Response on Pre-bid query received against RFP for Image/Data verification/Closure of Medical Reports/ Updating medical test report values (RFP No. SBILIFE/OPS/UW/2023-24/01)

Sr No	Vendor	Query	Response
			Volume as per last year 1.Total Scrutiny count 2681992 for FY 22-23. 2.Insta PIWC count- 1191982 for FY22-23. 3. Number of Medical Proposal :404073
		Volume not mention in RFP	
		Process Walkthrough Timeline	23052023
		P2P connection Required or Lease Line Connectivity for Process	P2P connection for both our DC and DR
		Technical presentation Timelines.	Will be intimated (tentatively 2nd week of June)
		Penalties parameters to be shared	This will be as per SLA .
		IRDAI Regulations And Guidelines pls share for this RFP	Refer to outsourcing guidelines published by IRDAI.
		Point no 3-10th number point need clarification	Process walkthrough will be done on May 23rd 2023.
		Pre Bid Meeting will Held physical presence or in Call .	Online/offline - both option
1	Offshhoot Agency Ltd		
		Related to volumes in different activities.	As mentioned above.
		Related to connectivity and systems will be used and configuration mapping.	P2P connection for both our DC and DR
		Related to commencement of activity	Within 30 days from date of awarding RFP.
		TAT in each activities and processes.	SLA will be shared with qualified bidders
2	CSOS Corporate Solutions Pvt. Ltd	Process details for commercials mapping.	The weightage of the technical-commercial evaluation will be 30:70 ratio.Refer commercial format provided in RFP.
		If the activities are outsourced to more than one vendor, then what will be the % of volume distribution	It will be decided by SBI Life as per requirement.
		Will there be provision to send images to vendor for autocapturing of data or the vendor can install their system at your end	Qualified bidders has to work on SBI Life application and images can not be downloaded at qualified bidder's end.
		1. Do we need to perform all listed activities from scope for one case at one go or is there separate queue for individual scope activity? 2. Please provide volume for each activity 3. Please provide Quality expectation for each activity 4. Please provide AHT for each activity	Point no 1.All 5 activities will not be appicable for all proposals.It will depend on the type of case.Separate que will be availble for each scope . Point no2 - Volume for last year provided above. Point no 3-It will be shared with qualified bidders. Point no 4- This has to be estimated by bidders after walkthrough.
		Will SBI Life for each scope, reassign the discrepancy raised cases to the vendor who has raised it	If required,case may get reassigned to same qualified bidders.
		What is expected AHT for statement given in RFP - Depending upon requirement, more sub heads may be added under scrutiny process in future.	It is expected that maximum work to be completed on same day of allotment.Case received towards the end of the day should get processed by 11 am on next day.
		Image verification process of Insta PIWC is a separate activity or do we need to perform with other scope (A, B, D & E) cases together as TAT mentioned is "an hour and 24x7."	Image verification process is a separate activity,however bidders should qualify for all the activities as per the scope. Data Shared till 7.00 PM - to be completed by 9.30 PM. Data shared after 7.00 PM - to be completed by 9.30 AM the next day.
		Will these audit cases processed by other vendor	Audit process will be defined ,also it is expected that qualified bidders should do self auditing regularly.
		Should all the photos on 8 images match or is there any exceptions like if 5 or 6 images match, then that will also be fine to process	Guidelines will be shared with qualified bidders.
		Whats is the expected TAT for the listed scope	It is expected that maximum work to be completed on same day of allotment.Case received towards the end of the day should get processed by 11 am on next day.
		What does "Limited Scrutiny" means here	Will be shared in walkthrough.
		Suppose first time any medical report is not received, then Datamatics will update available medical test report values and close the available reports and submit the case. So, once missing medical report gets available then the same case will get assigned again to same vendor for reprocessing?	Case will be reassigned to same qualified bidder.
		Medical case summary sheet to be provided based on underwriting guidelines – Do we need to provide medical case summary with loading check? Share the case summary sheet format.	Loading check will not be there ,only updation of medical values and report closure activity .Also refer to RFP document for more clarity.
		Please provide this-Broad Terms & Conditions of the Standard Master Agreement are attached with the RFP document	It will be shared with qualified bidders.
		We suggest to add the following: Limitation of Liability. – Each Party hereby agree and undertake that under no circumstances either Party's liability under this Agreement shall exceed the total amount of fees paid by SBI Life to Participant under this Agreement. Either Party in no event whatsoever be liable for any indirect, consequential, punitive or incidental damages (including but not limited damages for loss of business profits, business interruption, loss of business information, and the like) arising out of the use of or inability to use the services provided under this Agreement even if that Party has been advised of the possibility of such damages.	Terms and conditions will be finalised with qualified bidders.
		Can this be mutually decided by both the parties- 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).	Terms and conditions will be finalised with qualified bidders.
		Please elaborate on this as the vendor will be working on SBI Life applications	Qualified bidders will have to work on SBI Life application
		Activity to be performed on SBI Life application so, need more clarity.- 23. The Participant shall follow Secure Application development guidelines the application shall be compliant with OWASP secure coding practices.	Qualified bidders will have to work on SBI Life application. There will not be any development work.
		Activity to be performed on SBI Life application so, need more clarity.-25. 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.	Qualified bidders will have to work on SBI Life application. IRM if required would be enabled by SBI LIFE
		Need more clarity in case additional cost required.-28. 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.	Qualified bidders will have to work on SBI Life application. Hence not applicable.
		Need to discuss.-34. 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	Not applicable as selected bidder would be working on SBIL applications.
		Activity to be performed on SBI Life application so, need more clarity about Maker-Cheker options availability in SBI Life application.- 35. The Participant should take adequate measures which will ensure the maintenance of the integrity and accuracy of data being processed i.e. i. The Participant should follow Maker-Checker process for all changes made in SBIL's applications and/or data	System validations are in place for key fields and in addition ,sample audit and quality checking to be done by qualified bidders regularly . SBI Life too will be doing sample audit for prcoessing done by qualified bidders.Process will be demonstrated on May 23rd 2023 for more clarity.
		Since this is a policy issuance process which is highly critical from process quality prescpective, It is recommended the technical commercial evaluation should have a ratio of 70:30- The weightage of the technical-commercial evaluation will be 30:70 ratio	No changes can be done in RFP conditions.
3	Datamatics	Does vendor have the right to select facility of its choice- Address of each of the existing operational facilities along with services carried out in respective locations and capacity	It can be done in adherence with the SLA .

#	Vendor	Question	Response
		Scope 1: (Scrutiny of Pre-issuance cases(Limited to Digital sourced Proposals only)	
		1. How documents will be shared with us? We are assuming that there will be an application provided by SBI to receive the documents and track the progress, Please confirm.	Access to view proosal and document images will be made availble for cases where task need to be performed.
		2. Can you pls share the details of 40 to 50 fields which need to be verified with basis the documents shared by SBI Life?	Will be demonstrated during walkthrough .
		3. Please share the details of the documents which need to be used for image quality check, data entry validation and data entry for 10 subheads.	Will be demonstrated during walkthrough .
		4. Please share the details of applications which would be used these activities.	DMS and workflow rights will be provided to qualified bidders.
		5. What would be the monthly volume for this activity?	There is no minimum volume commitment,however please note below volume handled during last FY. 1.Total Scrutiny count 2681992 for FY 22-23. 2.Insta PIWC count- 1191982 for FY22-23. 3.Medical Nop- 404073
		6. Please share the volume inflow pattern? (monthly and Intraday)	As mentioned above
		7. Volume will be received in how many batches in a day and timing for it?	Cases will be autoassigned by system continuously throughout the day.
		8. What would be the working window for this activity?	It is expected that maximum work to be completed on same day of allotment.Case received towards the end of the day should get processed by 11 am on next day.
		9. Is there any volume seasonality?	Yes
		Scope 2: Checking of Post-issuance cases (Limited to sample verification for audit purpose)	
		1. What would be the monthly volume for this activity?	There is no minimum volume commitment,however please note below volume handled during last FY. 1.Total Scrutiny count 2681992 for FY 22-23. 2.Insta PIWC count- 1191982 for FY22-23. 3.Medical Nop- 404073
		2. Please specify the documents which would required to be checked for image quality and date entry.	It will be demonstrated during walkthrough.Also refer to RFP document for more calrity.
		3. Please share the volume inflow pattern? (monthly and Intraday)	As mentioned above
		4. Volume will be received in how many batches in a day and timing for it?	Audit data will be shared once in a day.
		Scope 3: Image verification process of Insta PIWC	
		1. What details have to be updated in the SBI application?	It will be demonstrated during walkthrough.
		2. What would be the monthly volume for this activity?	Monthly volume varies from month to month basis.
		3. Please share the volume inflow pattern? (monthly and Intraday)	Monthly volume varies from month to month basis.
		Scope 4: Limited scrutiny only for Client Search/ PAN Validation/ Bank Account Verification	
		1. What would be the monthly volume for this activity?	Monthly volume varies from month to month basis. (Tentative fig -2.10 Lac for FY 22-23)
		2. What would be the monthly volume for this activity?	Monthly volume varies from month to month basis. (Tentative fig -2.10 Lac for FY 22-23)
		3. Please share the volume inflow pattern? (monthly and Intraday)	Monthly volume varies from month to month basis. (Tentative fig -2.10 Lac for FY 22-23)
		Scope 5: Closure of Medical Reports and Capturing Medical Test report values	
		1. Our understanding is that data of the medical report has to be updated in SBI Life system, which would be used for underwriting the policy, Please confirm.	Yes
		2. For this activity no special skillset is required other than a data entry skill set, Please confirm.	It is expected that users should undestand medical test values and its significance.
		3. Please share the skillset needed to perform this activity.	It is expected that users should undestand medical test values and its significance.
		4. Do resource need to have any kind of medical certification?	It is expected that users should undestand medical test values and its significance.
		5. What would be the monthly volume for this activity?	Monthly volume varies from month to month basis.
		6. Please share the volume inflow pattern? (monthly and Intraday)	Monthly volume varies from month to month basis.
		Generic:	
		1.Can we do the activities from multiple locations?	As per SBI Life policy and infosec guidelines ,same to be discussed mutually.
		2. Can we consider Varanasi as a delivery location for this scope work?	As per SBI Life policy and infosec guidelines ,same to be discussed mutually.
		3. Will there be a requirement to have any kind of IRDA certification to perform this activity?	No but IRDAI guidelines with respect to outsourcinga ctivities must be adhered.
		4. In the RFP there is mention of indemnity bond, would it cover data entry error which could lead to wrong policy issuance and related financial impact?	The qualified bidder(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). Refer to RFP clause in this regard for more clarity.
4	TCS	5. What is the expectation on the financials, is it FTE based or transaction based pricing?	It is based on transaction.
		As per RFP this is an offsite activity, how vendor will get notified that new documents arrived ? What is the daily frequency of document/data shared?	Activity will be auto assigne by SBI Life applocation
		What is the Average Volume of Documents/Data which needs to handled monthly?	Approximate volume handled last year has been provided above.
		Pls mention all the type of medical reports (Like blood report, xray, etc.) which are part of the scope?	It will be demonstrated during walkthrough.
		Is SBI Life looking for Verification process to be 100% eyeball checking and updating data manually in the application? Or SBI is also open to leverage technology for these areas? Can you pls explain in detail eyeball checking?	Process will demonstrated on May 23rd 2023.
		Is SBI also looking for dedupe functionality ?	Id merging functionality is part of the process,system validations in place to assist users.
		Is SBI is looking to digitize the proposal form as a part of Scope ?	No
		What all activities are part of MIS ?	MIS format will be shared as per mutually agreed process with qualified bidders.
		What is the working hours expected for 'A. Scrutiny of Pre-issuance cases (Limited to Digital sourced Proposals only).'	It is expected that maximum work to be completed on same day of allotment.Case received towards the end of the day should get processed by 11 am on next day.
5	Lumi Q	What does SBI mean when they mention vendor IT system - Does that mean Deskptop, connectivity etc.?	Yes ,Desktop,laptop , connectivity .

		Please share the AHT for individual activities:	This has to be estimated by bidder after walkthrough.
		Please share the Volume for individual activities:	Volume as per last year 1.Total Scrutiny count 2681992 for FY 22-23. 2.Insta PIWC count- 1191982 for FY22-23. 3.Medical Number of Proposal :404073
		1. Please share the details on the Qualification and experience of the resources to be deployed to carry out the activities. 2. Is Background check required for the resources hired?	It is expected that users should undestand relavance of the scrutiny questions and supporting evidence submitted .Also users should be aware of medical test values and its significance .
		Are these scanned images and then converted to PDF or these are PDF documents?	Access to view proosal and document images will be made availble for cases where task need to be performed.Process will be demonstrated on May 23rd 2023.
		Please specify the number of fields to be keyed in after verification	It may differ on case to case basis.More clarity can be obtained during walkthrough.
		Please specify the number of fields to be updated after verification	It may differ on case to case basis.More clarity can be obtained during walkthrough.
		what will be the time intervals for receiving the data? Is it hourly basis?	Cases will get assigned on real time basis.For Insta PIWC - It is shared at every half an hour.
		Please specify what is required under IT system?	As per Technical checklist provided in Infosec guidelines in RFP document.
		As per the scope mentioned in the RFP for Image verification there will be 8 images to be verified. However only photograph is mentioned in the document to be verified. Please specify the other images as well.	Clarity in this regard will be given during walkthrough.
		Please specify the number of fields to be updated after verification- for scope Image verification process of Insta PIWC	It may differ on case to case basis.More clarity can be obtained during walkthrough.
		Please specify the number of fields to be updated after verification - for scope Closure of Medical Reports and Capturing Medical Test report values	It may differ on case to case basis.More clarity can be obtained during walkthrough.
6	Writer	Is there any functionality in SBI Life application for downloading the MIS or we can use our own format for the MIS?	MIS format to be decided mutually with qualified bidders.