

**Pre Bid Query Response from SBI Life**

Sr No	Vendor Name	Query/ Suggestions	SBI Life Response		
1	TCS	<p>What is the type of connect that will be established between TCS and customer?                      Whether any customer sensitive data will be stored in TCS environment?                      Understanding is that the work will be performed by TCS. If so, what asset will be used: TCS asset with TCS SOE, customer asset or TCS asset with customer SOE.</p>	<p>This would be established by API connect. (Vendor need to subscribe to the service)</p>		
2	TCS	<p>Right to Audit to be agreed upon in the contract                      Also, audit will be for the scope of this engagement only.</p>	<p>Audit will happen as per our requirement</p>		
3	TCS	<p>What is the type of data that will be used?                      Will customer share the data? Whether the data will be dummy / encrypted?</p>	<p>For Search of ABHA Id customer will put OVD number( including AADHAR number ) . Search will be done on the basis of OVD(official valid document) number and post search same will not be stored in application after search is completed.</p>		
4	TCS	<p>Need more clarity on the Penalty clause</p>	<p>Penalty clauses will be as per SLA .</p>		
5	TCS	<p>Customers nominated agencies should sign TCS NDA before they are involved for any site inspection or audit that may be required by customer</p>	<p>Clarified during pre bid meeting</p>		
6	TCS	<p>This depends on how the infra is going to be</p>	<p>Activity will be done by API services .Info sec guidelines already outlined in RFP document.</p>		
7	TCS	<p>Should be based on RACI matrix defined for the scope of work</p>	<p>Agree</p>		

8	TCS	VA/PT by customer can be done only for the dedicated infra, that is used for the account.	Before go live VAPT certificate need to be provided by implementing partner. VAPT to be done for dedicated infra only which will be used for scope defined as per RFP		
9	TCS	VAPT closure timeline to be agreed upon as a part of contract	VAPT required for UAT and Production infra used before implementation. As per IRDA guidelines in audit if observation category is high or medium, same to be closed within one month of time.		
10	TCS	Customers empaneled vendors should sign TCS NDA before they are involved for any site inspection and check that may be required by customer	NDA will be signed.		
11	TCS	To be agreed as a part of contract and will be limited to the engagement	Will be applicable and limited to scope being outsourced only.		
12	TCS	Need to know the details and checklist followed for the self assessment	If the vendor is Cloud Service Provider then Cloud Security Checklist to be followed, if not then Third Party Control Check list to be followed.		
13	TCS	Who will provide this PIM software?	This will not be applicable for the scope		
14	TCS	If customer decides to manage the SIEM or PIM, then all assets used for this support should be customer SOE.	This will not be applicable for the scope		

15	TCS	VA/PT by customer can be done only for the dedicated infra, that is used for the account.	VAPT will be only for dedicated infra used for scope.		
16	TCS	To be agreed as a part of contract	This will be part of agreement.		
17	TCS	Is the customer SOE going to be followed. How Laptop is going to hardened and what is the Banks policy which is going to be followed for device (Laptop/desktop) hardening and configuration	Clarified during pre bid meeting.		
18	TCS	Incident management SLA to be agreed as a part of SLA	Yes ,Incident management will be part of agreemtn and SLA		
19	TCS	This will be already there if it is SBIL SOE on TCS laptop	Not applicable as storage of data is not allowed		
20	TCS	This is applicable only if the Infra is at TCS end and hosting is at TCS end.  Account team to check on cloud applicability	Not applicable as storage of data is not allowed		
21	TCS	It is requested to change this clause. Since the rate will remain valid for three years, bidder should have the option to submit year-on- year rate for AMC & Change Request Cost.	Rates to be provided as per commercial format given in RFP document		
22	TCS	RFP is silent about payment term. Will the bidder have to propose their own payment term in the commercial proposal?	Commercial format is provided , bidders will have to fill the same as per their cost analysis .		
23	TCS	RFP is silent about the validity period of the proposed commercial. How many days price validity will have to offer?	Terms and conditions will be decided with the selected vendor . Current Rates will be applicable for 3 years.		
24	MANtra Lab	Consent form template details would be required.	Yes,It will be provided		

25	MANtra Lab	The data that are pre-filled, will it be masked till the consent is given VIA OTP Authentications	Data will not be visible to any other party other than customer.		
26	MANtra Lab	For renewals journey too, will we be having this integration of ABHA details in proposal stage or will the start point be different.	Touch points are different.		
27	MANtra Lab	If the ABHA No. is not created then what are the information's that are to be captured. Also what API integrations are expected to create the ABHA no.	Solution should have capability to provide all necessary APIs to integrate with NHA and must meet other regulatory standard.		
28	MANtra Lab	Post the ABHA ID is created, assuming at the proposal level only, then the user can proceed to next step as per existing journey or will there be change in the flow.	Yes		
29	MANtra Lab	This change will it be applicable for all Online product available in SBI Life website or that change will be applicable for a specific product.	Solution is not product specific.		
30	MANtra Lab	With integration of ABHA details, what are we going to achieve in the policy issuance journey.	This is going to be for SBI Life internal assessment .		
31	MANtra Lab	The assumption is that in existing policy journey we are integrating ABHA, So in the policy issuance service do we need to pass the additional parameters for ABHA	ABHA number has to be passed to SBI Life.		
32	MANtra Lab	As this change is applicable for SBI Life website, so the assumption is the user would be the direct customers i.e. the end users	User can be direct customers		

33	MANtra Lab	Partners who have registred the client's ABHA, will that be integrated to the solution that needs to be built?	If customer is already having ABHA ,same to be validated by service provider through OTP based verification and to be passed to SBI Life through API connect. Storage of any information is not allowed.		
34	MANtra Lab	Will the agent have any work on this application. If yes then what type of agent will work on it? there is a common platform for All vertical agents such as Agency or banca or others.Need to collect and store detailed Information about Policyholders,including Personal details,Contact details.	yes		
35	MANtra Lab	How the ABHA Ids be generated, is it bulk ID creation or how single person in the team will have an ID	ABHA Id creation is a process created under Ayushman Bharat Digital Mission.Please refer Ayushman Bharat Digital mission website regarding process of ABHA creation		
36	MANtra Lab	We need to know about the existing technology stack and third-party services used in SBI Life's core application.	This shall be demonstrated to selected vendor after completion of RFP process.		
37	MANtra Lab	Please let us know a basic idea of the existing data flow for the SBI Life's core application.	This shall be demonstrated to selected vendor after completion of RFP process.		
38	MANtra Lab	How many portals/ core system modules will be affected for this new integration?	This shall be demonstrated to selected vendor after completion of RFP process.		

39	MANtra Lab	If we have any technology or infrastructure diagrams, please share with us.	This shall be demonstrated to selected vendor after completion of RFP process.		
40	MANtra Lab	Any automated system to generate health account numbers based on the established format to be developed? When will the generation process occur when the policy is issued or when the applicant is approved?	Solutuon provided to assess on system to generate ABHA number. Also scope of the acitivity being outsourced clarified during pre bid meeting.		
41	MANtra Lab	Any verification check, such as a check digit, to the health account numbers to help detect data entry errors.	ABHA number validation is to be done basis OTP based authentication and as per regulatory process		
42	MANtra Lab	How & What sort data will be collected and stored (Detailed information about policyholders, including personal information, contact details, and policy data)	Storing policyholder data is not allowed.		
43	MANtra Lab	Any duplicity check algorithm that can identify potential duplicates based on specified criteria need to be given?	Not applicable		