

Sl. No	RFP Page No	RFP Clause No.	Relevant extracts of respective Clause	Query/Suggestions	Remarks
1	Pg number 27	Appendix-B Bidder's Eligibility Criteria and Technical Eligibility Criteria	Education Qualification and Experience of a team: at least 2 resources and SME as and when required. 1-Educational qualifications: Graduation in Computer Science or Information Security or Cyber Security or MCA • Mandatory certifications: CISA/CISM/CISSP/OSCP/ OSCE (Minimum two)	Request to relax the requirement to minimum one certification instead of two.	RFP term to be adhered.
2	Pg number 11	9. BID PREPARATION AND SUBMISSION:	The Technical Bid and Commercial Bid are to be submitted separately in different envelopes at the address mentioned in the 'Schedule of Events' for providing the Services (as detailed in Scope of Work at Appendix- D of this RFP).	Please confirm if the technical and commercial proposal needs to be send physically on the shared address or sending out the proposal via mail will suffice? Address: Compliance Officer, SBI Life Insurance Company Ltd., 8th Floor, Natraj, M V Road and Western Express Highway Junction, Andheri (E), Mumbai – 400069. Maharashtra, India	RFP term to be adhered
3	Pg number 32	Appendix-D Scope of Work and Payment Schedule	Perform onsite review of AUAs/KUAs on the basis of UIDAI approved Compliance checklist Version 1.0 and further amendment/notification issued in this regard by UIDAI and share the report on or before February 16, 2026.	Kindly confirm whether the resources deployed onsite will be provided with SBIL laptops and necessary access, or if the bidder is expected to provide their own hardware for the audit engagement.	Will be provided with 2 SBIL Laptops and necessary access
3	Pg number 32	Appendix-D Scope of Work and Payment Schedule	Perform onsite review of AUAs/KUAs on the basis of UIDAI approved Compliance checklist Version 1.0 and further amendment/notification issued in this regard by UIDAI and share the report on or before February 16, 2026.	Please confirm the date when audit is to be initiated. Will the Report submission date extended depending on the audit initiation date?	We expect the Audit to be initiated by Jan 16, 2026

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4	Pg number 32	Appendix-D Scope of Work and Payment Schedule	Applications to be covered through common API (E-KYC), during FY 25-26: a) M-connect b) Smart Care c) Smart Advisor d) Ladli	Would the Application in scope (4) change or remain constant every year? Potential number of application that can be added on ad hoc basis?	The applications may be added basis the company requirement. This has been covered in the commercial template.
5	Pg number 33	Appendix-D Scope of Work and Payment Schedule	Payment Schedule The Payment shall be released post release of final report.	Request change it to release of the Draft report	RFP term to be adhered
6	Pg number 32	Appendix-D Scope of Work and Payment Schedule	Management report shared shall include: a) the reason for compliance or non-compliance of the compliance control, and b) provide reasonable evidences/artefacts as part of the report to support the compliance status provided in the report	Please confirm if there is a template or format for the audit report that the bidder must follow. If yes, please share a sample.	Please refer Appendix-D on Scope of Work which need to be adhered to . Further UIDAI had shared Compliance checklist in which the requirement and details to be shared are provided.
7	Pg number 32	Appendix-D Scope of Work and Payment Schedule	There are no restrictions on the total number of confirmatory audits. The confirmatory audit shall be carried out and completed within a period of 15 working days from the date of receipt of closure confirmations.	We request SBIL to consider placing a reasonable cap on the number of confirmatory audits per application (e.g., one or two rounds) to ensure effective effort planning and avoid scope creep. Alternatively, additional rounds beyond a defined threshold may be handled on a mutually agreed basis. We also suggest implementing a batched scheduling approach (e.g., bi-weekly or monthly) for confirmatory audits to enhance operational feasibility and ensure smoother execution, particularly when multiple closure confirmations are received around the same time.	Confirmatory audit shall also depend on the UIDAI observation/requirement and hence we cannot have a defined threshold in this regard.

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8	Pg number 36	Appendix - H (Non-Disclosure Undertaking)	The Bidder shall indemnify SBI Life, its directors, officers, employees, subsidiaries and /or affiliates and hold them harmless against any loss or damage that SBI Life, its directors, officers, employees, subsidiaries and /or affiliates may sustain on account of any leakage of confidential information pertaining to and supplied by SBI Life or on account of any violation of intellectual property, confidentiality, privacy, patents, trademark etc., by the Bidder in respect of any Intellectual Property, practices, hardware, software, systems, process, technologies, etc. in whatever manner described.	There is an Indemnity provision in the Confidentiality Undertaking which we would request to delete/modify as the NDU is not a definitive agreement for services which would contain relevant provisions to address risk. In case there is breach of confidentiality or IP obligations at the bidding stage, there would always be recourse via damages or injunction through the court which would be the apt recourse. Request you to clarify if this could be accommodated?	Indemnity provision is to ensure protection of confidential and proprietary information that will be shared at the bid stage by SBI Life with participating bidders - which will also be continued to be relied upon by selected bidder while offering and delivering the services to SBI Life. Any breach at this stage at the end of participating bidders can cause immediate and irreversible harm to SBI Life that may not be adequately remedied through damages or injunctions alone. For this reason, the indemnity provision cannot be severed from the NDA.
9	Pg number 32	Appendix-D Scope of Work and Payment Schedule	If the audit process is completed but all reported observations are not closed by the auditees and/or closure responses are not received from the auditees and / or confirmatory audit could not be completed during the audit process because of any reasons, whatsoever, the selected bidder shall carry out the confirmatory audit of the open observations subsequently.	Is there a defined process or timeline for receiving closure confirmations from auditees?	Adherence to the timeline prescribed by UIDAI will be ensured.
10	Pg number 34	Appendix-E	Commercial Bid	Should the commercial bid include cost for confirmatory audits separately or is it expected to be part of the overall audit cost?	Please refer Appendix -D on Scope of Work and Payment Schedule in this regard. It will include the confirmatory audit.
11	Pg number 35	Appendix - H (Non-Disclosure Undertaking)	Non-Disclosure Undertaking	Can the NDA be submitted on company letterhead initially and executed on stamp paper post award?	NDA needs to be executed on stamp paper of prescribed value only to have legal enforceability in a court of law. As a result, it cannot be on the Company letterhead.

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12	Pg number 41	Appendix-I	BUSINESS CONTINUITY MANAGEMENT SYSTEM:The Service Provider shall provide the specific recovery targets (RPO and RTO) of its business continuity plan to the Company. The Service Provider shall review, update, and test the business continuity plan annually and, upon the Company's request, from time to time.	The current scope of services in RFP does not involve use of Bidder technology and Infra services, can this requirement be waived?	This clause be read as "The Service Provider shall ensure there is adequate business continuity plan so that there is no discontinuity from the perspective of manpower and services being offered to SBIL"
13	NA	NA	General	Is there a fixed format for presenting deviations/changes to the service Agreement	The service agreement shall be in the form of engagement letter.