

REQUEST FOR PROPOSAL (RFP)
For
Outsourcing of Outbound Calling and Related Services



SBI Life Insurance Co. Ltd.

SBI Life Insurance Company Limited invites bids for **Outsourcing of Outbound Calling and Related Services**. The details scope is mentioned in the RFP document.

Important Dates	
Upload of RFP on SBI Life Website	12 th September, 2017
Last date for sending the queries on RFP	20 th September, 2017 by 12 noon
Pre-Bid Meeting	22 nd September, 2017 at 03.00 pm
Last date for submission of Proposals (Technical & Commercial)	29 th September, 2017 at 05.00 pm
Date for opening of Technical Proposals	29 th September, 2017 at 05.30 pm

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

Confidentiality – All information included in this RFP is confidential and only for the recipient's knowledge. No information included in this document or disclosed in any discussions connected to it can be disclosed to any other party. Receipt and viewing of this document implies acceptance of the above confidentiality norms.

Tender documents can be downloaded from the website www.sbilife.co.in

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1. Introduction and Background

1.1. About SBI Life

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

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

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

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

1.2. Objective

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

Scope A – Outbound Tele-Calling Services with CRM & Dialer provided by Participant(s)

Scope B – Outbound Tele-Calling Services with CRM & Dialer provided by SBI Life

Scope C – Calling for Revival of Lapsed Policies

Scope D – Cheque Pick-up and Skip Tracing Services

This RFP is an invitation to the market players having experience and expertise in providing activities as detailed in the scope under **Section 2** of this RFP.

No contractual obligation of whatsoever nature shall arise from the RFP process unless and until a formal contract is duly signed and executed between SBI Life and the selected participant(s).

2. Scope of Work

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

Scope A – Outbound Tele-Calling Services with CRM & Dialer provided by Participant(s)

Outbound calling include Renewal Premium Calling, Pre-issuance welcome calling(PIWC), Surrender Prevention, Revival of Lapsed Policies, HNI Servicing and any other ad-hoc campaigns that the company initiate from time to time. The general scope will be same for Scope A, B & C.

- Participant(s) should have their own Dialer & CRM application.
- Participants applying for Scope A should apply for Scope B also to migrate and work on SBI Life CRM and Dialer once ready.

General Scope

- Contacting the Policyholders/Sales Force/Any other group of SBI Life spread across India by outbound calling in English and/or major regional languages preferably through Predictive/Preview Dialer.
- Differentiated calling to be made as per products, category, priority, customers (HNI) etc. The calling scripts shall be provided by SBI Life.
- The data of the policyholders to be contacted shall be provided by SBI Life at regular intervals as per SBI Life requirements. It shall be responsibility of participant(s) post empanelment to clean the customer data to ensure that the calling process is put through.
- Calling is to be done on all the days of a week between 9.00 am to 8.00 pm, excluding national holidays and pre approved non working days. The working hours may be extended/changed in future depending upon the business needs and experience of SBI Life.
- The participant should be registered as tele-marketer with TRAI.
- Participant(s) should be complying with TRAI regulations & all other stipulations with respect to tele-calling. GSM Based Lines, PRI Lines or any other tele-calling lines will be installed & managed by the Participant(s). One time & recurring charges will be borne by the Participant(s).
- Recording, storage and retrieval capabilities of calls made to the policyholders and providing complete access to such recordings as per SBI Life’s requirements.
- Call recordings should be made available to SBI Life on same day for all request raised. Exceptional cases to be handled differently.
- Participant(s) should have capability to scale up or scale down operation based on the volume up to 25% at short notice. In certain activities (like PIWC) variations in intra month capacity have to be managed on a regular basis (see details below). Any increase in capacity beyond 25% shall be mutually agreed upon. Seating ramp up to be at the same location without altering the existing set up/area for the process.
- Participant should not have more than 20% of the approved headcount with callers less than 3 months vintage.

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- It shall be the responsibility of the participant(s) to ensure that calling is done in all cases and status is updated in real time.
- It is preferable to have the module / application through which the SBI Life can assign the urgent cases for calling on real time and according to the priority set by SBI Life, the automatically calling should happen. This facility should be in addition to the daily calling data. Data for such instances will be shared through secured file transfer mechanism.
- All the cases have to be called till phase out confirmation is received from SBI Life.
- The call intensity may vary for different categories/set of data as per SBI Life requirements from time to time.
- Optimal manpower availability to meet SBI Life's outbound calling requirement in the ratio 1:2:30 for Supervisor: Team Lead: Telecallers. Further, the Quality Assurance ratio should be 1:15 for Quality Auditor: Telecallers.
- Participant(s) should have the internal call quality team to monitor the call quality and should share the feedback on monthly basis/as and when called for by SBI Life.
- Contact Centre Infrastructure / technology should be provided by Participant(s) based on the number of agent & supervisor requirement by SBI Life.
- All communications containing customer information between the Participant(s) and SBI Life must be in encrypted form.
- SBI Life would, as a part of the regular reviews/site audits and audits carry out assessment of effectiveness of controls including surprise visits.
- Participant(s) will have to adhere to the process and service quality parameters laid down by SBI Life.
- There should be a facility to do online attendance tracking and monitoring of the callers, which should be exposed to SBI Life.
- The participant(s) should confirm to SBI Life's Information Security Policy for third party.
- Participant(s) should adhere to IRDAI regulations and guidelines (issued from time to time) along with outsourcing policy of SBI Life.

Technical Requirements (IT)

Data for calling will be accessed by Participant(s) either through secure FTP or using webservices over internet or any other secured modes. The transfer of data/dispositions should be automated to SBI Life's system on real time basis. With the selected Participant SBI Life will share details of the secure ftp / secure webservices. Selected Participant(s) will need to demonstrate readiness to get this process completed with due security assessment completion from SBI Life & Participant's information security within agreed project timelines from date of due formalization of the engagement. Participant(s) to confirm feasibility for connectivity, data security and commit timeline for completion and 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:

- Link Termination Equipments at SBI Life DC and DR, however Participant has to arrange their own Customer Premise Equipment's (CPE).

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- 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 network / link monitoring at their end for ensuring issue resolution in a timely manner.
- For outbound SMS & Emails to customer, Participant(s) will need to consume SBI Life's secure webservices.

Participant's Responsibility -

- Connectivity: Dedicated line (MPLS/ Leased line) must be provided by the Participant(s).
- Participant(s) to confirm readiness to SBI Life about provisions related to IT assets in their DC 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(s) should have DR & BCP plan in place.
- Ensuring space, power etc. in their DC / DR for SBI Life process related equipments (network, telephony)
- Participant(s) must comply with SBI Life IS & IT Policy requirements.
- Enable Agent workstation for call monitoring adhering to SLA (Service level Agreement)
- Provide the call recording in mp3 format or as specified by SBI Life.
- Participant(s) will have to maintain all voice records in secure environment at least for a period of six months from the date of calling. Such records should be destroyed after a copy of the same is provided to SBI Life and after the receipt of clearance in writing for destruction of such records from SBI Life.
- File transfer will be through secure ftp & call recording for the previous day will be transferred to SBI Life daily. Control reports to be provide to confirm effective monitoring of daily files transferred.
- SBI Life data at Participants environment will comply with SBI Life IS & IT policy.
- Naming convention and conversion of call recordings will be made available as per requirement of SBI Life.
- Enable call barge in & conference facility for SBI Life designated users from SBI Life office.
- Web based access to real time reporting of Participant's operations floor for designated users from SBI Life office. This should enable SBI Life to verify in real time manpower deployed for SBI Life.
- Single point technical contact for SBI Life IT team to complete deliverables in a time bound manner.
- Confirm desktop patch management 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

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telecom providers having capacity of 4 MB link from two different MPLS providers. (Details of existing arrangement to be submitted).

- Participant should have capacity / port in Customer Premise Equipment's (CPE) / Router to terminate MPLS /P2P links at their premises. Also, this CPE should have encryption engine to support IPSEC site to site VPN with SBI Life routers.
- 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 CPE /Router (also aggregator Ethernet port on Router) from dual link (single location)
- 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.

Additional alignment on scope related specifics -

- Provision for telephony gateway when SBI Life Dialer will be used.
- Participant will comply with SBI Life's Information security Policy & implement controls to satisfy SBI Life Information security audit on Customer Data & SBI Life information management.
- Participant will satisfy SBI Life Information Security Audit & implement relevant controls to confirm Data scrubbing with National Consumer Preference Register (NCPR) of TRAI where applicable. The Participant(s) to deploy relevant mechanism to ensure the DND scrubbing is done on the database prior to the calling.
- The calling dispositions recorded in Participant's CRM should be real time update to SBI Life through secure webservice.
- Participant(s) should provide access to their MIS/Reports mechanism and real-time MIS/Reports to SBI Life for all activities in the form of reports as per the format and frequency prescribed by SBI Life for calls made and deposition sent as applicable.
- Participant should enable microphone & speakers on all desktops.
- Participant to integrate for outbound SMS and E-mail, with SBI Life secure webservice.
- Any upgrade on technology as required to run the applications of SBI Life over time need to be considered as a part of the overall technical deployments for the process.

Sub activities considered by SBI Life under outbound tele-calling are mentioned below as 'Sub Scope'

Sub Scope –

SBI Life considers below mentioned four important activities under outbound tele-calling services.

- Calling for Renewal Premium Collection
- Pre Issuance Welcome Calling(PIWC)
- Calling for Surrender Prevention
- Calling for Maturity/Foreclosure/Data enrichment follow-ups and Other Miscellaneous Calling Services

Part I - Calling for Renewal Premium Collection

- Voice of Customer (VOC) details to be provided by Participant(s) as per requirements of SBI Life. Frequency of sharing VOC reports will be as per requirement of SBI Life.
- Updating alternate contact number & any other details of policyholders as per requirements of SBI Life.
- Expected Performance Standards from Participant(s) –
 - Prioritise calling as & when required
 - Effective Communication & Guidance to the customer as set standards (Examples - Resolution to query, Quick Answer, Personal Interaction, Adherence to approved Scripts, Empathy, Objection Handling)
 - Quality of calls should be up to the standards (It will be measured on the basis of sample check done by SBI Life)
 - Multiple Campaign Management
 - Real-time Supervision
 - Training Programs
 - Call intensity measurement
- Participant(s) may be required to integrate with SBI Life's CRM & Dialer.
- All basic requirements of calling will remain same as mentioned in Scope A & B under General Scope along with Dialer & CRM conditions.

Part II - Pre Issuance Welcome Calling

Pre issuance Welcome Calling (PIWC) is an outbound calling activity done prior to issuance of the policy. The welcome calls are made to the customers who have applied for SBI Life policy. The intention of this calling activity is to verify and confirm correctness of the customer details.

Calling Perspective -

- First attempt of calling should be done on fresh data on same day.
- All the cases to be called till the time information received from SBI Life to stop the call or the case is getting cleared.
- Effective calling need to be done to close the cases.
- Participant(s) should have special callers for HNI customers.
- Participant (s) should have the call calibration facility.
- Volume of activity may go up every month in the last week of the month. Participants should have capability to manage it by enhancing the capacity in the last week of the month. Such intra month expansion can be limited to 20% of normal capacity.
- Participants are expected to manage certain months of high volume by increasing the capacity for a few number of days as desired by SBI Life. Please refer bullet number 9 mentioned in general scope.
- Performance of call center on basis of the following parameters will be measured-

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- a. First Day Clearance – This refers to the clearance on the same day the case is allocated for calling.
 - b. Total Clearance – This will include all the cases cleared out of total cases allocated.
 - c. Quality of calling – Script need to be followed and all the information communicated to the customer should be proper and accurate with voice modulation.
 - d. Real time supervision
 - e. Ability to handle counter question – The caller should be able to answer the questions raised by the customer with details available with him, by referring the FAQ's and Product details provided by SBI Life.
 - f. Any other point decided mutually.
- Penalty will be imposed in case of any deviation in the above parameters.
 - All the minor address changes/ customer name (spelling mistakes) confirmed in call should be updated by the participants and report of the same should be shared on daily basis.
 - Contact details of the non contactable customer will have to be verified from scan copy of proposal form (made available by SBI Life) and calling to be done on verified/ corrected number.
 - Participant should have the system to call the customer on the time communicated by the customer/SBI Life.
 - All basic requirements of calling will remain same as mentioned in Scope A & B under General Scope along with Dialer & CRM conditions.

Part III - Calling for Surrender Prevention

- Participant(s) should have capability to provide their outbound calling services for surrender prevention as per requirements of SBI Life.
- Differentiated scripts shall be provided for calling along with tools which shall be used for tele-calling requesting customers to continue the policy.
- Customer response is carefully evaluated and leaves no room for confusion in cases which are retained.
- Remedial call is to be made, if any discrepancy found.
- Generation of MIS with required data fields for cases sent for customer retention calling.
- Feedbacks sharing through SFTP with call recordings on daily basis.
- Performance of call center on basis of the following parameters will be measured-
 - a. Percentage of customer retentions.
 - b. Quality of calling – Script need to be followed and all the information communicated to the customer should be proper and accurate with voice modulation.
 - c. Real time supervision

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- d. Ability to handle counter question – The caller should be able to answer the questions raised by the customer with details available with him, by referring the Tools/FAQ's and Product details provided by SBI Life.
 - e. Any other point decided mutually.
- All basic requirements of calling will remain same as mentioned in Scope A & B under General Scope along with Dialer & CRM conditions.

Part IV - Calling for Maturity/Foreclosure/Data Enrichment follow-ups and Other Miscellaneous Calling Services

- Participant(s) should have capability to provide their outbound calling services for Maturity/Foreclosure/Data Enrichment follow-ups as per requirements of SBI Life.
- SBI Life shall give advance intimation to participant(s) about calling services for any miscellaneous activity.
- All basic requirements of calling will remain same as mentioned in Scope A & B under General Scope along with Dialer & CRM conditions.

Scope B – Outbound Tele-Calling Services with CRM & Dialer provided by SBI Life

- SBI Life is in the process of implementing its own CRM with Dialer integrated and proposes to empanel vendors to outsource outbound calling activities.
- Participants applying for Scope A should apply for Scope B also to migrate and work on SBI Life CRM and Dialer once ready.
- General scope will remain same as mentioned in Scope A.
- Sub scope for Scope B will be same as 'Sub Scope' mentioned under Scope A.

Scope C – Calling for Revival of Lapsed Policies

- Participant(s) have to make calls to SBI Life policyholders where policy status is lapsed. Specialized focus and efforts are to be made by the Participants with these lapsed policy holders for payments.
- Database for calling of lapsed policies will be provided by SBI Life.
- Charges will be paid on the basis of successful revival of policy.
- Participant can use their experience/strategies for handling these lapse policies after due approval from SBI Life
- All basic requirements of calling will remain same as mentioned in Scope A & B under General Scope along with Dialer & CRM conditions.

Scope D – Cheque Pick up and Skip Tracing Activity

- SBI Life shall assign cases where customers request for cheque pick/document pick up.
- Participant is expected to use their feet on street for this service and complete the activity as per agreed TAT with SBI Life.
- Acknowledgement of premium to the customer to be provided at the time of premium collections as per instructions and format given by SBI Life.

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- Skip tracing which involves tracing the details of the Policyholders of SBI Life on the basis of information provided by SBI Life and updating the latest contact details of policyholders including address, contact numbers (viz. Mobile, Landline) & e-mail IDs with SBI Life along with collection of documents wherever required.
- Providing real-time MIS as per SBI Life's requirement for the above activities.

SBI Life expects the participant(s) 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 requirement of SBI Life.

3. Eligibility & Evaluation Criteria

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

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

Common Eligibility Criteria for Scope A, B & C

Participant(s) 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.
- Must have prior experience of minimum 3 years and proven capability in providing outbound tele-calling activities.
- 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
Regional Callers	1. North-East Regions - Bengali, Assamese, Oriya, Khasi, Mizo, Nagamese, Manipuri 2. South Regions - Tamil, Telugu, Kannada, Malayalam 3. West Regions - Marathi, Gujarati 4. North Regions - Hindi, Punjabi

- Participant(s) should not be a group entity or related party of any Insurer or insurance intermediary or the Directors of the Company should not be having any insurance agency. Further the participant(s) must give an undertaking that they or their group entity

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and related parties do not have any insurance intermediary license and that none of their Directors have any insurance agency. This is an essential prerequisite for considering the proposal of the Participant(s). Further, the selected/empanelled participant(s) or entity or related party 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 period as stipulated in the SLA, subsequent to the termination of the contract with SBI Life.

- Should have adequate, sustainable, scalable and trained manpower with complete skill sets as per best industry standards.
- Qualifications of callers should be 10+2 & above.
- All locations to be inter-connected to their main centre, if Participant(s) have multiple locations.
- The participant(s) 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(s) providing similar services in Indian Life Insurance Companies for All India Callers.

Additional Criteria for Scope A

- Must have fully functional operational facility at more than 2 locations in India with total installed seat capacity of more than 500 seats for voice based services. The capacity should be scalable at each of these facilities.

Additional Criteria for Scope B

- Must have fully functional operational facility at 1 or more locations in India with total installed seat capacity of more than 100 seats for voice based services. The capacity should be scalable at each of the facilities.

Additional Criteria for Scope C

- Must have fully functional operational facility at 1 or more locations in India with total installed seat capacity of more than 100 seats for voice based services. The capacity should be scalable at each of the facilities.

Common Evaluation Criteria for Scope A, B & C

- All India Callers - Preference will be given to those who have experience in Indian Life Insurance Companies.
- Regional Callers – The participant(s) should have sufficient number of callers for Regional languages.
- Must have multi language call centre facilities/ adequate manpower strength to reach to SBI Life policyholders spread across India.
- It is preferred that participant should have ISO 9001 and ISO 27001 certification at the time of application to this RFP.

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- Must be able to demonstrate through its processes and systems, ability to measure and report TAT and quality as per the requirements of SBI Life.
- Lead time required to start the activities.

Eligibility Criteria for Scope D

- Must have prior experience of minimum 3 years and proven capability in providing all activities outlined in the scope.
- Should have their own feet on street network or should have tie up(s) for reaching to SBI Life policyholders as on date of applying to this RFP.
- Participant(s) should not be a group entity or related party of any Insurer or insurance intermediary or the Directors of the Company should not be having any insurance agency. Further the participant(s) must give an undertaking that they or their group entity and related parties do not have any insurance intermediary license and that none of their Directors have any insurance agency. This is an essential prerequisite for considering the proposal of the Participant(s). Further, the selected/empanelled participant(s) or entity or related party 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 period as stipulated in the SLA, subsequent to the termination of the contract with SBI Life.

Evaluation Criteria for Scope D

- Must be able to demonstrate through its processes and systems, ability to measure and report TAT and quality as per the requirements of SBI Life.
- It is preferred that participant should have ISO 9001 and ISO 27001 certification at the time of application to this RFP.

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

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

4. Response to RFP

The participant(s) may either apply for any one of the scope i.e. Scope A, B, C, D or all the scopes or any combinations of scopes. Scope A, B, C & D will be evaluated separately. SBI Life may select multiple participant(s) under any single scope and there will not be any minimum seat/volume commitment. The technical proposal must clearly indicate the choice of scope applied for.

The participant(s) should submit technical and commercial proposals in response to this RFP in sealed and separate envelopes, super scribed as “**Technical Proposal for Scope - _____**”

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(Scope Numbers to be mentioned) and “**Commercial Proposal for Scope - _____**” (Scope Numbers to be mentioned) as applicable.

Technical Proposal

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

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. The proposal should clearly mention the Scope of Activities for which proposal is being submitted.

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

- Brief Company overview.
- Management details including ownership pattern, share holding, whether a listed company etc.
- Business performance during last three completed years along with brief summary of audited financial results
- Certificate of registration (Copy) with TRAI
- Details of industry awards, recognitions, affiliations and certifications, if any.
- Information on the industry exposure, projects executed.
- List of existing clientele with overview of support provided on projects undertaken for them of similar nature and nature and duration of such projects.
- References from clientele currently using the services defined in the Scope A, B, C & D.
- Address of each of the existing operational facilities along with services (Scope A, B & C) carried out in respective locations and capacity.
- Details & Count of vintage callers
- Name, designation and contact details of the authorized official from the participant(s).
- 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.
- Lead time required to start the activities (in weeks) under the Scope A, Scope B and /or Scope C.
- Details of ISO 9001, ISO 27001 & any other certifications pertaining to Operations & IT Security.
- Technical Overview Format attached as **Annexure – III** duly filled up by the Participant. Attach additional sheets to Annexure – III if required.
- 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

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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.

- Additional mandatory submissions for Scope D only
 - Detail on State wise network available for Feet on Street (provide district wise break up under each State).
- NDA & All other Annexure as prescribed in this RFP document.

Commercial Proposal

The Commercial Proposal must contain charges proposed in the prescribed format only. The commercial proposal format is provided in the **Annexure – II** to this RFP. Any conditional or multiple submissions will result in disqualification of the participant(s).

The charges proposed by the participant(s) and agreed to by SBI Life for the activities covered under scope of RFP shall remain frozen during the term of contract which is 3 years from the term date mentioned in Letter of Intent (LOI).

The cost should be quoted in Indian Rupees only and should be exclusive of the applicable taxes. Relative cost, cost as a percentage to some other factor is not acceptable in the commercial format. Tax Deduction at Source (TDS), as applicable, will be deducted by SBI Life.

Bids in consortium are strictly prohibited.

The Commercial proposal is required to be submitted separately in a sealed envelope and no other document should be submitted with the Commercial proposal. Only one (1) hardcopy (original) of the commercial proposal needs to be provided.

The last date for submission of technical and commercial proposal is **29th September, 2017 at 5.00 pm**. The proposal is to be sealed in two separate envelopes, super scribed as “Technical Proposal” and “Commercial Proposal” respectively, and sent to:

SVP and Head - Policy Servicing & Payouts and Renewals
SBI Life Insurance Co. Ltd.
8th level, Seawoods Grand Central,
Tower 2, Plot No. R-1, Sector 40,
Seawoods, Nerul Node, Navi Mumbai 400706
Tel: +91 22 6645 6000 (Board)

All pages of the original hardcopy (technical & commercial) proposal shall be initialed by the person(s) signing the proposal along with seal. In case the technical or commercial proposal is incomplete in any respect, SBI Life reserves the right to reject such proposals summarily.

All proposals and supporting documentation shall be submitted in English.

Proposal received through fax, email or any other electronic media shall not be considered.

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Outsourcing of Outbound Calling & Related Services

SBI Life shall not be responsible for non-receipt of proposal(s) within the specified date and time, due to any reason whatsoever. Proposals received after the stipulated time or incomplete in any respect will be summarily rejected.

SBI Life reserves the right to accept or reject any proposal/s without assigning any reason thereof and SBI Life's decision in this regard will be treated as final. SBI Life also reserves its right to withdraw the RFP process at any stage without assigning any reasons thereof. No communication in any form shall be entertained in this regard.

Participant(s) should submit their bids at their own cost and should bear all the costs of whatsoever nature that they may incur for their participation in the entire process.

Participant(s) must organize their response in accordance with the scope as specified in the RFP (refer Section 2) and under no circumstances extraneous information should be included in the proposals.

This RFP is not an offer by SBI Life but an invitation for Proposals. No contractual obligation of whatsoever nature shall ever arise from the RFP process unless and until a formal agreement is signed and executed by the duly authorized signatories of SBI Life and the selected participant(s).

SBI Life reserves the rights to amend, modify, add or delete either in part or in full any conditions or specifications without assigning any reason during the entire process.

SBI Life reserves the right to disqualify the participant(s) blacklisted by State/Central Govt. undertakings/public sector units or whose contracts have been terminated on account of poor performance, if any such information comes to the knowledge of SBI Life at any stage, either during tendering process or after short listing the participant(s) or at any time thereafter.

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

5. Clarification

Queries, if any, may be communicated through an email to operations.solution@sbilife.co.in. The subject of the mail should be **“Queries on RFP – “Outsourcing for Outbound Calling & Related Services”**. No other form of communication will be entertained. All queries must be sent to the email ID specified by **20th September, 2017, by 12.00 noon**. Queries received post cut off time may not be considered.

SBI Life shall provide the clarifications to the queries raised by participant(s) on **‘22nd September, 2017 at 3.00 pm’** in the pre-bid meeting. 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

Request for Proposal (RFP) Outsourcing of Outbound Calling & Related Services

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.

6. Opening of Technical Proposals

The technical proposals submitted shall be opened by SBI Life for evaluation on “**29th September, 2017 at 05.30 pm**”. Representatives of the participant(s), may at their convenience, witness the bid opening process.

7. Technical Presentation

Based on the proposals submitted and initial evaluation of the technical proposals, participant(s) will be required to present to SBI Life officials, the proposed solution, discuss related implementation approach & methodologies, and introduce the project team and governance structure in the form of a presentation. These presentations should cover details of the proposal described in this RFP document and its annexure as well as enclosures. The presentations will also give SBI Life an opportunity to clarify issues arising out of the participant(s) response to this RFP. SBI Life shall not be under any obligation to bear any part of the expenses incurred by the participant(s) for the presentations. This technical presentation schedule will be communicated separately.

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

8. Opening of the Commercial Proposals

The commercial proposals of only those participants, who qualify and score the requisite rating as decided by SBI Life in the evaluation of technical proposals, shall be opened in the presence of their authorized signatories/representatives of the final shortlisted participant(s) who will be required to sign a register/document evidencing their presence. The schedule for opening of commercial proposals will be intimated separately to the shortlisted participant(s).

9. Evaluation

The basis of evaluation will be on techno-commercial criteria. Weightage of the technical-commercial evaluation will be on 60:40 ratios. Participants should satisfy the basic eligibility criteria as mentioned in Section 3. Based on the bid submitted, technical evaluation would be done first to short list eligible participant(s). Only those Participant(s) who qualify in the technical evaluation will be considered for techno-commercial evaluation. The decision of SBI Life in this regard shall be final and binding.

10. Other Terms & Conditions

10.1. Modification and/or Withdrawal of Proposals

Proposals once submitted will be treated as final and no further correspondence for modification shall be entertained. No proposal shall be modified after the deadline for submission of proposals. No proposal shall be allowed to be withdrawn after the last date of submission of the bid. The participant(s) will not be allowed to withdraw the proposals.

10.2. Material Alterations & Ambiguous Information

The participant(s) should ensure that there are no cuttings, erasures or over-writing, illegible or undecipherable figures in the documents submitted. The proposals may be disqualified on this score alone. The decision of SBI Life is final and binding.

10.3. Confidentiality & Non-Disclosure

The participant(s) shall be under obligation and binding of the confidentiality-cum-non disclosure undertaking to be submitted along with response to this RFP. The draft of the same is attached as **Annexure – IV**. The participant(s) have to execute Non Disclosure Agreement on Rs.200/- Non judicial stamp paper. The undertaking should be notarized and stamped.

10.4. Empanelment of Service Provider(s) and Exit

SBI Life reserves its right to empanel one or more than one participant(s) for one or more activity/activities proposed. Deployment of services in terms of location and scope will be the sole prerogative of SBI Life.

Upon empanelment, selected participant(s) shall be required to enter into Service Level Agreement (SLA). Such Service Level Agreement shall be initially for a period of three years and may be extended thereafter at mutually agreed terms and conditions. Such decision shall be at the sole discretion of SBI Life. **The service level agreement shall be on Principal to Principal basis.** (Refer clause 10.7 for details)

Empanelled participant(s) shall be required to put in place necessary security and all possible safeguards to maintain necessary confidentiality of data and/or information

received in any form from SBI Life. The empanelled participant(s) shall be required to submit the details of all safeguards in place at its facility before commencement of the proposed activity.

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

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

The detailed terms and conditions governing the contract shall be included in the service level agreement and shall undergo changes as per the Outsourcing Guidelines issued by IRDAI and as per the outsourcing policy of SBI Life from time to time.

There shall be penalty on non-adherence to service deliverables such as manpower 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.

The performance of empanelled participant(s) shall be reviewed periodically, at least once in a year for continuation of contract. Any decision in this regard by SBI Life shall be final and binding on the empanelled participant(s).

10.5. Award of Contract

Any award to be made pursuant to this RFP will be based upon the proposal with appropriate consideration given to technical methodologies, quality of resources employed participant(s) deliverables, and factsheet of past projects of similar nature with similar clients, cost proposed and SBI Life's requirements.

The acceptance of a Bid will be communicated in writing at the address supplied by the participant(s) in the RFP response. Any change of address of the participant(s), should therefore be promptly notified in writing to SBI Life.

10.6. Signing of Contract

The selected participant(s) shall be required to enter into a contract with SBI Life, within thirty (30) days of the award of the tender (i.e. issuance of a Letter of Intent by SBI Life) or within such extended period, as may be specified by SBI Life. At the time of execution of the contract a Memorandum of Understanding (MoU) containing the terms and conditions necessary for the due performance of the work in accordance with the bids and acceptance thereof will be signed. The contract will be based on this RFP, modification arising out of negotiation/clarification etc., the participant(s) offer document with all its enclosures and will include the following documents:

- The participant(s) proposal in response – technical and commercial proposals separately
- Modification to the proposal, if any, after negotiation/clarification.
- Related Technical Specifications
- Copies of the licenses, certifications etc.

SBI Life reserves the right to stipulate, at the time of finalization, any other document(s) to be enclosed as part of the final contract.

10.7. Service Level Agreement (SLA)

The services to be provided by the selected participant(s) shall be governed by a detailed SLA, which will be finalized at the time of execution of the contract. The selected participant(s) shall be required to enter into a contract with SBI Life, within thirty (30) days of the award of the tender (i.e. issuance of the LOI) or within such extended period, as may be specified by SBI Life. The SLA will include the following:

Change Request: SBI Life may, request for changes in the application software or any associated software used on behalf of SBI Life. Such changes must be carried out within a reasonable time. SBI Life solicits the SLA terms generally agreed by the participant(s) regarding Change Requests. Detailed metrics of commercial, measurement, definition of terms and goal should be provided as and when major change request is communicated by SBI Life.

Reporting and Exceptions: Participant(s) will perform a “root cause analysis” for any incident having a priority of “production stop” or “severe with no work around” which does not meet the goal established for any specified metric. The purpose of this analysis is to determine what corrective actions are to be taken to prevent reoccurrence of the failure and/or if the incident is removed from the metric.

Performance Parameters & Evaluation: Turn-around-time and quality parameters for processing the service request will be mutually agreed upon at the time of execution of the contract between SBI Life and the selected participant.

Penalties for SLA Violation: Penalties will be imposed for violation of SLA terms and for failure on the part of the participant to adhere to the time lines agreed upon. Rate, quantum and measurement metrics will be decided at the time of execution of the contract between SBI Life and the selected participant.

10.8. IT & IS Guidelines

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

10.9. Right of Verification

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

10.10. Indemnity

The participant(s) shall indemnify SBI Life and keep indemnified against any loss or damage that SBI Life may sustain on account of any violation(s)/breach/infringement of intellectual property, confidentiality, privacy, patents, trademarks, statutory/regulatory guidelines/instructions etc., by the participant(s).

The participant(s) shall, at its own cost and expenses, defend and indemnify SBI Life against all third-party claims including, but not limited to, those of the infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights, arising from use of the Products or any part thereof in India.

The participant(s) shall expeditiously meet any such claims and shall have full rights to defend itself there from. If SBI Life is required to pay compensation to a third party resulting from such infringement, the participant(s) shall be fully responsible therefore, including all expenses and court and legal fees.

The participant(s) shall also be liable to indemnify SBI Life, at its own cost and expenses, against all losses/damages, which SBI Life may suffer on account of violation by the participant(s) of any or all national/international trade laws, norms, standards, procedures, etc.

Further, the participant(s) shall indemnify SBI Life and keep indemnified against any loss or damage that SBI Life may sustain on account of any violation of patents, trademark etc., by the participant(s) in respect of hardware, hardware components, system software, etc. supplied.

10.11. Disputes Resolution

Any dispute or differences whatsoever arising between the parties out of or in relation to the construction, meaning, interpretation and operation or effect of these Proposal Documents or breach thereof shall be decided by SBI Life. Such decision by SBI Life shall be final and binding on the participant(s).

10.12. Amendments to this RFP

Amendments to the RFP may be issued by SBI Life during the RFP process as required. Amendments to RFP so made shall be deemed to form an integral part of the RFP.

10.13. Format and Signing the Proposals Submitted

The original and all copies of bid proposal submitted by the participant(s) shall be typed or printed in a clear typeface. An accompanying letter is required **Annexure - V**, signed by an authorized signatory of the participant(s), committing the participant(s) to the contents of the original response. All pages in the bid should be authenticated by a duly authorized signatory of the participant(s) under seal.

10.14. Participant(s) indication of Authorisation to Bid

Responses submitted by participant(s) to this RFP represent a firm offer to contract on the terms and conditions described in the participant(s) response. The proposal must be signed by an official authorized to commit the participant(s) to the terms and conditions of the proposal. The signatory should have the authority to sign the documents.

10.15. Language of the Proposals

All bids and supporting documentation shall be submitted in English.

10.16. Completeness of the Proposals

The participant's proposal is subject to an evaluation process. Therefore, it is important that the participant(s) carefully prepares the proposal and answers questionnaire completely. The quality of the participant(s) proposal will be viewed as an indicator of the participant(s) capability to provide the solution and participant(s) interest in the project. The participant(s) is required to respond to the RFP only in the prescribed format. Under no circumstances, should the format be changed, altered and modified. All pages including all supporting documents in the bid should be authenticated by a duly authorized signatory of the Participant(s) under seal.

10.17. Acceptance or Rejection of the Proposals

SBI Life reserves the right not to accept any bid, or to accept or reject a particular bid at its sole discretion without assigning any reason whatsoever and the decision of SBI Life will be treated as final. The RFP responses/bids/proposals not submitted in the prescribed format or incomplete in any sense are likely to be rejected.

10.18. RFP Ownership

The RFP and all supporting documentation/templates/annexure are the sole property of SBI Life and violation of this will be a breach of trust and SBI Life would be free to initiate any action deemed appropriate.

10.19. Participant(s) Status

Each Participant must indicate whether or not they have any actual or potential conflict of interest related to contracting services with SBI Life.

10.20. Cost of the Proposal

All costs relating to preparation, submission of its proposal, attending the clarification sessions and bid opening as well as arranging for the Technical Presentation to SBI Life will be borne by the participant and SBI Life will not be responsible or liable, in any way, for any such costs, regardless of the conduct or outcome of the process.

10.21. Confidentiality

This document contains information confidential and proprietary to SBI Life. Additionally, the participant(s) will be exposed by virtue of the contracted activities to internal business information of SBI Life, the Associates, Subsidiaries and/or business partners. Disclosure of receipt of this RFP or any part of the aforementioned information to parties not directly involved in providing the services requested could be treated as breach of trust and SBI Life would be free to initiate any action deemed appropriate. No news release, public announcement, or any other reference to this RFP shall be made without written consent from SBI Life. Reproduction of this RFP, without prior written consent of SBI Life, by photographic, electronic, or other means is strictly prohibited.

10.22. Intellectual Property Rights

SBI Life will own all intellectual property rights to all design, software and/or systems created specifically for implementation at SBI Life under this contract. The participant(s) shall fully protect and indemnify SBI Life from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes supplied by the participant(s).

10.23. Solicitation of Employees

Participant(s) will not hire employees of SBI Life or solicit or accept solicitation (either directly, indirectly, or through a third party) from employees of SBI Life directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis.

10.24. Jurisdiction

All disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of these Proposal Documents or breach thereof shall be settled amicably. If, however, the parties are not able to resolve them amicably, the same shall be settled by arbitration in accordance with the applicable Indian Laws, and the award made in pursuance thereof shall be binding on the parties. Any appeal will be subject to the exclusive jurisdiction of courts at Mumbai, India.

10.25. Arbitration

All disputes and differences of any kind, whatsoever shall be referred by either party (SBI Life or the participant(s), after issuance of 30 days notice in writing to the other, clearly mentioning the nature of the dispute/ differences, to a single arbitrator, acceptable to both the parties, for initiation of arbitration proceedings and settlement of the dispute(s) and difference/ strictly under the terms and conditions of this contract, executed between SBI Life and the participant(s). The arbitration shall be governed by the provisions of the applicable Indian Laws. The award shall be final and binding on both the parties. The venue for arbitration shall be at Mumbai, India.

10.26. Force Majeure

The participant(s) shall not be responsible for delay in delivery resulting from acts/events beyond his control provided notice for happening of such act/event is given by the participant(s) to SBI Life within 15 days from the date of occurrence. Such act/event shall include acts of God, war, floods, earthquakes, epidemics, riots, fire or governmental regulations superimposed after the date of order/contract.

10.27. Condition of Acceptance

The selected participant(s) and SBI Life will specify during contracting, the criterion for acceptance and milestones (both technical and functional). Failure, to meet the acceptance criterion may result in termination of the arrangement and/or contract. No payments will be made and SBI Life may claim damages from the participant(s). In such an eventuality, SBI Life will be free to engage any other participant(s).

Annexure – I - Technical Proposal Format

Cover Page

Information required on cover page:

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

Name of Participant(s) : <Name>

Type of document: Technical Proposal

Scope applied for (Please tick)

Scope A

Scope B

Scope C

Scope D

Note - The participant(s) may either apply for any one of the scope i.e. Scope A, B, C,D or all the scopes or any combinations of scopes.

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Contents/Documents to be submitted in response to RFP

TECHNICAL PROPOSAL

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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

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.

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 about Cheque Pick-up & Skip Tracing activities & Set-up.

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, 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

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.

Annexure – II - Commercial Proposal Format

Cover Page

Information required on cover page:

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

Name of Participant(s) : <Name>

Type of document: Commercial Proposal

Commercials submitted for (Please tick)

Scope A

Scope B

Scope C

Scope D

COMMERCIAL PROPOSAL

• **Commercial Format for Scope A**

Sr. No.	Component	Unit	Charges (Rs.)
1.	Call Centre Seat (for 8 hours per day and 7 days a week inclusive of manpower) Dialer & CRM application provided by Participant	Per seat per month	

• **Commercial Format for Scope B**

Sr. No.	Component	Unit	Charges (Rs.)
1.	Call Centre Seat (for 8 hours per day and 7 days a week inclusive of manpower) Dialer & CRM application provided by SBI Life	Per seat per month	

• **Commercial Format for Scope C**

Sr. No.	Component	Unit	Charges (Rs.)
1	Calling for Revival of Lapsed Policy	Per successfully revived policy	

• **Commercial Format for Scope D**

Sr. No.	Component	Unit	Charges (Rs.)
1.	Cheque/document pick-up	Per Case	
2	Skip Tracing with document collection	Per Case	

*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

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	
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 outbound calling 5. Capacity utilized for back office processing activities 6. Call volumes handled per month	
Qualification & Count of Callers	Qualification & Count-10+2 Standard	

Request for Proposal (RFP)
Outsourcing of Outbound Calling & Related Services

	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	
Outbound 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? 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 outbound calling (Scope – A, B & C)	Scope A - In weeks Scope B - In weeks Scope C - In weeks Scope D – In weeks	
Feet on Street (Scope-D)	1. Own set up 2. Tie ups including franchisee set up	
Feet on Street Count (Scope-D)	PAN India Count (State wise)	
Geographical Coverage (Scope-D)	1. Number & Name of Locations having presence 2. % of Districts covered in each state having presence	
TRAI Registration	Copy of registration to be provided	
Due Diligence Checklist	Does 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 Seventeen, by (*Name of interested commercial entity*) a company incorporated under Indian Companies Act, 1956 and having its registered office at (*Place*) , hereinafter called as the First party, has been issued a request for proposal, hereinafter referred to as RFP, by **SBI Life Insurance Co. Ltd.**, a company incorporated under the laws of Indian Companies Act, 1956 and having its registered office at Mumbai, hereinafter referred to as the Second Party

Whereas the second party has provided certain proprietary information, concerning its products, service, organization, decision processes, strategic business initiatives, technical infrastructure, working processes, delegation of responsibilities, project management, planning methods, reports, plans and status including but not limited to technical manuals, specifications, product features, customer list, specializations, documents, financial statements and business/development plans etc. to the first party to facilitate response to the RFP.

Whereas the first party agreed to keep such information confidential

NOW, THEREFORE, in consideration thereof, the First party agrees

to hold all Confidential Information received from the Second party in confidence for a period of three (3) years from the receipt of the Information. The First party will use such Information only for the purpose of responding to the RFP.

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

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

to ensure that their employees will not disclose any information so received even after they cease

to be employees of the recipient. The recipient party shall ensure this by own internal agreements.

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

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

<Interested Participant >

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Outsourcing of Outbound Calling & Related Services

Company Seal : _____
Authorised Signatory : _____
Name of Auth Signatory : _____
Designation : _____
Date : _____

Witness

Name : _____
Designation : _____
Date : _____

Summary:-

The summary should be a **one (1)** page summary of the RFP response highlighting the fitment of proposed solution to SBI Life

Please note that commercial terms **must not** be included here

Annexure – V - Offer Letter and Compliance Certificate

Date:

To,
SVP & Head - Policy Servicing & Payouts and Renewals
SBI Life Insurance Co. Ltd.
8th level, Seawoods Grand Central,
Tower 2, Plot No. R-1, Sector 40, Seawoods,
Nerul Node, Navi Mumbai - 400706

Dear Sir,

Re: RFP for Outsourcing of Outbound Calling & 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".

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.

Detailed:

1. 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.
2. 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.
3. All arrangements with external party/vendors shall have a well-defined service level agreement (SLA) that shall specify information security requirements and controls,

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- service levels and liability of suppliers in case of SLA violations, non-mitigation of IS vulnerabilities, IS incidents etc.
4. 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
 - a. Fairly, without intimidation or deception and,
 - b. Lawfully, adhering to all relevant rules of law, whether derived from statute or common law, relating to the collection of PII/SPDI.
 5. 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.
 6. 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.
 7. The Participant shall be subject to a relationship assessment (sometimes referred to as due diligence review) which shall cover:
 - a. Dealing with the said party (e.g. details of provider history, previous and current business arrangement and dispute information)
 8. 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.
 9. The Participant shall have a demonstrable level of maturity in relation to information security and their degree of commitment to information security.
 10. 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.
 11. The list of security controls shall be determined to be implemented based on the type of engagement and nature of information sharing requirement.
 12. The data shall be shared with the third party ONLY on “Need to know” basis.
 13. 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.
 14. Confidentiality and non-disclosure agreements with third parties shall be reviewed periodically and whenever the service terms and conditions are changed.
 15. Access management for third parties including granting access, review of user access rights shall be periodically assessed and changed as applicable.
 16. A consistent method for securely handling the termination of relationships with Parties shall be established which shall include:
 - a. Designating individuals responsible for managing the termination
 - b. Revocation of physical and logical access rights to the organization’s information
 - c. Return, transfer or secure destruction of assets (e.g. 'back-up media storage' documentation, hardware and data.)
 17. The Participant shall adhere to SBI Life's license agreements and intellectual property rights

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18. 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.
19. 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.
20. 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
21. 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.
22. 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.
23. In case of renewal, the security considerations in line with the Prior to engagement scenario shall be considered.
24. 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.
25. 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.
26. 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.
27. 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.
28. 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.
29. 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.
30. 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:
 - i. The Participant shall maintain integrity of the software in use, including patch upgrades, operating systems and applications.

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- ii. Mail attachments should be encrypted before sending as the traffic could be sniffed in transit, leading to unauthorized disclosure and modification of information.
 - iii. The connectivity between the Participant and SBI Life shall be encrypted and data transfer shall be via Secure FTP
 - iv. The Participant shall have secure connectivity to the SBI Life's central data centre in active fail-over mode and to disaster recovery centre.
31. 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.
32. 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.
33. 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.
34. The Participant shall comply with all legal, regulatory and statutory requirements.

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.

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