential and proprietary to SBIL. Additionally, the Bidder will be exposed by virtue of the contracted activities to internal business information of SBIL, 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 SBIL would be free to initiate any action deemed appropriate.

No news release, public announcement, or any other reference to this RFP or any program there under shall be made without written consent from SBIL. Reproduction of this RFP, without prior written consent of SBIL, by photographic, electronic, or other means is strictly prohibited.

19. Non-Disclosure Agreement

The Bidder shall treat all documents, information, data and communication of and with SBIL as privileged and confidential and shall be bound by the terms and conditions of the Non-Disclosure Agreement, draft of which is given in **Annexure-VI**.

 The Bidder shall execute and submit this Non-Disclosure Agreement with the Technical Proposal.

20. Indemnification

The Bidder shall, at its own cost and expenses, defend and indemnify SBIL against all third-party claims including 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 Bidder shall expeditiously meet any such claims and shall have full rights to defend itself there from. If SBIL is required to pay compensation to a third party resulting from such infringement, the Bidder shall be fully responsible there for, including all expenses and court and legal fees.

The Bidder shall also be liable to indemnify SBIL, at its own cost and expenses, against all losses/damages, which SBIL may suffer on account of violation by the Bidder of any or all national/international trade laws, norms, standards, procedures etc. The Bidder should furnish a photocopy of the Agreement with their Principals in respect of hardware and software products offered. Further, the Vendor shall indemnify SBIL and

keep indemnified against any loss or damage that SBIL may sustain on account of any violation of patents, trademark etc., by the Vendor in respect of hardware, hardware components, system software, etc. supplied.

21. Arbitration

All disputes and differences of any kind, whatsoever shall be referred by either party (SBIL or the Bidder), 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 SBIL and the Bidder. 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.

SBI Life Insurance Company Ltd.
Central Processing Centre, Seawoods
Navi Mumbai - 400 706

TECHNICAL PROPOSAL for Development of PWA (Device Agnostic) for UI/UX design and integration

Name of the Service provider:

Name of the Company	
Registered office address	
Name of the person responding to the RFP	
Designation of the responder	

Name and designation of the Signatory:

(Include your recommendations for each and every step)

Signature of the Authorized Official

Please provide details as per Annexure - II

SBI Life Insurance Company Ltd.
Central Processing Center
Seawoods Grand Central, Tower 2, 8th Floor, Nerul
Navi Mumbai 400706

COMMERCIAL PROPOSAL for Development of PWA (Device Agnostic) for UI/UX design and integration

All costs should be in absolute value in Indian Rupees. Cost should not be expressed in relative terms or in percentages.

The above cost would be exclusive of all taxes. Only Government/Statutory levies as payable in India shall be charged extra.

Terms and Conditions:

Validity of Rates
The above rate would be valid for a period of three (3) years from the date of signing the contract.

Signature of the Authorized Official

_____

Please provide details as per Annexure III

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 or within such extended period, as may be specified by SBI Life.

Annexure – I

Sr No.	Description	Response
General Eligibility Criteria		
General Eligibility Criteria		
1	Name of the Company	
2	Whether company is CMMi certified (Pls specify Level)	
3	Whether company holds ISO certification	
4	Provide formation date of Company	
5	Number of years' experience in providing mobility UI/UX design solutions for mobile and web applications specified in scope of work. Specific experience held in creating solutions pertaining to the Indian BFSI segment	
6	Registered office address	
7	Name of the person responding to the RFP	
8	Designation of the responder	
9	Annual domestic services turnover of business in Rs. Crores -Min 5 Crs in each year	
	i. 2016-2017	
	ii. 2017-2018	
	iii. 2018-2019	
10	Have you been profitable in last three years of operations? Provide balance sheet.	
11	How many locations do you have your own offices in India?	
12	Please list the major companies in India for whom you are providing Mobility solutions as specified in scope of work. Add details in Annexure – I A	
13	Provide at least two references with contact details in Annexure – I B where proposed product specified in scope of work has been implemented.	
14	Number of implementations done	
15	What is the total manpower strength you have for development, support and delivery in India which are specific competence in design of UI/UX solutions	
16	Provide the Timeline to implement the processes as per scope document at SBI Life after getting the contract.	
17	No of Principal certified resources onboard. (**Ref list below**)	
18	Do you abide by Minimum Wages Law for all your resources as per mandates by Govt. of India	
19	Do you have all delivery resources on your payrolls? (Subcontracting or franchisee resources are not allowed)	
20	Back ground verification of all resources is mandatory by respective Company's HR.	
21	Have you signed any rate contract with SBI Life -	
20	Technical presentation	

List of Design Certifications
1. Graphic Design Certification by Calarts (Coursera)
2. Graphic Design Bootcamp Online (Udemy)
3. Illustrator CC 2018 MasterClass (Udemy)
4. Web Designing Certification by University of Michigan (Coursera)
5. Adobe Illustrator: Mastering the Fundamentals (Udemy)
6. Free Graphic Design Courses (Skillshare)
7. Learn Professional 2D Game Graphic Design in Photoshop
8. Photoshop for Entrepreneurs – Design 11 Practical Projects
9. After Effects CC: Complete Course from Novice to Expert
10. Learn Professional 2D Game Asset Graphic Design in Photoshop
11. Canva Graphics Design for Entrepreneurs – Design 11 Projects
12. GIMP Beginner – Advanced: Free Photoshop like Graphic Design
List of Design Thinking Certifications
1 Cooper Crash Course   Designing Thinking
2 Agile Meets Design Thinking By university of Virginia
3 Learning Design Thinking
4 Hello Design Thinking
5 Design Thinking OpenLearn

Note: Wherever there is a request to enclose a list, please mention the list in a separate sheet along with the corresponding information head and item number. For supportive to responses, the word limit is 1,000.

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Annexure – I A

Client (PWA-UI/UX Device Agnostic Solutions) Details

Sr No.	Description	Remarks
1	Company Name	
	Location	
	Industry\Domain (BFSI, Insurance etc.)	
	Product Name	
	No of solutions	
	Additional Details	

Annexure – I B

Client (UI/UX Design Solutions) References

Sr No.	Client References	Remarks
1	Company Name	
	Location	
	No. of solutions	
	Contact Person	
	Contact Details	
2	Company Name	
	Location	
	No. of solutions	
	Contact Person	
	Contact Details	

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Annexure - II

Technical Requirements (TF-1)

Sr No	Item	MINIMUM REQUIREMENTS	Response
**Technical Eligibility Criteria**			
1	Brand (please specify)	The bidder shall propose a solution that helps to build an efficient UI/UX device agnostic application with the same look and feel and features for the end users using PWA technology.	
**SOFTWARE AND FUNCTIONALITY**			
2	Licenses/ Subscription	All necessary licenses/subscription should be of enterprise class or equivalent and should be included in BOM. Future Scale-up should not require any additional licenses.	
		Bidder should not have been blacklisted or penalized due to any regulatory or statutory violations in the past 5 years	
3	Operating System	The solution should support various user platforms both on mobile and desktops as well as SBI Life operating systems and modules	
4	Features	User friendly designs with a focus on ease of finding features, uploading and downloading documents and registering service requests.	
		The application should easily integrate with social platforms such as Facebook, twitter , Instagram etc.	
		Users should be able to watch videos through the app	
		The design should be capable of highlighting promotions that will be pushed from the website	
		The solution should have push notification capabilities	
		Analytics on downloads, usage, profiles etc. based on the needs of SBI Life	
		Solution should provide centralized management, performance analytics and audit logging.	
5	Scalability, reliability and workload management	The design framework should be such that addition / modification of features and functionalities at a later date does not require any major and time consuming changes	
		During a single component failure (of any type) production services should not affected / degraded in anyway.	
		The solution shall provide scale-out (by adding nodes) architecture with no disruption to the workloads already running on the platform.	
6	Security & Data Protection	The Proposed solution should strictly comply with SBI Life's security policies when using or accessing IT resources and applications.	

		Role Base authorization - The system must provide high security to ensure that only authenticated and authorized users may use functions and access the data they have been authorized for.	
		The Proposed solution should protect the confidentiality of the PIN(s) or password(s) assigned at all times, and ensure that the same is not revealed or disclosed in any manner within or outside.	
		The Proposed solution should provide the centralized access and credentials management for the implemented Process and integrated applications.	
		Access credential of integrated applications should be encrypted if required to be stored in implemetation.	
6	Disaster Recovery for Development Environment	How to manage and secure the final design work product in development environment	
IMPLEMEMTATION, DEVELOPMENT, TESTING AND SUPPORT			
7	Development	All modules of the solution after development/configuration/customization should necessarily be tested in the development and test environment before deployment in the production environment.	
8	Support	Single bidder should provide support for complete solution which includes software components and implemented functionalities.	
		Provide integration support during the project timeframe	
		Dedicated support account manager from bidder	
		What factors are proposed to be built into the user interface design to make it interesting, innovative, customizable and user friendly	
		What is the approach being planned for real time integrations with the existing multiple backend modules for the purpose of providing post issuance services through the application	
		What would be average page Size in Bytes	
		What is the technology proposed to be used for building the application, keeping in mind the requirement of having a web interface with similar look and feel and app design maintenability	
		On-Site design tuning services related to solution by bidder	
		All images and icons used in the UI/UX design purchased or developed should be owned by the bidder	

		Support should include weekly services like periodic health check, Performance Analysis Service, etc. to ensure that the proposed PWA is working with optimal performance and is best utilized as per requirements and industry best practices.	
		Any issue, proactive replacement or failure faced by the SBI Life w.r.t solution should be resolved with agreed resolution time.	
		RCA for any issues should be provided by bidder in not more than 24 hours post resolution of call.	
		Bidder has to document the entire implementation and hand over the entire solution set up details with proper Knowledge Transfer to the SBI Life resources.	
		Bank Guarantee of 10% of the offered price should be provided for a period of 5 year.	
		Proposed solutions shall be sustainable & future proven. Provide a roadmap for the next 3-5 years showing upcoming releases and further innovative features. Proposed solution including client system shall be supported & be available for the next 3-5 years within the upcoming releases.	
		Bidder has to sign master agreement on Rs 200 stamp paper on issuance of PO and before implementation of product. payment will not be released without sign off of Service Level Agreement. Detailed SLA will be shared separately.	

Confidential

Annexure – III- Commercial Proposal (CF-1)

Name of the Bidder:

Sr. No	Item	Quantity	Amount in INR
1	Test Execution Platform		
2	Fixed Implementation Cost (Designing minimum 75 pages)		
3	Cost per page for additional pages above 75		
4	Support - in Man-days		
Total Cost (In INR Words):			
All taxes extra as applicable			

We agree to supply and maintain the resources and provide services as agreed in our response to the scope of work at the prices quoted by us here above. We declare further that the prices are exclusive of all taxes, duties, levies, entry tax, etc.

Name:		Signature
Designation:		Company Seal
Date:		

Annexure - IV

NONDISCLOSURE AGREEMENT

This Non-disclosure Undertaking is made and entered into on this _____ day of _____ in the year Two Thousand Nineteen, 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, client 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   :
Authorized Signatory   :_____
Name of Auth Signatory :_____
Designation   :_____
Date   :_____

Witness

Name   :_____
Designation   :_____
Date   :_____

IT & IS Guidelines

Participant(s) should adhere to Information Technology & Information Security guidelines as described in Annexure V.

Annexure – V
Mandatory 'Information Security Requirements' Criteria

Overview:

The services, processes and solutions designed and 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 SBIL Policy on Information Security Requirements for Bidder in key concern areas as under:

- Responsibilities for data and application privacy and confidentiality
- Responsibilities on system and software access control and administration
- Physical Security of the facilities
- Incident response and reporting procedures
- Server hardening, security policies and Secure Configuration Documents
- Sharing of Background Verification of its personnel, working on SBI Life 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, SBI Life Policy on Information security requirement for third-party document will be shared with the successful bidder. SBI Life shall reserve the right to carry out Gray Box, White Box and Black Box Testing, VA/PT and Security Assessment of the application and underlying infrastructure components through their empaneled information security service providers. In case of any observations or vulnerabilities reported during these testing, the successful bidder shall close the observation and mitigate the risk within agreed timelines, before production go live without any additional commercial levied to SBI Life.. The contracts relating to outsourced services with the selected bidder(s) shall detail security requirements in compliance with SBI Life Security Policies and supporting Standards & Procedures and the selected bidder(s) shall demonstrate compliance with such requirements.

Detailed:
1. The Bidder shall adhere to, Information Technology Act 2000, its amendments and rules published by Government of India and applicable sections of IRDAI Information & Cyber Security 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 SBI Life'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 information security (IS) vulnerabilities, IS incidents etc.

4. The Bidder shall provide right to SBIL or its empaneled vendors to audit / conduct security review of the center/processing facility where the services will be carried out from while designing the required deliverable/output.

5. 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)

- Demonstrable level of maturity in relation to information security and their degree of commitment to information security. This is via a self-assessment checklist covering controls related to information security

6. Prior to finalization of order, the Bidder shall allow SBI Life Security Team or its empaneled vendors to inspect and check the designated framework/services proposed for SBI Life and undertakes necessary corrective actions as may be suggested by SBI Life prior to or during the implementation.

7. The Bidder shall have a process to sign Confidentiality agreement with its employees for SBIL related services. The Bidder shall provide a letter of undertaking to SBI Life as adherence to secure usage and handling of information by its employees.

8. The Bidder shall have process of background check on its employees prior to their induction into SBIL project. Level of background checks should meet the sensitivity of information associated with the project.

9. The contract requirements with service provider's vendor , if any 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.

10. The data shall be shared with the ONLY on "Need to know" basis, if any.

11. The Bidder shall comply with data retention and purging requirements of SBI Life, in case any data (SBI Life production data for testing) is shared with Bidder. Compliance certificate for data retention and purging shall be sent to SBI Life as per stipulated time agreed with SBI Life

12. The Bidder shall follow Secure Application development guidelines of SBIL and the application shall be compliant with OWASP secure coding practices.

13. In case of renewal, the security considerations in line with the Prior to engagement scenario shall be considered.

14. SBI Life may obtain periodic integrity & compliance statements, for application and related infrastructure components used for SBI Life project, in writing from the selected bidder providing for reasonable level of assurance about the setup being free of malware & viruses, free of any obvious bugs, free of any covert channels in the code, and free of any known vulnerabilities.

15. The Bidder shall follow Secure Application development guidelines of SBIL and the application shall be compliant with OWASP secure coding practices, in case of any development of application functionality

16. SBI Life's Internal Audit shall conduct audit for Bidder(s) handling critical data/providing critical services to measure the effectiveness of the security controls implemented.

17. SBI Life may obtain periodic integrity & compliance statements, for application and related infrastructure components used for SBI Life project, in writing from the selected Bidder providing for reasonable level of assurance about the setup/development being free of malware & viruses, free of any obvious bugs, free of any covert channels in the code, and free of any known vulnerabilities.

18. 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.

19. Independent security assessments (Gray Box, White Box and VAPT) shall be performed for the web application(s) and mobile application along with its related infrastructure components (collectively referred as 'Information Processing Facility'), if any designed/developed for SBI Life.

20. The Bidder should ensure that appropriate technology measures are in place to protect the storage and exchange of information. These measures may include the following, but not limited to:

    i. The Bidder shall maintain integrity of the software in use, including patch upgrades, operating systems and applications.

    ii. Mail attachments should be encrypted before sending as the traffic could be sniffed in transit, leading to unauthorized disclosure and modification of information.

    iii. The connectivity between the bidder and SBI Life shall be encrypted and data transfer shall be via Secure FTP

    iv. The Bidder shall have secure connectivity to the SBI Life's central data center in active fail-over mode and to disaster recovery center.

21. Bidder should have defined Business Continuity Management and Disaster Recovery (BCM-DR) procedures in place for effective handling of critical business processes in situations of any incident disrupting the business including

    i. Backup and record protection, including equipment, program and data files, and maintenance of disaster recovery and contingency plans.

    ii. Bidder should have proper updating of the procedures in regular intervals to ensure effective and smooth functioning of such procedures.

    iii. Business recovery time frames supported by setup should meet SBIL's business requirements.

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

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

We accept that, we will not levy any other charges on SBI Life, 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

Confidential