

Request for Proposal Inbound Contact Centre and Related Services

REQUEST FOR PROPOSAL (RFP)
for
Outsourcing of Inbound Contact Centre and Related Services



SBI Life Insurance Company Limited invites bids for outsourcing of Inbound Contact Centre and related services. The details of scope are mentioned in the RFP document.

Activity	Date
Publishing RFP on Company Website	30th April, 2018
Collection of RFP from SBI Life up to	4th May, 2018
Query from Service Providers acceptable up to	10th May, 2018
Response to Queries by email	15th May, 2018
Pre-Bid Meeting (tentative)	18th May, 2018
Submission of Proposal	25th May, 2018
Presentation by bidders	Will be informed

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 and information that may be shared further is strictly confidential and only meant 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

Table of Contents

1. INTRODUCTION	3
2. SCOPE.....	4
3. ELIGIBILITY	7
4. PRE-REQUISITES & COMMITMENTS.....	9
5. INDICATIVE SERVICE LEVEL AGREEMENTS.....	14
6. RESPONSE TO RFP	15
7. SELECTION PROCESS	18
8. MISCELLANEOUS	20
ANNEXURE - I	26
ANNEXURE - II	31
ANNEXURE – III – TECHNICAL OVERVIEW	32
ANNEXURE – IV	35
ANNEXURE – V.....	38
ANNEXURE – VI	40
ANNEXURE – VII.....	45

1. INTRODUCTION

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 Cardif 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 Cardif 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 20,000 branches across the country as well as 190 overseas offices spread over 34 countries.

BNP Paribas Cardif 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 Cardif 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 Cardif 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 of repute for providing services for Inbound Contact Centre and Related Services.

- 1.2.1 SBI Life intends to empanel one service provider to manage the Inbound Contact Centre and allied services by operating from two different facilities/locations. One facility from service provider shall be in Mumbai/Navi Mumbai/Thane area and second facility can be in any of the prominent cities in Southern India States preferably in Hyderabad which will be finalised by SBI Life in due course.
- 1.2.2 The Interested participants should be capable of providing services at both the locations and are required to offer services from the two fully functional facilities/locations. Application for only one facility/location shall not be considered.

Request for Proposal Inbound Contact Centre and Related Services

- 1.2.3 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.
- 1.2.4 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.

2. SCOPE

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

2.1 Voice Process

- 2.1.1 Handling multilingual inbound voice calls from SBI Life policyholders between 09.00 AM to 09.00 PM on all 7 Days of week throughout the year. The working hours may be changed in future depending upon the business needs and experience of SBI Life.
- 2.1.2 Outbound calls to address the service requests received from customers through missed call/SMS/web forms.
- 2.1.3 Printing and dispatch of various receipts/certificates as requested by the customers and proper tracking of the same.
- 2.1.4 Managing inbound calls originating from prospective customers.
- 2.1.5 Reports as required by SBI life.

2.2 Non-Voice Process

- 2.2.1 Managing the Queries received through emails from the policyholders as per prescribed process.
- 2.2.2 Providing appropriate and proper resolution to the customers
- 2.2.3 Closing the queries as per prescribed TAT
- 2.2.4 Further, the Contact centre should offer services broadly in the following categories:
 - Effective query response services
 - Marketing functions
 - Service requests and complaints

2.3 New initiatives

SBI Life at its discretion might propose to implement any new initiative at the Contact Centre in future to expand the scope of services through inbound/outbound calls through co-browsing, chat bot, VoIP, email management, voice/SMS blaster and any other latest advanced technology such as Voice driven IVR or Speech recognition in order to enhance customer experience to our existing and prospective, domestic as well as international customers or any other project undertaken by SBI Life in future

Request for Proposal Inbound Contact Centre and Related Services

2.4 Minimum Seat requirement

- 2.4.1 80 inclusive of Voice and Non-Voice.
- 2.4.2 Processes spread across two facilities/locations as per business needs of SBI Life.
- 2.4.3 The seats break up for voice and non voice would be 65 and 15 respectively. Out of 65 seats for voice process, SBI Life would require 2 resources to be seated at SBI Life insurance, CPC, Navi Mumbai premises for HNI calls and emails. SBI Life will provide the infrastructure for these 2 seats at SBI Life premises at Seawoods, Navi Mumbai.
- 2.4.4 The resources selected for the process will have to be a blend of experienced agents and freshers. The percentage of experienced agents should not be less than 70% of total resources at any point during the tenure of the contract.

2.5 Expectations from participants

- 2.5.1 SBI Life expects the interested participant to propose and provide end to end solution for the activities covered in the scope. The solution proposed should conform to the best industry standards and practices.
- 2.5.2 It shall be the responsibility of the interested participant to ensure that they possess necessary skills, expertise, manpower, infrastructure, licenses, 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. SBI Life shall not be a party to any violation of any Laws/Regulations/Statutes / Intellectual Property Rights of whatever description by the participant.

2.6 Technical Requirements (IT)

Selected Participant will need to demonstrate readiness to get this process completed with due security assessment completion from SBI Life & Participant's information security dept within agreed project timelines from date of due formalization of the engagement. Participant to confirm feasibility for WAN connectivity, data security and commit timeline for providing pre-requisite of WAN connectivity for successful commissioning of link between Participant's DC and SBI Life DC located at Kapas Bhavan, Belapur, Navi Mumbai - 400 614.

SBI Life will provide:

- MPLS or Point to Point lease along with Link Termination Equipments (Router) at SBI Life DC, DR and at Participant Contact Centers.
- Telephony gateway plus asterix telephony card (specified by SBI Life) needs to be installed and commissioned at Participant's DC & DR (Applicable for scope B).
- Participant should enable Local LAN network monitoring at their end for ensuring issue resolution in a timely manner till WAN Router.
- For outbound SMS & Emails to customer, Participant will need to consume SBI Life's secure webservices.

Request for Proposal Inbound Contact Centre and Related Services

Participant's Responsibility -

- Participant to confirm readiness to SBI Life about provisions of facility to install (Rack space, UPS power, cooling and humidity control) related to IT assets (router and Telcos Link terminating equipment) in their DC/WAN terminating room/Server room and commit timeline for completion & successful commissioning.
- Participant should commit to co-ordinate for time bound implementation & successful commissioning of telephony gateway (SBI Life's) at Participant's DC & DR.
- To provide/enable access as required to technical support/audit teams authorized by SBI Life for SBI Life related IT assets in Participant's premises.
- Participant should have DR & BCP plan in place.
- Ensuring rack space, UPS power , Precision Air Controls, Access controlled room etc. in their DC / DR for SBI Life process related equipments (network, telephony)
- Participant must comply with SBI Life IS & IT Policy requirements.
- SBI Life data at Participants environment will comply with SBI Life IS & IT policy.
- Single point technical contact for SBI Life IT team to complete deliverables in a time bound manner.
- Confirm desktop OS patch management and Antivirus update policy & procedures currently in practice.
- Workstations with access to SBI Life applications required for the process.
- Restrict unauthorized access to SBI Life IT assets and provide adequate advance notice to SBI Life in case any change at Participant's DC that impacts SBI Life.
- Participant should confirm having "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.
- Participant will have to configure NAT/PAT within their own network to avoid conflict of LAN IP with SBI Life.
- Participant has to provide their own Managed Switches terminate dual link (at single location) and further extension to separate LAN (VLAN) configured for SBI Life processes.
- Participant should confirm capability monitoring of supplied link through suitable NMS for maintaining performance and capacity.
- Participant should confirm having professional NOC for problem management and ticketing system to meet 99.9 % up-time of link.
- Participant should enable microphone & speakers on all desktops.
- SBI Life expects the selected participants to provide end to end solution for the activities covered in the scope section. The solution proposed should conform to the best industry standards and practices.
- Services shall be rendered seven days a week and on Holidays, on Month end/Year end or as per the requirements of SBI Life.

3. ELIGIBILITY

Bids should be submitted by one single entity/organization. The participant will not be permitted to submit the bid in consortium with another participant.

The services provided should conform to the best in industry standards and practices.

1.3 Participants must be

- Companies Registered under the relevant provisions of the Companies Act, 2013, or
- Limited Liability Partnerships registered under the relevant provisions of the Limited Liability Partnership Act, 2008, or
- Registered Cooperative Societies registered under the cooperative Societies Act, 1912 or
- Partnership firms registered under the Indian Partnership Act, 1932 or
- Entities formed under Public private partnership such as e-seva e-mitra, CSC.
- Participant should be capable of adding language capabilities as per SBI Life needs. Participants who can offer services only in select languages may apply for respective languages as per below table.

Descriptions	Languages
All India Callers	English, Hindi & Regional Languages (Marathi, Gujarati, Tamil, Telugu, Kannada, Malayalam, Hindi, Punjabi)

- Participant should have adequate, sustainable, scalable and trained manpower with complete skill sets as per best industry standards.
- Qualifications of callers should be at least 10+2 & above.
- All locations to be inter-connected to their main centre, if participant has multiple locations.
- The participant should have an electronic work flow for distribution, monitoring and control of work and real-time MIS reporting capability.
- Should be providing voice based services of similar nature to Life Insurance/BFSI sector entities. Preference shall be given to participant providing similar services in Indian Life Insurance Companies for All India Callers.

3.2 Preference will be given to companies having positive profits in the last three completed financial years as on 31-March-2017 (to be substantiated with copy of audited balance sheets).

3.3 The annual turnover of the interested participant should at least be Rs. 25 Crores in each of the last three completed financial years as on 31-March-2017.

3.4 Must have prior experience of a minimum 5 years with a proven capability in providing all the activities outlined in the scope. In case the Participant Company is the result of a merger / acquisition /take over/ buy/purchase of business/operations from another entity, at least one of the merged companies should have been in operation for at least 5 years as on 31.03.2017(Respondent shall submit certificate of incorporation and certificate of commencement of business in case of Public Limited Company or Certificate of incorporation in case Pvt Ltd Company, issued by the Registrar of Companies. In case of acquisition/takeover, required document/agreement should be submitted.)

Request for Proposal Inbound Contact Centre and Related Services

- 3.5** Participants must have executed a minimum of 3 projects each in last three financial years involving inbound/outbound calling process of similar nature for established and reputed companies in BFSI segment and at least one of them should be from Life Insurance industry.
- 3.6** Participants should operate a professional Contact Centre facility at multi locations across the country having a capacity of at least 1000 seats for last three years (Copy of the letter from Client/LOI/Agreement with the client to this effect).
- 3.7** Participants must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT for BPO/ITES (Copy of DOT/TRAI certificate for locations/centres).
- 3.8** Participant should not be an Insurance Broker or Corporate Agent of any Insurer or any of the Directors of the Company should not be having any insurance agency. Further, the participant must give an undertaking that they do not have any Insurance Broker license or any Corporate Agency license and that none of their Directors have any insurance agency. This is an essential prerequisite for considering the proposal of the Participant. Further, the selected/empanelled participant or any of their Directors should not obtain any insurance license either as a Broker or an Agent [Individual or Corporate Agency] during the term of the agreement with SBI Life and for a further period as stipulated in the SLA, subsequent to the termination of the contract with SBI Life.
- 3.9** It is preferred that the RFP participant should have necessary quality system certifications in place as on date of application to this RFP.
- 3.10** It shall be the responsibility of the participant 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. SBI Life shall not be a party to any violation of any Laws / Regulations / Statutes / Intellectual Property Rights of whatsoever nature by the participant.
- 3.11** SBI Life also reserves their rights to alter the eligibility criteria at any time during the process of bidding if such an alteration is warranted.

4. PRE-REQUISITES & COMMITMENTS

- 4.1 The toll free numbers call routing infrastructure, IVR and CRM application will be provided by SBI Life. Thus the RFP is floated to select suitable service provider who will provide fully equipped work stations in terms of space and Call Centre Executives along with basic infrastructure like head phones / soft phones and who are capable of providing efficient and effective services that match the best in the service industry.
- 4.2 Empanelled participant shall be required to initiate necessary efforts/preparation for the transition, if applicable, immediately on receipt of Letter of Intent from SBI Life.
- 4.3 Empanelled participant shall also ensure that Agreement and Service Level Agreements are signed and executed within 6 weeks from receipt of the Letter of Intent.
- 4.4 Interactive Voice Response (IVR) Handling.
- 4.5 The IVR will be maintained by SBI Life for routing the calls. The IVR provides facility to enquire on relevant policy related information. The IVR is available round the clock to policyholders. Only those calls will be routed to the Call Centre Executive where personal intervention is required to answer to the query within the defined working hours.

4.6 Knowledge and Performance Management

- 4.6.1 SBI Life will disseminate relevant information to manage the stated processes to the empanelled participants. Communication of process changes, new initiatives etc. would also be timely disseminated. The empanelled partner will keep SBI Life informed of any information unknown to SBI Life and that comes by way of customer interaction.
- 4.6.2 Formal monthly performance reviews would be scheduled with the empanelled participants and SBI Life. The empanelled participants would be required to present the performance of previous month with detailed root cause analysis and suggested action plans for improvement. SBI Life will communicate the schedule of reviews at least 7 days in advance for due readiness.
- 4.6.3 Network, Connectivity and Systems
- 4.6.4 MPLS connectivity will be provided by SBI Life.
- 4.6.5 At the proposed location, RFP participant shall ensure availability of a minimum of two MPLS Telecom Service providers from the list given below with ready to serve status with Last mile inside "Meet me room" or " Telecom Room" in RFP participant's premises,
 - Tata Communications
 - Airtel
 - Sify
 - Vodafone
 - BSNL
- 4.6.6 In case of non compliance with the above point, compensatory prerequisites with unconditional and immediate permission to be made available for.
- 4.6.7 Roof top/Terrace access for installation and maintenance of WAN devices of two service providers.
- 4.6.8 Permission to install two mask/tower/pole of height 3/6/9/12 Meters (Included 12 meters)
- 4.6.9 Permission for Cable Entry in the Ducts.
- 4.6.10 Permission for digging and pulling cable from compound wall till building cable duct/chamber. (Wall puncture may be require for cable inlet)
- 4.6.11 Permission of drilling holes in Walls for Entry of OFC, Power, Earthing, Copper cables etc

Request for Proposal Inbound Contact Centre and Related Services

4.6.12 Allocation of following Infrastructure in Contact Centre's "Meet me Room" or "Telecom Room"

- Telecom room should be away from wet area and should have access control.
- Smoke detector / fire alarm system in Server Room.
- Hosting rack space of 8 U to mount two Routers & two PoE.
- Hosting Rack should have one tray to install or to keep telecom equipment.
- Hosting Rack should have dual source power supply input with Static Switch to give single source power output to IT equipments.
- Vacant power distribution points in PDU/power switch for WAN equipments of 5 amp socket.
- Power supply should be supplied through UPS system with adequate power backup.
- 24 x7 Availability of AC in server/network room.
- Phone connection and instrument in Server Room.
- Earth & Neutral potential measure in voltage should be less than 2 volts.
- In-building cable patching for PRI line or MPLS line from service provider mux to Router or to Telephony MDF for distribution to agent should be done by RFP participant.

4.6.13 SBI Life may be required to apply and Maintain PRI line for outgoing calls with following pre-requisite

- Participant has to provide no objection certificate to apply PRI at Participant premises on name of SBI Life.
- Any associated document related to application of PRI/Telephone/Connectivity on part of premises owner should be made available on demand as per TRAI guidelines
- Participant's Network technical team should help in following during Trouble shooting of MPLS or PRI line for fault resolution in last mile terminated at participants premises.
- 24x7 Access to Telecom Service Provider inside premises for trouble shooting connectivity issues.
- Call logging for fault in local circuits of PRI and Telephone.
- Helping Telecom Service Provider's technicians in showing cable path or allowing roof top access for troubleshooting.

4.6.14 Following LAN environment requirement to be complied in Participants LAN Segment

- Local LAN IP schema should be configured as per SBI Life IP pools
- Participants DNS should include resolution for SBI Life recommended websites for resolution in RFP Participant's AD environment
- Separate VLAN segment for PC's should be configured for SBI Life's processes
- PCs made available to Call Center Executives should have minimum 4 GB RAM, Windows 7 /10 OS, IE 11, latest version of Mozilla
- RFP Participants should have a functional Network Monitoring System in place for monitoring up-time and performance of LAN switch port and WAN ethernet port on a continuous basis
- SIP enabled Soft phones (Codec 976 compliant) and headsets

Request for Proposal Inbound Contact Centre and Related Services

4.7 At least one official of the SBI Life shall be permanently posted at the empanelled participant's facility during the tenure of contract. The participants will have to provide an appropriate cabin/cubicle, a dedicated telephone line with STD facility as per SBI Life requirements. The telephone expenses shall be reimbursed by SBI Life for usage by its employee stationed at service provider's facility.

4.8 Supervisory Set up

- 4.8.1 Empanelled participants shall be required to maintain following supervisory ratio at all the time during the contract
- 4.8.2 Call Centre Executive to Team Leader/Supervisor Ratio: 20:1
- 4.8.3 Call Centre Executives to Trainer Ratio: 20:1
- 4.8.4 Call Centre Executives to Subject Matter Expert Ratio: 40:1
- 4.8.5 Call Centre Executives to Quality Assurance Ratio: 20:1
- 4.8.6 Team Leader/Supervisor to Manager Ratio: 2:1
- 4.8.7 One soft skills trainer per location.

4.9 Scalability

- 4.9.1 SBI Life will share quarterly forecast for inbound calls and emails. This forecast shall be flexible and if at any point of time for any reason the calls / mails exceed the given forecast, the same shall be revised and the empanelled participant would need to adjust staffing and resources. Number of seats required for inbound calls, outbound calls and emails would be adjusted as per the forecast and increase or decrease of seats would also depend on the forecasted calls and emails.
- 4.9.2 Interested participants should have capability to scale up or scale down operations based on the volume.
- 4.9.3 Spike in volumes is expected in the processes in the months of December, January, February and March.
- 4.9.4 Peak Loads are likely to be experienced as below
 - Monday to Saturday – Biggest peak of call flow on weekdays is observed between 10:30 – 14:00 hrs and next biggest is between -1400 – 1700 hrs
 - Sunday and Holidays – Biggest peak of call flow on weekends is observed between 10:00 – 14:00 hrs and next biggest is between - 1400 – 1800 hrs

4.10 Reports

- 4.10.1 Following reports should be provided as per requirements of SBI Life. Indicative list (not exhaustive) of such reports is
 - Daily Call Centre Executive Activity Report (includes login count, login timings, number of calls etc.)
 - Daily Call Analysis Report
 - Fatal error reports
 - Customer Feedback analysis report.

Request for Proposal Inbound Contact Centre and Related Services

4.11 Transition Management

4.11.1 The new Contact Centre set up is proposed to be made operational tentatively from 01st August 2018.

4.11.2 The interested RFP participants are required to submit a write up on Transition Management giving details of

- Proposed Transition Schedule with necessary details including lead time required for go live.
- Methodology proposed for transition
- Experience and qualifications of the people handling the transition including professional training and experience.
- Details of dedicated Transition Manager
- Resource requirement (dedicated or non dedicated) from SBI Life.
- Relevant case studies (one or two) for transitions conducted for voice and email related projects along with proposed and achieved time lines.
- Identification of external dependencies for transition with categorization as “Critical”, “Severe” and “Manageable”.
- Assumptions and commercial dependencies should be clearly stated.

4.12 Resource Engagement & Training

4.12.1 Resources to be engaged for SBI Life processes shall comply with following eligibility criteria:

- Must have attained 18 years of age
- Must not have any criminal record or proceedings pending or in process in any court of law
- Educational Qualification: At least 10+2 & above
- Minimum 1 year of work experience is a must in a similar function/process in a call centre (80% of the seats)
- Proficient in verbal and written communication in English, Hindi and at least one regional language
- Basic computer operating skills
- Accent free speech
- Positive attitude with a flair to go the extra mile or to go out of the way to help customers without compromising or deviating from the stated processes and time lines.
- Agents will undergo a 21 day training program followed by a certification exercise by the SBI Life SPOC. SPOC's decision is final is selection or rejection of an Agent.

4.12.2 The empanelled participants will have to submit following information for each Call Centre Executive proposed to handle SBI Life voice and non-voice process during the on-boarding stage. In case SBI Life finds any candidate unfit, that candidate should not be allowed to handle the processes.

- Result of the background check of the candidate
- Educational qualifications
- Work Experience

Request for Proposal Inbound Contact Centre and Related Services

4.12.3 Each Call Centre Executives will be required to score minimum 80% in the test to be conducted by SBI Life for assessing the product and process knowledge gained during the 21 day training program. The Call Centre Executive will not be allowed to handle the voice or non-voice process unless he clears the test. Not more than 2 (Two) attempts will be allowed to the Call Centre Executive to clear the test.

4.12.4 The initial training will be provided to the empanelled participants' trainers before the transition by SBI Life. SBI Life will station one or two officials for the initial two-three batches to supervise the training process. Thereafter the training team of the empanelled participants should take over the training for any future batches.

4.12.5 Call Centre Executives must be cross trained to handle both the processes as detailed in Scope.

4.12.6 Training Need Analysis should be shared monthly with SBI Life and training to be customized to reflect SBI Life's Vision-Mission-Values, business and processes.

4.12.7 All costs associated with training of new entrants to the process will be borne by the empanelled participants.

4.12.8 Shadow resources – Participant would maintain a minimum of 10% shadow Call Centre Executive resources at all times.

4.12.9 Agents are to be staffed in 2-3 overlapping shifts. The agents staffed per shift will be based on forecast and call arrival pattern for peak and non-peak volumes.

4.13 Compliance and Responsibilities

4.13.1 SBI Life's Outsourcing Policy operates within the ambit of IRDAI Guidelines on Outsourcing by Insurance Companies as amended from time to time. The selected participant will have to confirm to and comply with the IRDAI guidelines as applicable to the activity/service being provided by the empanelled participant.

4.13.2 The empanelled participant will have to facilitate the inspection of records, facilities, systems and process audit if mandated and carried out by the IRDAI or any organization/firm/company authorised by IRDAI to conform to the periodic compliances. SBI Life shall make an earnest effort to communicate such inspections/audits to the empanelled participants well in advance. However the empanelled participant must be in state of constant readiness to facilitate such inspection/audit by IRDAI any organization/firm/company authorised by IRDAI.

4.13.3 The empanelled participant shall ensure adherence to SBI Life Information Security Guidelines as applicable and amended from time to time. SBI Life shall share such guidelines with short listed participants at an appropriate time.

4.13.4 SBI Life may also conduct periodic audits on its own or through any organization/firm/company duly authorised by SBI Life, of the systems and process as applicable to the scope of activities outsourced to the empanelled participants.

Request for Proposal Inbound Contact Centre and Related Services

4.13.5 Responsibility for compliance with all extant regulatory rules and regulations as applicable shall rest with the empanelled participants.

4.13.6 SBI Life employees should be given access to view video footages covered by the cameras fixed around SBI Life process area.

5. Indicative Service Level Agreements

5.1 Empanelled participants will have to adhere to the process and service quality parameters as laid down by SBI Life. These parameters will be covered in the SLA in detail. The participant should make known the action points in place to improve quarter on quarter performance and the sustainability practices adopted.

5.2 Voice Process - particulars desired service quality

Particulars	Desired Service Quality
Abandon Rate	<=3%
Call Pick up	90% of the calls should be answered within 10 seconds
Average Handling Time	360 seconds
Fatal Error	Not exceeding 3% of the volume
Call Quality	To be within the parameters agreed upon.
Penalty	Breach of SLA may attract penalty

5.3 Non Voice process

Particulars	Desired Service Quality
TAT	95% of the total emails received at Contact Centre must be processed within 1 day of receipt of the email
First Time Resolution	95% of the total calls and emails received at Contact Centre (as against the total eligible emails) to be handled within 2 days of email receipt.
Fatal Error	Not exceeding 3% of the volume
Email Quality	To be within the parameters agreed upon.
Penalty	Breach of SLA may attract penalty

Request for Proposal Inbound Contact Centre and Related Services

5.4 Penalty will be defined in terms of percentage of the monthly invoice value as per the grid below.

S.No.	SLA	% of total monthly bill
1	Abandon Rate(should be <=3%)	3%
2	% of calls picked up in 10 seconds(Should be >=90%)	3%
3	Fatal Errors(Should be <=3%)	10%
4	Call and Email Quality(Should be >=95%)	9%
5	First Time Resolution (FTR)(Should be >=95%)	9%
6	% of Total emails resolved within 2 days TAT(Should be >=98%)	8%
7	Number of complaints voice and non- voice(should be <=15/month)	6%
8	Average Handling time should be <= 360 seconds	8%
9	Average Customer feedback score to be >=85%	7%

The maximum penalty applicable in any month will be capped at 10%. However, consecutive penalty of 10% for 3 consecutive months would attract a penalty of 15% for the following month. This would also call for a review meeting between both the parties and may also lead to the termination of the contract, if so necessitated by SBI Life.

5.5 Empanelled participant 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 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. The Service Provider shall be liable for any violation of the SBI Life IT & IS policy, standards & procedures.

6. RESPONSE TO RFP

6.1 The technical proposal must clearly indicate the choice of facilities/locations offered for providing services to SBI Life.

6.2 RFP participant needs to apply for both activities as detailed in the Scope i.e. Voice and Non-Voice processes. Proposals submitted for either scope only shall be rejected.

6.3 The Technical Proposal should contain information necessary to establish the credentials for the solution being offered by the participant. The information to be covered is indicated below. Requisite documentary evidence needs to be enclosed.

6.3.1 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.

6.3.2 One (1) hard copy of the technical proposal needs to be provided. In addition, softcopies of the technical proposal should be provided on a USB drive device.

6.3.3 Brief Company overview.

6.3.4 Management details including ownership pattern, share holding, whether a listed company etc.

Request for Proposal Inbound Contact Centre and Related Services

- 6.3.5 Business performance during last three completed years along with brief summary of audited financial results.
- 6.3.6 Certificate of registration (Copy) with TRAI
- 6.3.7 Details of industry awards, recognitions, affiliations and certifications, if any.
- 6.3.8 Information on the BFSI industry exposure, projects executed.
- 6.3.9 List of existing clientele with overview of support provided on projects undertaken for them of similar nature and nature and duration of such projects.
- 6.3.10 References from clientele currently using the services defined in the Scope.
- 6.3.11 Address of each of the existing fully functional operational facilities along with services provided to existing clientele in respective locations and capacity.
- 6.3.12 Name, designation and contact details of the authorized official from the participant.
- 6.3.13 Lead time required to start the activities (in weeks) under the Scope.
- 6.3.14 Details of ISO 9001, ISO 27001 & any other certifications pertaining to Operations & IT Security.
- 6.3.15 The details related to training of call center officers/ feet on street and whether on roll of participant or shared resource along with recruitment policy & process.
- 6.3.16 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. The certificate has to be furnished even if there are no penalties imposed.

6.4 Technical Proposal shall be arranged in following order and submitted as one set

6.4.1 Technical Overview (Annexure – III)

6.4.2 Write up on Transition Management (Refer 4.11)

6.4.3 Non Disclosure Agreement (Annexure – IV)

6.4.4 Undertaking regarding not having Corporate Agency/broker license (Annexure – VII - Refer 3.7)

6.5 All pages of the proposal shall be initialled by the person signing the proposal.

6.6 The Commercial Proposal must contain the charges proposed in the prescribed format only. The commercial proposal format is provided in the Annexure – II to this RFP.

6.7 All proposals and supporting documentation shall be submitted in English.

6.8 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.

6.9 The Commercial proposal is required to be submitted separately in a sealed envelope and No other document should be submitted with the Commercial proposal.

Request for Proposal Inbound Contact Centre and Related Services

6.10 In case the technical or commercial proposal is incomplete in any respect, SBI Life reserves the right to reject such proposals summarily.

6.11 The participant should submit technical and commercial proposals in response to this RFP in sealed and separate envelopes, super scribed as “Technical Proposal for Inbound Contact Centre – Facility/Location A & B” and “Commercial Proposal for Inbound Contact Centre – Facility/Location A & B”. The proposal is to be sealed in two separate envelopes, super scribed as “Technical Proposal” and “Commercial Proposal” respectively. Both the sealed envelopes to be put in another sealed envelope and sent to:

Senior Vice President

Customer Engagement, Mgmt. Services and Principal Officer - FIU India

SBI Life Insurance Co. Ltd.

Central Processing Centre,

8th level, Seawoods Grand Central

Tower 2, Plot No. R-1, Sector 40

Seawoods, Navi Mumbai – 400706

6.12 The last date for submission of technical and commercial proposal is 25.05.2018, 6.00 pm.

6.13 The proposal received through fax, email or any other electronic media shall not be considered.

6.14 SBI Life shall not be responsible for non-receipt of proposal 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.

6.15 SBI Life reserves the right to accept or reject any proposals without assigning any reason thereof and SBI Life’s decision in this regard shall be 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.

6.16 SBI Life reserves the right to disqualify the Participants 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 the tendering process or after short listing the Participant or at any time thereafter.

6.17 Bids in consortium are strictly prohibited.

6.18 The Participant should submit their response to RFP at their own cost and should bear all the costs of whatsoever nature that they may incur for their participation in the entire process.

6.19 The participant 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.

6.20 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.

6.21 SBI Life reserves the right to negotiate/re-negotiate the prices with the shortlisted participant.

7. SELECTION PROCESS

7.1 Opening of technical Proposals

7.1.1 The technical proposals submitted shall be opened by SBI Life for evaluation and based on evaluation, short listed participants shall be called to demonstrate the proposed solution for the Scope under this RFP.

7.2 Technical Presentation and Site Visit

Based on the proposals submitted and initial evaluation of the technical proposals, participant 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 annexure as well as enclosures. In addition to this competency of agents and recruiting, quality management of agents, training facilities and resources, monitoring and reporting of SLAs , reports produced for client as value differentiators also may be presented which will give SBI Life an opportunity to gauge and clarify points arising out of the participant response to this RFP. SBI Life shall not be under any obligation to bear any part of the expenses incurred by the participant for the presentations. This technical presentation schedule will be communicated separately.

SBI Life reserves the right to visit the operational facilities of all or some participant during the course of technical and commercial evaluation. The schedule for site visit, if required, will be intimated separately. Participant might be requested by SBI Life to arrange a face to face meeting with referred customer with whom similar projects have been undertaken as part of the evaluation process.

7.3 Opening the Commercial Proposals

The commercial proposals shall be opened of only those participants, who qualify and score the requisite rating as decided by SBI Life in the evaluation of technical proposals. Invitations will be sent to the authorised person of the bidders to attend the opening of the bids.. The format of the commercial proposal has been provided in Annexure- II.

7.4 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. 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.

Request for Proposal Inbound Contact Centre and Related Services

7.4.1 Only those participant(s) who qualify in the technical evaluation will be considered for commercial evaluation. The decision of SBI Life in this regard shall be final and binding on all participants. Appropriate weightage will be given to technical competence and commercials submitted for arriving at final decision.

7.4.2 SBI Life reserves the right to reject the proposals of any or all short listed participant(s), without assigning any reasons whatsoever.

7.4.3 SBI Life reserves their rights to relax any of the norms at their sole discretion in deserving cases.

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

7.4.5 SBI Life reserves the right to negotiate/re-negotiate the prices with the selected participant. No communication in this regard shall be entertained by SBI Life in any form whatsoever

7.5 Clarifications

Queries, if any, may be communicated through an email to op.solution@sbilife.co.in. The subject of the mail should be "Queries on RFP – "Outsourcing of Inbound Contact Centre". No other form of communication will be entertained. All queries must be sent to the email ID specified by the date as per schedule on Page 1. Queries received post cut off time may not be considered.

SBI Life shall provide the clarifications to the queries raised by participant(s) in the pre-bid meeting (refer date schedule on Page 1). The pre-bid meeting will be held at below address –

SBI Life Insurance Co. Ltd.
8th level, Seawoods Grand Central,
Tower 2, Plot No. R-1, Sector 40,
Seawoods, Nerul Node, Navi Mumbai 400706

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). This can be communicated through an email on operations.solution@sbilife.co.in.

Participation in the Pre-Bid meeting is non-mandatory. However, it is advisable that 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.

7.6 Modification and/or Withdrawal of Proposals

Request for Proposal Inbound Contact Centre and Related Services

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 participant(s) will not be allowed to withdraw the proposals.

7.7 Material Alterations and Ambiguous Information

7.7.1 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 in this regard will be final and binding.

7.8 Confidentiality and Non-Disclosure

7.8.1 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.

8. MISCELLANEOUS

8.1 Empanelment of Service Provider and Exit

8.1.1 Upon empanelment, participant shall be required to enter into an Agreement with SBI Life.

8.1.2 The charges proposed by short listed participants and agreed to by SBI Life for the activities covered under scope of RFP shall remain frozen during the term of contract, i.e., for a period of 3 years

8.1.3 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.

8.1.4 The Agreement and Service Level Agreement shall be on Principal to Principal basis.

8.1.5 The detailed terms and conditions governing the contract shall be included in the Agreement and Service Level Agreement and may undergo changes as per the Outsourcing guidelines and/or any other Guidelines issued by IRDAI from time to time or any regulation issued by Government of India or its statutory bodies. There shall be penalties applicable on non-adherence to service deliverables such as less than the required number of tele-callers, turnaround time, non availability of services in absence of manpower or breakdown/ non availability of systems or deployment of non payroll staff at Call Centre etc.

8.1.6 The selected / empanelled participant 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.

Request for Proposal Inbound Contact Centre and Related Services

8.1.7 The performance of empanelled participant shall be reviewed periodically, for continuation of the contract. Any decision in this regard by SBI Life shall be final and binding on the empanelled participant.

8.1.8 The empanelment and SLA will be subject to internal policies or guidelines of SBI LIFE and instructions/guidelines etc as issued by Insurance Regulatory and Development Authority and other Government/Authorities from time to time as applicable.

8.1.9 The terms of the RFP shall form part of the agreement.

8.1.10 The detailed terms and conditions governing the contract shall be included in the Agreement and Service Level Agreement which shall be shared with shortlisted participant at an appropriate time.

8.1.11 Empanelled participant 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 shall be required to submit the details of all safeguards in place at its facility before commencement of the proposed activity.

8.1.12 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).

8.1.13 The SLA between SBI Life & empanelled participant will have these security controls & liabilities of the empanelled participant for violation of SBI Life IT & IS policy, standards & procedures.

8.1.14 There shall be penalty on non-adherence to service deliverables such as non availability of required number of tele-callers, turnaround time, non availability of services in absence of manpower or breakdown/ non availability of systems or deployment of non payroll staff at Call Centre etc.

8.2 Right of Verification

SBI Life reserves the right to verify any or all statements made by the participant in the proposal documents and to inspect its facility or any other client site, if necessary, to establish about the participant capabilities to undertake the required tasks. SBI Life reserves the right to inspect / audit any of the participant offices, locations, software, hardware, etc, through its employees or nominated agencies. The participant would have to co-operate and provide access to these Units, systems, software, etc. The participant will need to furnish the contact details of their existing clients.

8.3 Indemnity

8.3.1 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).

8.3.2 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.

8.3.3 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.

8.3.4 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.

8.3.5 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.

8.4 Dispute 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).

8.5 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.

Request for Proposal Inbound Contact Centre and Related Services

8.6 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.

8.7 Participant(s) indication of Authorisation 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.

8.8 Language of the Proposals

All bids and supporting documentation shall be submitted in English.

8.9 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.

8.10 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.

8.11 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. The bids submitted by the Participants shall be the property of SBI Life.

8.12 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.

8.13 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

Request for Proposal Inbound Contact Centre and Related Services

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.

8.14 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.

8.15 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).

8.16 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.

8.17 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.

8.18 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.

8.19 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).

8.20 IT & IS Guidelines

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

Request for Proposal Inbound Contact Centre and Related Services

Annexure - I

Technical Proposal Format

Table of Contents Page - Index

Contents/Documents to be submitted in response to RFP

TECHNICAL PROPOSAL

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 | Technical Overview Document

Chapter 10 | Non-Disclosure Agreement

Chapter 11 | Offer Letter and Compliance Certificate

Chapter 12 | Mandatory 'Information Security Requirements' Criteria

Enclosures

Chapter 1 | Executive Summary

Request for Proposal Inbound Contact Centre and Related Services

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 2014-15, 2015-16 and 2016-17) 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.

Request for Proposal Inbound Contact Centre and Related Services

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 Locations of Operations.

Certificate of registration (Copy) with TRAI.

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.)

Chapter 4 | Technical Feasibility

Provide details of Network and System Capabilities installed at operative locations (along with address), Details about Dialer & CRM application, internal work flow for Distribution of work, Real-time MIS & Reporting Capability. Details & Count of Vintage Callers.

Details explaining lead time required to set up activities.

Chapter 5 | 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,

Request for Proposal Inbound Contact Centre and Related Services

Network Security systems and controls, Physical security systems and controls etc. to be provided.

Due Diligence Checklist attached with this RFP 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 & 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 8 | 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 9 | Technical Overview Document

Details to be filled in format & submitted.

Chapter 10 | Non-Disclosure Agreement

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

Chapter 11 | Offer Letter and Compliance Certificate

Request for Proposal Inbound Contact Centre and Related Services

The duly signed letter should be submitted.

Chapter 12 | Mandatory 'Information Security Requirements' Criteria

The duly signed letter should be submitted.

Enclosures to be attached wherever required.

Request for Proposal Inbound Contact Centre and Related Services

Annexure - II

Commercial Proposal Format

COMMERCIAL PROPOSAL

Sr No	Component	Unit	Location	Charges(Rs.)
1.	Call Centre Seat (for 12 hours per day and 7 days week inclusive of manpower)	Per seat per month		

The seat cost would be increased at 6%, year on year on the final cost agreed by both the parties in the agreement. Hence the interested parties are requested to quote the seat cost for the first year only.

*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

Request for Proposal Inbound Contact Centre and Related Services

Annexure – III – 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. Partnership 2. Private Limited 3. 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 2016-17 2. FY 2015-16 3. FY 2014-15	
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 organisation?	
Ratio Details	Manager to Supervisor	
	Supervisor to Call Centre Executive	
	Quality Assurance to Call Centre Executive	
	Trainer to Call Centre Executive	

Request for Proposal Inbound Contact Centre and Related Services

Existing Clientele	Details of Organisations along with Industry	
Core Competencies	1.Call centre and outsourcing in insurance industry 2.Call centre and outsourcing in BFSI Segment 3.Other than call centre	
Call Centre Capability	1.Total number of functional facilities 2.Installed capacity at each location 3.Total installed capacity across functional facilities 4.Capacity utilized for inbound calling 5.Capacity utilized for back office processing activities 6.Call volumes handled per month	
Qualification & Count of Callers	Qualification & Count- 10+2 Standard 10+2 Standard to Graduate Graduate & Above	
Vintage Callers	Count should be mentioned - Less than 3 months Between 3 to 6 months Between 6 to 12 months Between 1 to 2 years Above 2 years	
Inbound Calling Process	Process with similar scope currently live (YES/NO) 1. If YES, since when? 2. IF YES, for how many organizations? Details of organizations? 3. If NO, was it being done in the past?	

Request for Proposal Inbound Contact Centre and Related Services

	Give details	
Participant CRM Details	Furnish all details/features of CRM (Separate document to be attached relevant to SBI Life scope)	
Participant Dialer Details	Furnish all details/features of Dialer (Separate document to be attached relevant to SBI Life scope)	
Connectivity	Details of Leased Line to be furnished	
Lead Time required to go live for inbound calling	In weeks	
TRAI Registration	Copy of registration to be provided	
Due Diligence Checklist	Due Diligence Checklist is answered & submitted.	

*Details to be updated in Response column

Authorised Person Name:

Authorised Signature:

Company Seal:

Date:

Place:

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 Eighteen, 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.

Request for Proposal Inbound Contact Centre and Related Services

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.

Request for Proposal Inbound Contact Centre and Related Services

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 : _____

Annexure – V

Offer Letter and Compliance Certificate

Date:

To,

SVP & Head – Customer Engagement, Management Services, PCO - FIU

SBI Life Insurance Co. Ltd.

F2 Wing, 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 Inbound Call Centre and Related Services

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".

Request for Proposal Inbound Contact Centre and Related Services

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

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 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 SBI Life. Failure to close the vulnerabilities within one month will attract penalty.

Request for Proposal Inbound Contact Centre and Related Services

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 Policy, Procedures, Guidelines. The Participant 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.

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.

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.

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

Fairly, without intimidation or deception and,

Lawfully, adhering to all relevant rules of law, whether derived from statute or common law, relating to the collection of PII/SPDI.

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.

The Participant shall provide right to SBI Life or its empanelled vendors to audit / conduct security review of the application, its interfaces with other SBI Life systems, hosting data centre facility & its IT infrastructure, security in business processes & operations etc. as well as locations from where the SBI Life application will be maintained.

The Participant 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)

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.

The Participant shall have a demonstrable level of maturity in relation to information security and their degree of commitment to information security.

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.

Request for Proposal Inbound Contact Centre and Related Services

The list of security controls shall be determined to be implemented based on the type of engagement and nature of information sharing requirement.

The data shall be shared with the third party ONLY on “Need to know” basis.

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.

Confidentiality and non-disclosure agreements with third parties shall be reviewed periodically and whenever the service terms and conditions are changed.

Access management for third parties including granting access, review of user access rights shall be periodically assessed and changed as applicable.

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.)

The Participant shall adhere to SBI Life's license agreements and intellectual property rights

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.

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.

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

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.

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.

In case of renewal, the security considerations in line with the Prior to engagement scenario shall be considered.

Request for Proposal Inbound Contact Centre and Related Services

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.

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.

SBI Life'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.

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.

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.

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.

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:

The Participant shall maintain integrity of the software in use, including patch upgrades, operating systems and applications.

Mail attachments should be encrypted before sending as the traffic could be sniffed in transit, leading to unauthorized disclosure and modification of information.

The connectivity between the Participant and SBI Life shall be encrypted and data transfer shall be via Secure FTP

The Participant shall have secure connectivity to the SBI Life's central data centre in active fail-over mode and to disaster recovery centre.

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.

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.

Request for Proposal Inbound Contact Centre and Related Services

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.

The Participant shall comply with all legal, regulatory and statutory requirements.

Annexure – VII

Undertaking On Sale Of Life/General Insurance Products (On the company letter head signed by MD/CEO of the Company)

I, (Name of Signing Authority) , (Designation) of (Company Name) , do hereby confirm that the company is not engaged in sale of life or general insurance policies for any of the life or general insurer registered with IRDAI in the capacity of Corporate Agent/Broker as on DD/MM/YYYY (date of undertaking).

It is also to confirm that none of Directors or Senior Management Official of the Company directly or indirectly through blood relative hold IRDAI license to sell life or general insurance product for any life or general insurer registered with IRDAI.

If company or its subsidiary or joint venture partner or any Director or Senior Management Official intends to acquires agency, corporate agency or broker license to sell life or general insurance products for any life or general insurance company in any capacity, the company shall inform SBI Life in writing at least 30 days in advance before applying for such a license.

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 period of the contract.

Request for Proposal Inbound Contact Centre and Related Services

We accept that, we will not levy any other charges on SBI Life, 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

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