

Sr. No.	Description	Queries	SBI Life Response
1	SBI Life expects the participants to provide end to end solution for the activities covered in the scope section. The solution proposed should conform to the best industry standards and practices.	1. Please provide details on the solution SBI Life is looking for. 2. Can data flow from SBI Life system to vendor's system through integration?	End to end solution indicates that the participants must be well versed with the activities mentioned in the scope The users are expected to work on SBIL's application. There will no flow of data to vendor's system.
2	1. ECG/TMT Opinion 2. Medical scrutiny and opinion 3. Proposal Form/KYC/Financial and Medical scrutiny with case sheet preparation	Please provide the detailed scope	1. ECG/TMT Opinion : Should be able to interpret the findings of ECG/TMT 2. Medical Scrutiny & Opinion: Should be able to analyse the medical reports (both done by the customer as part of pre-issuance medical check up or his own reports) and should provide their opinion 3. Case sheet preparation on the basis of details available in the proposal form, medical reports and financial documents submitted by the customer i.e Assessing the Medical and Financial viability of the proposer based on the documents received. Participation in all the 3 scopes is mandatory.
3	1. ECG/TMT Opinion 2. Medical scrutiny and opinion 3. Proposal Form/KYC/Financial and Medical scrutiny with case sheet preparation	1. Does SBI Life needs qualified resources for the scope where ECG/TMT and Medical opinion is to be provided? 2. Does the vendor has to provide decision on ECG/TMT and Medicals or only the recommendations? 3. Also does SBI Life expects Financial Viability provided by vendor along with Medical Scrutiny and Case preparation?	Yes, qualified resources is a mandatory requirement for the interpretation of medical documents.
4	The participation in the scopes A and B is mandatory.	We could not find Scope A and B in the RFP. Please help us with this	1. ECG/TMT Opinion : Should be able to interpret the findings of ECG/TMT 2. Medical Scrutiny & Opinion: Should be able to analyse the medical reports (both done by the customer as part of pre-issuance medical check up or his own reports) and should provide their opinion 3. Case sheet preparation on the basis of details available in the proposal form, medical reports and financial documents submitted by the customer i.e Assessing the Medical and Financial viability of the proposer based on the documents received. Participation in all the 3 scopes is mandatory.
5	Broad Terms & Conditions of the Standard Master Agreement are attached with the RFP document	Please provide this	Please refer to clause number 10 Other Terms and Conditions

6	Due Diligence Checklist attached with this RFP to be answered & submitted	Please share the checklist	Refer Annexure - VI – Mandatory ‘Information Security Requirements’ Criteria
7	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.	Please elaborate on this	Feasibility of providing any MIS (though this is not a mandatory requirement). DC/Home Visit is not a requirement for this activity.
8	The Participant is required to disclose the method of data storage in their proposed solution. If the Participant chooses to store the SBI Life data on cloud, the Participant shall be subject additional security assessment in alignment with SBI Life Cloud Security Requirements	Is this be applicable as the vendor will be working on SBI Life system?	Participants shall be subjected to VRM Audit as per the existing policy.
9	Controls to ensure protection of secret or confidential information stored in cloud shall be established as per applicable regulatory requirements. Also, the cloud servers where the SBI Life information is hosted and the related database should be available only in India	Is this be applicable as the vendor will be working on SBI Life system?	Participants shall be subjected to VRM Audit as per the existing policy.
10	General Queries	What is the expected TAT and Quality for the Scope of work 1. ECG/TMT Opinion 2. Medical scrutiny and opinion 3. Proposal Form/KYC/Financial and Medical scrutiny with case sheet preparation	90% of the allotted cases to be completed on same day.
11	General Queries	What is the expected volume for the month 1. ECG/TMT Opinion 2. Medical scrutiny and opinion 3. Proposal Form/KYC/Financial and Medical scrutiny with case sheet preparation	Annual Volumes : 1. ECG : Approximately 1.8 lacs 2. TMT : Approximately 60 thousand 3. Medical Reports : Approximately 3.15 lacs

12	General Queries	What is the Average Handling Time for each Scope 1. ECG/TMT Opinion 2. Medical scrutiny and opinion 3. Proposal Form/KYC/Financial and Medical scrutiny with case sheet preparation	90% of the allotted cases to be completed on same day.
13	General Queries	Can we have process walkthrough to understand the scope	Walkthrough is provided to all the participants on 14/02/2023
1	Volumes and AHT	Please share the monthly / quarterly / yearly volumes and AHT for existing activities	Current Annual Volumes : 1. ECG : Approximately 1.8 lacs 2. TMT : Approximately 60 thousand 3. Medical Reprots : Approximately 3.15 lacs
2	System Access (s/w)	Will all applications required for all the activities would be provided by SBI Life	The users shall work on SBI Life's application. However, system/laptops has to be provided to the users by the participating vendors respectively.
3	TAT	How will be the TAT be calculated if SBI applications have a down-time	90% of the allotted cases is expected to be completed on same day. Benefit of downtime shall be taken in to consideration during billing activity.
4	Process walkthrough	Can we have a detailed walkthrough of the existing process?	Walkthrough is provided to all the participants on 14/02/2023
5	Audited Business financials must be available at least for	Can we submit the financials for FY 2021-22, in case the financials are not available for FY 2022-23	Yes, financials to be submitted for AY 22-23
6	Should have necessary approvals and licenses from the Statutory Authorities concerned to provide the services under reference	Request you to elaborate on the approvals and licenses	Should be registered entity and must meet the criterias mentioned in the eligibility criteria. All the approvals and licences required from security checkpoints has to be obtained. Participants shall be subjected to VRM Audit as per the existing policy.
8	The participant(s) shall also comply with SBI Life IT Policy, Information Security Policy and Procedures	Please share the documents related to IT Policy, Information Security Policy and Procedures	Refer Annexure - VI – Mandatory 'Information Security Requirements' Criteria
9	Sharing of Background Verification of its personnel, working on SBI Life project	Please elaborate on what all encompasses the BGV	Details of the users who shall be working for SBIL needs to be provided on timely basis. KYC document of these users to be collected and submitted.

10	<p>The Participant 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 Participant. SBI Life shall reserve the right to carry out Gray Box and Black Box Testing, VA/PT 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 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</p>	<p>Please share the penalty terms</p>	<p>Participants shall be subjected to VRM Audit as per the existing policy. Details of penalty shall be made available in the Service Level Agreement.</p>
11	<p>The Participant shall provide right to SBI Life or its empaneled vendors to audit / conduct security review of the application, its interfaces with other SBI Life systems, hosting data center facility & its IT infrastructure , security in business processes & operations etc. as well as locations from where the SBI Life application will be maintained</p>	<p>As the application for process will be provided by SBI Life, hosting the data center facility & its IT infrastructure will not be applicable</p>	<p>Participants shall be subjected to VRM Audit as per the existing policy</p>
12	<p>The Participant shall implement Security Incident Event Management (SIEM) software for SBI Life systems/applications/databases/Information and the logs & alerts shall be sent to SBI Life, as per our requirement and use cases.</p>	<p>Please elaborate on the documents to be scrutinized by the Service Provider.</p> <ol style="list-style-type: none"> 1. Can Service provider use their own application for Medical Scrutiny? 2. If not then how will Service Provider share the Medical reports for scrutiny? 3. If Service Provider is using SBI Life's application then how will SIEM software monitor the application which is hosted by SBI Life? 	<p>The users will work on SBIL approved applications only</p>

13	The connectivity between the Participant and SBI Life shall be encrypted and data transfer shall be via Secure FTP	<p>1. How will be the connectivity happen between SP & SBI Life?</p> <p>2. Who will provide the connectivity SBI or Service provider?</p> <p>3. If by the Service provider.</p> <p>Please suggest the bandwidth required (Primary / Secondary) - for the process</p>	The users will work on SBIL approved applications only
14	The Participant shall be ISO Certified for the designated line of business e.g. ISO 27001, ISO 22301 preferably etc. If the Participant is not certified, then they should adhere to the requirement of these aforesaid standards.	<p>Does the Service Provider has to submit both the certificates</p> <p>ISO 27001, ISO 22301?</p>	Participants is expected to submit all the certificates available with regard to quality and processed.