

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
1	-	-	-	What is the deadline for submission of Annexure VI A to F?	The preparedness is required before the technical presentation.	To be submitted along with Technical Proposal
2	-	-	3 - Overview	It is mentioned that there are 10 million documents captured. So, is it the total volume or annual volume? What is the historical volume ?	Scope A & B	This is the annual volume of the documents from transactions where the IDP solution is proposed to be implemented in the first phase
3	-	-	3 - Overview	Is digitizing the physical documents also in scope?	Scope A & B	No. Only (a) Classification & tagging ; and (b) Extraction of required data points from documents of interest are in scope
4	-	-	4.1>A.1 Ingestion	What is the source of document ingestion? Is it DMS and Cloud Storage? Will there be manual or email feeds as well?	Scope A & B	Ingestion will be through multiple applications or the DMS through APIs. Will need the flexibility to ingest documents through cloud storage if required.
5	-	-	4.1>A.1 Document Ingestion	What languages will the documents be in?	Scope A & B	<p>Printed forms (proposal, servicing requests etc) in which requests come can be in (a) English, (b) Vernacular or (c) bilingual - English & Vernacular.</p> <p>A majority of the KYC documents, Bank Statements, ITRs, Medical test reports, Hospital discharge summaries, Medical Prescriptions & other documents will be in English.</p> <p>Some documents (like an FIR, Death Certificate, A domicile certificate issued by a local municipality etc) could be in vernacular or be bilingual i.e. English & Vernacular</p> <p>While Support for English is mandatory, language detection and/or OCR support for other Indian Languages is a good to have capability</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
6	-	-	4.1>A.4 Understand & Extract	What kind of details are required to capture from QR or Bar code? Can you please share any sample?	Scope A & B	<p>Depends on the context and nature of the document.</p> <p>Typical examples are the details contained in the QR codes on death certificates which either contain a url or the details of the deceased (name, date of death, reg no etc).</p> <p>Samples of a few death certificates shall be shared</p>
7	-	-	4.1>A.10 Reporting	What is the total count of report and dashboards to be created?	Scope A & B	<p>Details of the out of the box reporting capabilities and dashboards supported by the solution must be detailed in the technical proposal submitted by the bidders.</p> <p>The following basic reports are expected to be mandatorily present</p> <ul style="list-style-type: none"> - Job Statistics - Processed, Pipeline, Time taken, Batch job status, HITL/QC pipeline - Volume analysis - Trends, peak volumes, document wise analysis etc - Quality Analysis - Accuracy rates- Document wise, exception analysis & Human correction logs
8	-	-	4.1>A.10 Reporting	Please share the BI tool to be used for reporting and dashboarding	Scope A & B	Reporting should be supported by the proposed solution. Additionally using of other external BI Tools if required should be supported
9	-	-	4.1>A.2 Image Preprocessing	What is the minimum dpi to be expected from the documents?	Scope A & B	The expected minimum DPI is 200
10	-	-	9.1 Eligibility Evaluation	Having ISO 9001 and ISO 270001 is mandatory requirement?	Scope A & B	No. But these certifications will be preferred shall be a part of the evaluation criteria with appropriate weightage
11	7	RFP for procurement of Intelligent Document Processing Solution	3. Overview	<p>Q 1. What are the different workflow solutions?</p> <p>Q 2. What is the source & format for the IDP solution for ingestion?</p>		Refer response to query 4

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
12	7	RFP for procurement of Intelligent Document Processing Solution	3. Overview	What are the current systems being used for manually processing transactions? Request to provide details about these systems at a high level.		Data capture from different documents is done by human users using a variety of applications. It is expected that the proposed solution supports data input and output in multiple methods as detailed in the RFP
13	7	RFP for procurement of Intelligent Document Processing Solution	3. Overview, Point a	(a) convert physical documents to editable digital versions Q 1. Whether hardcopy will be provided or the softcopy will be given to digitize? Q 2. What will be the percentage of physical and scanned document?		Q1) Only Soft copies of documents will be provided for processing - either as scanned images or PDFs. Q2) Not applicable
14	7	RFP for procurement of Intelligent Document Processing Solution	3. Overview	What third-party solutions are you using for document classification and extraction?		Specifics are out of scope of the current context since the proposed solution is not expected to interact with any such solutions
15	7	RFP for procurement of Intelligent Document Processing Solution	3. Overview, Point b	Q 1. What are the different Databases and online systems wherein integration is required? Q 2. Do you need the data posting to the online application to be done using Bot?		1. Refer response to query 4 2. No Bots required
16	8	RFP for procurement of Intelligent Document Processing Solution		Ingestion: What are different modes expected for the IDP solution to ingest the document?		Refer response to query 4
17	8	RFP for procurement of Intelligent Document Processing Solution		Integration: Please list all upstream and downstream systems to be integrated with a brief description		Refer response to query 4

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
18	8	RFP for procurement of Intelligent Document Processing Solution		Medical Document Analytics: What kind of analytics are you looking for in the context of Underwriting & claims processing?		Please refer section 4.1.B.5 of the RFP for an indicative list. Availability of any other analytical features either out of the box or as part of the product / solution ecosystem of the bidder which can be integrated with the solution will be viewed preferably
19	9	RFP for procurement of Intelligent Document Processing Solution	4.1. Solution Capabilities, point A.1	Images (all major file formats including multipage tiff) Q 1. What are the different formats expected?		pdf, multipage tiff, jpeg, bmp, png, gif The solution is expected to process any new type of images / formats getting introduced time to time.
20	9	RFP for procurement of Intelligent Document Processing Solution	4.1. Solution Capabilities, point A.1	Q 1. What will be the percentage of the handwritten document and scanned documents? Q 2. What is the expected KPI on the accuracy level for data extraction of handwritten documents?		Q1) Handwritten to Printed Documents ratio varies depending on the context. For onboarding - ~ 1 : 15 For Claims - ~ 1:5 For Other Requests - ~ 1:10 Most of the handwritten documents are of the following nature (1) Structured pre-printed forms for requesting a service or filing a claim- Information handwritten is usually bound by gridlines and contextual. (2) Medical Prescriptions or Hospital treatment papers - Content is contextual Q2) If the document is beign subjected to a QC activity as part of the managed services, then the accuracy level expected shall be 99.9%. Else, no specific benchmark has been specified currently. The accuracy levels however shall be viewed relative to the other competitive solutions being evaluated under the RFP

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
21	9	RFP for procurement of Intelligent Document Processing Solution	section 4.1 A	How much weightage for optional requirements?		The weightage is relative to the capabilities demonstrated by other competitive solutions during evaluation.
22	9	RFP for procurement of Intelligent Document Processing Solution	section 4.1 A.1	Q 1. Which cloud are you using currently? Q 2. Can we give us the high-level IT landscape?		No IDP solution is being used currently. The participants may propose any CSP subject to meeting the cloud security policies of SBI Life.
23	10	RFP for procurement of Intelligent Document Processing Solution	A.4. Understand & Extract	There is no section 4.1.3. Please confirm whether the reference is to section 4.1.A.3		Yes. The reference to section 4.1.3 be read as 4.1.A.3
24	12	RFP for procurement of Intelligent Document Processing Solution	4.1. Solution Capabilities, point A.10	Integrating with third party reporting and Business Intelligence tools Q 1. Do you have any BI tools? Q 2. Can you advise what is expected?		Reporting should be supported by the proposed solution. Additionally using of other external BI Tools if required should be supported
25	13	RFP for procurement of Intelligent Document Processing Solution	Point 9	Any support for special input types Graphs, Charts, Technical drawings etc Q 1. Can you tell us the use case for this requirement?		This is a good to have feature. One immediate use case is to be able to extract past test values which are usually given as a trend in a Graphs or Charts by most diagnostic labs in a medical test report if previous instances of the same test were also found with them for that client
26	13	RFP for procurement of Intelligent Document Processing Solution	A11. Point 6.a	As per our understanding, IDP will be integrated with your systems. We have our inbuilt workflow that will meet your requirements. Q 1. Where do you see the use case for workflow designer?		The workflow provided by the solution is capable of delivering the functional requirements as per the RFP scope. Availability of a workflow designer which can enable quick changes to the existing workflow to accommodate any future change requests will be preferred.

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
27	13	RFP for procurement of Intelligent Document Processing Solution	A11. Point 13	Can you tell us the use case for analyzing the bank statement?		<p>The analysis of the bank statement is primarily required to be able to flag/tag different types of fund inflows and outflows to be able to identify if a specific set of inflows/outflows are present.</p> <p>Some examples could be to flag inflows on account of Salary credits, to flag outflows in favor of Insurance premiums/ Mutual fund SIPs/ Medical or hospital payments etc</p>
28	14	RFP for procurement of Intelligent Document Processing Solution	A.11	Are you referring to B.10 and not A.11. Please confirm		Yes. The reference to section A.11 in Section 4.1.B on page 14 may please be read as B.10
29	13	RFP for procurement of Intelligent Document Processing Solution	A.11. Point 11	<p>"Indian Language Support for OCR and/or ICR".</p> <p>Q 1. Can you advise what are the different languages expected for the IDP solution?</p> <p>Q 2. What is the percentage wise breakup of English and other language</p>		<p>Q1. This is a good to have feature. Support for major languages like Hindi, Tamil, Telugu, Bengali etc would be an advantage</p> <p>Q2. This could vary and cannot be responded to definitively. 90:10 would be a good approximation.</p> <p>Also refer to response to query no 5 for related additional info</p>
30	16	RFP for procurement of Intelligent Document Processing Solution	B.4. Understand & Extract	There is no section 4.1.3. Please confirm whether the reference is to section 4.1.A.3		Yes. The reference to section 4.1.3 be read as 4.1.A.3
31	17	RFP for procurement of Intelligent Document Processing Solution	B.5 validation	Will you provide the required dictionaries or expect us to work on it?		<p>Considering that the solution for scope B is required to be a specialized one for handling medical documents and data, an out of the box support for any of the widely used and industry accepted ontologies and/or taxonomies like ICD-10, RxNorm etc is preferred.</p> <p>If Out of the Box support is NOT available, ability to do so will have to be demonstrated</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
32	19	RFP for procurement of Intelligent Document Processing Solution	b.10.2	Can you explain the use case for this requirement?		This is intended to aid the underwriting and/or claim assessment of the case
33	20	RFP for procurement of Intelligent Document Processing Solution	4.4 Professional Services for QC and HITL	Q 1. We assume 99.9% accuracy is at field level. Please confirm Q 2. Can you provide the volumes/peak volumes document type-wise? Q 3. Do you need an SLA of one hour for all documents? We will require more clarity on this.		Q1. Yes Q2. The volume varies based on the seasonality of the transactions. A peak daily document volume of 1 - 1.5 lakhs can be expected in peak months. PLEASES NOTE THAT NO VOLUME GUARANTEES ARE PROVIDED Q3. Yes for all documents subjected to a QC / HITL activity.
34	20	RFP for procurement of Intelligent Document Processing Solution	4.4 Professional Services for QC and HITL	Q 1. What is the expected peak volume with the number of pages in 1 hour? Q 2. Can you provide volumes for each document type? Q 3. What will be the daily frequency of volume inflow? Q 4. What is the volume growth year on year?		The volume varies based on the seasonality of the transactions. A peak daily document volume of 1 - 1.5 lakhs can be expected in peak months. PLEASES NOTE THAT NO VOLUME GUARANTEES ARE PROVIDED
35	20	RFP for procurement of Intelligent Document Processing Solution	4.4 Professional Services for QC and HITL	How many pages on an average will be received per case: Scope A - IDP Scope B - Medical Digitization		The volume varies based on the seasonality of the transactions. A peak daily document volume of 1 - 1.5 lakhs can be expected in peak months. PLEASES NOTE THAT NO VOLUME GUARANTEES ARE PROVIDED
36	20	RFP for procurement of Intelligent Document Processing Solution	7.1 Regulatory & Mandatory Requirements	Can you provide your Outsourcing policy and IS policy?		Not at this point of time. All the requirements as per these policies are already included in the RFP scope as relevant annexures.

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
37	41	RFP for procurement of Intelligent Document Processing Solution	Chapter 6 Data Security Measures and IT & IS Policy Framework	Due Diligence Checklist attached with this RFP to be answered & submitted? Can we get the Due Diligence Checklist?		No specific format is present. Please provide this as a general checklist as a top sheet in the technical proposal confirming that all requirements including annexures and supporting documents as sought in the RFP for the technical proposal submission have been complied with.
38	52	RFP for procurement of Intelligent Document Processing Solution	Point 23	What are the RTO and RPO expectations?		The participants are expected to meet the SLAs set by SBI Life and RTO / RPO to be planned accordingly.
39	1	POC - Scope A- IDP		Sbi proposal form & Life claim form: Please provide samples for these two forms for POC.		Samples have been shared by mail to all prospective bidders who have submitted NDA
40	3	POC - Scope A- IDP		There is Medical report mentioned in the table which is not valid for this PoC		Classification of the document as a "Medical test report" is in scope for Scope A. Extraction and/or validation of data fields and their subsequent analysis is NOT as that is the subject matter for scope B.
41	1	POC - Scope B- Medical Document & Analytics		MER form - printed and handwritten: Please provide samples for these Two forms for POC.		Samples have been shared by mail to all prospective bidders who have submitted NDA
42	2	POC - Scope B- Medical Document & Analytics		Can you advise why HTML format is required?		This is a requirement specific to the POC and is intended to aid comprehension and improve ease of evaluation by the committee. Any other alternative methodologies (ex creating a PDF or MS Word document as output) to provide a structured and formatted presentation of the data extracted and other aspects as mentioned in the POC Scope will also be acceptable

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
43	2	POC - Scope B- Medical Document & Analytics	4.e	% Match for name match: Do you use name matching methods to see the % of name matches? Kindly provide the details of the same to us.		<p>Currently some inhouse algorithms and python libraries are used.</p> <p>The specifics of the methods currently used are outside of the RFP scope.</p> <p>Please specify if the proposed solution can support this and if yes, provide details and demonstrate the same in the POC</p>
44		General		Will there be any significant addition to the list of documents in the near future		<p>No commitments can be provided about the same.</p> <p>It is expected that the solution is versatile enough and the bidder has the resourc capability to support the training and configuration of additional structured and unstructured document types as and when required in future.</p>
45		General		Will there be any pattern to identify the document basis filenames to speed up the process		<p>Not always.</p> <p>Can be presumed as "NO" for the purpose of the RFP.</p> <p>You can mention methods or aspects which, if present, can be used to optimize the performance of the proposed solution</p>
46	54	RFP for procurement of Intelligent Document Processing Solution	Annexure VI - Point 32	Is there any alternative to consider for CIS (Center for Internet Security) Benchmarks?		No. This clause is as per the "Information Security Requirements for Third Party Document V3.3" and also Industry best standards.
47	55	RFP for procurement of Intelligent Document Processing Solution	Annexure VII - Point 5	Is there any alternative to consider for WAF? Or can this be optional?		This clause is as per the "Information Security Requirements for Third Party Document V3.3" and also Industry best standards

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
48	-	Annexure VI- A & B - Mandatory Information Security Requirements	Encryption keys used to encrypt SBI Life data in the Cloud shall be in the custody of SBI Life	Will the keys be in a vault, if yes, which one. Will SBI provide APIs to use the keys from the vault, or an ability for SBI team to provide the keys from a front-end suffice.		Currently SBIL does not use any vault. Here asymmetric key encryption will be used. The vendor to use the public key for encryption and SBIL will be using its private key for decryption.
49	-	Annexure VI- A & B - Mandatory Information Security Requirements	Ensure that logs are in tamper resistant stores for accurate legal and forensic analysis. For e.g.: The use of write-once devices, separation of servers used to store logs from application servers and access controls to servers storing logs are critical aspects of this requirement. Database Activity Monitoring tools should be deployed for SBI Life systems/applications and the logs & alerts shall be sent to SBI Life, upon request. This tool shall be integrated with SIEM /alternate logging tool.	What kind of monitoring and what kind of alerts are expected in this case. This info is required to determine the tools for the same. For how long are the logs to be stored in tamper resistant stores ?		The alerts such as any authorized event, access, incident etc. Basis the clause no 9.8.8 of the "Information Security Requirements for Third Party Document V3.3" and also Industry best standards the logs should be stored for not less than 180 days.
50	-	Annexure VI- A & B - Mandatory Information Security Requirements		In case SBI Life would like to monitor the systems/ applications /database through its own SIEM or PIM or DAM or any other methodology then the service provider needs to provide required access and support for integration.		This is required only in case SBI Life decides to implement its own monitoring mechanism through its SIEM / DAM. The implementation cost for the integration may be shown separately as per Man Day cost in the commercials as a separate item.

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
51	-	Annexure VI- C & D - Mandatory Cloud Security & Compliance Controls - SaaS		Is it ok to host our solution on Microsoft Azure as CSP?		The participants may propose any CSP subject to meeting the cloud security policies of SBI Life.
52	-	Annexure VI- A & B - Mandatory Information Security Requirements		Since this is the transient system, how long the data should be stored?		We expect the participants not to store any data at their end, but in case the data to be maintained for QC, the data to be purged once the output is shared with SBI Life
53	-	Hardware & System software, Hosting		Is there any preferred Cloud Service Provider (CSP) for Hosting?	General Query	NO. The participants may propose any CSP subject to meeting the cloud security policies of SBI Life.
54	-	Hardware & System software, Hosting		Any In-house data residency requirement?	General Query	As per the requirement, the IDP solution to read the documents and return the values through API which will be stored in SBI Life DB.
55	-	Hardware & System software, Hosting		Specify the number of environments required to be installed [Dev, SIT/ UAT, Prod, DR]	General Query	Testing & Prod environment required. The participants to decide on the DR / HA environments depending on meeting the SLAs set by SBI Life
56	-	Hardware & System software, Hosting		Is there a requirement to migrate the Historical data? If YES, then how many years of data to be migrated?	General Query	NO
57	-	Hardware & System software, Hosting		Please mention the total number of Users and concurrent users of the system	General Query	Ingestion will be through multiple applications or the DMS through APIs. Will need the flexibility to ingest documents through cloud storage if required. A maximum concurrency of 100 documents can be assumed
58	-	Hardware & System software, Hosting		Please share us the Annual transaction volume details for current year and future projections for next 3 years	General Query	The volume varies based on the seasonality of the transactions. A peak daily document volume of 1 - 1.5 lakhs can be expected in peak months. PLEASES NOTE THAT NO VOLUME GUARANTEES ARE PROVIDED

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
59	-	Hardware & System software, Hosting		What would be the expected File size of each transactions & approx. number of documents, images for each transaction	General Query	<p>Average file sizes can be taken as 1 MB with a maximum size of 3 MB in the context of Medical and claim documents</p> <p>The volume varies based on the seasonality of the transactions. A peak daily document volume of 1 - 1.5 lakhs can be expected in peak months.</p> <p>PLEASES NOTE THAT NO VOLUME GUARANTEES ARE PROVIDED</p>
60	-	Hardware & System software, Hosting		Is there any specific requirement for performance testing and VAPT before Go-Live?	General Query	<p>1. VA& PT, Code review are mandatory and please refer the IT requirements (Annex VII)</p> <p>2. Performance measurement is part of SLA managemnet.</p>
61	-	Hardware & System software, Hosting		Please confirm whether Production requires High availability (Horizontal clustering)	General Query	The participants to decide on the DR / HA environments depending on meeting the SLAs set by SBI Life
62	-	Hardware & System software, Hosting		Please confirm whether DR requires Active-Active/ Active-Passive?	General Query	The participants to decide on the DR / HA environments depending on meeting the SLAs set by SBI Life
63	-	Product/ Solution		Please specify the distribution channels required e.g., Agents, Banca, Direct Customers,Aggregators etc.,	General Query	<p>Not relevant to the context of the RFP.</p> <p>Documents which are required to be processed by the solution are of similar nature irrespective of the distribution channel</p>
64	-	Product/ Solution		Please mention the Average individual file size	General Query	Average file sizes can be taken as 1 MB with a maximum size of 3 MB in the context of Medical and claim documents
65	-	Product/ Solution		Please mention the Total count of files	General Query	<p>The volume varies based on the seasonality of the transactions. A peak daily document volume of 1 - 1.5 lakhs can be expected in peak months.</p> <p>PLEASES NOTE THAT NO VOLUME GUARANTEES ARE PROVIDED</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
66	-	Product/ Solution		Please mention the % of scanned documents and digital documents	General Query	It is presumed that Scanned documents refer to scanned images including those captured using mobile device cameras and digital documents refers to pdfs files. Around 98% of the documents would be scanned documents.
67	-	Product/ Solution		Please mention the % of Handwritten documents	General Query	Refer to response to query no 20
68	-	Product/ Solution		What are the anticipated files that can be expected within single document?	General Query	Typically the documents which get combined into a single file are In a claims context - - Claim Form, - PAN, - KYC, and Death Certificate In an onboarding context - PAN & KYC KYC means one of the following - Aadhaar, Voter ID Card, Passport or Driving License
69	-	Product/ Solution		What are the expected report templates? Should there be any kind of realtime data exchange with any downstream systems? What are the preferred mode of integration?	General Query	1) Details of the out of the box reporting capabilities and dashboards supported by the solution must be detailed in the technical proposal submitted by the bidders. The following basic reports are expected to be mandatorily present - Job Statistics - Processed, Pipeline, Time taken, Batch job status, HITL/QC pipeline - Volume analysis - Trends, peak volumes, document wise analysis etc - Quality Analysis - Accuracy rates- Document wise, exception analysis & Human correction logs 2) Yes. 3) APIs & SFTP
70	-	Implementation		What is the preferred implementation methodology, Agile or Waterfall or Hybrid?	General Query	The participants should ensure that the solution will be implemented as per the timelines set by SBI Life

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
71	-	Implementation		What will be the expected Go-Live?	General Query	<p>Go Live in a span of 60 to 90 days is expected.</p> <p>The participant should commit to co-ordinate for time bound implementation & successful commissioning of the solution</p> <p>Also, the technical architecture, proposed implementation plan / timelines and approach & methodologies for governance & governance structure are required to be included in the technical proposal</p>
72	-	Integration		Is there any existing API Gateway which we can leverage on for integration?	General Query	<p>Yes.</p> <p>The requirement is to have APIs from the participants for uploading the images and returning the field values from the images. In case of QC through Human In Loop, APIs from SBI Life will be planned during implementation for pushing the field values into SBI Life DB post QC</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
73	31		<p>Section 15.4 Empanelment of Service Provider(s) and Exit There shall be penalty on non-adherence to service deliverables such as turnaround time, non-availability of services in absence of manpower or breakdown/ non-availability of systems or deployment of non-payroll staff on the services etc.</p>	<p>How this will be calculated ? Please elaborate on the Penalty clause applicable</p>	<p>RFP for procurement of Intelligent Document Processing Solution</p>	<p>This will be detailed in the SLA and will be as mutually agreed to</p>
74	37		<p>Section 15.17 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.</p>	<p>Can Bidder be the owner of the Intellectual property rights ?</p>	<p>RFP for procurement of Intelligent Document Processing Solution</p>	<p>Yes considering that the solution shall be provided on a SaaS model. It is however expected that permission of SBI Life is obtained before using any explicit customizations or developments done specifically for SBI Life are shared and/or demonstrated to any third parties.</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
75	21		Eligibility Criteria	Is there any Eligibility Criteria where the bidder must have an average turnover of minimum value during last 03 (three) financial years	Generic	Eligibility criteria are as spelt out in Section 8
76	21		Generic	Once selected, will the selected vendor be required to furnish a Performance Bank Guarantee. If so, please provide the amount and the duration of the Bank Guarantee.	Generic	No
77	7		3. Overview	To which processes of SBI Life would the IDP solution be used for. Ex. On-boarding of new customers, Financial or medical underwriting, death claims etc?	Generic	Onboarding, Financial & Medical Underwriting, Death Claim Processing, Living Benefit (Maturity, Money Back, Annuities) payment processing, Policy Owner Service Request processing (Nomination, assignment, contact details change, address change, frequency change etc)
78	7		3. Overview	Will this solution be used for live cases during the real time processing, live cases in bulk (say once a day/week etc.) or for historic data. If it is multiple of these use cases, please provide details.	Generic	Both use cases exist. Solution is expected to be deployed for serving both live use cases (for example documents captured through self service or assisted service applications or webportals or chatbots) as well as those which are near realtime or scheduled processes thus it must be capable of supporting both realtime and batch processing capabilities
79	7		3. Overview	Can you please provide estimated monthly volumes for each of the use cases that the solution is expected to process?	Generic	The volume varies based on the seasonality of the transactions. A peak daily document volume of 1 - 1.5 lakhs can be expected in peak months. PLEASES NOTE THAT NO VOLUME GUARANTEES ARE PROVIDED

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
80	20		4.4. Professional Services for QC and HITL (Mandatory Requirement) Bidders MUST be able to provide managed services for Quality Control and to handle the exceptions from the data extraction processes and assure a turnaround time of not more than 1 hour and an accuracy rate of at least 99.9%.	Does the TAT requirement of 1 hour apply to all the use cases and scenarios that this solution is expected to solve or for specific cases? If so, please provide the details.	Generic	Yes for all documents subjected to a QC / HITL activity.

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
81	20		4.4. Professional Services for QC and HITL (Mandatory Requirement) Bidders MUST be able to provide managed services for Quality Control and to handle the exceptions from the data extraction processes and assure a turnaround time of not more than 1 hour and an accuracy rate of at least 99.9%.	What would be the operational expectations within the TAT or 1 hour? Does it encompass the time taken for the entire processing of all the documents in a single bundle, along with all the extraction and verification?	Generic	1) please clarify the query 2) Yes. This will be the total time taken till providing the output of the processing for all documents where a QC / HITL activity is done.
82	POC Scope A		5) Extraction, Validation, Capture and tagging of data from documents	Please provide the differences between Extraction and Capture of data. Can you provide some examples to explain the requirement?	Scope A	For the purpose of the POC, the requirement is to identify the data points of interest in the document, extract them, validate the data extracted to improve their accuracy (using domain specific validations including field attributes - field type, length of field, date value ; data dictionaries or other methods where feasible) and present the values extracted tagged against the respective field names as mentioned in the POC Scope against each document type Capture was used to refer to the ability to ingest the input files for processing.

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
83	POC Scope A		5) Extraction, Validation, Capture and tagging of data from documents	Please provide details on what Tagging of data means in this requirement.	Scope A	<p>For the purpose of the POC, the requirement is to identify the data points of interest in the document, extract them, validate the data extracted to improve their accuracy (using domain specific validations including field attributes - field type, length of field, date value ; data dictionaries or other methods where feasible) and present the values extracted tagged against the respective field names as mentioned in the POC Scope against each document type</p> <p>Capture was used to refer to the ability to ingest the inptu files for processing.</p>
84	1		Document Ingestion - a. to accept two documents as input b. to accept a compound document (PDF with more than one document contained in same or different pages)	1. For face match we require each document having only 1 face respectively, 1 to many match is a part of Product Roadmap 2. For face match we require each document having only 1 face respectively, 1 to many match is a part of Product Roadmap. Do we need to support multiple documents in the same PDF for the Products marked as "No"?	Scope A	<p>1. You can mention in detail the product capabilities and the limitations if any in your technical proposal</p> <p>2. Yes. It is expected that the solution is capable of handling compound documents i.e. wherein a single pdf or multipage tiff is having more than one document type. The solution is expected to identify different document types, classify them and also store them as individual files</p> <p>3. There are no documents marked as "No" in the POC scope for Scope A.</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
85	1		Compound Document handling 1. Create a new pdf file as output with a distinct file name for each of the above documents as found in the single input file 2. c. If more than one document is found on the same page, then the relevant document has to be cropped and given as a new pdf file	1. For masked Aadhaar images, we can provide the output in single file of all the Aadhaar cards masked but we will not retain the file name. File name will be of Karza requestID. Check on how it is applicable for other docs except Aadhaar 2. For masked Aadhaar images, we can provide the output in single file of all the Aadhaar cards masked but we will not retain the file name. File name will be of Karza requestID. Check on how it is applicable for other docs except Aadhaar	Scope A	<p>The query and the context provided are not coherent.</p> <p>The expectation with respect to handling of compound documents is as spelt out in the RFP i.e. "Create separate files and index accordingly if more than one document is present in a PDF or multipage tiff"</p> <p>The feature for Redaction of personally identifiable information (PII) and sensitive data as per configuration and Out of the box support for Aadhaar number identification & Masking shall be regarded as good to have and differentiating factors.</p> <p>Masking may be required for Aadhaar numbers or any other specified PII information depending on the business case.</p> <p>Availability or otherwise of the support for these features and Specifics / practical aspects of implementation, if any, may please be provided in the responses to the RFP.</p>
86	1		Extraction, Validation, Capture and tagging of data from documents 1. Extraction / Tagging 2. Capture	1. Please elaborate more on the tagging & 2. What does it mean by capture in clause here?	Scope A	<p>For the purpose of the POC, the requirement is to identify the data points of interest in the document, extract them, validate the data extracted to improve their accuracy (using domain specific validations including field attributes - field type, length of field, date value ; data dictionaries or other methods where feasible) and present the values extracted tagged against the respective field names as mentioned in the POC Scope against each document type</p> <p>Capture was used to refer to the ability to ingest the input files for processing.</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
87	3		Parameters to Showcase through POC 1. Accuracy of classification of medical & KYC documents 2. Accuracy of data extracted – Medical & KYC (Printed Text & Handwritten Text) 3. Accuracy of identification & tagging of named entities 4. Creation of summary sheet & grouping of tests as per SBIL grouping 5. Human Face detection & extraction 6. Facial & Name match accuracy	1. Accuracy can be calculated as per the samples that will be shared/used by SBI Life team 2. Accuracy can be calculated as per the samples that will be shared/used by SBI Life team. For KYC OCR : Applicable for printed text. For Cheque OCR : Check with Perfios 3. Accuracy can be calculated as per the samples that will be shared/used by SBI Life team. If required, we can share the accuracy stats of last run (do mention that the numbers are constantly being improved due to regular model training/updates on the algorithm) 4. Do-able if SBI Life provides samples to Karza FOR poc 5. For face matching we extract the images for processing but do not provide the same in output. Do they need the extracted image from the document?	Scope A	<p>Queries 1, 2 and 3 appear to be statements. Any limitations in demonstrating the features sought in the POC may be spelt out during the POC.</p> <p>For Query 4 - It is clarified that the statement "Accuracy of data extracted - Medical & KYC" in the context of POC for Scope A be read as applicable only in relation to the documents included in scope for the POC.</p> <p>KYC documents specified are generic ones used widely in India and there should be no dependency on specific samples from SBIL.</p> <p>Query 5) Yes. Replicating the facial images considered for matching and the corresponding score are both expected to be showcased in the output to aid ease of evaluation during the POC. If any limitations exist, you may use any other workaround methods as may be appropriate to your solution.</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
88	1		Extraction of identity information from KYC Documents - 1. Type of Document 2. ID number 3. Name of the document 4. % Match with name of KYC document as per Medical Report 5. Provide Output as labelled data in a HTML Page	<p>1. What is the difference in type of document & Name of the document</p> <p>2. Do you need ID number in specific format/masked digits (Specially for Aadhar)</p> <p>3. Do they need the file name of the uploaded document? Will need more clarity</p> <p>4. Can be leverage using name match APIs. The name extracted via KYC OCR and Medical report can be matched using our award winning name match functionality</p> <p>5. We provide the responses in JSON format via API. In what way are they planning to consume the HTML data? Can they consume the same in JSON format?</p>	Scope B	<p>1. Type of document is referred to indicate the output of the classification & tagging of a document that the proposed solution does.</p> <p>The wording is "Name ON the document" (<i>and not "OF"</i>) which in the context of a KYC document implies the name of the document holder</p> <p>2. No specific format is needed for the purpose of the POC. Masked as well as unmasked output will have to be provided to showcase the capability of the solution to accomplish masking of any of the extracted data points.</p> <p>3. Can be included for clarity and aid ease of comprehension during the POC</p> <p>4. Components and services that are sought to be packaged into the proposed solution and the solution design are a matter of discretion of the bidders. You should be able to showcase that the solution provides the functionality sought.</p> <p>5. This is a requirement specific to the POC and is intended to aid comprehension and improve ease of evaluation by the committee.</p> <p>Any other alternative methodologies (ex creating a PDF or MS Word document as output) to provide a structured and formatted presentation of the data extracted and other aspects as mentioned in the POC Scope will also be acceptable</p> <p>For the output formats expected from the solution in the live implementation, refer the RFP document</p>
89	49		Password Policy of SBI Life, Data Encryption/Protection requirement of SBI Life, Sharing of Background Verification of its personnel, working on SBI Life project	The highlighted requirement can be complied in-case of dedicated deployment.	Annexure - VI – Mandatory "Information Security Requirements" Criteria	Please submit this information as part of your responses to the RFP

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
90	51		<p>The CSP/ SI/ Participant(s) shall be ISO Certified for the designated line of business e.g. ISO 27001, ISO 27017 ISO 22301, CSA Star, SOC2 preferably etc. If the CSP/ SI/ Participant(s) is not certified, then they shall adhere to the requirement of these aforesaid standards.</p>	<p>ISO 27017 ISO 22301 CSA Star SOC2</p> <p>The above mentioned certifications are not obtained by Karza yet. Also, the certificates are not in the pipeline yet.</p>	<p>Annexure - VI – Mandatory “Information Security Requirements” Criteria</p>	<p>Please submit this information as part of your responses to the RFP</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
91	52		<p>20. independent security assessments (Gray Box, White Box and VAPT) shall be performed for the application(s) and related infrastructure components collectively referred to as Information Processing Facility, supplied to/used by SBI Life by the selected Participant(s) at its own cost through a Cert-In, empaneled Information Security service provider by the CSP/ SI/ Participant(s) at planned intervals, at least on annual basis.</p> <p>21. CSP/ SI/ Participant(s) shall</p>	<p>1)We conduct Independent Grey Box security assessment as standard practice in the industry. 2) As per the current practice we share the self-signed certificate on request basis. Hope that this is ok?</p>	<p>Annexure - VI – Mandatory “Information Security Requirements” Criteria</p>	<p>No. The security assessments should be conducted Independently by Cert-In, empaneled Information Security service provider. This clause is as per the SBILife “Information Security Requirements for Third Party DocumentV3.3” and also IRDAI Guidelines.</p>
92	52		<p>Business recovery time frames (RTO and RPO) supported by setup should meet SBI Life’s business requirements.</p>	<p>The requirement is subject to the services in scope and SBI policy. In case of Shared SaaS we have to follow Karza RTO and RPO which will be common for all the client on the platform. Hope this is ok?</p>	<p>Annexure - VI – Mandatory “Information Security Requirements” Criteria</p>	<p>Please submit this information as part of your responses to the RFP</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
93	53		in case of any changes to the application and related ICT infrastructure components, irrespective of the magnitude of the change, mandatory security testing including gray box, black box & white box / secure code review shall be conducted by the CSP / SI / Selected Participant(s) through an CERT-In empaneled information security service provider (ISSP). The Production move / change management shall be done after ensuring that the application is free of	We conduct Independent Grey Box security assessment as standard practice in the industry. Hope this is ok?	Annexure - VI – Mandatory "Information Security Requirements" Criteria	No. The security assessments should be conducted Independently by Cert-In, empaneled Information Security service provider. This clause is as per the SBILife "Information Security Requirements for Third Party DocumentV3.3" and also IRDAI Guidelines.
94			Clause 3	How type of Document format and the number of documents? Kindly confirm.	Overview	Refer the RFP for the different type of documents expected to be supported. The volume varies based on the seasonality of the transactions. A peak daily document volume of 1 - 1.5 lakhs can be expected in peak months. PLEASES NOTE THAT NO VOLUME GUARANTEES ARE PROVIDED

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
95				3 How many expected types of roles in the workflow and there authenticational rights? Kindly confirm.	Overview	Two roles - Maker and Checker - can be assumed
96				4.1 What type of API you have for this ? Kindly confirm.	A7 Delivery and connectivity	Currently there is no IDP solution being used in SBI Life. The requirement is to have APIs from the participants for the IDP solution. Please refer IT requirements section.
97				4.1 Wheter will be provied access to back end data directly? Kindly confirm.	A7 Delivery and connectivity	No. Documents will be shared either through APIs or through SFTP
98				4.1 Do we have complete elimination of any limitation for any file extension. Kindly confirm.	A7 Delivery and connectivity	Yes. The solution is expected to process any new type of images / formats getting introduced time to time.
99			B7	Is it for BPM Workflow? Kindly confirm.	B7 Insight	Ingestion will be through multiple applications or the DMS through APIs. Will need the flexibility to ingest documents through cloud storage if required. Output should be passed back as response to the API or pushed into a database
100			B3	How we can understand the Business Rules? Kindly confirm.	B.3. Classification & Indexing	Will be spelt out at implementation stage. It is expected that the capability concerned exists in the proposed solution
101			B4	How we can test the HOL factor during POC with functional user? Kindly confirm.	B.4. Understand & Extract	If the reference is to HITL, it is not required to be showcased in the POC.
102			B5	Whether HOL will part of validation? Kindly confirm.	Validation	If the reference is to HITL, it is not required to be showcased in the POC.
103				12 Timeline for POC - Development, Testing & Deployment. Whether bidder can suggest on time? Kindly confirm.	12. Proof Of Concept (POC) & Technical Presentation	No. Since these are integral parts of the technical evaluation process, the timelines specified in the RFP may please be adhered to.

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
104				What will be the expected project timeline and start date? Kindly confirm.		As mentioned in the RFP, the participant should commit to co-ordinate for time bound implementation & successful commissioning of the solution The technical architecture, proposed implementation plan and approach & methodologies for governance & governance structure are required to be included in the technical proposal
105				Who will provide us the JSON output template format? Kindly suggest	Provide output as a JSON with Question Number, Response & Remarks corresponding to the question	For the purpose of the POC, you can use a format of your convenience as long as the three data points sought to be extracted are showcased with proper labelling
106			Scope A		Does Bank have any specific tool in mind or is it going to be mix of technologies (IDP tools + Cognitive platforms). Please explain	No. It is expected that the bidders propose an existing solution that is already deployed and in use by similar entities. There could be multiple components making up the solution.
107			Scope A		All the steps mentioned in scope are part of POC. Kindly confirm	Yes.
108			Scope A		All the documents mentioned in scope are part of POC. Kindly confirm.	Yes. Some samples of the Proposal Form and Claim Form shall be shared in advance considering that these are specific to SBI Life. A few samples of the Death Certificates will also be shared considering that these may not be readily available unlike other documents

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
109			Scope A and B	<p>How many types of PAN card part of POC. Kindly confirm.</p> <p>PAN Card for Resident Individuals PAN Card for Foreigners PAN Card for Indian Companies PAN Card for Foreign Corporates)</p> <p>What all variation of DL are part of POC</p> <p>What all type of Passport part of POC</p> <p>which all states death certificate are POC scope</p> <p>Which all Banks statement/ Cheque are in POC scope</p>	KYC documents query	<p>1) For the purpose of the POC, PAN Card of a resident individual may be considered.</p> <p>The full scale implementation must be able to support all four formats of PAN cards out of the box.</p> <p>2) Since it is expected that the solution proposed will be one that is already in use, support for most of these documents and their variants should already be present out of the box.</p> <p>Any specific formats that are not supported may be pointed out during the POC.</p>
110			Scope B	<p>How many labs report are in POC scope. Kindly confirm</p>		<p>2) Since it is expected that the solution proposed will be one that is already in use, support for most of the common laboratory tests used in the context of life insurance in India should already be present out of the box.</p> <p>Any specific test reports that are not supported may be pointed out during the POC.</p>
111			Scope B	<p>Are there any variation in MER, ECG, TMT, CT Scan, MRI, X Ray reports, if yes then how many variation are in scope. Kindly confirm</p>		<p>Since it is expected that the solution proposed will be one that is already in use, support for most of the common laboratory tests used in the context of life insurance in India should already be present out of the box.</p> <p>Any specific test reports that are not supported may be pointed out during the POC.</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
112			Scope B	How many variations of Medical Prescriptions are in scope. Kindly confirm		<p>Cannot be spelt out as there are no "Universal" formats for medical prescriptions.</p> <p>The solution should be using AI/ML techniques and data models as appropriate to identify and extract information from medical documents intelligently.</p>
113			Scope B	How many hospitals discharge summary in scope. Kindly confirm		<p>Cannot be spelt out as there are no "Universal" formats for medical prescriptions.</p> <p>The solution should be using AI/ML techniques and data models as appropriate to identify and extract information from medical documents intelligently.</p>
114			Scope B	How many different output formats are in scope, are we looking differnt output formats for differnt documents. Kindly confirm		<p>For the purpose of the POC, output is expected as a formatted HTML or PDF</p> <p>The output from the medical test reports read is expected in the format prescribed at point 7, Output from the physical examination report (format of which shall be shared by SBIL in advance) is expected in the format prescribed at point 8 and the the details of the human faces identified from any KYC documents processed and a separate image (reference image) that are provided is expected in the format prescribed at point 9</p> <p>Other aspects mentioned at points 3, 4 and 5 can be showcased in a manner convenient to the participant.</p>
115			Scope B	Need walkthrough as Point 7 output format and output formats mentioned in other points are different. Kindly confirm		Same as point 115
116			Key Information	Request you to please extend the Bid submission by 2 week from the current date.		Will not be feasible

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
117			Eligibility Criteria	At this current stage we have done POC's in BFSI and few are under development stage and Moreover IDP /DU as a solution is in the adoption phase across,hence we would request the team to allow us to BID the RFP without the same	Participants must have at least 2 clients in the BFSI sector in India who are using their solution/s that are being proposed	Please submit this information as part of your responses to the RFP
118	21		8(2)	(a) Pls confirm if the References can be Global (b) Can the reference be other than BFSI (c) Can References be from Bidder / OEM (d) Can Reference be given for Under Implementation. (e) Can we submit One reference.	Participants must have at least 2 clients in the BFSI sector in India who are using their solution/s that are being proposed	Please submit this information as part of your responses to the RFP These will be considered during evaluation of the proposals
119	42		Annexure II	As this is Software as Service Model we require minimum volume commitment.	No Volume Guarantees are provided by SBI Life	No Volume Guarantees are provided by SBI Life Approximate annual volumes for the use cases under pursuance currently are already mentioned in the RFP
120	21		General	Request to consider Proposed / Similar solutions.		Please submit this information as part of your responses to the RFP These will be considered during evaluation of the proposals

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
121			General	Please share details of the existing Application, DMS, DB, CRM, Reporting / Analytics etc application and also if there are any existing automation tools like RPA, OCR, ICR etc or any POC done in the past for the same.	Existing Architecture & Automation Tools	<p>Automation Anywhere is being used for RPA currently.</p> <p>Details of past POCs done is outside of scope for the current context.</p> <p>The requirement is to have APIs from the participants for uploading the images and returning the field values from the images. In case of QC through Human In Loop, APIs from SBI Life will be planned during implementation for pushing the field values into SBI Life DB post QC</p> <p>Ingestion will be through multiple applications or the DMS through APIs. Will need the flexibility to ingest documents through cloud storage if required.</p>
122	7		3. Overview	Is a scanner solution also required ?	(a) convert physical documents to editable digital versions	No
123	11		A.5. Validation	"Approx how many Rules per doc can we take for our estimations ? DO you already have a Rule Engine Tool like a BRE / BRM ? If yes please share details and if we can leverage / there is preference on the same or we can suggest any tool /"	Provide rule based and Domain Specific validation of data fields	<p>These shall depend on the document in question, the fields of interest in specific context in which the document is being processed.</p> <p>It is expected that the solution has the capability to validate the extracted data points using rules which may differ based on the data point in question and/or the document.</p> <p>While SBI Life does have a rule engine, it is unclear as to how it is sought to be utilized since the solution will be deployed on the cloud.</p> <p>It is expected that the solution proposed contains the capabilities to validate extracted data using these and any other appropriate methods to improve accuracy.</p>

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
124	14		"B.3. Classification & Indexing B.4. Understand & Extract"	Please give approx % of Hand written documents vs printer documents	"Provide us with a high level % of Hand Written Document / Scan or printed Documents ? Should have ICR capabilities to read and understand Handwriting"	Q1) Handwritten to Printed Documents ratio varies depending on the context. For onboarding - ~ 1 : 15 For Claims - ~ 1:5 For Other Requests - ~ 1:10 Most of the handwritten documents are of the following nature (1) Structured pre-printed forms for requesting a service or filing a claim- Information handwritten is usually bound by gridlines and contextual. (2) Medical Prescriptions or Hospital treatment papers - Content is contextual Q2) If the document is beign subjected to a QC activity as part of the managed services, then the accuracy level expected shall be 99.9%. Else, no specific benchmark has been specified currently. The accuracy levels however shall be viewed relative to the other competitive solutions being evaluated under the RFP
125	19		4.2. Hosting Options	Let us know is there is any existing cloud setup already present / preference	Cloud Preference if Any	No
126	58		Annexure VIII -Scope & Methodology for POC forming part of the technical evaluation	Please share success / pass criteria for POCs	Please Share exit / success criteria (Min Accuracy or any other parameter which will be considered here in detail)	A relative evaluation of the solutions proposed shall be done and no specific accuracy rate is defined

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
127	7			3 What other third party tools and is it only a mobile application or are web applications present?	Some third-party solutions are currently used for preliminary document classification and extraction of basic details from KYC documents mostly in the mobile applications and for identification, tagging / indexing of Aadhaar card images and for masking of Aadhaar numbers on the Aadhaar card images as well as in all other documents as a bulk process running in batches.	Please elaborate on the query.
128	7		3(b)	How is this different from data extraction and classification?	Interpretation of documents & data (understanding what the document is about, what information it contains).	The expectation is that the solution suggested is not just an OCR tool but is one that could use multiple AI technologies and ML to handle document complexity and variation and extract data from complex unstructured documents (more particularly medical prescriptions, hospital discharge summaries etc) as well as different variations of structured or semi-structured documents without the need for an explicit configuration of each such template. Solution proposed must be able to detect and return useful information in unstructured clinical text such as doctor's notes, discharge summaries, test results, and case notes using NLP models to detect entities of interest i.e. medical conditions, medications, dosages etc.
129	11		A6	What level of face identification is needed? What does the facial image need to be compared against?	Solution must support Detection of Human Faces in KYC and other documents	Facial image needs to be compared to one or more reference face images from KYC documents or with a live image of the customer captured in a transactional flow

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
130	13		A9	What graphs, charts and technical drawings are needed for extraction? What exactly is expected as an output?	Any support for special input types Graphs, Charts, Technical drawings etc	This is a good to have feature. One immediate use case is to be able to extract past test values which are usually given as a trend in a Graphs or Charts by most diagnostic labs in a medical test report if previous instances of the same test were also found with them for that client
131	14/15		B3	What are the inputs for xray, ecg, 2d echo reports expected for IDP? What is the output that is expected?	Reports for Cardiology tests 1. ECG 2. TMT 3. 2D Echo	Refer section 4.1.B.4 The ability to recognize the following entities and intelligent extraction of data points specified below from the respective medical documents must be available out of the box ... From Radiological / Sonography / Cardiology Tests ▪ Test result or doctor's Impression if recorded on the report
132	17		B5	What sort of validation is needed? How is this ML based and not rule based?	Solution should have the ability to identify relationships among extracted health information through the use of appropriate ML Models	Same as response to query at Sr no 128
133	19		B10(2)	Combination of underwriting scores can be done but needs domain knowledge on how it can be done. Is that the objective?	Availability of other solutions that provide Underwriting or Claim Recommendation combining output of	No. The availability of any other analytical features either out of the box or as part of the product / solution ecosystem of the bidder which can be integrated with the solution to provide capabilities to transform extracted data into insights, automation recommendations or generate summaries based on information extracted will be preferred.

Sl. No.	Page no	Topic	RFP Section	Nature of queries	Remarks from Bidders	Remarks from SBIL
134	20			4.4 QC SLAs of 99.9% needs clarity	Bidders MUST be able to provide managed services for Quality Control and to handle the exceptions from the data extraction processes and assure a turnaround time of not more than 1 hour and an accuracy rate of at least 99.9%.	For all documents that are subjected to a Quality Check (depending on the criticality of the data point and the context) through Human, the expected accuracy level of the output post such QC is expected to be not less than 99.9%.
135	37			15.17 IP ownership will be with SBI. If that is the case, does that mean that we will develop something from scratch for SBI?	Intellectual Property Rights	NO. Considering that the solution shall be provided on a SaaS model, ownership of the IPR can rest with the bidder. It is however expected that permission of SBI Life is obtained before using any explicit customizations or developments done specifically for SBI Life are shared and/or demonstrated to any third parties.