



**Request for Proposal  
for  
Pre-Insurance Medical Examination Process**

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

**RFP No. SBILIFE/OPS/UW/2021-22/01**



**SBI Life Insurance Co. Ltd.**

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

**Confidentiality** – All information included in this RFP and contained in any subsequent communications is confidential and only for the recipient's knowledge. No information included in this document or any subsequent communications 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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## Pre-Insurance Medical Examination Process

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#### KEY - INFORMATION

Particulars	Details
RFP Number	RFP No. SBILIFE/OPS/UW/2021-22/01
RFP Title	REQUEST FOR PROPOSAL for Outsourcing of Pre-Insurance Medical Examination Process
Date of Publishing the RFP on SBI Life Website <a href="http://www.sbilife.co.in">www.sbilife.co.in</a>	05/04/2021 / Monday
Last Date for submission of Pre-Bid Query	20/04/2021 / Tuesday by 3.00 pm.(IST)(queries must be mailed to <a href="mailto:operations.solution@sbilife.co.in">operations.solution@sbilife.co.in</a> only) Please mention the tender reference in Subject Line. Queries sent on any other mail-id and after scheduled time and date shall not be considered.
Date & time of Pre-Bid Meeting	22/04/2021 / Thursday by 3.00 pm. (IST)
Last date for submission of Proposals (Technical & Commercial)	03/05/2021 / Monday by 3.00 pm. (IST)
Date and Time of Opening of Technical Proposals	03/05/2021 / Monday by 4.00pm. (IST)
Date and Time of opening of Commercial Bids	To be notified later to the qualifying bidders only
Place of Opening of Bids	SBI Life Insurance Co. Ltd. 8th level, Seawoods Grand Central, Tower 2, Plot No. R-1, Sector 40, Seawoods, Nerul Node, Navi Mumbai 400706

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



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## **1. Introduction and Background**

### **1.1. About SBI Life**

SBI Life Insurance ('SBI Life' / 'The Company'), one of the most trusted life insurance companies in India, was incorporated in October 2000 and is registered with the Insurance Regulatory and Development Authority of India (IRDAI) in March 2001.

Serving millions of families across India, SBI Life's diverse range of products caters to individuals as well as group customers through Protection, Pension, Savings and Health solutions.

Driven by 'Customer-First' approach, SBI Life places great emphasis on maintaining world class operating efficiency and providing hassle-free claim settlement experience to its customers by following high ethical standards of service. Additionally, SBI Life is committed to enhance digital experiences for its customers, distributors and employees alike.

SBI Life strives to make insurance accessible to all, with its extensive presence across the country through its 947 offices, 17,466 employees, a large and productive individual agent network of about 169,006 agents, 57 corporate agents, a widespread bancassurance network of 14 partners, more than 28,000 partner branches, 111 brokers and other insurance marketing firms.

In addition to doing what's right for the customers, the company is also committed to provide a healthy and flexible work environment for its employees to excel personally and professionally.

SBI Life strongly encourages a culture of giving back to the society and has made substantial contribution in the areas of child education, healthcare, disaster relief and environmental upgrade. In 2019-20, the Company touched over 1.14 lakh direct beneficiaries through various CSR interventions.

Listed on the Bombay Stock Exchange ('BSE') and the National Stock Exchange ('NSE'), the company has an authorized capital of Rs. 20.0 billion and a paid up capital of Rs. 10.0 billion. The AuM is Rs. 2,095.0 billion.

For more information, please visit our website - [www.sbilife.co.in](http://www.sbilife.co.in) and connect with us on Facebook, Twitter, YouTube, Instagram, and LinkedIn.

**(Numbers & data mentioned above are for the period up to December 31, 2020)**



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#### **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 including Tele/Video 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, infrastructure and penetration suitable for SBI Life’s business needs with Tele/Video medical examination capabilities.

This RFP is an invitation to the market players having experience and expertise and the requisite licenses and permissions in providing activities as detailed in the scope under **Section 2** 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**

“SBI Life” is looking at a service solution that encompasses following activities/functionalities as mentioned below.

1. Pre-insurance medical examination process for SBI Life clients spreading ‘PAN India’.
2. Tele Medical Examination Report. (TeleMER)
3. Video Medical Examination Report. (VideoMER)
4. Digital Medical Examination Report. (DigiMER)

The detailed scope of the activities 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 secured login or extranet of the service provider by SBI Life or transferred to their IT system through a real time web service.
- b. MSP/s should have calling capabilities; they will do calling to SBI Life customers through dedicated team for fixing appointment with Diagnostic centers/hospitals for pre-insurance medical examination. Calling and recording facility has to be available along with easy retrieval facility and data security compliance.
- 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



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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 must be uploaded after thorough quality check and consistency of reports as well as quality of the image.
- g. Physical copy of Medical reports must be submitted to earmarked offices of SBI Life.
- h. Data, image and document (report) management should be secured from the point of view of confidentiality, integrity and security.
- i. MSP/s will ensure 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 bonafide 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 against MSP/s. The exact details with regard to penalty for breaching operational benchmark, data security, fraud etc will be defined in the SLA.
- p. MSP/s will do calling to SBI Life customers through their trained doctors for Tele MER/ Video MER examination. MSP/s should have high quality call/video recording and storage facility. MSP/s should have ISD calling facility for overseas customers.
- q. MSP/s will ensure conducting of Tele MER/Video MER as per the requirements of SBI Life.



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- r. MSP/s to do calling in the preferred language provided by service receiver. (refer Annexure 1 – Chapter 5 – Point d for list of languages).
- s. Scanned reports as per indexing protocols of Tele MER/Video MER are to be uploaded as per the approved report format required from time to time with doctor details after thorough quality checks and quality of the images, within TAT of 1 working day.
- t. Audio files of Tele MER and Video files of Video MER to be submitted to Central Processing Center of SBI Life on monthly basis.  
MSP/s has to carry out exception and discrepancy management as per the requirements of SBI Life.

#### Exception/Discrepancy Management –

- Urgent Tele/Video calling to be done as per required schedule.
  - Urgent upload of reports within few hours.
  - Specific MIS required / Request
- u. MSP/s have to do reporting of MIS on daily basis as per the requirements of SBI Life.
  - v. System capability (web service/integration) to receive Tele MER/ Video MER intimation on real time basis from Service Receiver. API for integration with SBI Life's system.
  - w. All payments will be on the basis of success of Tele MER/Video MER calling done and bonafide reports received.
  - x. There will be penalties for defective reports and breach of defined TAT.
  - y. MSP/s should maintain utmost confidentiality about the details of the clients of SBI Life and their reports and records.

#### **Additional capabilities/services:**

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

- a. Appointment fixing through web interface or mobile based application (APP)
- b. High number and spread of scanning locations
- c. Ability to provide reports both in digital and in data format.
- d. High Number and spread of DCs having web connectivity to enable transmission of reports
- e. APP based control mechanism to monitor home visits, test performance etc
- f. DC network with geo-tagging during the medical examination.
- g. Post Medical Verification calling and arranging the case wise feedback in the specified format along with the call recordings, for the selected cases.
- h. System capability (web service/integration) to receive medical intimation on real time basis





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from Service Receiver. API for integration with SBI Life's system.

- i. Post success of Tele MER/ Video MER, arranging the case wise customer feedback in the specified format
- j. MSP/s with maximum language covered PAN India for Tele MER/ Video MER.

### **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 three out of last five completed financial years will be a desirable attribute. For companies in existence for more than 3 years, there should be profitability in the last three years of existence. For companies in existence for 3 years, there should be profitability atleast in the last year. Profit before tax shall be considered. (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. Pan India network of Diagnostic Centers is desirable, if not then network of DCs in at least 10 States/UTs will be the prerequisite.
- v. 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.
- vi. 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.
- vii. Should have a formal and SLA based relationship approach with DCs and Service Receiver.
- viii. Should have high ethical and quality standards and should have proper audit mechanism including mystery shopping mechanism to ensure quality medical reports.
- ix. Should have necessary approvals and licenses from the Statutory Authorities concerned to provide the services under reference.
- x. 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.



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- xi. Should be fully compliant with all the relevant Rules, Regulations, and Directives etc.
- xii. The participant should possess minimum one-year experience in Tele MER/Video MER process.
- xiii. The doctor should have minimum qualification of MBBS/BHMS/BAMS degree from recognised university.
- xiv. MSP/s with maximum languages coverage PAN India will be given due consideration.
- xv. MSP/s must have all capabilities for conventional medical, Tele-MER and Video-MER.
- xvi. MSP/s should agree and accept attached IT/data information security policies (Annexure VI) of SBI Life without any conditions.
- xvii. The rates submitted in 'Commercial Proposal' should be without any conditions which will be applicable throughout the country.
- xviii. DC network with the facility to capture the colour photograph of the client during medical examination in all proposals.

#### 4. Response to RFP

As outlined, both technical and commercial proposal is required to be submitted. SBI Life may select multiple participant(s) and there will not be any minimum volume commitment.

The participant(s) should submit technical and commercial proposals in response to this RFP in sealed and separate envelopes, super scribed as “**Technical Proposal** - \_\_\_\_\_” and “**Commercial Proposal** - \_\_\_\_\_”.

**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.

Information to be provided:

- Brief Company overview.
- Directors/ Management details including ownership pattern, shareholding, whether a listed company etc.
- Business performance during three out of last five completed years along with brief summary of audited financial results.
- Certificate of registration (Copy)
- Details of industry awards, recognitions, affiliations and certifications, if any.
- Information on the industry exposure, projects executed.



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- List of existing clienteles with overview of support provided on projects undertaken for them of similar nature and duration of such projects.
- References from clientele currently using the services defined in the scope.
- Address of each of the existing operational facilities along with services carried out in respective locations and capacity.
- Name, designation and contact details of the authorized official from the participant(s).
- Lead time required to start the activities.
- Details of ISO 9001, ISO 27001 & any other certifications pertaining to Operations & IT Security.
- Technical Overview Format attached as **Annexure – II** duly filled up by the Participant. Attach additional sheets to Annexure – II if required with relevant supporting documents.
- The Participants should also give the details of the penalties imposed if any, during the last five years by various legal, regulatory and Statutory Authorities for violation of or non-compliance with any regulations, statutes etc. of whatsoever description. The Participants should also furnish the details of any penalties of whatsoever nature imposed on any of their Directors during the last 5 years and this statement should be signed by the CEO of the Company or by any Director of the Board duly authorized in this behalf.  
It is necessary to mention any criminal proceedings that have been initiated or pending during the last 5 years against the organization or against any of its Key Management Personnel and their outcome, if any. The certificate has to be furnished even if there are no penalties imposed.
- Non-Disclosure Agreement as prescribed in this RFP document. (Annexure IV)
- Infosec Policy as prescribed in this RFP document. (Annexure VI)
- MSPs must adhere to outsourcing guidelines by IRDA

**The Commercial Proposal** must contain costs proposed in the prescribed format only without any conditions or modification whatsoever. The commercial proposal format is provided in the **Annexure – III** 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 Authorised person(s) signing the proposal along with seal. In case the technical or commercial



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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 **‘May 3<sup>rd</sup>, 2021/ Monday’ at 3.00 pm**. The proposal is to be sealed in two separate envelopes, super scribed as “Technical Proposal” and “Commercial Proposal” respectively, and sent to:

***Executive Vice President - New Business, Underwriting, Claims(F&RM)***  
***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)***

All proposals and supporting documentation shall be submitted in English.

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. The POD / Airway bill reference number should be intimated in advance atleast two working days before the date of submission at E-mail ID [‘operations.solution@sbilife.co.in’](mailto:operations.solution@sbilife.co.in), if proposal being sent through courier and /or post. This intimation is only for the records of the Company. To ensure the receipt of proposal in stipulated time and date by SBI Life is the sole responsibility of the MSPs, irrespective of mode of submission of proposal. This intimation will not be a confirmation of acceptance of proposal.

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 shall be final and binding. SBI Life also reserves its right to withdraw the RFP process at any stage without assigning any reasons thereof. No communication whatsoever, in any form shall be entertained in this regard.

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.

Participant(s) must organize their response in accordance with the scope as specified in the RFP 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 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.



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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) or at any time thereafter.

The information contained in the proposals should be true and accurate and if it is found that any information furnished in the proposals is wrong or inaccurate, such proposals shall be rejected and if any contract is awarded based on such information and if such untrue averments or inaccuracies come to the knowledge of SBI Life subsequent to selection of bidder[s] and award of contracts, such contracts shall be cancelled and SBI Life may pursue such legal options which it may deem fit.

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

Bids in consortium are strictly prohibited.

## **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 **‘April 20, 2021 / Tuesday’ by 3.00 pm**. Queries received post cut off time may not be considered.

SBI Life will conduct scope-discussion session **“Pre-Bid Meeting” on ‘April 22, 2021/ Thursday’** 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



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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 Proposal**

The technical proposals submitted shall be opened by SBI Life for evaluation on “**3rd, May, 2021 / Monday’ at 4:00 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 proposal**

The commercial proposals of only those participants who qualify with the requisite SCORE 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 in the ratio of 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





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SBI Life in this regard shall be final and binding.

The technical evaluation will constitute evaluation of the participant responses to the technical bids submitted by them. The participants' proposed implementation methodology, project management methodology and facility management methodology will also be considered for technical evaluation.

SBI Life reserves the right to accept or reject proof of credentials at its sole discretion without having to give reasons to the participants thereof. Only those participants meeting the eligibility criteria will be considered for further stages of evaluation.

The following criteria will be adopted during technical evaluation. These are only indicative and not exhaustive.

Sr. No.	Evaluation Criteria	Participant's Response
1	<b>Company Profitability –</b> Profitability in last three out of five completed financial years will be a desirable attribute. Profit before tax shall be considered	
2	<b>Operational Efficiency -</b> a) Network Penetration - % of SBI Life Branch offices having at least one Functional DC having all facilities under one roof b) process experience in life insurance and health insurance companies. c) Volumes Handled d) Call recording and retrieval facility e) Control On DCs f) Home visit penetration g) Quality Check & Standards h) Call & Video recoding capabilities i) Availability of Doctors with language capability j) Availability of MSP office at SBIL Regional office with dedicated resource for effective coordination. k) Invoicing Mechanism	
3	<b>Technological Capabilities -</b> i) System Integration ii) Technological Advancement iii) System Capabilities iv) Digital capabilities and activities. v) Photo with GeoTagging capability	



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4	<b>Risk Management &amp; BCP -</b> i) Risk Mitigation Structure ii) Business Continuity Management and Disaster Recovery iii) Data and IT Security	
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## 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. The participant(s) will not be allowed to withdraw the proposals. The documents and proposals submitted to SBI Life shall become the property of SBI Life and shall not be returned to the bidder[s].

### 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 shall be 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) for one or more activity/activities proposed. Deployment of services in terms of location and scope will be the sole prerogative of SBI Life.

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 Principle to Principle basis.** (Refer clause 10.7 for details)





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Empaneled 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 or their prospective customers or clients.. The empaneled participant(s) shall be required to submit the details of all safeguards in place at its facility before commencement of the proposed activity.

The empaneled 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 13.8 for details)

The SLA between SBI Life & empaneled participant(s) will have these security controls & liabilities of the empaneled 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 various Acts, Regulations, Guidelines, Circulars & Orders as applicable and issued by IRDAI and / or any Government/ Statutory Body and as per the outsourcing policy of SBI Life from time to time.

The performance of empaneled 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 empaneled participant(s).

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

Any award to be made pursuant to this RFP will be, inter alia, based upon the proposal with appropriate consideration given to technical methodologies, quality of resources employed participant(s) deliverables, and 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



## **Request for Proposal (RFP)**

### **Pre-Insurance Medical Examination Process**

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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.

Participant shall not sub-contract/ outsource whole/any/or part of the processes, to any third party. Due to certain unavoidable exigencies/difficulties, if the Service Provider intends to sub-contract part of the activity; it should be with the prior written consent of the SBI Life. However, the Service Provider shall be entirely responsible for the activities sub-contracted by them.

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)**

This document, inter alia, describes the minimum acceptable level of service to be provided by the call center vendors. The SLA enlisted are indicative and an exhaustive list will be shared on award of the contract.

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



## **Request for Proposal (RFP)**

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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. Also, deviation in any of the Performance Parameters mentioned above will attract penalty.

Penalty will also be imposed for violation of data breach, PI information leakage, security breach, Mandatory Regulation breach & Brand & Reputation loss if any to SBI Life due to the activities by Participants & its employees.

#### **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**

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

#### **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.

The SBI Life/IRDAI shall have the right to examine/access all books, records and information, systems, the internal control environment, internal audit reports or external audit findings (or sub-contractor as applicable), to the extent that relevant to the activities entrusted to The Service Provider under the SLA without any prior notice. The Cost of conducting an examination etc. shall be borne by The Service Receiver. The SBI



## **Request for Proposal (RFP)**

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Life/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 of 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 SBI Life such information and in such format as may be required by The SBI Life from time to time

#### **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).



## **Request for Proposal (RFP)**

### **Pre-Insurance Medical Examination Process**

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#### **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 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 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.



## **Request for Proposal (RFP)**

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#### **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 and for participation of bid 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 breach of confidentiality 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**





## **Request for Proposal (RFP)**

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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 proceedings 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).



## Request for Proposal (RFP)

### Pre-Insurance Medical Examination Process

#### Annexure – I - Technical Proposal Format

Cover Page

Information required on cover page:

RFP reference number: RFP – SBILIFE/OPS/UW/2021-22/01

Name of Participant(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

Table of Contents Page - Index

Contents/Documents to be submitted in response to RFP

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#### Table of Contents

Chapter 1 | Executive summary  
Chapter 2 | Brief Company overview  
Chapter 3 | Solution Design and Approach  
Chapter 4 | Process Maturity  
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 Highest Authority  
Chapter 11 | Technical Overview Document  
Chapter 12 | Non-Disclosure Agreement  
Chapter 13 | Offer Letter and Compliance Certificate  
Chapter 14 | Mandatory ‘Information Security Requirements’ Criteria  
Enclosures





## Request for Proposal (RFP)

### Pre-Insurance Medical Examination Process

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**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 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 2018-19, 2019-20 and 2020-21) 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) during the past 5 financial year? 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 Regional Office 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 office should be provided in Annexure VIII. Also, availability of DCs with all facilities under one roof at our branch 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.



## Request for Proposal (RFP)

### Pre-Insurance Medical Examination Process

- e. Note on DC empanelment process and documentation enclosing text of agreement and SLA with DCs. Detailed note on DC administration and quality management.
- f. 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, Calling facility for fixing up of medical appointment, call recording and retrieval facility, Process of post medical verification call, with call recording facility.
- g. Data/volumes of DC Audit/Mystery shopping done in the last three financial years.
- h. Report pick up and submission arrangements.
- i. Quality Check – QC Process, Controls and methods adopted for improvement.
- j. Process of invoice settlement to DCs – software, frequency, control.
- k. Registration with IRDAI, if any (as a group or entity), if yes provide details.
- l. Details of litigations pending, if any, with respect to the operations.
- m. 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.
- n. List of MSP/s offices involved in conducting Tele MER/Video MER examination with manpower (specify number of doctors) and infrastructure.
- o. Process of customer feedback.
- p. Number of Callers (Doctors) available with qualification.
- q. International Calling Facility

#### **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 including Tele/Video MER (This should include experience of working with Life/Health 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 (# #)
2017-18		
2018-19		
2019-20		

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

# #-Separate volume to be provided for conventional medical, TeleMER and VideoMER.

d. Provide details of language in which you are proficient in calling.

Sr No	Language	Yes	No
1	Hindi		
2	Marathi		
3	English		
4	Malayalam		
5	Tamil		
6	Telugu		
7	Kannada		
8	Gujarat		
9	Punjabi		
10	Bengali		
11	Assamese		
12	Odiya		
13	Sindhi		
14	Tulu		
15	Konkani		
16	Marwari		
17	Bhojpuri		
18	Manipuri		
19	Naga		
20	Mizo		
	Total Languages		

#Apart from this if Tele MER/Video MER calling can be done in any other language, then please specify the same

#### 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 and IT & IS Policy Framework

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

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.



## **Request for Proposal (RFP)**

### **Pre-Insurance Medical Examination Process**

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Due Diligence Checklist attached with this RFP 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

Details of industry awards, recognitions, affiliations and Details on ISO 9001, ISO 27001 & any other 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, address and contact details of the authorized person for communication.

#### **Chapter 11 | Technical Overview Document**

Details to be filled in format & submitted.

#### **Chapter 12 | Non-Disclosure Agreement**

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

#### **Chapter 13 | Offer Letter and Compliance Certificate**

The duly signed letter should be submitted.

#### **Chapter 14 | Mandatory 'Information Security Requirements' Criteria**

The duly signed letter should be submitted.

**Enclosures to be attached wherever required.**



## Request for Proposal (RFP)

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#### Annexure – II – Technical Overview

Parameter	Details	Response
Name of the Company	Full Name	
Date & Year of Establishment	Mention Date & Year	
Registered Office Address	Complete Address	
Corporate Office Address	Complete Address	
Name, Designation, Address & Contact Details of Primary Contact Person	Full Details	
Incorporation Type	1. Private Limited 2. Public Limited	
Listed/Not Listed	1. Company Listed 2. Parent Company Listed	
Profits in Rs. Crores (to be substantiated with audited balance sheet)	1. FY 2. FY 3. FY	
Quality Certifications	1. ISO 9001 2. ISO 27001 3. Any other certification/recognition	
Recognition or Quality Awards	Attach separate sheet along with photocopies of the awards/certificates as applicable	
Black Listed	Have you ever been black-listed by any organization during the past 5 financial years	
Existing Clientele	Details of Organizations along with Industry	
Core Competencies and capabilities	1. DC Network penetration 2. TeleMER / VideoMER capabilities (count and qualification)	
Training standard	Training Standard and quality followed by the vendor.	



**Request for Proposal  
for  
Pre-Insurance Medical Examination Process**

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\*Details to be updated in Response column

Authorized Person Name:

Authorized Signature:

Company Seal:

Date:

Place:



## Request for Proposal (RFP)

### Pre-Insurance Medical Examination Process

#### Annexure – III - Commercial Proposal Format

Cover Page

Information required on cover page:

RFP reference number: RFP – SBILIFE/OPS/UW/2021-22/01

Name of Participant(s): <Name>

Type of document: Commercial Proposal

Request for Proposal – Outsourcing of Pre-Insurance Medical Examination

Process by SBI Life

#### Annexure – III 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	
3) Charges for Colour Photograph	
4) Medical Charges :	
MER	
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	
Tele-MER	
Video MER	
Digital MER	

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

Signature of the authorized signatory with company seal

Format should be same format without any modification

Date:

Place:

## Request for Proposal (RFP)

### Pre-Insurance Medical Examination Process

#### Annexure – III Part B – 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)	



## Request for Proposal (RFP)

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Sr No	Test Name	Rate (Rs.)
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)	
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 (Prostrate Specific Antigen)	
64	PTT (Partial Thromboplastin Time)	
65	PG2	
66	PFT (Pulmonary Function Test / Spirometry)	
67	RA Factor	
68	RBC (Red Blood Cells)	



## Request for Proposal (RFP)

### Pre-Insurance Medical Examination Process

Sr No	Test Name	Rate (Rs.)
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	
	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)	



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Sr No	Test Name	Rate (Rs.)
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 enclosures received along with the proposal/document will be considered as single document

Note:

- Charges proposed should be in Indian Rupees (INR)
- Charges proposed should be exclusive of applicable taxes
- SBI Life shall deduct the TDS as applicable
- There should not be any overwriting or erasures or cuttings or corrections etc. whatsoever in the prices quoted. The prices should be legible without any ambiguity.
- Relative cost, cost as a percentage to some other factor is not acceptable in the commercial format.
- There shall be no minimum volume commitment for any of the activities under the scope of this RFP

**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 -----, 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. 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.



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**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 : \_\_\_\_\_

Summary: -

The 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



Request for Proposal (RFP)  
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**Annexure – V - Offer Letter and Compliance Certificate**

Date:

To,  
EVP – 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 during the past 5 financial years.

Yours faithfully,  
Authorised Signatory  
Company Stamp  
Date:  
Place:

## **Annexure - VI – Mandatory ‘Information Security Requirements’ Criteria**

### **Overview:**

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 to “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, SBI LIFE 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 Vendor
- 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

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.

### **Detailed:**

The Participant shall adhere to IRDAI Information & Cyber Security Guidelines, Information Technology Act 2000, its amendments and rules published by Government of India as well as SBI Life Information Security Requirement for Third Party and any

equivalent standard in line with The Service Receiver’s information security policies, procedures and standards. The Participant shall ensure that they have information security organization in place to implement the provisions of The Service Receiver’s information security requirements.

1. The Participant shall adhere to IRDAI Information & Cyber Security Guidelines, Information Technology Act 2000, its amendments and rules published by Government of India as well as SBI Life Information Security Requirement for Third Party and any equivalent standard in line with The Service Receiver's information security policies, procedures and standards. The Participant shall ensure that they have information security organization in place to implement the provisions of The Service Receiver's information security requirements.
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. SBIL may update from time to time, security related policies, guidelines, standards and requirements. SBIL will incorporate such updates by reference which shall be notified in writing by SBIL to The Participant promptly. The Participant is deemed to accept all the updates.
4. The Participant shall have documented policies and procedures to discharge the security requirements detailed within the Agreement.
5. Prior to finalization of order, the Participant shall allow SBI Life Security Team or its empaneled vendors to inspect and check the designated setup proposed for SBI Life and undertakes necessary corrective actions as may be suggested by SBI Life prior to or during the implementation.
6. 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.
7. The Participant shall ensure that methods of collecting PII/ SPDI are reviewed by its management before they are implemented to confirm that PII/SPDI is obtained
  - a. Fairly, without intimidation or deception and,
  - b. Lawfully, adhering to all relevant rules of law, whether derived from statute or common law, relating to the collection of PII/SPDI.
8. 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.
9. 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.
10. The Participant shall be subject to a relationship assessment (sometimes referred to as due diligence review) which shall cover:
  - a. Dealing with the said party (e.g. details of provider history, previous and current business arrangement and dispute information)
  - b. The Participant 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.





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11. 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.
12. The Participant shall have a demonstrable level of maturity in relation to information security and their degree of commitment to information security.
13. The Participant shall record and maintain detailed information of all Personnel who are authorized to access SBI Life Systems or SBI Life Information. All access requirements shall follow Access Control procedure of SBI Life.
14. The list of security controls shall be determined to be implemented based on the type of engagement and nature of information sharing requirement.
15. The data shall be shared with the third party ONLY on "Need to know" basis.
16. The Participant shall comply with data retention and purging requirements of SBI Life. Compliance certificate for data retention and purging shall be sent to SBI Life as per stipulated time agreed with SBI Life.
17. Confidentiality and non-disclosure agreements with third parties shall be reviewed periodically and whenever the service terms and conditions are changed.
18. Access management for third parties including granting access, review of user access rights shall be periodically assessed and changed as applicable.
19. Personnel who are allowed access to SBIL Information, IT resources and network should have their individual user accounts for authentication and accountability purposes. Access rights granted to the user accounts should be based on job needs, approved by the system owner and reviewed on a regular basis.
20. Logging mechanisms should be enabled on the user accounts. If privileged accounts - like administrator, auditor etc. are used, then the logs should be set up to capture all activities carried out using these accounts. In addition, all necessary logs should be periodically reviewed. The review reports should be produced on request.
21. A consistent method for securely handling the termination of relationships with Parties shall be established which shall include:
  - a. Designating individuals responsible for managing the termination
  - b. Revocation of physical and logical access rights to the organization's information
  - c. Return, transfer or secure destruction of assets (e.g. 'back-up media storage' documentation, hardware and data.)
22. The Participant shall adhere to SBI Life's license agreements and intellectual property rights
23. The Participant shall follow Secure Application development guidelines the application shall be compliant with OWASP secure coding practices.
24. The Participant shall have security mechanisms implemented to prevent data leakage. Data retention controls shall also ensure that the multiple copies of the data stored in different locations are also destroyed post the retention time frame.
25. SBI Life may implement Data/Information Rights Management solution for protection of its data shared with the Participant. Participant shall provide all required assistance for implementation and maintenance of such solution.
26. 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.



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27. Privilege Identity Management (PIM) software shall be used to log, monitor and manage all the activities of system administrators e.g. Operating System, Web server, Application server, Database, Network device, Network security device etc. and shall be integrated with SIEM.
28. In case SBI Life decides to monitor the systems/applications/database/Information through its own SIEM or PIM or any other methodology then the Participant needs to provide required access and support for integration.
29. Independent security assessments (VAPT, Application Security, Configuration Review, Gray box, Secure Code Review, Black box, Network Security Review etc.) as applicable shall be performed by the Participant for the application(s) and related infrastructure components (collectively referred as 'Information Processing Facility') used to provide service to SBIL through a Cert-In Empaneled Information Security Service provider at least annually by the selected participant. Participant on selection shall submit periodic (annually/bi-annually) integrity & compliance statements of information processing facility used for accessing/processing data or providing services to SBIL (Customer), providing for reasonable level of assurance that the setup is free of malware & viruses, free of any obvious bugs, free of any covert channels in the code and free of any known vulnerabilities and the same should be fulfilled through Cert-In empaneled vendor as appointed by the selected participant without any additional commercials.
30. As per applicability Mechanisms shall be implemented by the Participant for vulnerability and threat management, ensuring that application, system, and network device vulnerabilities are evaluated, and product vendor-supplied security patches applied in a timely manner taking a risk-based approach for prioritizing critical patches. SBIL (Customer) may ask selected Participant for submission of security review reports (VAPT, Application Security, Configuration Review, Gray box, Secure Code Review Network Security Review etc.) on a half yearly basis or from time to time through a Cert-In empaneled vendor as appointed by the selected participant. In case of any vulnerabilities detected during the security review, selected participant is expected to close the high-risk vulnerabilities within one day and other vulnerabilities within one month, or as per mutually agreed timelines with SBI Life without any additional commercials.
31. As a part of pre-engagement due diligence and also as part of a yearly activity, the selected participant needs to undergo '38-point control assessment' or also known as the controls to be implemented by third party checklist of SBIL Life and the same should be validated by a CERT-In empanelled information security service provider for each time and the report of same needs to be submitted to SBILife without any additional commercials. The SBIL shall reserve the right to verify this validation report and ask for additional evidences, if any, or visit the site to verify the controls.
32. In case of any VPN connectivity or Leased Line connectivity with SBIL by the selected participant/bidder, hardening of desktops/Laptops as per SBILife provided hardening/SCD document to be carried out along with deployment of Antivirus, EDR, DLP solutions, monthly security patch updation to be deployed on the desktops/Laptops. The SCD/Hardening review to be carried out through a CERT-In empaneled information security service provider and the



## Request for Proposal (RFP) Pre-Insurance Medical Examination Process

- report to be submitted to SBI Life. The SBIL shall reserve the right to verify this validation report and ask for additional evidences, if any.
33. This process should be repeated every year through a CERT-In empaneled information security service provider and the reports to be submitted to SBI Life.
  34. The operating systems, web servers, database etc. used for processing SBIL's information shall be hardened in line with CIS (Center for Internet Security) Benchmarks and configuration review of these systems shall be performed at least yearly.
  35. The Participant should take adequate measures which will ensure the maintenance of the integrity and accuracy of data being processed i.e.
    - i. The Participant should follow Maker-Checker process for all changes made in SBIL's applications and/or data.
    - ii. The Participant should have controls implemented to ensure data accuracy while processing and to avoid wrong data being processed.
    - iii. The Participant should ensure that customer's information, entered into system/application is exactly same as it was received.
  36. In case of renewal, the security considerations in line with the Prior to engagement scenario shall be considered.
  37. 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.
  38. SBI Life may obtain periodic integrity & compliance statements, for application and related infrastructure components used for SBI Life project, in writing from the selected Participant 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.
  39. SBI Life's Information Security Team/ Inspection Audit department 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.
  40. 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.
  41. The Participant 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.
  42. The Participant 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 SBI Life. The independent third-party review report should be submitted to SBI Life.
  43. The Participant 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 Participant 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 Participant and SBI Life shall be encrypted and data transfer shall be via Secure FTP
  - iv. The Participant shall have secure connectivity to the SBI Life's central data center in active fail-over mode and to disaster recovery center.
44. Prior to finalization of order, the Participant shall allow SBI Life Security Team or their representative to inspect and check the designated setup proposed for SBI Life and undertakes necessary corrective actions as may be suggested by SBI Life prior to or during the implementation.
45. 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
46. 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.
47. The hosting of all SBI Life data would be in a separate and dedicated database which would be accessible only to SBI Life and the vendor.
48. Participant 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. Participant 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 the business requirements.
49. The Participant shall comply with all legal, regulatory and statutory requirements.

**Annexure - VII – SBI Life Regional Office Locations**

Region	State / UT	MSP Office (Yes / No)
AHMEDABAD	Gujarat	
ANDHRA PRADESH	Andhra Pradesh	
BANGALORE	Karnataka	
BENGAL	Bengal	
BHOPAL	Madhya Pradesh	
BHUBANESWAR	Orissa	
CHANDIGARH	Chandigarh (UT)	
CHENNAI	Tamil Nadu	
DELHI	Delhi	
JAIPUR	Rajasthan	
KERALA	Kerala	
LUCKNOW	Uttar Pradesh	
MUMBAI METRO	Maharashtra	
MAHARASHTRA	Maharashtra	
NORTH EAST	Assam	
PATNA	Bihar	
TELANGANA	Telangana	

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

(Uploaded as Separate Annexure in Website)

Sr. No.	Region	Name of the Branch	Branch Type	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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## Request for Proposal (RFP) Pre-Insurance Medical Examination Process

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### **Annexure – X - Compliance Statement**

#### **DECLARATION BY THE PARTICIPANT**

##### **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 the period of the contract.

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

We declare that we have the necessary and requisite statutory approvals, licenses, infrastructure etc., for providing the services described under this RFP.

We further declare that there are no legal or statutory hurdles of whatsoever nature that prevent us from providing the services as required under this RFP and we are fully competent and eligible to bid for this RFP.

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

**\*\*End of RFP Document\*\***