

RFP For Outsourcing of Voice BOT Solution Services

Queries & Responses- RFP for Outsourcing of Outsourcing of Voice BOT Solution Services Pre-Bid Meeting held on 1st June, 2022

Sr No	Queries from Participants	Response
1	The size of the RFP response is likely to be high. Email will not be able to handle the size. Can SBI Life provide a link to One drive/Google drive for this purpose?	e-mail size is sufficient enough to handle the size. (Max limit 40 MB)
2	In the format provided for Technical Proposal (Annexure 1) in which chapter should we respond to the Scope of work as defined in the RFP (Page 5- Page 8)? Will it be in Chapter 3 - Process Experience, Relevant experience and client testimonials?	Yes
3	Are the details of Annexure VII – Technical Requirements, the same contents that are needed to be filled in for Chapter 9 (Technical Overview Document) in the technical proposal (Annexure 1)? If not, then what is required in Chapter 9?	For Chapter 9 of Annexure I - Technical overview please provide the following details. Technical overview document should cover technical architecture, proprietary components, freeware, sharewares open source tools, platforms applications or any other elements that are being proposed as part of the solution.
4	When can we get the sections VI-A to VI-F? Which NDA has to be signed and when, before we can receive them? When do these sections have to be responded to, thereafter?	You can submit the stamped NDA document given under Annexure IV of the RFP document along with technical proposal. On receipt of the NDA we will share the Annexure VI A to F
5	Is Annexure 2 (Commercial Proposal) to be submitted by all by 23rd June or only by those who are cleared in the technical bid?	Commercial to be submitted only by those participants who get qualified in technical evaluation.
6	SMS and call handling facilities (page 7): SBI life intends the calls to be transferred to a human agent if the voice bot is unable to handle the call. Should this integration have to be done with SBI Life's existing inbound call center? What is the make of the existing call center infrastructure?	SBI Life uses Jodo Dialer for its inbound contact center. The proposed solution should be able to integrate with inbound and outbound contact centers of SBI Life, if required, irrespective of the make.
7	In page 9 of the RFP, GSM lines are mentioned as calling infrastructure requirements. But making business calls from GSM numbers are not allowed. Need more explanation here to understand the requirement.	PRI lines and other tele calling lines can be used for calling

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8	In page 9 secure web services integration for Email and SMS has been mentioned. Need to understand the requirements here as currently in the scope of service, SMS and emails are not included.	SMS and e-mail services may be required in future. SBI Life has SMS and email gateway. Participants should integrate SBI Life's SMS & email gateway through API. They should also have facility to send SMS & email through their own gateway, if SBI Life requires in future
9	In page 10, Under man power requirement NDA with the employees has been mentioned. Will employment agreement with confidentiality clause suffice.	Sample employment agreement with confidentiality clause may be shared with us at the time of agreement.
10	Languages – are all languages mandatory? Or can we apply for languages specifically we have solutions in?	Participant should be capable of providing regional languages right from the beginning of the go live.
11	What is the CRM used by the bank?	SBI Life uses CRMNext
12	Is the ability to switch languages required during the entire call? Or can we ask the customer to explicitly mention one language at the start of the call and carry the conversation in the specified language?	We will provide preferred language of the customer in the calling data itself. In case customer asks for different language during the conversation, then the BOT should have the capability to switch to that language.
13	Please clarify Voice BOT assisted web browsing for existing integration with the payment gateway?	Not mandatory but good to have feature.
14	Is the barge-in facility (interrupt bot while it is responding) mandatory?	Yes.
15	Please clarify auto-reconnect for outbound calls.	If the call has dropped due to some reason, the solution should be able to call the customer again and start from where it has left.
16	Is true caller certification mandatory?	True caller certification is not mandatory.
17	Where are the co-locations of DCs in India?	We meant for DC\DR location of the participant.
18	How long should the recordings have to be stored in the Voice BOT solution?	1 Year, post 1 year the call recordings should be handed over to SBI Life and purged at service provider's end.
19	Why is telemarketer registration with TRAI required? Please note that if it is required most of the deep tech companies might not be able to apply for the RFP.	TRAI registration is required.
20	Participant(s) may be required to integrate with SBI Life's CRM & other applications - Approximately how many such integrations need to be considered	As per the current scope, integration with CRM for dispositions & SMS / e-mail services required. Participants should have capability to integrate through APIs based on any future developments
21	Activity under outbound tele-calling services - Are these the use case/journeys to be considered for the solution as of now	At present, we are looking for Renewal premium collection calling and other calling activities can be taken up in future.

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22	What is the approximate call volume/month anticipated for various use case/journeys	The volumes are based on SBI Life's business and this cannot be predicted now. The participants can refer any available data in public domain & SBI Life's official website
23	Is there any expectation of Manual agents to be deployed as part of the solution?	As per the current scope, not required.
24	What is the approximate SMS volume/month anticipated	The volumes are based on SBI Life's business and this cannot be predicted now. The participants can refer any available data in public domain & SBI Life's official website
25	Can we offer managed services for telecom infrastructure where all telecom lines, MPLS will be owned by SBIL but managed by the vendor / participant	At present we are looking for an end to end solution provided by the participants
26	When should the recording start? Is it when the call is connected to the agent?	Entire conversation between the BOT and customer to be stored from the moment call connects with the customer.
27	. Must have prior experience and proven capability in providing Voice BOT Solution services to multiple clients and implemented at least one project in BFSI sector with the similar scope mentioned in this RFP Would non-compliance lead to automatic disqualification? Can this be waived for MSME / Startup companies?	This is common eligibility criteria for this RFP
28	5. 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) -Would non-compliance lead to automatic disqualification? Can this be waived for MSME / Startup companies?	This is common eligibility criteria for this RFP
29	1. No. of implementations in the Voice BOT Solution process by participant -Would non-compliance lead to automatic disqualification? Can this be waived for MSME / Startup companies?	This is evaluation criteria only.
30	2. Participants providing Voice BOT solution and similar services (as mentioned under Section 2 Scope of work of this document) especially to Indian Life Insurers - Would non-compliance lead to automatic	This is evaluation criteria only.

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	disqualification? Can this be waived for MSME / Startup companies?	
31	5. Vendors possessing ISO 9001 and ISO 270001 certification Would non-compliance lead to automatic disqualification? Can this be waived for MSME / Startup companies?	This is evaluation criteria only.
32	Bids in consortium are strictly prohibited - If BPO company, Systems Integrators or data center partners work with Product / platform companies, would that be considered a consortium?	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).
33	2. Participant to submit a detailed document on the technology architecture proposed for SBI Life Outbound Contact Centre using voice BOT. The technology architecture submitted by the participants, will go through an approval process by SBI Life and may be subject to changes which will need to be incorporated by the selected participant - Who will be providing the manpower resources of the contact center? Are you referring to SBIL existing contact center?	There is no requirement of manpower. The Contact Centre here refers calling the customers using voice BOT.
34	11. Participants must provide the source code review report for the latest version of the proposed solution from a CERT-IN empaneled auditor 12. The selected participant must provide an undertaking that the source code review by a CERT-IN empaneled auditor will be conducted at the release of every new version of the proposed solution and the reports will be shared with SBI Life on demand. Also fixes / recommendations from the source code review report will be implemented at participant's own cost within the stipulated timelines set by SBI Life. Is this a mandatory requirement?	Yes. As per our IS-IT policy, this is mandatory

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35	41. The system should support a call routing approach where by adding new Contact center locations to the system should not require changes to be made to all locations configuration - Please provide details on the contact centers referred here . What will be the contact center technology, who operates them, etc.	The call routing should be configurable to existing and future call centers of SBI Life. We will be able to provide the technology details of our call centers on need to know basis once agreement is executed.
36	46. All the Contact Centers and critical components should be in active-active mode at all times - Please list the critical components that are required in active-active mode.	This is related to DR/BCM followed by participants. All the components required for a switch over for DR / BCM should be in active active mode.
37	70. Audio Quality Reports - Please specify what you mean by audio quality reports	The voice recording to be shared with SBI Life in proper format and there should not be noise.
38	74. 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" - this is a dialer functionality in case of agent connectivity -we do not understand the relevance of this for voice BOT dial attempts - please clarify.	The context of this clause is about scalability to complete the required no of callings as per business volume within the stipulated calling time window.
39	For Sub-Scope point 1 (Page5), please clarify "what details SBI Life seeks to collect from customer".	This process is renewal premium due intimation and further follow up calling. There is no need to collect premium from the customer.
40	Point 6 (Page 7): We support a call transfer facility. Please clarify on the SMS part, is it in context to WhatsApp or SMS.?	Current scope is SMS. WhatsApp integration is good to have.
41	For Sub-Scope point 2 (Page5), CRM & other application integration is feasible. We will require APIs from SBI Life in that case.	The integration is feasible. APIs for the integrations will be provided.
42	Point 7 (Page 7): Call recordings will be available on the dashboard. Please confirm if it will be feasible?	The context is the availability of call recordings in real time.
43	Annexure-IV -Please confirm if it is possible to get a Mutual NDA. As the current NDA seems to be a unilateral NDA.	This is a standard clause and cannot be changed.
44	Annexure-II: Commercial Proposal Format- The unit cost for Voice BOT will be on a per-minute basis.	Unit cost will be per call as per commercial proposal of the RFP document.
45	2.1. Point 3 Our bot supports and captures customer responses in English, Hindi, and Hinglish and will revert only in English. Please confirm when SBI Life is planning to implement the project. We will try to build the additional features by that time.	Participant should be capable of providing voice BOT services in regional languages right from the beginning of the go live.

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46	<p>3.1 Regulatory & Mandatory Requirements</p> <p>I. This shall be an offsite activity at vendor's premises (private/public cloud) - '- With this do be we conclude that SBI doesn't want to host this solution on SBI Life On prem or cloud and wants the service provide end to end infrastructure. - How will SBI life share the data for calling and how will the call disposition happen (Through API, or will we share a spreadsheet/ CSV etc.)</p>	<p>SBI Life will not host the solution to the participants nor there is on premises activity. It is end to end solution by participant. Data will be shared through SFTP and reverse API will be used for calling dispositions.</p>
47	<p>I. GSM based lines, PRI lines or any other tele-calling lines will be installed & managed which are true caller certified. by the participant(s). one time & recurring charges will be borne by the participant(s). The infrastructure hosted in co-location DCs in India - '- Does SBI want this cost to be inbuilt in the per call commercial as per the commercial format.</p>	<p>Cost to be in built in the commercials quoted by the participants.</p>
48	<p>Unit cost per call using Voice BOT Per Call - '- What will be the Average per call minute/ AHT</p>	<p>The average AHT for outbound Call Center calling based on existing experience is around 2-3 minutes, however we do not have prior experience through BOT calling.</p>
49	<p>Participant should be capable of providing regional languages such as Hinglish, Tamil, Telugu, Malayalam, Odia, Bangla, Kannada, Assamese, Marathi, Punjabi, Gujrati along with English and Hindi right from the beginning of the go live. Are there any languages planned, kindly share the expected breakup of % calls?</p>	<p>Participant should be capable of providing regional languages right from the beginning of the go live.</p>
50	<p>If voice BOT solution is unable to handle particular call, if necessary call transfer facility to human agent to be available. Do we have to provide the CCT from us?</p>	<p>In this case, call transfer to be done to SBI Life's Call Centers</p>
51	<p>If voice BOT solution is unable to handle particular call, if necessary call transfer facility to human agent to be available. Do we have to provide the Agents for handling this transfer calls?</p>	<p>In this case, participants need not provide calling agents.</p>
52	<p>4. Must have prior experience and proven capability in providing Voice BOT Solution services to multiple clients and implemented at least one project in BFSI sector with the similar scope mentioned in this RFP. Request you to consider the IVR bot implementations for the experience.</p>	<p>Would request to submit the experience with all the details in the technical proposal. We will evaluate whether this is similar to our scope.</p>
53	<p>4. Must have prior experience and proven capability in providing Voice BOT Solution services to multiple clients and implemented at least one project in BFSI sector with the similar scope mentioned in this RFP. Request you to consider OEM Experience on the implementation for Voice Bot.</p>	<p>Would request to submit the experience with all the details in the technical proposal. We will evaluate whether this is similar to our scope.</p>

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54	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). Request you to consider the IVR bot implementations for the experience & references.	Would request to submit the experience with all the details in the technical proposal. We will evaluate whether this is similar to our scope.
55	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) Request you to consider OEM Experience and references for the experience on Voice Bot.	Would request to submit the experience with all the details in the technical proposal. We will evaluate whether this is similar to our scope.
56	The following criteria will be adopted during technical evaluation. These are only indicative and not exhaustive. Kindly let us know the scoring criteria.	Indicative list is already mentioned in the RFP document.
57	<p>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.</p> <p>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. We recommend the amend, modify, add or delete either in part or in full any conditions or specifications with assigning any reason during the entire process should be based on mutual discussion and concurrence by the parties.</p> <p>Suggest to give the right to termination with cause to both the parties with a prior notice period of 30 days. And to incorporate CBSL right of termination with Convenience with a notice of 90 days.</p>	This is standard clause approved by competent Authority. Suggestion given by the participant is relevant at the time of allotment of the contract.
58	SBI Life shall provide the clarifications to the queries raised by participant(s) on 01\06\2022 at 15.00 Hrs. (IST) in the pre-bid meeting. Will there be an online Pre-Bid meeting or its only physical Prebid meeting?	Both online and physical provided.
59	33. Confidentiality & Non-Disclosure; 13.21. Confidentiality; 13.22. Intellectual Property Rights We recommend to have confidentiality, IP rights & security of the data bilateral in nature in the entire process as and where applicable.	This is standard clause approved by competent Authority

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60	<p>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...etc. We suggest to give prior notice of 7 days before the Audit starts.</p>	<p>The audits can be done without any prior intimation. This will be part of our agreement after selection.</p>
61	<p>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..</p> <p>NEW CLAUSE : Limitation of Liability (Suggest to incorporate) We suggest for bilateral Indemnity clause and incorporate Limitation of Liability (LOL) as below: To the extent limited by applicable law, the parties agree to indemnify and hold harmless the other party, and any of its affiliates or subsidiaries, and all of its directors, officers, agents, contractors, volunteers and employees, from any and all claims or liabilities, including, but not limited to, injury, death and/or damage to property, which may arise from the indemnifying parties' performance of this Agreement, except to the extent that such claims or liabilities</p>	<p>This is standard clause approved by competent Authority. This cannot be modified.</p>

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	<p>arise from the proven gross negligence or willful action or inaction of the other indemnified party or its affiliates or subsidiaries.</p> <p>We suggest to incorporate LOL clause as follows: Conneqt' s liability to the other party for damages, from any cause whatsoever and regardless of the form of action, whether in contract or in tort, including proven negligence, shall be limited to the actual amount billed by Service Provider to customer in the two (2) calendar months prior to the cause of action first arose which are subject to proven.</p>	
62	<p>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) We suggest Dispute Resolution clause as below:</p> <p>a) Any disputes, controversies and conflicts ("Disputes") arising out of this agreement between the Parties or arising out of or relating to or in connection with this agreement and the performance or non-performance of the rights and obligations set forth herein or the breach, termination or invalidity thereof shall be referred for arbitration in terms of the Arbitration and Conciliation Act, 1996 with reference to the clause 13.25. Arbitration.</p>	<p>This is standard clause approved by competent Authority. This cannot be modified.</p>

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63	<p>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. We suggest to have this clause bilateral.</p>	This is standard clause approved by competent Authority
64	<p>The Solution 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. This feature should be available in the existing CCT, should we also provide CCT or should we integrate with existing CCT.</p>	The requirement is to have call back facility in case customers want to be called back later at a particular time. The solution should have such capability.
65	<p>1. Key Information 2.1. (7) Call storage and recording- Will this be an on-premise engagement?</p>	There is no on premises activity. Storage and recording will be kept by participants location minimum for 1 year. After 1 year the recordings should be handed over to SBI Life and to be purged at vendor end.
66	<p>2. Key Information 6.1 - Must have prior experience and proven capability in providing Voice BOT Solution services to multiple clients and implemented at least one project in the BFSI sector with the similar scope mentioned in this RFP - Can we include global references here? Are three clients mandatory here? What about references for ongoing projects?</p>	The ongoing projects and references can be given, but it is advisable to mention the details of live projects.
67	<p>3. Key Information 6.2- Number of Voice BOT Solutions delivered and currently being used with similar scope (Bifurcation required for delivery within 6 months & more than 6 months). - Can you please elaborate?</p>	The existing similar projects delivered to other clients within 6 months and before 6 months to be mentioned in the response. (Response can be given as per Annexure III of RFP)
68	<p>4. Key Information 6.2- Bot Channels and Interfaces of implemented Voice BOTS (e.g. Web, Mobile App, Google Assistant, Alexa, Siri, WhatsApp etc.) - Is this a pre-requisite or can be an ongoing scope of work?</p>	This is evaluation criteria only as per RFP document
69	<p>5. Annexure-II Commercial format - Cost of Contact Center support per call to support call transfer facility (if facility available with the participant)- What would be the capacity of the contact center expected?</p>	Call transfer to be done to our existing Call Centers. Participants need not have call center.
70	BOT Tone required to be human.	Yes, BOT tone should be like human
71	volume of calls/ tele-callers in current call center.	Approximately our call centers handle 200 to 300 calls per day per caller. This depends on the business volumes in a month.

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72	secured connection to the back-end services - SMS, CRM, e-mail, who will own this development and its cost	At present MPLS link is not required as API can be accessed through internet thru API manager. If required at later stage, the MPLS link to be owned by participant
73	call transfer to agent, what is mechanism of Call transfer, whether it will be through SIP integration	It is Normal Call transfer through PRI lines to SBIL dialer and the conversation with the BOT would be provided as text through APIs to CRM & Dialer
74	What will be the timelines of the additional 5 use cases mentioned under section 2?	As of now there is no specific timeline for additional 5 used cases. Renewal calling is required immediately.
75	Speech analytics shall be done on real time data or recorded data?	Currently not in scope, but good to have in future.
76	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. Need more inputs.	Any development related to SBI Life should not be used or present as a part of product without permission of SBI Life. Source code of the product should be saved at Escrow
77	Need more clarity on the nature and loss and damage.	This is standard clause approved by competent Authority.
78	Should we comply to all these certifications?	All the certificates are required
79	As we are maintaining our own DR, do we need to have this connectivity?	SBI Life will not host the solution to the participants. It is end to end solution by participant. Data will be shared through SFTP and reverse API will be used for calling dispositions.
80	Participants must provide the source code review report for the latest version of the proposed solution from a CERT-IN empaneled auditor Can this report be provided at the time of onboarding?	Yes. This is mandatory
81	As recordings are available on cloud, can we not push them to an endpoint?	There is no on premises activity. Storage and recording will be kept by participants location minimum for 1 year. After 1 year the recordings should be handed over to SBI Life and to be purged at vendor end.
82	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). Need more clarity on this point.	At present MPLS link is not required as API can be accessed through internet thru API manager. If required MPLS link to be owned by participant

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83	<p>7. 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 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.</p>	<p>Addendum with changes uploaded on website. Please refer.</p>
84	<p>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 noncompliance 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.</p>	<p>This is standard clause approved by competent Authority</p>

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85	<p>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 provisions related to Indemnity and Confidentiality shall remain even after the expiry of the Agreement with the empaneled vendors.</p> <p>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</p> <p>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.</p> <p>There shall be penalty on non-adherence to service deliverables such as fewer calling attempts than the required numbers, turnaround time, non-availability of services in absence of manpower or breakdown/ non-availability of systems or deployment of nonpayroll staff on the services etc.</p>	This will be taken up post selection
86	<p>SBI Life will own all intellectual property rights to all design, software and/or systems created specifically for implementation at SBI Life under this contract.</p> <p>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).</p>	This is standard clause approved by competent Authority