

SBI LIFE INSURANCE COMPANY LTD

Image Quality Check

Process Description

Table of Contents

1. Introduction	3
1.1 Key Definitions	3
1.1.1. Scanning of NB Proposal	3
1.1.2. Indexing.....	3
1.1.3. Scan Flow	3
1.1.4. Image Flow	3
1.1.5 Raw Images	3
1.1.6 Clean Up Images.....	3
2. Image Process Flow.....	4
3. Proposal Image Transfer Flow.....	5
3.1 Scanning Proposal at Branch.....	5
3.2 Usage of Raw Images	5
3.3 Image QC Process.....	5
3.3.1 Objective	5
3.3.2 Scope.....	5
3.4. Printing Vendor	8
4. Batch Processing	8
5. Location-Wise Folder Structure in FTP.....	8
4. Managing Deficiencies	9
4.1 Identifying Deficiencies.....	9
4.2 Communication Matrix	9
4.3 Resolving Deficiencies.....	9
Appendix I – MIS Format.....	10
Appendix II – Deficiency Tracking Dashboard.....	11

1. Introduction

In insurance industry proposal form is considered as basis of contract and based on proposal form & documents submitted along with proposal form plays an important role from Processing to Claim settlement. Hence in SBI Life we are intent to create a digital copy of every document received from customer & ensure it's on click availability to operations & other department as and when required. Proposals received through physical mode are scanned after Inward entry. For all operational & outsourcing processing purpose (including Data Entry, Underwriting etc) digital copy (i.e. Scanned image) of proposal is being used. Hence quality of Scanning has its own importance in-terms of ease in processing & efficiency of operational processes.

Further the same digital copies are used to send customer as Proposal Document along with Policy Bond.

Image Quality Check Process has been deployed to ensure zero tolerance in wrong scanning & indexing.

1.1 Key Definitions

1.1.1. Scanning of NB Proposal

Creating a digital copy of all documents available with proposal form post Inward Entry

1.1.2. Indexing

Identification of each page of Proposal with standardized document identifier value

e.g Proposal Form as P01, P02, Signature Page as S01, Pan Card as PAN01 etc

1.1.3. Scan Flow

Web based Scanning & Auto Indexing tool used by SBI Life Branches to scan proposal form.

1.1.4. Image Flow

Desktop based Scanning & Auto Indexing tool used by SBI Life Branches to scan proposal form

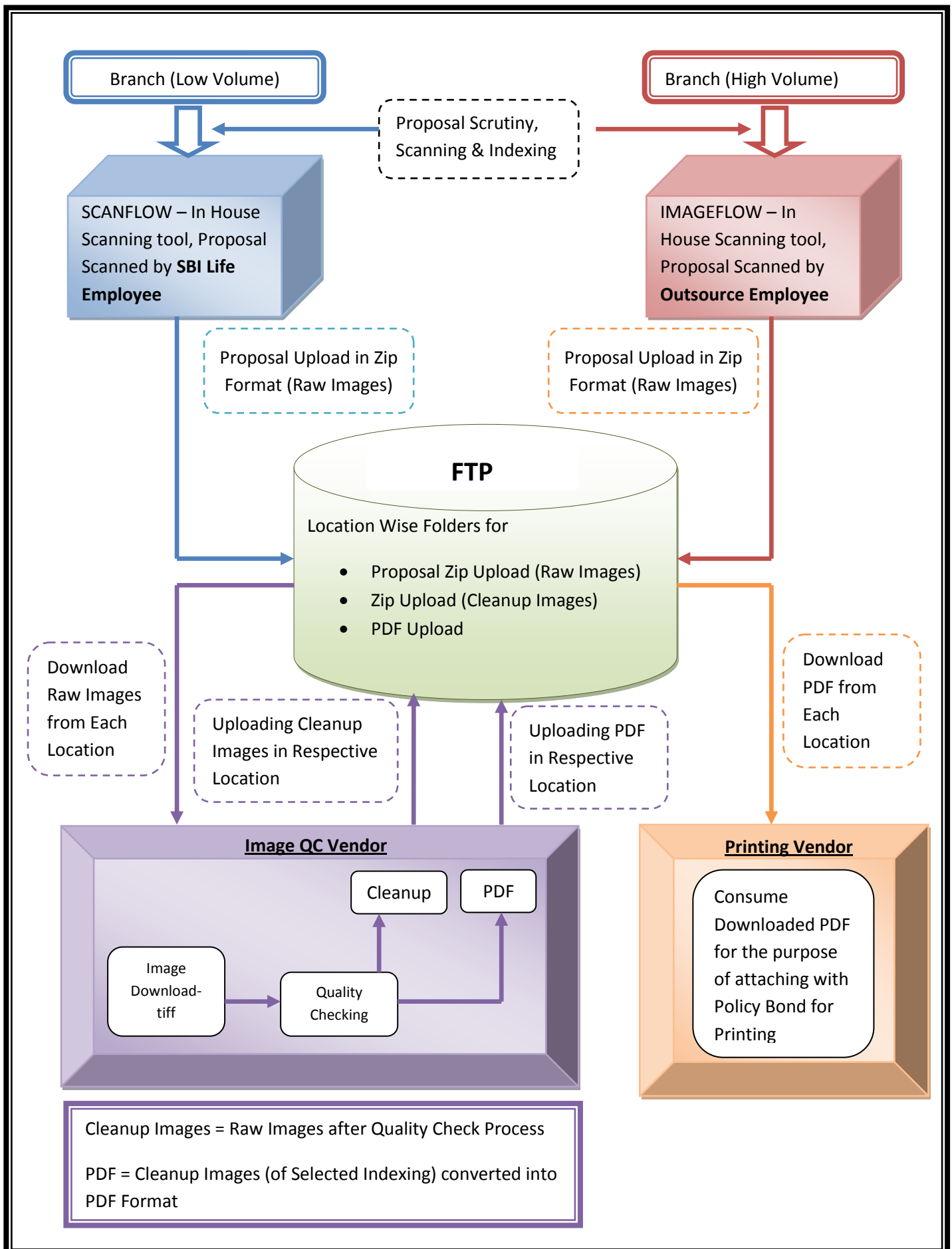
1.1.5 Raw Images

Proposal Images before quality check

1.1.6 Clean Up Images

Images Transferred Post Quality Check Process

2. Image Process Flow



3. Proposal Image Transfer Flow

3.1 Scanning Proposal at Branch

- SBI Life Branches scan Proposal Images after scrutiny.
- Scanning Tool – Scanflow or Image Flow
- Scanning tool generate zip file of documents/proposal scanned with Proposal_Number as identifier and same has to be transferred to FTP.
- Zip Name generated as Proposal Form_Session ID.zip
- Zip generated is transferred to respective branch location folder on FTP
- This is initial set of scanned images hence considered as “Raw Images”

3.2 Usage of Raw Images

- Raw images downloaded from FTP used by Data Entry Vendor for the purpose of Data Entry
- Raw images view available from Image Viewer used for Underwriting till Quality Checked images are available

3.3 Image QC Process

3.3.1 Objective

To ensure proposal scanning quality in terms of Image Availability, Correctness of Indexing and Orientation

3.3.2 Scope

1. Extracting Data from FTP

- Proposals download from respective locations in zip format
- Reconciliation of Proposal count downloaded from each location against proposal count received in each location through Scan Flow.

2. Image Quality Check Activity

- Image QC Vendor supposes to use raw images for quality checking.
- In the process of quality checking, vendor ensures correctness of indexing, orientation, legibility and identify missing images
- Post QC process, proposal which are clear, are uploaded in cleanup folder (tiff format) & PDF for the same has to be generated & uploaded in PDF folder.
- Images which are not fit for cleanup, proposal numbers with rejections reasons to be sent back to branches through CPC for Re-Scanning. (Refer Chapter 4)

Verifying Mandatory Images

- All downloaded proposals are required to pass through quality check process
- Product wise mandatory pages must be validated

- In case any of the mandatory page(s) is(are) not available, same case need to be rejected & intimated to respective branch for re-scanning
- Documents other than proposal pages should be verified with checklist provided at the end of the Proposal form
- Below is the indicative list of Product wise mandatory pages & Document Nomenclature

Naming Convention	Document Type	Remark
P	Proposal Page	Mandatory for All
S	Signature Page	Mandatory for All
BI	Benefit Illustrator	Product Specific
NA	Need Analysis	For Banca Proposals
FATCA	FATCA	Mandatory for All
PAN	Pancard	Mandatory for All
AADHAR	Aadhar Card	Mandatory for All
DL	Driving License	Other than Proposal Form
VID	Voter's ID	Other than Proposal Form
PASSPORT	Passport	Other than Proposal Form
NJC	NREGA Job Card	Other than Proposal Form
BKST	Bank Statement / Cancelled Cheque	Other than Proposal Form
XADD	Other Address Proof	Other than Proposal Form
XID	Other ID Proof	Other than Proposal Form
XAGE	Other Age proof	Other than Proposal Form
INCOMEPROOF	Income Proof	Other than Proposal Form
F60	Form 60	Other than Proposal Form
RBI	Revised BI	Other than Proposal Form
CONSENT	Consent	Other than Proposal Form
OTHER	Other	Other than Proposal Form
PHOTO	Cropped Photograph	Mandatory for All (excluding 1F)
SIGN	Cropped Signature	Mandatory for All

Product Code	Product Name	Proposal Page(P)	Signature page(S)	Other Docs(X)	Benefit Illustration (BI)	Other than Proposal Form
35	Shubh Nivesh	1,3,4,5,6	7	8	9,10,11,12	
45	Smart Shield	1,3,4,5,6	7	8		
47	Saral Shield	1,3,4,5,6	7	8		
22	Annuity Plus	1,3,4,5,6	7	8		
1E	Saral Pension	1,3,4,5,6	7	8	9,10,11,12	
1F	Grameen Bima	1,2	3	4		
1J	Saral Swadhan Plus	1,23	4	0		
1N	Money Back Gold	1,3,4,5,6	7	8	9,10,11,12	
1X	Smart Guaranteed	1,2	3	4		
1P	Smart Champ	1,3,4,5,6	7	8	9,10,11,12	
1B	Smart Income	1,3,4,5,6	7	8	9,10,11,12	

	Protect					
1R	Smart Money Planner	1,3,4,5,6	7	8	9,10,11,12	
50	Saral Maha Anand	1,3,4,5,6	7	8	9,10,11,12	
51	Smart Scholar	1,3,4,5,6	7	8	9,10,11,12	
53	Smart Elite	1,3,4,5,6	7	8	9,10,11,12	
1C	Smart Power	1,3,4,5,6	7	8	9,10,11,12	
1H	Retire Smart	1,3,4,5,6	7	8	9,10,11,12	
1K	Smart Wealth Builder	1,3,4,5,6	7	8	9,10,11,12	
1M	Flexi Smart Plus Insurance	1,3,4,5,6	7	8	9,10,11,12	
1W	Smart Humsafar(CPF + Addendum)	1,3,4,5,6,9,10,11,	7,12	8,13	14,15,16,17,	
2D	Smart Bachat	1,3,4,5,6	7	8	9,10,11,12	

Correction of Indexing Value

- There is possibility of wrong indexing done by branch while scanning Proposal.
- Illustration: At the time of Scanning, Proposal Page 4 marked as P5 & Proposal page 5 marked as P4, PAN Card marked as Passport, Benefit Illustration page Marked as Other Page
- In Such cases, Indexing value is required to change as per actual document type.

Actual Document	Initial Indexing Value	Post QC Indexing Value
Proposal Page 4	<ProposalNumber>_P05.tiff	<ProposalNumber>_P04.tiff
PAN Card	<ProposalNumber>_PASSPORT.tiff	<ProposalNumber>_PAN.tiff
Benefit Illustration Page	<ProposalNumber>_OTHER.tiff	<ProposalNumber>_BI01.tiff

PDF Generation

- Post completion of successful quality check process, Proposal is required to convert into PDF for selected document.

Accommodating Additional Documents (Requirements)

- Requirements are also uploaded by branch through Scan Flow & Image Flow
- Same has to be downloaded from Requirement folder of Respective location
- Quality Check is required to Identify wrong indexing & correction (If any)
- Post quality check, Re-PDF generation is required to accommodate additional documents in proposal processed earlier
- All documents except Photo & Sign to be added in PDF

3.4. Printing Vendor

- Printing vendor consume PDF generated by QC Vendor for the purpose of attaching the same with Policy Bond Printing.
- Latest PDF to be considered for the purpose of Printing consumption

4. Batch Processing

- Raw images are transferred to image server for temporary storage, batch are scheduled for every hour.
- Cleanup Images are transferred to Image server for permanent storage, batch run once everyday
- PDF batch is also run once everyday

5. Location-Wise Folder Structure in FTP

Location 1
Location 2
Location 3
Location N

Location:		
1.	ScanFlow	Repository of New Business Proposal Forms (Raw Images of Proposal Zip) coming from Scanflow & Imageflow
2.	Requirements	Repository of Requirements (Raw Images of Requirements) coming from Scanflow & Imageflow
3.	Cleanup	Repository of Cleanup Images Uploaded by Image QC Vendor Post Quality Checking Process
4.	PDF	Repository of PDF Documents Uploaded by Image QC Vendor
5.	Branch Reports	Repository of MIS

4. Managing Deficiencies

4.1 Identifying Deficiencies

- As described in [3.3.2 \(2\). Image Quality Check Activity](#) Proposal are identified where one or more than mandatory pages required for the purpose of processing is not available.
- Same proposal has to be rejected by Image Quality Check Vendor (or Kept on Hold for Processing)

4.2 Communication Matrix

- Proposals which are deficient should be intimated to respective Branches/PCs for resolutions.
- MIS containing Proposal Number, Rejection Reason and all other information relevant has to be shared with Higher Authorities in Region, CPC & Other Respective Stakeholders (e.g. Printing Team)
- Once branch/PC resolves deficiency it has to intimate to Vendor/CPC

4.3 Resolving Deficiencies

- Branch once received list of proposal with reason for rejection, it has to act on it at the earliest.
- Branch SPOC need to inform Sales Person/Customer in case required any further help from them to resolve rejection.
- When all required document are available, branch SPOC should re-scan the complete proposal through Scan Flow/Image Flow by tagging it as “ReScan”
- Image QC Vendor when receives “Re-Scan” proposal & ensures its fitness for further processing, the deficiency is said to be resolved.

Appendix I – MIS Format

REPORTING DATE	INWARD BRANCH	PC NAME	Proposal Number	Status	REJ_CODE	TAT	Ageing	USER ID
02-Mar-17	VIJAYAWADA	VIJAYAWADA	1KAP466184	Issued on 06.03.2017	Signature Page missing	40	Above 10 Days	8428
06-Mar-17	VIZIANAGARAM	VISHAKHAPATNAM	1KAN149426	Issued on 07.03.2017	BI Missing	36	Above 10 Days	8401
11-Mar-17	SATARA	PUNE	1KAN531362	Issued on 15.03.2017	BI Missing	31	Above 10 Days	5763
14-Mar-17	ELURU	VIJAYAWADA	50AN303505	Issued on 14.03.2017	Signature Page missing	28	Above 10 Days	8428
14-Mar-17	KOLKATA 8	KOLKATA	1KAN757211	Issued on 20.03.2017	BI Missing	28	Above 10 Days	pnw_30285
14-Mar-17	VIJAYAWADA	VIJAYAWADA	1KAN111092	Issued on 15.03.2017	BI Missing	28	Above 10 Days	8428
17-Mar-17	CHILUN	PUNE	1KAM492310	Issued on 20.03.2017	Signature Page missing	25	Above 10 Days	33195
17-Mar-17	CHENNAI 2	CHENNAI	51AJ590832	Issued on 27.03.2017	Proposal Pages missing	25	Above 10 Days	enh_partha

Appendix II – Deficiency Tracking Dashboard

Proposal Scanning Deficiency Pending Cases as on 11.04.2017					
PC NAME	0 to 01 Days	04 to 05 Days	06 to 10 Days	Above 10 Days	Grand Total
KOLKATA	2	-	9	15	26
HYDERABAD	4	-	5	6	15
LUCKNOW	5	-	4	5	14
NEW DELHI	3	1	4	5	13
RANCHI	3	3	5	2	13
PUNE	1	-	5	5	11
VIJAYAWADA	1	-	2	8	11
BHOPAL	4	-	4	1	9
CHANDIGARH	2	1	3	3	9
PATNA	2	-	1	5	8
CHENNAI	-	1	2	4	7
NAGPUR	-	-	2	4	6
RAIPUR	1	1	2	2	6
LUDHIANA	1	-	2	2	5
BHUBANESWAR	1	-	3	-	4
INDORE	1	1	1	1	4
THIRUVANANTHAPURAM	2	-	-	2	4
TIRUCHIRAPALLI	-	-	3	1	4
VISHAKHAPATNAM	1	-	1	2	4
AHMEDABAD	2	1	-	-	3
GUWAHATI	1	1	1	-	3
HUBLI	-	1	-	2	3
KOCHI	1	-	-	2	3
BANGALORE	-	-	2	-	2
JABALPUR	1	-	-	-	1
JAIPUR	-	-	1	-	1
MADURAI	1	-	-	-	1
MUMBAI	-	1	-	-	1
Grand Total	40	12	62	77	191