

**REQUEST FOR PROPOSAL (RFP) For
Outsourcing of End to End Printing activity of Policy & Non-Policy Documents**

Date: 06.12.2021

Response to queries to raised in pre-bid meeting held on 26-11-2021

Ref: RFP – SBI LIFE/OPS/NB/2021-2022/01

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Following queries were raised in pre-bid meeting by participant vendors –

Queries by Sessaasi Business Forms Pvt Ltd.

Sl. No.	Description	Proposed Changes / Queries / Suggestions	SBI Life's response
1.	Should be providing services of similar nature to any other BFSI/ Life insurance company with minimum three references in Life Insurance. They must be doing the printing and dispatch from at least 4 locations (Mumbai, East, North & South) of India.	Since this has been asked in the Eligibility Criteria, is the volume handled play a criteria in Eligibility? Hope an experience of having printed & dispatched 12 Lakh Policy Kits in the last Financial Year 2020-21 is sufficient? Please confirm.	Yes, it is sufficient.
2.	4.2, 4.3, 4.4 - Costing for SMS, E-Mail and WhatsApp	We suggest different tabs for mentioning cost for SMS, E-Mail and WhatsApp - without & with Bitly links, as with Bitly links requires storage space provision cost.	It is already included in the commercials part. Please refer page no. 35.

Queries by Friends Color Images Pvt. Ltd.

S. No.	Description	Proposed Changes / Queries / Suggestions	SBI Life's response
1.	Under Heading End to End Policy Documents and COI Printing Process on Page No 7, Point No 15, Every policy PDF should be replica of hard copy with cover artwork and watermark on each page	By doing this Policy PDF size will get increase. Please confirm if SBI Life has any limitation in PDF size which will increase in this case.	Vendors were advised to submit their capabilities of handling this aspect. Operational aspects such as size of PDF, etc. can be discussed later after onboarding.

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2.	Under Heading End to End Policy Documents and COI Printing Process on Page No 7, Point No 16, The Policy Bond / COI printing should also take place in colour format	As per current format, Policy printing is done on Pre-printing stationary of Single color and Customer data is printed in Black. Please clarify do we have to do the customer data printing in color. If so, then need to add the line item in Rate card.	Vendors were advised to submit their capabilities of handling this aspect. Operational aspects such as which page to be printed in color format, etc. can be discussed later after onboarding.
3.	Under Heading End to End Policy Documents and COI Printing Process on Page No 7, Point No 18, Every bond should contain hologram containing policy number and logo around it	Hologram printing is different process. In that printing policy numbers is not possible. Please share more info on this.	Vendors were advised to submit their capabilities of handling this aspect. The operational aspects can be discussed later after onboarding.
4.	Under Heading End to End Policy Documents and COI Printing Process on Page No 8, Point No 27, PDF copy of Policy bond and COI to be created. It has to be digitally signed. In addition to Physical dispatch, digital communication also is to be sent.	At page No 7, Point 15 you have asked to requirement of PDF. If this requirement is same or we must share 2 types of PDF with SBI Life (one which is digitally signed and the other without digital signature).	SBI Life wants digitally signed PDFs to be sent to the customers. For editing purpose, vendors should be able to provide without digital signature, when it is needed.
5.	Under Heading End to End Policy Documents and COI Printing Process on Page No 8, Point No 30, For some products, SBI Life requires the policy bond in PDF only Under heading 13. Commercial Proposal Format , page 35, point no 4	For this require separate one-time software development cost along with Fixed cost to be agreed in Rate Card for any item which is required which does not need printing.	Please refer point number 10 on page number 35 in order to submit commercials for this activity.
6.	Under Heading End to End printing of Non-Policy Documents on Page No 9,	Under this process Postal Advance process is not defined. Please share the clarity on that. As current we are facing Issue in getting the postage Advance on time.	It is defined on page no. 9, point number B-6.
7.	Under Heading Dispatch of documents mentioned through India Post on Page No 10, Point No 9, PDF of Delivery details	What is to be done in the case of Courier dispatch. Still, we	Vendors are advised to get services from reputed courier agencies which have their own website through which delivery

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	(Proof of delivery) for every Policy from website of India Post.	have to share the dispatch PDF or not?	can be tracked. Thus, dispatch PDFs can be shared.
8.	Under Heading Undelivered Policy Document Management on Page No 10, Point No 4, Registration as tele-caller with TRAI	As per current figures calling count is very less and same can be addressed by sending Bilty Link or SMS. Seeing this we should be given some flexibility for TRAI Registration.	This is required as per Compliance rules set within SBI Life.
9.	Under Heading Undelivered Policy Document Management on Page No 10, Point No 12, Only success delivery of undelivered document shall be charged or bill.	Will request that Policy which are not getting delivered but we are doing the activity on those policy also. So that should also be allowed to bill.	This is to be charged on success deliveries only, as it is difficult to measure the efforts of printers in non-successful deliveries.
10.	Under Heading 4. Evaluation Criteria on Page No 15, Point No 9, should have capability of supporting activities like Image QC	This is a New activity, need more Info on this.	This is required mainly for CKYC activity wherein certain KYC images should be checked from quality angle and should be standardized as per specifications.
11.	Under Heading 4. Evaluation Criteria on Page No 16, Point No 16, Participants should be able to print the policy bond in colour format as and when necessary. Also they should having capability of printing the content including text and watermark along with company logo directly on plain paper.	This can be done. Please add a Color Text printing Line item in Rate card.	Please refer page no. 34, point no. 1.8. Kindly refer corrigendum in this regard with certain changes.
12.	Under Heading 13. Commercial Proposal Format on Page No 33, Point No 1.8.	This Points is for Combo Envelope. Please share the paper GSM and Envelope size to be used.	Kindly refer corrigendum in this regard with certain changes.
13	Under Heading 13. Commercial Proposal Format on Page No 33, Point No 2.4.	This Size of Envelope is not used for Policy dispatch. Hence cannot be used for Combo policies. Please check and clarify.	Kindly refer corrigendum in this regard with certain changes.
14	Under Heading 13. Commercial Proposal Format , point No.8.2 on	Does this mean with "Table of Contents" type of clickable pdf which takes the user to that	Yes

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	page no. 35, Conversion to searchable PDF	section/page within the PDF. For example, if someone clicks on "Key Feature Document" of a digital PDF – it directly takes the user to that page where KFD is.	
15	Under Heading E. Digital Communication and MIS, point No.4 on page no. 13 (b) Whatsapp & SMS with BITLY Link , Vendor to have a robust mechanism of sending SMS with BITLY link for various communications.	What will be the expiry period of such pURL/bitly links? If in case it is different for different types of communications – please advise so accordingly different rates for different period can be quoted.	30 days.

Queries by Manipal Technologies Ltd.

Manipal Technologies Limited had raised majority of their queries with respect to commercial part against each line item included in page no. 33-35, which have been explained during the meeting and by sharing the policy bond and COI sample post meeting. Also, some of the queries asked by them were also asked by other two participants which have been answered above. The following are new queries asked by Manipal vis a vis SBILife answers.

Sl. No.	Description	Proposed Changes / Queries / Suggestions	SBI Life's response
1	Pls confirm on tentative Factory Audit dates post technical bid opening/evaluation and location of Audit	our Primary Location is Manipal, Would request to consider the same as all scope mentioned in RFP can catered from MTL and other locations can be backup/secondary location	This audit is conducted once a year. And it is unit specific, wherein auditor visit shall take place. There will be no remote audit or audit from some other locations.
2	8. For encryption, a licenced DRM solution shall be installed at vendor's site. All the data movement shall be made through DRM application only.	Pls confirm the scope of DRM in Encryption, request to brief, also pls confirm on DRM application name and does SBI Life will purchase license or service provider should by, if yes pls confirm on application name.	SBILife shall appoint a vendor for the same and details of the application shall be revealed post onboarding.
3	2. Undelivered policies / COIs will be received back at Participants'	Pls confirm storage timelines	180 days

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	location. Storage of undelivered policies will be done at the participants' location for a defined period. In this period participants will provide facility to retrieve the policy/ COI and re despatch it to the customer or hand it over to SBI Life.		
4	Participants must have a fully functional multilingual call centre, catering to all major languages of the country. Participants to share the recording of calls and also maintain email tracking details (wherever email ids available) made to customer for undelivered documents to SBI Life for future reference and verification.	Pls specify the languages required for call center.	SBI Life is servicing its clients in following languages currently through its call centres - Hindi English Marathi Marwadi Punjabi Gujarati Kannada Telugu Bengali Oriya Tamil Malayalam Mizo Assamese Manipuri
5	Participants will send Inland letter / Intimation letters to the policyholder with the reason for non-delivery of the policy document.	Pls brief on this process.	This is a part of undelivered policy bond management activity wherein customers will be communicated through email, sms and letters about the delivery failure of their policy bonds.
6	The service provider should use their own SMS gateway. SBI Life will provide the sender ID details – so for the end customer the SMS appears to be coming from SBI Life.	We understand that Sms gateway will be of telecom provider like Airtel, Vodaphone, Reliance Jio.	Yes
7	Service Provider(s) having location specifically at Mumbai/Navi Mumbai in addition to other 3 parts of India is essential (North, East, South)	We request you to consider primary location of vendor to be present anywhere in India since the requirement as per RFP can be catered from any location in the country. For backup or unforeseen circumstances, Mumbai/Navi Mumbai can be secondary location. Else this clause will benefit only Navi	SBI Life wants printing to take place from four locations in India; North, East, South and West, i.e. Delhi, Kolkata, Chennai and Mumbai/Navi Mumbai preferably.

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		Mumbai/Mumbai based vendor and difficulty in getting competitive rates.	
8	Should have tie-ups with at least two service providers for Point to Point (P2P)/MPLS/Connectivity at their own facility. The participants should supply and connect to MPLS/P2P link of minimum 4 MBPS bandwidth for seamless transfer of data/images at all facilities. In case of single MPLS or P2P link, there should be back up of MPLS/P2P link with adequate bandwidth. Participants may also connect through VPN of similar specifications.	Request you to allow for secondary P2P connectivity through IPSEC VPN Tunnel(SDWAN)	This is as per SBI Life IT requirements.
9	List of existing clienteles with information on bonds printing, COI, impressions, email and quality check activities being handled for them and volumes scope wise handled during last 3 FYs (FY 2018-2019, 2019-2020, 2020-21) in the below format.	Client wise info is Confidential, so cannot be shared, if required we can share total deal size, hence request you to relax this clause.	This is required to understand how many insurers in India, the participant vendor is catering to and how much business volume is being handled, so that to assess whether participant vendor will be able to cater SBI Life requirement or not.
10	Lead time required for taking over the printing activities.	Pls share no. of template details, locations required, volume for each products to share lead time.	ASAP. Volumes will be 60000-80000 policies per month on average. Locations will be 4. Other minute details will be shared post onboarding.
11	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 10.8 for details)	MTL IT policy is inline with ISMS/ISO 27001:2013. as MTL offer service to many BFSI segment hence we need to align IT policy as per ISMS standard only which is covering all bases. MTL also keeps updating its policy and procedure time to time and gets reviewed at periodic time. Any changes from SBI side will be relooked for the same in our policy and if justifies	Please refer page no. 38-43 for IT security policies. Also the IT security checklist has already been provided separately which needs to be abide by the vendor while submitting bid.

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		to fulfil will accommodate the same.	
12	The Service Receiver/IRDAI shall have a right to carry out an audit at any frequency (including Information Security audit for network isolation and data security) and inspect the premises of the Service Provider to the extent if the process is required to be carried out by the Service Provider. The cost of conducting an audit, Travel, stay etc. shall be borne by the Service Receiver. The Service Provider shall provide The Service Receiver such information and in such format as may be required by The Service Receiver from time to time.	Pls clarify on this as, any audit done from IRDAI or SBILIFE will have to be managed/paid by SBILIFE as these managed/defined as per SBILIFE requirement.	Please refer page no. 38-43 for IT security policies and audit to be conducted.
13	Service Receiver/ SBI Life reserves rights for auditing the Service Provider as per the scope of agreement. The audit can be taken up by Service Receiver/ SBI Life Information Security Team, Internal Audit Team or by another independent auditor appointed by Service Receiver/ SBI Life as per such requirement, if any during the project period. If the compliance score of suppliers in the audit is found less than 90%, then Service Receiver/ SBI Life may terminate this Agreement if supplier fails to rectify or implement requisite compliance within mutually agreed period. The high-risk vulnerabilities shall be closed within one day without any additional commercial levied to Service Receiver/ SBI Life. Failure to close the vulnerabilities within the timeline shall attract penalty.	We understand that, timeline for closure of Audit NC will be mutually agreed on case to case basis considering complexity of observations	Mutual agreement shall be there, but not at the cost of non - adherence to SBILife policies.

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14	Due Diligence Checklist attached with this RFP to be answered & submitted.	Not available in RFP. Request you to provide Due Diligence Checklist.	IT Security checklist has been provided through email.
15	Chapter 9 -Technical overview document: Details to be filled in format & submitted	a. As per our understanding, we need to fill Annexure I Technical proposal format for the clause. b. Request you to elaborate more on technical overview document.	Please refer page no. 29 and 32 for submission of commercial and technical proposals details.

SBI Life Insurance Company Ltd.