



## Outsourcing of Outbound Calling & Related Services

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

**RFP No. SBILIFE/OPS/RV/2020-21/01**



**SBI Life Insurance Co. Ltd.**

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

**Confidentiality** – All informations included in this RFP and contained in any subsequent communications is confidential and only for the recipient's knowledge. No information included in this document or any subsequent communications 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](http://www.sbilife.co.in)



# Request for Proposal (RFP)

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### KEY - INFORMATION

Particulars	Details
RFP Number	RFP No. SBILIFE/OPS/RV/2020-21/01
RFP Title	REQUEST FOR PROPOSAL for Outsourcing of Outbound Calling and Related Services
Date of Publishing the RFP on SBI Life Website <a href="http://www.sbilife.co.in">www.sbilife.co.in</a>	04-Jan-21
Last Date for submission of Pre-Bid Query	11-Jan-2021 by 15.00 Hrs. (IST) (queries must be mailed to <a href="mailto:Operations.Solution@sbilife.co.in">Operations.Solution@sbilife.co.in</a> only) Please mention the tender reference in Subject Line. Queries sent on any other mail-id and after scheduled time and date shall not be considered.
Date & time of Pre-Bid Meeting	12-Jan-2021 15.00 Hrs. (IST)
Last date for submission of Proposals (Technical & Commercial)	27-Jan-2021 15.00 Hrs. (IST)
Date and Time of Opening of Technical Proposals	27-Jan-2021 16.00 Hrs. (IST)
Date and Time of opening of Commercial Bids	To be notified later to the qualifying bidders only
Place of Opening of Bids	SBI Life Insurance Co. Ltd. 8th level, Seawoods Grand Central, Tower 2, Plot No. R-1, Sector 40, Seawoods, Nerul Node, Navi Mumbai 400706



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

## **1. Introduction and Background**

### **1.1. About SBI Life**

SBI Life Insurance ('SBI Life' / 'The Company'), one of the most trusted life insurance companies in India, was incorporated in October 2000 and is registered with the Insurance Regulatory and Development Authority of India (IRDAI) in March 2001.

Serving millions of families across India, SBI Life's diverse range of products caters to individuals as well as group customers through Protection, Pension, Savings and Health solutions.

Driven by 'Customer-First' approach, SBI Life places great emphasis on maintaining world class operating efficiency and providing hassle-free claim settlement experience to its customers by following high ethical standards of service. Additionally, SBI Life is committed to enhance digital experiences for its customers, distributors and employees alike.

SBI Life strives to make insurance accessible to all, with its extensive presence across the country through its 947 offices, 17,166 employees, a large and productive individual agent network of about 154,158 agents, 58 corporate agents, a widespread bancassurance network of 15 partners, more than 28,000 partner branches, 108 brokers and other insurance marketing firms.

In addition to doing what's right for the customers, the company is also committed to provide a healthy and flexible work environment for its employees to excel personally and professionally.

SBI Life strongly encourages a culture of giving back to the society and has made substantial contribution in the areas of child education, healthcare, disaster relief and environmental upgrade. In 2019-20, the Company touched over 1.14 lakh direct beneficiaries through various CSR interventions.

Listed on the Bombay Stock Exchange ('BSE') and the National Stock Exchange ('NSE'), the company has an authorized capital of Rs. 20.0 billion and a paid up capital of Rs. 10.0 billion. The AUM is Rs. 1,863.6 billion.

For more information, please visit our website - [www.sbilife.co.in](http://www.sbilife.co.in) and connect with us on Facebook, Twitter, YouTube, Instagram, and LinkedIn.

**(Numbers & data mentioned above are for the period up to September 30, 2020)**



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#### 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** – Cheque Pick-up and Skip Tracing Services

This RFP is an invitation to the market players having experience and expertise and the requisite licenses and permissions 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.

Contacting the Customers/Sales Force/Any other group of SBI Life spread across India by outbound calling in English and/or in regional languages preferably through Predictive/Preview Dialer based.

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

Call Center Services are having 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.

- I. Calling for Renewal Premium Collection
- II. Pre Issuance Welcome Calling(PIWC)
- III. Calling for Surrender Prevention
- IV. Calling for Maturity/Foreclosure/Data enrichment follow-ups and Other Miscellaneous Calling Services
- V. Calling for Revival of Lapsed Policies and Retention.



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#### **Part I - Calling for Renewal Premium Collection**

The Renewal Calling is an outbound calling activity done for the follow up/ reminder calling for renewal premium collection. The renewal calls are made to the customers for whom the policy renewal premium is due. The intention of this calling activity is to inform / intimate regarding due premium and push to improve the renewal collections.

1. Voice of Customer (VOC) disposition 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.
2. Updating alternate contact numbers & any other detail of policyholders as per requirements of SBI Life.

Expected Service Delivery Standards from Participant(s) –

- a. Prioritize calling as & when required
  - b. Effective Communication & Guidance to the customer as per set standards (Examples - Resolution to query, Quick Answer, Personal Interaction, Adherence to approved Scripts, Empathy, Objection Handling)
  - c. Quality of calls should be up to the standards (It will be measured on the basis of sample check done by SBI Life)
  - d. Multiple Campaign Management
  - e. Training Programs
  - f. Call intensity measurement
  - g. Effectiveness of call.
3. Participant(s) may be required to integrate with SBI Life's CRM & other Applications.
  4. All basic requirements of calling will remain same as mentioned under General Requirements along with Dialer & CRM conditions.
  5. Differential calling approach & well trained Agents require for handling HNI Customers, Lapse Policies calling & different persistency wise calling to improve the collections.
  6. The calling intensities & Call duration will differ for each category based on the nature of calling.
  7. The calling scripts according to the products, category, priority, customers (HNI) etc. should be visible in the Participants' CRM for the agents while calling the customer. Product features, revival conditions, Rebates or any other detail as per the nature of the call should also be visible in the CRM itself.
  8. Performance of call center on the basis of the following parameters will be measured
    - a. The renewal collection from the assigned buckets.
    - b. Month in month collection improvement as compared with earlier months
    - c. The collection improvement from different persistency buckets allocated for renewal calling.
    - d. Overall improvement in collection efficiency as per the expectations of SBI Life
    - e. Percentage of connected calls.
    - f. Any other point decided mutually.



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#### 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.

- 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 needs 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 the capability to manage it by enhancing the capacity in the last week of the month. Such intra month expansion can be limited to 25% 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 Point number 3.6 mentioned in general requirements.
- Performance of call center on basis of the following parameters will be measured-
  - a. First Day, second day and Third Day Clearance – This refers to the clearance on the same day the case is allocated for calling. (Day wise clearance % would be part of SLA)
  - 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 product features should be communicated to the customer as and when asked by the customer, apart from this any other information communicated to the customer should be proper and accurate with voice modulation. Currently, SBIL has wide range of products for which calling has to be done, the numbers can be increased in future. Also the features of the products will be shared for each product. Same also should be translated in regional languages. We have multiple scripts based on the product /Risk category.
  - d. The calling scripts according to the products, category, priority, customers (HNI) etc. should be visible in the Participants CRM for the agents while calling the customer. Product features to be visible in the CRM itself.
  - e. Any other point decided mutually.
- 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.
- Any corrections such as name correction, address correction, email id correction etc., confirmed in call should be updated by the participants and should flow to SBIL system on real time basis through API integration.





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- Participant should have the system to call the customer on the time communicated by the customer/SBI Life. This provision should be provided via a module where SBIL can directly update the timings and cases and accordingly calling should be done. Also provision through web service should be developed for the same activity.
- All basic requirements of calling will remain same as mentioned under General Requirements along with Dialer & CRM conditions.

#### Part III - Calling for Surrender Prevention

- Participant(s) should have the capability to provide 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.
- Response of the customer is to be carefully evaluated and should leave no room for confusion in cases which are retained.
- Remedial call is to be made, if any discrepancy is 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.
- Ability to integrate with SBI Life workflows / CRM.
- Performance of call center on basis of the following parameters will be measured-
  - a. Percentage of customer retentions/ conversions.
  - b. Renewal collection from assigned buckets.
  - 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. Any other point decided mutually.
- All basic requirements of calling will remain same as mentioned under General Requirements 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 outbound calling services for Maturity/Foreclosure/Data Enrichment follow-ups as per requirements of SBI Life.
- Contact details of the Non-Contactable customers will have to be verified from scan copy of the Proposal form (made available by SBI Life) in case required and calling to be done on verified / corrected numbers.
- SBI Life shall give advance intimation to participant(s) about calling services for any miscellaneous activity.
- All basic requirements of calling will remain the same as mentioned under General requirements along with Dialer & CRM conditions.





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#### **Part V -- Calling for Revival of Lapsed Policies and Retention**

- 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.
- Reminder calls during notice period and revival period will have to be done.
- Database for calling of lapsed policies will be provided by SBI Life.
- Charges will be based on Per seat per month availed.
- Participant can use their experience/strategies for handling these lapsed policies after due approval from SBI Life
- The Agents required to be well trained to handle & convince the customers for revival of the lapsed policies.
- Product features, benefits & Revival conditions to be pitched to convince the customers for revival of policies.
- The CCE has to explain the product benefits to the policyholder with the intention of retaining the customer.
- All basic requirements of calling will remain the same as mentioned under General requirements along with Dialer & CRM conditions

#### **Scope B – Cheque Pick up / Document Pick up and Skip Tracing Activity**

- SBI Life shall assign cases where customers request for cheque /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/ document collection to the customer to be provided at the time of collection as per instructions and format given by SBI Life.
- 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.



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### **3. General Requirements for all the scopes:**

General Requirement will cover all the Scopes including their sub-scopes.

#### **3.1 Regulatory & Mandatory Requirements**

- I. The participant should have been registered as tele-marketer with TRAI.
- II. Participant(s) should be complying with TRAI regulations & all other stipulations with respect to tele-calling
- III. Participant(s) should adhere to IRDAI regulations and guidelines and other applicable laws & regulations applicable from time to time (issued from time to time) including outsourcing policy of SBI Life.
- IV. The participant(s) should conform to SBI Life's Information Security Policy for third party
- V. 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 and shall not be made a party to any violation of any Laws / Regulations / Statutes / Intellectual Property Rights of whatsoever nature by the participant(s).

#### **3.2 Calling Data & Intensity of calling**

- I. The data of the Customers to be contacted shall be provided by SBI Life daily or at regular intervals as per SBI Life requirements.
- II. All the cases have to be called till phase out confirmation is received from SBI Life.
- III. The call intensity may vary for different categories/set of data as per SBI Life requirements from time to time.
- IV. It shall be the responsibility of the participants(s) to ensure that calling is done in all cases and status is updated in real time.

#### **3.3 Calling Infrastructure Requirements**

- I. 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).
- II. Participants should provide the module/ link, through which SBIL official will be able to hear the recordings of the customer for the period it is required to be stored by the participant.
- III. There should be a provision to hear the call recordings which are not shared with SBIL through a module of the participant which should be accessible to SBIL.
- IV. Contact Centre Infrastructure / technology should be provided by Participant(s) based on the number of agent & supervisor requirement by SBI Life.



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- V. Participant should enable microphone & speakers on all desktops. Noise cancelling headphones are preferable to ensure customers are not disturbed with surrounding disturbance.
- VI. Enable Call barge in & Conference facility for SBI Life designated users from SBI Life Office.

#### 3.4. System integration Capabilities

- I. Participant to integrate with SBIL's secure web services for SMS and Email campaigns and execute the campaigns as per instructions from SBIL. At the same time participant should have facility to push the SMS with bitly link at their end.
- II. Participants should have the capabilities to integrate with SBI Life systems, work-flow & CRM as per requirement from time to time. API integration to be done for all critical services.

#### 3.5 Agent Qualification & Qualities

All the agents should have the following qualities:

- I. Qualifications of callers should be 10+2 & above.
- II. Excellent communication skills (verbal – Languages: English and Hindi & Regional language wherever applicable)

#### 3.6 Manpower Requirements & Job Roles

- I. Participant(s) should have the capability to scale up or scale down operation based on the volume up to 25% at short notice. Any increase in capacity beyond 25% shall be mutually agreed upon.
- II. Seats ramp up to be at the same location without altering the existing set up/area for the process.
- III. Participant should not have more than 20% of the approved headcount with callers less than 3 months' vintage.
- IV. Agents should be of core/regular employees of the Vendor
- V. The Vendor should execute NDA from each of its employee/agent and make available it to SBI Life Officials during the Audits.
- VI. Agents would have the ability to handle counter questions – The caller should be able to answer the questions/ queries raised by the Customers with details available with him from calling scripts, and by referring the FAQ's and product details provided by SBI Life.
- VII. Team Leader / Supervisors - These employees would have a better understanding of Life Insurance and products of SBI Life. They should have analytical skill to understand the situation and explain to the customer ensuring satisfaction.



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- VIII. Single Point Contact (Managerial Grade) for SBIL to coordinate for daily operations and quality aspects.
- IX. All the employees should have adequate, sustainable, scalable and trained with complete skill sets as per best industry standards.
- X. Real time supervision by the Team Leader / Manager of the calling activities.
- XI. Optimal manpower availability to meet SBI Life's outbound calling requirement in the ratio 1:2:30 for Supervisor: Team Lead: Tele-callers. Further, the Quality Assurance ratio should be 1:15 for Quality Auditor: Tele-callers. Minimum qualification should be Graduate for Supervisor, Team Leader & Quality Auditor.

#### 3.7 Other Service Requirements

- I. Participant's to have capabilities of providing uninterrupted services with Work from Home enablement's in case of exigencies at no additional cost. Productivity in WFH should be similar to Work from office and there should be no dip in per caller productivity in WFH setup.
- II. SBI Life would, as a part of the regular reviews/site audits and audits carry out assessment of effectiveness of controls including surprise visits.
- III. Participant should arrange one work station in their call center for SBI Life's Official.
- IV. Segregated and clearly marked exclusive sitting area for agents in participant(s) premises who will be associated with SBIL process.

#### 3.8 Quality & Training Services required:

- I. The calling to be made as per products, category, priority, customers (HNI) etc. The calling scripts shall be provided by SBI Life.
- II. 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 through a monthly presentation. It is preferable to have the module / application through which SBI Life can also monitor and provide their feedback on calling quality.
- III. Participant(s) will have to adhere to the process and service quality parameters laid down by SBI Life.
- IV. Confirmation for on-boarding of new CCEs to be submitted to SBIL in approved format. Proper and minimum 7 days training should be given to the new Tele-Callers. Training should include script, product training, Calling etiquettes etc. Apart from this monthly training should be conducted and evaluation to be done and scores to be shared every month. The training schedule has to be intimated to SBIL in advance.
- V. Script and product features of new launched product will be shared by SBIL prior to 3 days from the launch date.



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#### **3.9 Call Recording**

- I. 100% Call Recording, storage and retrieval capabilities of calls made to the customers and providing complete access to such recordings as per SBI Life's requirements.
- II. Call recordings should be made available to SBI Life on same day for requests raised. Exceptional cases to be handled differently. Also provision should be made to transfer recordings to SBIL through SFTP daily or as and when as per the defined frequency.

#### **3.10 Language Requirements**

Participant should be capable of adding language capabilities as per SBI Life needs

- I. All India Callers - Preference will be given to those who have experience in Indian Life Insurance Companies.
- II. Regional Callers – The participant(s) should have sufficient number of callers for Regional languages. Must have multi language call center facilities/ adequate manpower strength to reach to SBI Life customers spread across India.
- III. Participant should be having capability to translate the calling scripts in the regional languages

#### **3.11 Operating Window**

- I. 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
- II. Services should be rendered seven days a week and on Holidays excluding the National holidays, on Month /Year ends or as per the requirement of SBI Life.

#### **3.12 Security and Privacy**

- I. Exchange of data would be through SFTP and web services. Certain files might be required to be accessed and acted upon daily before calling starts. These files will be shared through SFTP mainly or in regular interval through web service. Also certain activities like remove stop call, mark stop call, immediate calling will also be done through SFTP or web service. Also API integration should be done for all critical services.
- II. All communications containing customer information between the Participant(s) and SBI Life must be in encrypted form.
- III. The participant(s) should confirm to SBI Life's Information Security Policy for third party.



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#### 3.13 Audit Trail & Reports

- I. The disposition of the calls & reports should be done as per the categorization and format shared by SBIL
- II. The participant(s) should have an electronic work flow for distribution, monitoring and control of work and real-time MIS reporting capability.
- III. There should be a facility to do online attendance tracking and monitoring of the callers, which should be exposed to SBI Life.
- IV. The system should have the following standard reports & Dashboards:
  - a. List of users, user privileges and status
  - b. User sign-off and sign-on
  - c. User violation – unsuccessful logon attempts
  - d. User additions, amendments and deletions with before & after image

#### **4. Technical Requirements (IT)**

Data for calling will be accessed by Participant(s) either through secure FTP or through using web services 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 web services. 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. Further requirements as per Annexure VII- Technical requirements should be mandatorily followed.

#### **5. Information Security Requirement:**

The participant should adhere to the Mandatory 'Information Security Requirements' criteria as mentioned in Annexure-VI.

#### **6. Eligibility & Evaluation Criteria & Methodologies**

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

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

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#### **6.1. Common Eligibility Criteria**

Participant(s) must be –

1. Company Registered under the relevant provisions of the Companies Act, 2013, or
2. Limited Liability Partnerships registered under the relevant provisions of the Limited Liability Partnership Act, 2008, or
3. Cooperative Societies registered under the cooperative Societies Act, 1912 or
4. Partnership firms registered under the Indian Partnership Act, 1932 or
5. Entities formed under Public private partnership such as e-Seva e-Mitra, CSC.
6. Must have prior experience of minimum 5 years and proven capability in providing outbound tele-calling activities.
7. The Participant should be a profitable organization on the basis of Operating Profit for at least 3 years out of last 5 years of Operations.
8. Client reference & contact details (email/ landline mobile) of customers for whom the bidder has executed similar projects (Start Date & end date of the project of the project to be mentioned) in the past. (At least 3 Client references required)
9. Participants should not have been blacklisted by any bank/ Insurance Company/ BFSI Company/ any regulatory body etc., IRDAI, RBI, SEBI, TRAI, DOT in the past 5 years.
10. 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, Marwadi 4. North Regions - Hindi, Punjabi, Bhojpuri, Sindhi

11. Participant(s) should not be a group entity or related party of any Insurer or insurance intermediary or the Directors/ partners of the participant 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/ Partners have any insurance agency. This is an essential prerequisite for considering the proposal of the Participant(s). Further, the selected/empaneled 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





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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.

12. Should have adequate, sustainable, scalable and trained manpower with complete skill sets as per best industry standards.
13. Qualifications of callers should be 10+2 & above.
14. All locations to be inter-connected to their main center, if Participant(s) have multiple locations.
15. The participant(s) should have an electronic work flow for distribution, monitoring and control of work and real-time MIS reporting capability.
16. 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.
17. The Participant must adhere to the Information Technology & Information Security requirements for the activities that shall be carried out for SBI Life, as described in **Annexure VI**.
18. The Participant should adhere to the Technical requirements as mentioned in the **Annexure VII**.

#### **6.2 Common Evaluation Criteria**

The participants will be broadly evaluated on the below mentioned parameters. These are only indicative parameters and not the exhaustive list.

1. Preference to the vendors having more than 2 operational set up in different parts of the country.
2. Weightage on the number of callers employed across all its centers.
3. Adequacy of regional callers & the no. of languages to be covered.
4. No. of years of experience of the vendor in the outbound calling process.
5. Vendors providing call-center and similar services (as mentioned under Section 2 Scope of work of this document) especially to Indian Life Insurers.
6. Demonstration of the participant to adhere to the processes and systems, ability to measure and report TAT and quality through presentation/site visit.
7. CRM & Dialer capabilities providing call barging & providing dash board access to SBI Life.
8. Vendors possessing ISO 9001 and ISO 270001 certification
9. Training standard and quality followed by the vendor.
10. Proven business continuity plan, disaster recovery plan and arrangements to provide uninterrupted services during unforeseen circumstances, disasters and calamities ... etc.



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#### **6.3 Additional Eligibility Criteria for Scope B**

1. The participant must have prior experience of minimum 3 years and proven capability in providing all activities outlined in the scope.
2. 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.

#### **6.4 Additional Evaluation Criteria for Scope B**

Participant 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.

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

#### **6.5 EVALUATION METHODOLOGIES**

The evaluation will be a three-stage process –

Phase 1 – Eligibility Evaluation

Phase 2 – Technical Evaluation

Phase 3 – Commercial Evaluation

Phase 4 – Techno-Commercial Evaluation

##### **6.5.1 Eligibility Evaluation**

The evaluation will involve validating the credentials submitted in the format as prescribed. Credentials without valid proof will be invalid and will not be considered for eligibility.

SBI Life reserves the right to accept or reject proof of credentials at its sole discretion without having to give reasons to the participants thereof. Only those participants meeting the eligibility criteria will be considered for further stages of evaluation

##### **6.5.2 Technical Evaluation**

The technical evaluation will constitute evaluation of the participant responses to the technical bids submitted by them. The participants' proposed implementation methodology, project management methodology and facility management methodology will also be considered for technical evaluation.

Vendor is also required to arrange visits of the SBI Life officials to the call center sites, locations / facilities where participant is proposing the call center for SBI Life. If the SBI Life is not satisfied / convinced with the existing Call center site of the vendors, SBI Life can disqualify the vendor. The cost related to site visits by the SBI Life Officials will be borne by the Vendor.

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The following criteria will be adopted during technical evaluation. These are only indicative and not exhaustive.

Sr. No.	Evaluation Criteria	Participant's Response
1	Network & Systems Capabilities & Information Security	Supporting Documents are required to be enclosed.
2	CRM & Dialer Capabilities	Supporting Documents are required to be enclosed.
3	Operational Facilities	Supporting Documents are required to be enclosed.
4	Manpower hiring Standards	Supporting Documents are required to be enclosed.
5	Training Capacity & Standards	Supporting Documents are required to be enclosed.
6	Site Visit & Presentation	Supporting Documents are required to be enclosed.

#### 6.5.3. Commercial Evaluation

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).

#### Phase 4 – Techno-Commercial Evaluation

. The basis of evaluation will be on techno-commercial criteria. Weightage of the technical commercial evaluation will be on 60:40 ratio



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#### 7 Response to RFP

The participant(s) may either apply for any one of the scopes i.e. Scope A, or Scope B, or both the scopes. Scope A & B will be evaluated separately. SBI Life may select multiple participant(s) under any single scope or for all the scopes 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 - \_\_\_\_\_**” (Scope Numbers to be mentioned) and “**Commercial Proposal for Scope - \_\_\_\_\_**” (Scope Numbers to be mentioned) as applicable.

#### 7.1 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 and supporting documents should be provided on a USB drive device.

- Brief Company overview.
- Directors/ Management details including ownership pattern, shareholding, 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 duration of such projects.
- References from clientele currently using the services defined in the Scope A & B
- Address of each of the existing operational facilities along with services (Scope A & B) 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).



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- 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 and/or Scope B
- 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 the CEO of the Company or by any Director of the Board duly authorized in this behalf.

It is necessary to mention any criminal proceedings that have been initiated or pending during the last 5 years against the organization or against any of its Key Management Personnel and their outcome, if any. The certificate has to be furnished even if there are no penalties imposed.

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

#### **7.2 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/ charges 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.



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#### **7.3 General Guidelines.**

The last date for submission of technical and commercial proposal is **27<sup>th</sup> January, 2021 at 15.00 Hrs. (IST)** 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.

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 shall be final and binding. SBI Life also reserves its right to withdraw the RFP process at any stage without assigning any reasons thereof. No communication whatsoever, 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).



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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.

The information contained in the proposals should be true and accurate and if it is found that any information furnished in the proposals is wrong or inaccurate, such proposals shall be rejected and if any contract is awarded based on such information and if such untrue averments or inaccuracies come to the knowledge of SBI Life subsequent to selection of bidder[s] and award of contracts, such contracts shall be cancelled and SBI Life may pursue such legal options which it may deem fit.

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

#### 8. Clarification

Queries, if any, may be communicated through an email to [operations.solution@sbilife.co.in](mailto: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 **11<sup>th</sup> January, 2021 by 15.00 Hrs. (IST)**. Queries received post cut off time may not be considered.

SBI Life shall provide the clarifications to the queries raised by participant(s) on **12<sup>th</sup> January, 2021 at 15.00 Hrs. (IST)** 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***

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](mailto: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.





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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.

#### **9. Opening of Technical Proposals**

The technical proposals submitted shall be opened by SBI Life for evaluation on “**27<sup>th</sup> January, 2021 at 16.00 Hrs. (IST)**”. Representatives of the participant(s), may at their convenience, witness the bid opening process.

#### **10. 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.

#### **11. 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).

## **12.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 6. 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.

## **13. Other Terms & Conditions**

### **13.1.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. The documents and proposals submitted to SBI Life shall become the property of SBI Life and shall not be returned to the bidder[s].

### **13.2.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.

### **13.3.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.



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#### 13.4. 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 13.7 for details)

Empaneled 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 empaneled participant(s) shall be required to submit the details of all safeguards in place at its facility before commencement of the proposed activity.

The empaneled 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 13.8 for details)

The SLA between SBI Life & empaneled participant(s) will have these security controls & liabilities of the empaneled 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 various Acts, Regulations, Guidelines, Circulars & Orders as applicable and issued by IRDAI and / or any Government/ Statutory Body 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 empaneled 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 empaneled participant(s).



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#### **13.5.Award of Contract**

Any award to be made pursuant to this RFP will be, inter alia, 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.

#### **13.6.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.

Participant shall not sub-contract/ outsource whole/any/or part of the processes, to any third party. Due to certain unavoidable exigencies/difficulties, if the Service Provider intends to sub-contract part of the activity; it should be with the prior written consent of the SBI Life. However, the Service Provider shall be entirely responsible for the activities sub-contracted by them.

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.



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#### 13.7. Service Level Agreement (SLA)

This document, inter alia, describes the minimum acceptable level of service to be provided by the call center vendors. The SLA enlisted are indicative and an exhaustive list will be shared on award of the contract.

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. Please find below some of the performance parameters to be followed:

1. First Day Calling Clearance for PIWC & and call volume initiation for Renewals
2. Cumulative first three Days Calling Clearance
3. Quality of Calling
4. Calling dispositions to be updated based upon actual calling remarks.
5. Sanctioned Seat & Occupancy and Availability of Linguistic Callers
6. Availability and uptime of services
7. Sharing of upload file every day by the pre-decided time
8. Retrieval of call recording
9. Availability of Vintage Callers
10. Availability of Reports & Dashboard
11. Percentage of connected calls.



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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. Also, deviation in any of the Performance Parameters mentioned above will attract penalty.

Penalty will be imposed for violation of data breach, PI information leakage, security breach, Mandatory Regulation breach & Brand & Reputation loss if any to SBI Life due to the activities by Participants & its employees.

#### **13.8.IT & IS Guidelines**

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

#### **13.9.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.

The SBI Life/IRDAI shall have the right to examine/access all books, records and information, systems, the internal control environment, internal audit reports or external audit findings (or sub-contractor as applicable), to the extent that relevant to the activities entrusted to The Service Provider under the SLA without any prior notice. The Cost of conducting an examination etc. shall be borne by The Service Receiver. The SBI Life/IRDAI shall have a right to carry out an audit at any frequency (including Information Security audit for network isolation and data security) and inspect the premises of the Service Provider to the extent if the process is required to be carried out by the Service Provider. The cost of conducting an audit, Travel, stay etc. shall be borne by the Service Receiver. The Service Provider shall provide The SBI Life such information and in such format as may be required by The SBI Life from time to time



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#### **13.10. 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.

#### **13.11. 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).

#### **13.12. 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.





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#### **13.13. 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.

#### **13.14. Participant(s) indication of Authorization 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.

#### **13.15. Language of the Proposals**

All bids and supporting documentation shall be submitted in English.

#### **13.16. 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.

#### **13.17. 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.



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#### **13.18. 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.

#### **13.19. 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.

#### **13.20. 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.

#### **13.21. 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 breach of confidentiality 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.

#### **13.22. 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).



## **Request for Proposal (RFP)**

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#### **13.23. 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.

#### **13.24. 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 proceedings will be subject to the exclusive jurisdiction of courts at Mumbai, India.

#### **13.25. 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.

#### **13.26. 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.

#### **13.27. 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).



## Request for Proposal (RFP)

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#### Annexure – I - Technical Proposal Format

Cover Page

Information required on cover page:

RFP reference number: RFP – SBILIFE/OPS/RV/2020-21/01

Name of Participant(s): <Name>

Type of document: Technical Proposal

Scope applied for (Please tick)

Scope A

Scope B

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

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Contents/Documents to be submitted in response to RFP



## Request for Proposal (RFP)

### Outsourcing of Outbound Calling & Related Services

#### TECHNICAL PROPOSAL

#### <<TABLE OF CONTENTS PAGE>>

#### Table of Contents

Chapter 1   Executive summary
Chapter 2   Brief Company overview
Chapter 3   Process Experience, Relevant experience and client testimonials
Chapter 4   Technical Feasibility
Chapter 5   Data Security Measures & IT&IS Policy Framework
Chapter 6   BCP and DR
Chapter 7   Other relevant information and supporting documents
Chapter 8   Letter from Highest Authority
Chapter 9   Technical Overview Document
Chapter 10   Non-Disclosure Agreement
Chapter 11   Offer Letter and Compliance Certificate
Chapter 12   Mandatory 'Information Security Requirements' Criteria
Enclosures

#### Chapter 1 | Executive Summary

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 2017-18, 2018-19 and 2019-20) along with brief summary of audited financial results. (Audited business financials for above three years to be submitted)

Has company been blacklisted by any organization(s)? If Yes, Details to be submitted.



## **Request for Proposal (RFP)**

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#### **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.



## **Request for Proposal (RFP)**

### **Outsourcing of Outbound Calling & Related Services**

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#### **Chapter 7 | Other relevant information and supporting documents**

In this chapter the Participant(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 Participant(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 Participant 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.**





## Request for Proposal (RFP)

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#### Annexure – II - Commercial Proposal Format

Cover Page

Information required on cover page:

RFP reference number: RFP – SBILIFE/OPS/RV/2020-21/01

Name of Participants(s): <Name>

Type of document: Commercial Proposal

Commercials submitted for (Please tick)

Scope A

Scope B



## Request for Proposal (RFP)

### Outsourcing of Outbound Calling & Related Services

#### 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.	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



## Request for Proposal (RFP)

### Outsourcing of Outbound Calling & Related Services

#### Annexure – III – Technical Overview

Parameter	Details	Response
Name of the Company	Full Name	
Date & Year of Establishment	Mention Date & Year	
Registered Office Address	Complete Address	
Corporate Office Address	Complete Address	
Name, Designation, Address & Contact Details of Primary Contact Person	Full Details	
Incorporation Type	1. Partnership 2. Private Limited 3. Public Limited	
Listed/Not Listed	1. Company Listed 2. Parent Company Listed	
Profits in Rs. Crores (to be substantiated with audited balance sheet)	1. FY 2019-20 2. FY 2018-19 3. FY 2017-18	
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 organization?	
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 Organizations along with Industry	
Core Competencies	1. Call center and outsourcing in insurance industry	



## Request for Proposal (RFP)

### Outsourcing of Outbound Calling & Related Services

	2. Call center and outsourcing in BFSI Segment 3. Other than call center.	
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	
	10+2 Standard to Graduate Graduate & Above	
Training standard	Training Standard and quality followed by the vendor.	

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)	Scope A - In weeks Scope B - In weeks	
Feet on Street (Scope-B)	1. Own set up 2. Tie ups including franchisee set up	
Feet on Street Count (Scope-B)	PAN India Count (State wise)	
Geographical Coverage (Scope-B)	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

Authorized Person Name:

Authorized 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 -----, 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. 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.



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

<Interested Participant >

Company Seal : \_\_\_\_\_  
Authorized 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 annexures, 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, submission of RFP shall not constitute a binding contract between us.
4. We undertake that in competing for this BID 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" and all such other Laws as are applicable.
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.



Request for Proposal (RFP)  
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Yours faithfully,  
Authorized 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 empaneled 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:

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 Requirement for Third Party and any

equivalent standard in line with The Service Receiver’s information security policies, procedures and standards. The Participant shall ensure that they have information security organization in place to implement the provisions of The Service Receiver’s information security requirements.



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

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1. 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.
2. SBIL may update from time to time, security related policies, guidelines, standards and requirements. SBIL will incorporate such updates by reference which shall be notified in writing by SBIL to The Participant promptly. The Participant is deemed to accept all the updates.
3. The Participant shall have documented policies and procedures to discharge the security requirements detailed within the Agreement.
4. Prior to finalization of order, the Participant shall allow SBI Life Security Team or its empaneled vendors 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.
5. All arrangements with external party/vendors shall have a well-defined service level agreement (SLA) that shall specify information security requirements and controls, service levels and liability of suppliers in case of SLA violations, non-mitigation of IS vulnerabilities, IS incidents etc.
6. 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.
7. 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.
8. The Participant shall provide right to SBI Life or its empaneled vendors to audit / conduct security review of the application, its interfaces with other SBI Life systems, hosting data center facility & its IT infrastructure, security in business processes & operations etc. as well as locations from where the SBI Life application will be maintained.
9. 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)
  - b. The Participant shall have process of background check on its employees prior to their induction into SBIL project. Level of background checks should meet the sensitivity of information associated with the project.
10. 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.
11. The Participant shall have a demonstrable level of maturity in relation to information security and their degree of commitment to information security.



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12. 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.
13. The list of security controls shall be determined to be implemented based on the type of engagement and nature of information sharing requirement.
14. The data shall be shared with the third party ONLY on “Need to know” basis.
15. 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.
16. Confidentiality and non-disclosure agreements with third parties shall be reviewed periodically and whenever the service terms and conditions are changed.
17. Access management for third parties including granting access, review of user access rights shall be periodically assessed and changed as applicable.
18. Personnel who are allowed access to SBIL Information, IT resources and network should have their individual user accounts for authentication and accountability purposes. Access rights granted to the user accounts should be based on job needs, approved by the system owner and reviewed on a regular basis.
19. Logging mechanisms should be enabled on the user accounts. If privileged accounts - like administrator, auditor etc. are used, then the logs should be set up to capture all activities carried out using these accounts. In addition, all necessary logs should be periodically reviewed. The review reports should be produced on request.
20. 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.)
21. The Participant shall adhere to SBI Life's license agreements and intellectual property rights
22. The Participant shall follow Secure Application development guidelines the application shall be compliant with OWASP secure coding practices.
23. 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.
24. 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.
25. 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



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

26. 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.
27. 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.
28. Independent security assessments (VAPT, Application Security, Configuration Review, Gray box, Secure Code Review, Black box, Network Security Review etc.) as applicable shall be performed by the Participant for the application(s) and related infrastructure components (collectively referred as 'Information Processing Facility') used to provide service to SBIL through a Cert-In Empaneled Information Security Service provider at least annually by the selected participant. Participant on selection shall submit periodic (annually/bi-annually) integrity & compliance statements of information processing facility used for accessing/processing data or providing services to SBIL (Customer), providing for reasonable level of assurance that the setup is free of malware & viruses, free of any obvious bugs, free of any covert channels in the code and free of any known vulnerabilities and the same should be fulfilled through Cert-In empaneled vendor as appointed by the selected participant without any additional commercials.
29. As per applicability Mechanisms shall be implemented by the Participant for vulnerability and threat management, ensuring that application, system, and network device vulnerabilities are evaluated, and product vendor-supplied security patches applied in a timely manner taking a risk-based approach for prioritizing critical patches. SBIL (Customer) may ask selected Participant for submission of security review reports (VAPT, Application Security, Configuration Review, Gray box, Secure Code Review Network Security Review etc.) on a half yearly basis or from time to time through a Cert-In empaneled vendor as appointed by the selected participant. In case of any vulnerabilities detected during the security review, selected participant is expected to close the high-risk vulnerabilities within one day and other vulnerabilities within one month, or as per mutually agreed timelines with SBI Life without any additional commercials.
30. As a part of pre-engagement due diligence and also as part of a yearly activity, the selected participant needs to undergo 'Third party security control checklist' of SBIL Life and the same should be validated by a CERT-In empaneled information security service provider for each time and the report of same needs to be submitted to SBI Life without any additional commercials. The SBIL shall reserve the right to verify this validation report and ask for additional evidences, if any, or visit the site to verify the controls.
31. In case of any VPN connectivity or Leased Line connectivity with SBIL by the selected participant/bidder, hardening of desktops/Laptops as per SBI Life provided hardening/SCD document to be carried out along with deployment of Antivirus, EDR, DLP solutions, monthly security patch updation to be deployed on the desktops/Laptops. The SCD/Hardening review to be carried out through a CERT-In empaneled information security service provider and the report to be submitted to SBI Life. The SBIL shall reserve the right to verify this validation report and ask for additional evidences, if any. This





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

32. process should be repeated every year through a CERT-In empaneled information security service provider and the reports to be submitted to SBI Life.
33. The operating systems, web servers, database etc. used for processing SBIL's information shall be hardened in line with CIS (Center for Internet Security) Benchmarks and configuration review of these systems shall be performed at least yearly.
  - The Participant should take adequate measures which will ensure the maintenance of the integrity and accuracy of data being processed. e.g. The Participant should follow Maker-Checker process for all changes made in SBIL's applications and/or data.
  - ii. The Participant should have controls implemented to ensure data accuracy while processing and to avoid wrong data being processed.
  - iii. The Participant should ensure that customer's information, entered into system/application is exactly same as it was received.
34. In case of renewal, the security considerations in line with the Prior to engagement scenario shall be considered.
35. 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.
36. 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.
37. SBI Life's Information Security Team/ Inspection Audit department 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.
38. 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.
39. 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.
40. 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.
41. 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.
  - 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 center in active fail-over mode and to disaster recovery center.
42. 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.
43. The Participant is required to disclose the method of data storage in their proposed solution. If the Participant chooses to store the SBI Life data on cloud, the Participant shall be subject additional security assessment in alignment with SBI Life Cloud Security Requirements
44. 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.
45. 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.
46. Participant should have defined Business Continuity Management and Disaster Recovery (BCM-DR) procedures in place for effective handling of critical business processes in situations of any incident disrupting the business including
- i. Backup and record protection, including equipment, program and data files, and maintenance of disaster recovery and contingency plans.
  - ii. Participant should have proper updating of the procedures in regular intervals to ensure effective and smooth functioning of such procedures.
  - iii. Business recovery time frames supported by setup should meet SBIL's the business requirements.
47. The Participant shall comply with all legal, regulatory and statutory requirements.

## ANNEXURE VII – TECHNICAL REQUIREMENTS

Sr. No	Requirement Description	Section
1	All components proposed in the solution should be able to meet the entire requirement of SBI Life during the period of the contract and platform / component versions and capacity should not be a limiting factor. Participants will upgrade, change add whatever is required without additional cost to meet the requirements	Overall Solutioning
2	Participant to submit a detailed document on the technology architecture proposed for SBI Life Outbound Contact Centre. The technology architecture submitted by the successful Participant, will go through an approval process by SBI Life and may be subject to changes. The successful Participant will incorporate these respective change	Overall Solutioning
3	The proposed system should able to provide an interface from the Contact Centre Agent desktop application to SBI Life's CRM-Next, PIWC application, Policy Management System, Mandate Management System, etc. These integrations will be any of the following: direct, API (REST, XML - RPC, JSON, SOAP, etc.), Web Services ESB JBI SOA environment etc.	Overall Solutioning
4	All components proposed in the solution should be of the latest version that is available in the market at the time of going live	Overall Solutioning
5	All components and systems should have effective anti-virus detecting capabilities with regular updation.	Overall Solutioning
6	The proposed architecture should be compliant to all statutory laws of the geography it is operating in and operating for, including all necessary licenses to operate Participants for SBI Life domestic outbound process	Overall Solutioning
7	The proposed architecture should support centralized monitoring, administration and voice treatment at edges/locations	Overall Solutioning
8	The system should support wide range of codec standard to suit the voice quality and bandwidth requirement in Contact Centre environment.	Overall Solutioning
9	Participants should notify SBI Life on all proprietary components, tools, platforms, applications or any other elements that are being proposed as part of this contact center solution. Provide a separate annexure with these details.	Overall Solutioning
10	All components should be upgraded without loss of feature functionality as defined in the RFP during the period of contract	Overall Solutioning

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11	System should be able to receive and send SMS, through SBI Life's gateway	Overall Solutioning
12	The proposed solution should include phones that are specific for call center usage for agents, supervisors etc. Please specify details of equipment/softphone	Overall Solutioning
13	The WAN link between Participants locations for overflow or DR or any other reasons should be provisioned, maintained and owned by the Participants. Participants to ensure that two links are provided by the Participants one as the primary and the other as secondary. Participants should ensure that both these links are provided by different service providers.	Overall Solutioning
14	All equipment at the Participants center for connectivity to SBI Life data center, like the WAN routers should be provided by the Participants.	Overall Solutioning
15	The system should be able to maintain good voice qualities end-to-end by taking advantages on QOS features available in LAN and WAN infrastructure.	Overall Solutioning
16	Advance Customer Experience Tagging should be supported to capture – total hold times per call, total hold duration per call, total transfer per call, and total same customer call over the last month, First Call Resolution etc.	Overall Solutioning
17	Ability to integrate with Email Exchange and SMS gateway to send notifications like new service request or status of existing service request	Overall Solutioning
18	The Participant should ensure that all voice calls and data transmitted via WAN are encrypted to ensure no calls will be eavesdropped.	Overall Solutioning
19	Access to all key components/applications from SBI Life and Participants should be traceable through log generation (E.g. User name, IP address, logged in from, time, etc.)	Overall Solutioning
20	The web browser interface should use https transport over a TCP/IP network.	Overall Solutioning
21	Proposed solution should support 100% voice recording as per govt. regulations and the Participant should get a guarantee for the same from the technology vendor	Overall Solutioning
22	Participants should provide the monthly recordings across all call centers in a single storage Tape device and it should not be based on call center location	Overall Solutioning
23	Voice recording solution should provide a feature to convert the recorded files into simple standard based format that can be listened on a multimedia PC without any proprietary tool.	Overall Solutioning



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24	Connectivity: Ability to provide dedicated line (MPLS/ Leased line) by the Participants if required by SBI Life	Overall Solutioning
25	Participant should commit to co-ordinate for time bound implementation & successful commissioning of telephony gateway (SBI Life's) at Participant's DC & DR	Overall Solutioning
26	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.	Overall Solutioning
27	Participant(s) should have DR & BCP plan in place	Overall Solutioning
28	Ensuring space, power etc. in their DC / DR for SBI Life process related equipment (network, telephony)	Overall Solutioning
29	Participant(s) must comply with SBI Life IS & IT Policy requirements	Overall Solutioning
30	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	Overall Solutioning
31	Naming convention and conversion of call recordings will be made available as per requirement of SBI Life	Overall Solutioning
32	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	Overall Solutioning
33	Single point technical contact for SBI Life IT team to complete deliverables in a time bound manner	Overall Solutioning
34	Confirm desktop patch management policy & procedures currently in practice. Provide a separate annexure with these details.	Overall Solutioning
35	Workstations with access to SBI Life applications required for the process either through VPN or dedicated lease lines depending on SBI Life's requirement.	Overall Solutioning
36	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	Overall Solutioning
37	Participant should confirm having "ready to serve" (installed MUX/ fiber inside meet me room with sufficient port) connectivity Infrastructure with minimum 2 MPLS /P2P telecom providers having capacity of 4 MB link from two different MPLS providers. (Details of existing arrangement to be submitted).	Overall Solutioning
38	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	Overall Solutioning
39	Participant will have to configure NAT/PAT within their own network to avoid conflict of LAN IP with SBI Life	Overall Solutioning

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40	Participant has to provide their own CPE /Router (also aggregator Ethernet port on Router) from dual link (single location)	Overall Solutioning
41	Participant should confirm capability monitoring of supplied link through suitable NMS for maintaining performance and capacity	Overall Solutioning
42	Participant should confirm having professional NOC for problem management and ticketing system to meet 99.9 % up-time of link	Overall Solutioning
43	The calling dispositions recorded in Participant's CRM should be real time update to SBI Life through secure web services	Overall Solutioning
44	Any upgrade on technology as required for running the applications of SBI Life over time need to be considered as a part of the overall technical deployments for the process	Overall Solutioning
45	Solution support 100% automatic failover & fault tolerance at each component level	Overall Solutioning
46	Solution should support redundancy for failures in Power, System Hardware, System Software & Applications	Overall Solutioning
47	Participant should explain the proposed architecture in-terms of connectivity between components during failure, impact to inbound, outbound call process flow during failure for all scenarios	Overall Solutioning
48	The system should support a call routing approach where by adding new locations to the system should not require changes to be made to all locations configuration	Overall Solutioning
49	The IP phones, hard or soft, should support log-in / log-out and other telephony controls	Overall Solutioning
50	All interfaces to SBI Life back-ends will be allowed only through SBI Life Firewalls, Participants to ensure that this is complied	Overall Solutioning
51	A list of Firewalls should be documented and kept both with SBI Life and Participants with full technical and functional details.	Overall Solutioning
52	Participants to ensure that all critical systems in each of the Contact Centre should be 100% redundant. Critical systems include the following: 1) Telephony 2) CRM 3) Necessary Networks	DR / Fail Over / BCP
53	If there is a disaster scenario in any one of the Contact Centre location, Participants to ensure that other Contact Centre locations should be able to handle the load of the Contact Centre that is down	DR / Fail Over / BCP
54	All the Contact Centers and critical components should be in active-active mode at all times	DR / Fail Over / BCP
55	Redundancy of the database/application server including fully automated switchover without any manual intervention	DR / Fail Over / BCP

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56	The proposed system should support a high availability clustering architecture and redundant call processing approach, where two or more systems will be present and sharing the workload in an active-active configuration and support the availability SLA's written elsewhere in the RFP	DR / Fail Over / BCP
57	Apart from the DR drills and tests mandated by govt. regulations and SBI Life, Participants should conduct their own DR testing and failover once every six months.	DR / Fail Over / BCP
58	Supervisors should be able to view the number of uncalled / pending contact numbers in each active campaigns.	Telephony
59	The system should detect network busy and dispose separately.	Telephony
60	The system should configure number of rings to wait before declaring the call as 'no answer'.	Telephony
61	The system should be integrated with standard applications, CRMs or in-house applications or other host based systems, if required.	Telephony
62	The agent should set call-back and call-back time. In the call-back window, the time should appear in drop down from where the agent should select. Specify the time gap with which the drop down displays the time.	Telephony
63	Unified manageability should be web based.	Telephony
64	Administration functions should be web based	Telephony
65	Should support all technology like SIP, IP, TDM, Hybrid	Telephony
66	Should support Scheduling of the daily extract from the system	Telephony
67	Restricting the dialer not to call non reachable customer after the specified total attempts as per the business process.	Telephony
68	Restricting the agent recalls after the specified total attempts as per the business process.	Telephony
69	Purging data from calling list or call table as per SBI Life policy.	Telephony
70	Should support Not Ready state of an agent (AUX) with multiple activity codes.	Telephony
71	Login as outbound with basic soft phone features like ready for next call, hang-up, and submission of completion codes, release line and logout.	Telephony
72	Best Time to Call should be supported	Telephony
73	Barging, Silent monitoring, coaching, querying and playing recorded calls by Supervisors should be supported	Telephony
74	All status of agents (idle, talk, wrap, not ready/not available, hold) should be captured and displayed in the standard reports.	Telephony
75	Agent should be able to conference a live customers with supervisors or any escalation hierarchy.	Telephony

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76	Should have the ability to upload the text file from the local workstation into the dialer, web based approach would be desirable.	Telephony
77	Should have the ability to create/change/delete calling list or jobs in real time during the shift hours of the operations.	Telephony
78	Should have the ability to create screen popup from both the user defined and system defined fields. Specify the system fields, which should be use in the agent screen popup.	Telephony
79	System should support standard protocols such as MGCP, H.323, SS7 and SIP to communicate with Voice Gateways. Provide a list of all protocols supported in a separate annexure	Telephony
80	The system should have multi-level administration which permits granting only the required privileges for a selected group of users and limits the configuration functions that users in a particular user group can perform. Provide details of how this is achieved in your system as a separate annexure.	Telephony
81	System should provide Call Detail Record which can be accessed through industry standard protocols, i.e. FTP, SFTP and SOAP AXL, XML etc.	Telephony
82	All URL links used and in interfacing or integrating to backend systems should be secured and encrypted in all other applications	Telephony
83	The system should be capable of simultaneously integrating to multiple CTI (Computer Telephone Interface) sources for control of recording and indexing of calls.	Telephony
84	The system should build a database of call index information derived from real time and post event CTI interfaces. All such data shall be held within a call database on a central server.	Telephony
85	The proposed telephony system should be able to support hybrid (hard & soft switch) unified communications system that is able to support voice, presence, instant messaging, video and mobile applications on fixed and mobile networks.	Telephony
86	The proposed solution should be an advanced call-processing system and call control application that support basic features and advanced features including but not limited to the following:- Call forwarding / divert/ Call park/ pickup, Call hold, transfer, call waiting and retrieve, Single Number Reach ability, etc.	Telephony
87	The system should support a call routing approach where by adding new locations to the system should not require changes to be made to all locations configuration	Telephony
88	Regardless of the phone type, the telephone should be able to support click to dial functions via the user's PC.	Telephony



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89	System should be able to suppress or block “do not contact” telephone numbers. The system should be able to allow the telephone numbers be updated / removed / modified at any time during the in bulk upload or one by one	Telephony
90	System should be able to maintain and concurrently call from multiple lists.	Telephony
91	System should be able to “Turn off” records from a particular queue (time zone, geographic region, area code, etc.), so that they won’t be called again.	Telephony
92	Every aspect of each customer interaction must be logged and time stamped for each event/activity from arrival to completion. Provide a sample of this report in a separate annexure.	Telephony
93	Supervisor should have call control capability on desktop and soft phone embedded	Telephony
94	Telephony Control (Answer, Hold, Transfer, Conference, Make Call, Release)	Telephony
95	Quality Control (Silent Monitoring, Barge-in, Intercept, Whisper)	Telephony
96	Agent State Control (Ready, Not Ready, Work Mode, Wrap mode, Hold mode Logout)	Telephony
97	Real-time Queue Statistics of agents, skills, groups	Telephony
98	Real-time agent state: presents the status details for each agent on the team, i.e. Ready, Not Ready, Reason Code.	Telephony
99	The agent desktop application should be a full featured web based application. Agents should use standard Web browser to access the Agent Desktop Application without any additional software or plug-in.	Telephony
100	Web based Agent desktop application should have the following: Agent Login, Log out, set agent status, make a call, answer / hang, hold / retrieve, transfer, conference,	Telephony
101	All email gateway should support and use only secured ports for communication between Participants’ and SBI Life data center	CRM
102	All customer information shall be immediately available on-screen, with a quick drill-down to details.	CRM
103	The application should be able to be quickly and easily customized to meet SBI Life’s business processes and requirements.	CRM
104	The application shall include letter generation, which will allow agents to work with pre-scanned documentation to provide forms, letters, templates and template packs.	CRM
105	The agent desktop application should provide the necessary data entry facilities to enter wrap-up information such as contact reason, contact numbers, contact type etc.	CRM

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106	Vendor supervisor or administrator should be able to create multiple campaigns, upload data, execute campaign and generate reports without any change in the source code. The system should have appropriate web-based GUI to perform these activities	CRM
107	System should allow agents to be assigned to different outbound campaigns using different dialing techniques (preview, predictive, etc.) at the same time. The system should mandatorily have a predictive dialing mode.	CRM
108	The minimum time required to re-assign an agent from one active campaign to another campaign by supervisor should be less than 1 min.	CRM
109	System should be able to set the maximum number of attempts to reach a contact in each campaign created. Supervisor should be able to change the maximum number of attempts during a ongoing campaign without required to start / stop the campaign.	CRM
110	System should be able to add new customers in bulk upload or one by one to the call list of an ongoing campaign. System should be able to remove customers in bulk upload or one by one from the call list of an ongoing campaign	CRM
111	Supervisors should be able to perform real time monitoring and adjustments for outbound campaigns such as controlling the pacing of the call as "User Specified" or "System Specified"	CRM
112	Supervisors should be able to view the number of uncalled / pending contact numbers in each active campaigns.	CRM
113	Participants to ensure that all necessary backup, restore process is done regularly, details and backup process for each elements to be explained in a separate annexure including the frequency of these back up process	Back up and restoration
114	The format of the recorded voice file should be .WAV and / or .MP3	Voice Logger
115	Voice logger system should support 100% voice recording.	Voice Logger
116	Voice logger system should support Hybrid Environment – SIP, VoIP and TDM	Voice Logger
117	The voice logging system should be able to record all interactions by customer, even if the call is transferred to other agents. The voice logging system should be able to tag a unique call id through which all voice recording for the same call can be tracked.	Voice Logger
118	Voice logger system should be capable of supporting remote configuration, status and replay via an industry standard LAN running TCP/IP using a pure and secured web browser access	Voice Logger

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119	Voice logger system should have storing capacity of voice recording based on the agent size for 3 months for live access by SBI Life, after which these recordings will have to be sent to SBI Life in a Tape; and then purged.	Voice Logger
120	Voice logger system should be able to archive voice recording data in a suitable media like Tape/DAT etc., after 90 days or as desired by SBI Life.	Voice Logger
121	Voice logger system should be able to restore archived voice recording from the Tape	Voice Logger
122	Participant will have to ensure that the bandwidth of the links should be appropriately considered for acceptable level of application performance	Overall Solutioning
123	Participant(s) will have to deploy their own Link Terminating (e.g. Router) equipment at their end and the equipment must be capable to encrypt / decrypt the data in transit across the WAN (Leased Line / MPLS) link. The Data Encryption configuration parameters will be shared by SBI Life to selected participant and participant has to adhere to SBI Life's configuration parameter.	Overall Solutioning
124	Maintaining the adequate performance and uptime of WAN connectivity between Participant's premises & SBI Life Data Center will be the complete responsibility of selected Participant.	Overall Solutioning



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### **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 the period of the contract.

We accept that, we will not levy any other charges on SBI Life, in any form to meet our obligations as per scope of this RFP including all deliverable, requirements, terms & conditions etc.

We declare that we have the necessary and requisite statutory approvals, licenses etc., for providing the services described under this RFP.

We further declare that there are no legal or statutory hurdles of whatsoever nature that prevent us from providing the services as required under this RFP and we are fully competent and eligible to bid for this RFP.

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\*\***