

REQUEST FOR PROPOSAL (RFP) For Outsourcing of Mailroom Management, Scanning and Data Entry Activities



SBI Life Insurance Co. Ltd.

SBI Life Insurance Company Limited invites bids for **Outsourcing of Mailroom Management, Scanning & Data Entry Activities**. The details scope is mentioned in the RFP document.

Important Dates	
Upload of RFP on SBI Life Website	11.05.2017
Last date for sending the queries on RFP	18.05.2017 before 5.00 pm
Pre-Bid Meeting	23.05.2017
Last date for submission of Proposals (Technical & Commercial)	05.06.2017 at 5 pm
Date for opening of Technical Proposals	05.06.2017 at 6 pm

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

Confidentiality – All information included in this RFP is confidential and only for the recipient's knowledge. No information included in this document 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

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1. Introduction and Background

1.1. About SBI Life

SBI Life Insurance Company Limited hereafter referred to as “**SBI Life**” is a joint venture between the **State Bank of India** and **BNP Paribas Cardiff** of France. **SBI Life** was set up in March 2001 and is registered with an authorized capital of Rs. 2000 cr. and a paid up capital of Rs. 1000 cr. **State Bank of India** owns 70.1% of the total capital and **BNP Paribas Cardiff** the remaining 26%, while Value Line Pte. Ltd.(an affiliate of KKR Asian Fund II L.P.) and MacRitchie Investments Pte. Ltd. (an indirect wholly owned subsidiary of Temasek Holding Pvt. Ltd.) holds 1.95% each.

State Bank of India is the leading Indian Public Sector Enterprise and a Fortune 500 company. The State Bank of India, the country's largest commercial Bank in terms of profits, assets, deposits, branches and employees and has more than 20% market share. The State Bank of India is the largest Indian bank and has an unrivalled strength of over 18,000 branches across the country as well as 190 overseas offices spread over 34 countries.

BNP Paribas Cardiff is the insurance arm of BNP Paribas - Euro Zone's leading Bank. BNP Paribas, as part of the world's top 10 group of banks by market value and part of Europe's top 3 banking companies, is one of the oldest foreign banks with their presence in India dating back to 1860. BNP Paribas Cardiff is the fourth largest life insurance company in France, and a worldwide leader in Creditor insurance products, offering protection to over 50 million clients. BNP Paribas Cardiff operates in 41 countries mainly through the bancassurance and partnership model.

SBI Life's mission is to emerge as the leading company offering a comprehensive range of life insurance and pension products at competitive prices, ensuring high standards of customer satisfaction and world class operating efficiency, and become a model life insurance company in India in the post liberalization period.

1.2. Objective

“**SBI Life**” invites proposals from interested participant(s) of repute for providing services mentioned below.

1.2.1. Mailroom Management and Scanning at select SBI Life Branches

- 1.2.1.1. Mailroom management for managing Inward & Outward of physical proposal(s) and other document(s)
- 1.2.1.2. Scanning of proposals & other documents

1.2.2. Data Entry and Quality Checking & Corrections

1.2.2.1. Data Entry of proposals

1.2.2.2. Data Quality Checking and Corrections

This RFP is an invitation to the market players having experience and expertise 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 in **Scope A or Scope B or both**.

Scope A - Mailroom Management and Scanning at Select SBI Life Branches

This is the onsite activity at select SBI Life branches.

Mailroom management involves inward and outward of new business proposals and other documents received in respective locations on module of SBI Life. It also involves reconciliation and preparation of MIS.

Scanning activity involves scanning of new business proposals and other documents. The activity may involve scanning on scanners deployed by selected participant(s) or scanner provided by SBI Life. The detailed scope is mentioned in **Annexure - I**.

Scope B - Data Entry and Quality Checking & Corrections

The data entry activity involves complete data entry of New Business Proposal(s) based on scanned image provided by SBI Life for different product types. This shall be an offsite activity at selected participant(s) premises. The data entry shall be done either in module of SBI Life or module of selected participant(s) customized as per the requirements of SBI Life.

Data entry quality check is an independent activity which will involve checking of full or selected data values entered in system of SBI Life against values given on proposal or document images. Data Entry corrections activity involves correcting data values against wrong entries discovered in the process of data quality checking. Corrections may be required to be done on the modules provided by SBI Life or can be submitted in form of customized reports.

The detailed scope is mentioned in **Annexure - I**.

Services shall be rendered six days a week and on Sundays/Holidays on Month end/Year end or as per the requirement of SBI Life.

The interested participant(s) can participate in one or both the scopes given under the RFP.

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 last three completed financial years will be a desirable attribute. (to be substantiated with summary of audited balance sheet).
- iii. Must have prior experience of minimum 3 years and proven capability in providing services of similar nature to Life Insurance companies. (Details in terms of business volumes handled to be submitted as per format attached in **Annexure II**).
- iv. **Only for Scope A:** Minimum Specifications for Scanners – Should be Flatbed Duplex Scanner with Color Scanning facility of minimum 200 DPI, 24 bit color.
- v. **Only for Scope B:** Must have fully functional operational facility at more than 2 locations with total installed capacity of 1500 to 2000 proposals per day for Data Entry within TAT of 4 hours. The capacity should be scalable to 4000 to 4500 proposals per day with same TAT in certain periods during the year where spikes are expected.
- vi. **Only for Scope B:** Must have its own data entry module which can be customized for the purpose of SBI Life and Workflow. Work Flow must have capacity to process data entry in minimum D1 and D2 levels. Must have Real time dashboard which can be exposed to SBI Life.
- vii. **Only for Scope B:** Must be able to demonstrate through its processes and systems, ability to measure and report TAT and quality.
- viii. **Only for Scope B:**
 - a. Participant(s) should have "ready to serve" (installed MUX/ fiber inside meet me room with sufficient port) connectivity Infrastructure with minimum 2 MPLS /P2P telecom providers having capacity of 4 MB link from two different MPLS providers. (Details of existing arrangement to be submitted).
 - b. Participant(s) should ensure that MPLS link should be supplied before 1 week from commencement of services.
 - c. Participant(s) should have capacity / port in Customer Premise Equipment's (CPE) / Router to terminate MPLS /P2P links at their premises. Also, this CPE should have encryption engine to support IPSEC site to site VPN with SBI Life routers.
 - d. Participant(s) may have to configure NAT/PAT within their own network if required to avoid conflict of LAN IP with SBI Life.
 - e. SBI Life will provide required port/router to connect link if Participants is connecting SBI Life from dual link (single location) however if Participants is connecting through more than 1 location to SBI Life then Participants has to provide their own CPE /Router (SBI Life will provide one aggregator Ethernet port on Router).
 - f. Participant(s) should ensure monitoring of supplied link through suitable NMS for maintaining performance and capacity.

- g. Participant(s) should have professional NOC for problem management and ticketing system to meet 99.9 % up-time of link.
- ix. Accreditation for Quality/ Data Security Certifications like ISO 27001, ISO 9001 etc. for the facility will be preferred.

It shall be the responsibility of the participant(s) to ensure that they possess necessary skills, expertise, manpower, infrastructure, licenses, authorities and approvals in case of any third party patents, trademark, copyrights, and intellectual property rights. Any statutory or regulatory approvals and compliances thereof shall be the sole responsibility of the participant(s). SBI Life shall not be a party to any violation of any statutes of whatsoever nature by the participant(s).

SBI Life also reserves their rights to alter the eligibility criteria if such an alteration is warranted.

4. Response to RFP

As outlined, both technical and commercial proposal is required to be submitted.

Separate Technical and Commercial Proposal is required to be submitted for each Scope. Participant must clearly mention “**Scope applied for**” on the preface of the envelope.

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 - II** to this RFP. Requisite documentary evidence needs to be enclosed, wherever required. The proposal should clearly mention the Scope of Activities 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.

The Commercial Proposal must contain costs proposed in the prescribed format only. 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 3 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 person(s) signing the proposal along with seal. In case the technical or commercial 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 **5nd June 2017 at 5.00 pm**. The proposal is to be sealed in two separate envelopes, super scribed as “Technical Proposal” and “Commercial Proposal” respectively, and sent to:

***SVP - New Business and Head Underwriter
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)***

Proposal received through fax, email or any other electronic media shall not be considered. 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. 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 will be treated as final. SBI Life also reserves its right to withdraw the RFP process at any stage without assigning any reasons thereof. No communication in any form shall be entertained in this regard.

Interested 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 unless clearly specified in this RFP. Interested participant(s) must organize their response in accordance with the scope as specified in the RFP (refer Section 2) 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 the bid is accepted and 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.

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

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).

5. Clarification

SBI Life will conduct scope-discussion session “**Pre-Bid Meeting**” on **‘May 23, 2017’** and demonstration on existing processes.

Queries, if any, may be communicated through an email to operations.solution@sbilife.co.in. The subject of the mail should be “**Queries on RFP – “Outsourcing for Mailroom Management, Scanning and Data Entry Activities”**”. No other form of communication will be entertained. All queries must be sent to the email ID specified by ‘**May 18, 2017**’, by **5.00 pm**. Queries received post cut off time may not be considered.

SBI Life shall provide the clarifications to the queries raised by participant(s) on ‘May 23, 2017’ in the pre-bid meeting.

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 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 Proposals

The technical proposals submitted shall be opened by SBI Life for evaluation on “**June 5, 2017 at 6:00 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) will be required to present to SBI Life officials, the proposed solution, discuss related implementation approach & methodologies, and introduce the project team and governance structure in the form of a presentation. 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. Participant(s) might be requested by SBI Life to arrange a face to face

meeting with referred customer(s) with whom similar projects have been undertaken as part of the evaluation process.

This technical presentation schedule will be communicated separately.

8. Opening of the Commercial Proposals

The commercial proposals of only those participants, who qualify and score the requisite rating 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 on 70:30 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 SBI Life in this regard shall be final and binding.

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. No proposal shall be allowed to be withdrawn after the last date of submission of the bid. The selected participant(s) will not be allowed to withdraw the proposals.

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 is 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 Principal to Principal basis.** (Refer clause 10.7 for details)

Empanelled 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. The empanelled participant(s) shall be required to submit the details of all safeguards in place at its facility before commencement of the proposed activity.

The empanelled participant shall have to abide by SBI Life Information Security Policy for the activities that shall be carried out for SBI Life. This policy & procedures is almost aligned to requirements of ISO 27001 standards (ISMS). (Refer clause 10.8 for details)

The SLA between SBI Life & empanelled participant(s) will have these security controls & liabilities of the empanelled 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 the Outsourcing Guidelines issued by IRDAI and as per the outsourcing policy of SBI Life from time to time.

There shall be penalty on non-adherence to service deliverables like accuracy in Data entry/Scanning, turnaround time, non performance of services in absence of manpower or breakdown/non availability of scanners.

The selected/empanelled participant(s) should provide satisfactory indemnities to SBI Life against possible financial and/or reputational loss arising due to, including but not limited to, loss of instruments in transit, fraud or misappropriation committed and costs arising due to misconduct of/by the representatives of such selected/empanelled participant(s).

The performance of empanelled 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 empanelled participant(s).

10.5. Award of Contract

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

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)

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 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.

Maximum Lead Time: One Month

10.8. IT & IS Guidelines

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, SBIL 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 selected participant(s)
- 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
- Business Continuity Management and Disaster Recovery

The selected participant(s)’s 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(s). SBI Life shall carry out Information Security Assessment of the services, processes and solutions and underlying infrastructure components of the selected

participant(s) through their empanelled information security service provider. In case of any observations or vulnerabilities reported during these assessments, 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. The contracts relating to outsourced services with the selected participant(s) shall detail security requirements in compliance with SBI Life Security Policies and supporting Standards & Procedures and the selected participant(s) shall demonstrate compliance with such requirements. SBIL may implement Data/Information Rights Management solution for protection of its data shared with the service provider. The Service Provider shall provide all required assistance for implementation and maintenance of such solution.

10.9. 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.

10.10. 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.

10.11. 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).

10.12. 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.

10.13. Format and Signing the Proposals Submitted

The original and all copies of bid proposal submitted by the interested 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.

10.14. Participant(s) indication of Authorisation to Bid

Responses submitted by interested 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.

10.15. Language of the Proposals

All bids and supporting documentation shall be submitted in English.

10.16. 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.

10.17. 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.

10.18. 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.

10.19. 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.

10.20. 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 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.

10.21. 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 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.

10.22. 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).

10.23. Solicitation of Employees

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.

10.24. 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 appeal will be subject to the exclusive jurisdiction of courts at Mumbai, India.

10.25. 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.

10.26. 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.

10.27. 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).

Annexure – I - Scope of Work

A. Mailroom Management and Scanning

I. Mailroom Management Activities

This shall be onsite activity at select SBI Life branches. It will involve

- a. Receipt & Inward of proposal forms/various documents through courier/hand delivery at SBI Life branches as per SBI Life's requirement.
- b. Receipt & Outward of proposal forms/various documents at periodic intervals from officials of SBI Life at branch as per SBI Life's requirement.
- c. Segregation & Stuffing of documents, Preparation of consignments & handover to post office/courier officials.
- d. Preparation of MIS/Reports for Inward/Outward and reporting.
- e. For Individual product proposal form outward, Policy Confirmation Receipt (PCR) is to be printed from SBI Life portal and to be attached with the proposal docket before dispatch.
- f. Handover of inward documents should happen on hourly basis.

II. Scanning

This shall be onsite activity at select SBI Life branches. It will involve

- Scanning & Indexing of proposal/documents as per the requirements of SBI Life.
- An indicative location list is enclosed in **Annexure - VI** to this document. However the number of branches may change as per the requirement of SBI Life.

i. Scanning on the Scanners deployed by participant(s)

- a. This shall be an onsite activity at select SBI Life branches wherein Scanner and manpower shall be deployed by the participant(s).
- b. Scanning & Indexing to be done as per SBI Life's format using indexing software provided by SBI Life.
- c. The scanning activity to be carried out at the desired intervals or as per SBI Life's requirement.
- d. The TAT for the activity of scanning & indexing shall be 2 hours from Inward of the document.
- e. Submission MIS/Reports is to be ensured as per SBI Life's requirements.
- f. The scanning centers may undergo change periodically as per SBI Life's requirements.
- g. Servicing and Maintenance of Scanners is responsibility of the selected participant.
- h. Back-up scanners to be provided in 24 hours in case of breakdown/upsurge so that TATs are maintained. It has to be ensured that adequate manpower should be

always available. There should be no loss of work on any working day because of breakdown of scanner or absence of manpower. In case of any exigencies of unforeseen nature work should be restored within 24 hours. In case of non adherence penalty will be charged.

ii. *Scanners Deployed by SBI Life*

- a. This shall be an onsite activity at select SBI Life branches wherein Scanner deployed by SBI Life and resource for performing the said activity will be deployed by selected participant(s).
- b. Scanning & Indexing to be done as per SBI Life's format using indexing software provided by SBI Life.
- c. The scanning activity to be carried out at the desired intervals or as per SBI Life's requirement.
- d. The TAT for the activity of scanning & indexing shall be 2 hours from Inward of the document.
- e. The list of scanning centers shall undergo through a change periodically as per SBI Life's requirements.
- f. Submission of MIS/Reports to be ensured as per SBI Life's requirements.
- i. It has to be ensured that adequate resources should be always available. There should be no loss of work on any working day because of absence of manpower. In case of any exigencies of unforeseen nature work should be restored within 24 hours. In case of non adherence penalty will be charged.

B. Data Entry, Quality Checking & Corrections

I. Data Entry & Data Entry Quality Checking of Proposals

a. *Data Entry Processing and Data Entry Quality Checking*

- i. The selected participant(s) will have to complete Data Entry of new business proposals on the basis of scanned images in SBI Life Module or participant(s) module as per requirements from SBI Life at offsite location(s).
- ii. The number of data fields shall vary for various product types.
- iii. The selected participant(s) will have minimum two level data entry process to be done by different data entry operators (DEOs) to ensure quality.
- iv. The selected participant(s) will have to highlight proposals which are not fit for Data Entry due to Legibility Issue/Lack of Availability of Mandatory Data or Other Rules Specified by SBI Life time to time.
- v. Turnaround Time (TAT) to complete data entry and quality check process will be 4 hours from date & time of allocation of cases.
- vi. The selected participant(s) is required to deploy quality assurance team to ensure accuracy of data entry.

- vii. Quality assurance team has to ensure either 100% data entry fields checking or selected fields as per requirement of SBI Life.
- viii. Quality check of Proposals can be either 100% of the volume or selected proposals as per requirement of SBI Life.

b. System Requirements

- i. All IT hardware at participant's premises have to be installed by the participants.
- ii. Data entry has to be done on participant's module as well as module/s exposed by SBI Life. SBI Life may expose multiple modules for enabling data entry.
- iii. The selected participant(s) must also have own module for doing data entry to deliver data entry feed in offline format as prescribed by SBI Life.
- iv. SBI Life may expose non work flow based data entry module for selected products. For doing data entry in SBI Life's module, the selected participant(s) must also have their own work flow which can run parallel to SBI Life's data entry module and shall host images of proposals for data entry and show dashboards and MIS .
- v. SBI Life may also expose workflow enabled module for data entry for certain products.
- vi. Expenses/Commercials for customizing for participant's system to be borne by selected participant(s) as and when required.
- vii. Participant's system must have auto purging, on demand data extraction, data correction & re-extraction facility.
- viii. Prioritization of Cases for processing should be as per SBI Life requirement.
- ix. Whenever any issue highlighted by SBI Life related to systems or quality, selected participant(s) must perform RCA & provide solution within timelines given/approved by SBI Life.

c. Resources Management

- i. The selected participant(s) will have to prepare for Normal Volume as well as Scale Up scenario.
- ii. For Scale up scenario advance intimation may be given by SBI Life.
- iii. For Normal Scenario Selected participant(s) should be scalable to deliver up to 1500-2000 Proposals per day & for Scale up scenario capacity will be expected up to 4000-4500 per day.
- iv. The selected participant(s) must be able to deploy adequate and trained manpower with complete skills.

- v. The participant(s) should provide service on six days a week and on Sundays/Holidays on Month end/Year end or as per the requirement of SBI Life.

II. Data Quality Check & Corrections

- a. The selected participant(s) is required to deploy separate team for data correction.
- b. Checking activity can be done on Module of SBI Life or on a module developed by participant.
- c. Data Correction can be either for full proposal or selected fields.
- d. Correction can be done on module of SBI Life or Corrected value(s) can be communicated through specified reports.
- e. Participant is required to submit data & MIS for activities carried out as per format specified by SBI Life.

MIS & Reports to be available for Mailroom Management, Scanning, Data Entry Processing, Quality Check & Corrections as per format prescribed by SBI Life and should have following features & functionality

- a. Real time Dashboard
- b. Query Handling
- c. Alert Mechanism for TAT deviation
- d. Exception Management
- e. Workflow
- f. User Management
- g. Daily/Monthly MIS/Reports
- h. Online Access to system for SBI Life for above listed activities

Annexure –II - Technical Proposal Format

- Cover Page

Information required on cover page:

RFP reference number: **RFP – SBILIFE/OPS/NB/2017-18/01**

Name of Participants(s) : *<Name>*

Type of document: **Technical Proposal**

Scope applied for :

- Table of Contents Page - Index
- Contents/Documents to be submitted in response to RFP

TECHNICAL PROPOSAL

<<TABLE OF CONTENTS PAGE>>

Table of Contents

Chapter 1 | Executive summary

Chapter 2 | Brief Company overview

Chapter 3 | Process Experience, Relevant experience and client testimonials

Chapter 4 | Technical Feasibility

Chapter 5 | Data Security Measures & IT&IS Policy Framework

Chapter 6 | BCP and DR

Chapter 7 | Other relevant information and supporting documents

Chapter 8 | Letter from Highest Authority

Chapter 9 | Non-Disclosure Agreement

Chapter 10 | Offer Letter and Compliance Certificate

Enclosures

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 2013-14, 2014-15 and 2015-16) 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)? If Yes, Details to be submitted

Chapter 3 | Process Experience, Relevant experience and client testimonials

This chapter should describe the overall solution in the context of SBI Life and describe how it would address the key requirements.

Please include list of existing clientele with information with overview of support provided on projects undertaken for them of similar nature.

Provide details for period of experience in similar activities with scaling capacity, core competency with other Life Insurance Companies, Geographical Distribution of Operations

Information on the industry exposure, projects executed. (This should include experience of working with Life Insurance Companies including SBI Life or experience in similar works with SBI Group to be provided.)

Scope – A

Sr. No	Details of Scanners*	Name of Life Insurer	Financial Year	Volumes Handled	Manpower Deployed	Location(s)

*Scanner Type, Scan Method (Flatbed Scanning etc), Image Sensor Type, Scan Type (e.g. Sheet/Book/Duplex), Scan Speed, Tone, Basic Scanning Resolution, Image Compression Type.

Scope – B

Sr. No.	Process Details (Data Entry Activity for a Specific Process)	Module (Insurer's Module or Own Module)	Name of Life Insurer	Financial Year	Volumes Handled	Manpower Deployed	Location(s)

Chapter 4 | Technical Feasibility

Provide details of Network and System Capabilities Installed at more than 2 locations(along with address), Availability of Offline System, Internal work flow for Distribution of work, Real-time MIS & Reporting Capability.

The details related scanners owned including AMC. (Applicable For Scope A only)

Detailed specification for Offline Module & Workflow (Applicable for Scope B only)

Details explaining lead time required to set up activities

Chapter 5 | Data Security Measures & IT&IS Policy Framework

Data security measures to protect interest of the service receiver to be provided. Information with respect to External devices being used, over all IT infrastructure to protect misuse of data to be provided. Details for Auto 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.

Questionnaire attached as Annexure VII to be answered & submitted.

Chapter 6 | BCP and DR

Complete Business Continuity Planning and Disaster Recovery to be provided

Chapter 7 | 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 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 8 | Letter from Competent Authority

This should include letter from competent authority of the Participants providing name, designation, and contact details of the authorized person for communication.

Chapter 9 | Non-Disclosure Agreement

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

Chapter 10 | Offer Letter and Compliance Certificate

The duly signed letter should be submitted.

Annexure – III - Commercial Proposal Format

➤ Cover Page

Information required on cover page:

RFP reference number: **RFP – SBILIFE/OPS/NB/2017-18/01**

Name of Participants(s) : <Name>

Type of document: **Commercial Proposal**

Scope applied for :

Commercial Format for Scope A

Sr. No.	Activity	Unit	Rate (In Rs.)
1	Mailroom Management		
	1.1 Inward of Proposal/Document	Per Proposal/Document*	
	1.2 Outward of Proposal/Document	Per Proposal/Document*	
2	Scanning on scanners provided by Vendor		
	2.1 Scanning of Proposals (Standard)	Per Proposal Set	
	2.2 Scanning of Proposals (Small)	Per Proposal Set	
	2.3 Scanning of Other Documents	Per Side of Document	
3	Scanning on scanners provided by SBI Life		
	3.1 Scanning of Proposals (Standard)	Per Proposal Set	
	3.2 Scanning of Proposals (Small)	Per Proposal Set	
	3.3 Scanning of Other Documents	Per Side of Document	

*All enclosures received along with the proposal/document will be considered as single document

Commercial Format for Scope B

Sr. No.	Activity	Unit	Rate (In Rs.)
1	Data Entry (SBI Life Workflow Module)		
	1.1 Data Entry of Proposals (Standard)	Per Proposal	
	1.2 Data Entry of Proposals (Small)	Per Proposal	
2	Data Entry (Participant(s) System)		
	2.1 Data Entry of Proposals (Standard)	Per Proposal	
	2.2 Data Entry of Proposals (Small)	Per Proposal	
3	Data Quality Check & Corrections		
	3.1 Field Count > 50	Per Proposal	
	3.2 Field Count < 50	Per Proposal	

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
- Approximate No. of Images for Scanning in each proposal form category are –
 - Standard Category (Approximately) – 22
 - Small Category (Approximately) – 13
- Approximate No. of fields for Data Entry for each product category is –
 - Standard Form – 220 (Includes Dropdowns/Ticks)
 - Small Form – 100 (Includes Dropdowns/Ticks)
- Number of fields/pages subject to increase/decrease.
- 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.

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 Fourteen, 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 for a period of three (3) years from the receipt of the Information. The First party will use such Information only for the purpose of responding to the RFP.

to restrict disclosure of such Information to its employees and employees of its affiliated companies with a need to know and inform such employees of the obligations assumed herein. Recipient will not disclose such Information to any third party without the prior written approval of the Second Party.

to protect Information received from the second Party with at least the same degree of care as it normally exercised to protect its own proprietary information of similar nature.

to ensure that their employees will not disclose any information so received even after they cease to be employees of the recipient. The recipient party shall ensure this by own internal agreements.

Further, the First Party shall indemnify Second Party and keep indemnified against any loss or damage that Second party may sustain on account of any leakage of confidential information pertaining to and supplied by the Second Party or on account of any violation of intellectual property, confidentiality, privacy, patents, trademark etc., by the First Party in respect of any Intellectual Property, practices, hardware, software, systems, process, technologies, etc in whatever manner described.

IN WITNESS WHEREOF, the Second party has caused this undertaking to be executed as of the date set forth above.

<Interested Participant >

Company Seal :
Authorised 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

Annexure – V - Offer Letter and Compliance Certificate

Date:

To,
SVP – 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 Outsourcing of Mailroom Management, Scanning and Data Entry Activities

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.

Yours faithfully,
Authorised Signatory
Company Stamp
Date:
Place:

Annexure – VI - Indicative List of Locations (Scope A)

Sr. No.	Branch Name	State Name
1	Ahmedabad	Gujarat
2	Mumbai	Maharashtra
3	Bangalore	Karnataka
4	Bhopal	Madhya Pradesh
5	Bhubaneshwar	Orissa
6	Chandigarh	Chandigarh - Union Territory
7	Chennai	Tamil Nadu
8	New Delhi	New Delhi - Union Territory
9	Guwahati	Assam
10	Hyderabad	Andhra Pradesh
11	Indore	Madhya Pradesh
12	Jaipur	Rajasthan
13	Cochin	Kerala
14	Kolkata	West Bengal
15	Lucknow	Uttar Pradesh
16	Patna	Bihar
17	Ranchi	Jharkhand
18	Nagpur	Maharashtra
19	Belgaum	Karnataka
20	Coimbatore	Tamil Nadu
21	Hubli	Karnataka
22	Vijayawada	Andhra Pradesh
23	Madurai	Tamil Nadu
24	Ludhiana	Punjab
25	Jabalpur	Madhya Pradesh
26	Raipur	Chhattisgarh
27	Trivandrum	Kerala
28	Vishakapatnam	Andhra Pradesh
29	Trichy	Tamil Nadu
30	Pune	Maharashtra
31	Cuddapah	Andhra Pradesh
32	Calicut	Kerala
33	Jodhpur	Rajasthan
34	Kota	Rajasthan
35	Dehradun	Uttaranchal
36	Baroda	Gujarat

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Confidential

37	Udaipur	Rajasthan
38	Salem	Tamil Nadu
39	Rajahmundry	Andhra Pradesh
40	Nagercoil	Tamil Nadu
41	Varanasi	Uttar Pradesh
42	Gorakhpur	Uttar Pradesh
43	Agra	New Delhi - Union Territory
44	Bhagalpur	Bihar
45	Muzzaffarpur	Bihar
46	Dhanbad	Jharkhand
47	Nashik	Maharashtra
48	Aurangabad	Maharashtra
49	Jorhat	Assam
50	Silchar	Assam
51	Pondicherry	Pondicherry - Union Territory
52	Kumbakonam	Tamil Nadu
53	Durgapur	West Bengal
54	Sambalpur	Orissa
55	Panjim	Goa
56	Beharampur	Orissa
57	Jammu	Jammu & Kashmir
58	Siliguri	West Bengal
59	Akola	Uttar Pradesh
60	Balasore	Orissa
61	Tezpur	Assam
62	Bilaspur	Chhattisgarh
63	Gwalior	Madhya Pradesh
64	Hyderabad Banca	Andhra Pradesh
65	Bikaner	Rajasthan
66	Sriganganagar	Rajasthan
67	Deoghar	Jharkhand
68	Purnea	Bihar
69	Vashi	Maharashtra
70	Bangalore MPC	Karnataka
71	Haldwani MPC	Uttaranchal
72	CPC	Maharashtra
73	Kolhapur	Maharashtra
74	Warangal	Andhra Pradesh
75	Mysore	Karnataka

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76	Bareilly	Uttar Pradesh
77	Allahabad	Uttar Pradesh
78	Rourkela	Orissa
79	Rayagada	Orissa
80	Cuttack	Orissa
81	Srinagar	Punjab
82	Andaman	Andaman & Nikobar - Union Territory

Note: The above list is an indicative list of present facilities which are subject to change as per SBI Life requirement.

Annexure - VII – Mandatory ‘Information Security Requirements’ Criteria

Overview:

The solution deployed should follow a standard configuration/customization process and shall meet the functional, security, performance, legal & regulatory requirements of SBIL.

The Bidder shall comply with SBIL Information Security Policy and Procedures 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 SBIL being managed by or assigned to the Vendor
- Physical Security of the facilities
- Incident response and reporting procedures
- Password Policy of SBIL
- Data Encryption/Protection requirement of SBIL
- Server hardening, security policies and Secure Configuration Documents
- Sharing of Background Verification of its personnel, working on SBIL project

The Bidder having access to IT infrastructure of SBI Life shall be managed as per Third Party Access Standard & Procedure of SBI Life. If required, SBIL Policy on Information security requirement for third-party document will be shared with the successful bidder. SBIL shall reserve the right to carry out Gray Box and Black Box Testing, VA/PT of the application and underlying infrastructure components through their empanelled 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 SBIL. Failure to close the vulnerabilities within one month will attract penalty.

Detailed:

1. The Bidder shall adhere to IRDAI Information & Cyber Security Guidelines, Information Technology Act 2000, its amendments and rules published by Government of India as well as SBIL Information Security Policy, Procedures, Guidelines. The Bidder shall ensure that they have information security organization in place to implement the provisions of SBI Life's information security requirements and protection of intellectual property.
2. Information security requirements such as controls for maintaining confidentiality, integrity and availability of the SBIL's data shall be considered at all stages throughout third party/vendors having access/handling the organizational system/data.
3. All arrangements with external party/vendors shall have a well-defined service level agreement (SLA) that shall specify information security requirements and controls, service levels and liability of suppliers in case of SLA violations, non-mitigation of IS vulnerabilities, IS incidents etc.

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4. 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.
 5. The Bidder shall provide right to SBIL or its empanelled vendors to audit / conduct security review of the application, its interfaces with other SBIL systems, hosting data centre facility & its IT infrastructure, security in business processes & operations etc. as well as locations from where the SBIL application will be maintained.
 6. The Bidder shall be subject to a relationship assessment (sometimes referred to as due diligence review) which shall cover:
 - Dealing with the said party (e.g. details of provider history, previous and current business arrangement and dispute information)
 7. 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.
 8. The Bidder shall have a demonstrable level of maturity in relation to information security and their degree of commitment to information security.
 9. The list of security controls shall be determined to be implemented based on the type of engagement and nature of information sharing requirement.
 10. The data shall be shared with the third party ONLY on “Need to know” basis.
 11. Confidentiality and non-disclosure agreements with third parties shall be reviewed periodically and whenever the service terms and conditions are changed.
 12. Access management for third parties including granting access, review of user access rights shall be periodically assessed and changed as applicable.
 13. A consistent method for securely handling the termination of relationships with Parties shall be established which shall include:
 - Designating individuals responsible for managing the termination
 - Revocation of physical and logical access rights to the organization’s information
 - Return, transfer or secure destruction of assets (e.g. 'back-up media storage' documentation, hardware and data.)
 14. The Bidder shall adhere to SBIL's license agreements and intellectual property rights
 15. In case of renewal, the security considerations in line with the Prior to engagement scenario shall be considered.
 16. 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.
 17. SBIL may obtain application integrity statements in writing from the application system vendors providing for reasonable level of assurance about the application being free of malware at the time of sale, free of any obvious bugs, and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done).
 18. SBIL's Internal Audit 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.
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19. The Bidder shall be ISO Certified for the designated line of business e.g. ISO 27001, ISO 22301 preferably etc. If the Bidder is not certified then they should adhere to the requirement of these aforesaid standards.
 20. The Bidder 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 SBIL. The independent third party review report should be submitted to SBIL.
 21. Prior to finalization of order, the Bidder shall allow SBIL Security Team or their representative to inspect and check the designated setup proposed for SBIL and undertakes necessary corrective actions as may be suggested by SBIL prior to or during the implementation.
 22. The hosting of all SBIL data would be in a separate and dedicated database which would be accessible only to SBIL and the vendor. Under no circumstance we will host the data on a shared database using a separate schema or any such logical partitioning.
 23. The Bidder shall comply with all legal, regulatory and statutory requirements.

Compliance Statement

DECLARATION BY THE BIDDER

Terms & Conditions

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

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

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

We certify that the services offered by us in response to the bid conform to the security, technical and functional specifications stipulated in the RFP.

Signature & Designation

Seal of Company