INVITATION FOR EXPRESSION OF INTEREST

For Insurance Premium Collections
(Premium Point) System Modernization

(Agile Development Services and DevSecOps with CI/CD pipelines)

e-TENDER

[Ref: LIC/CO/IT-SD/IPC/EOI/2022-23]

Dated: 09.02.2023

Life Insurance Corporation of India,
Central Office, Information Technology - SD Department,
2nd Floor, South Wing, "Jeevan Seva Annexe",
Santacruz (W), S.V.Road, Mumbai – 400054.
Email: co_ittenders@licindia.com

Website: https://licindia.in/Bottom-Links/Tenders
https://www.tenderwizard.com/LIC

Contents

EOI Timelines

#	Particulars	Details
1	Start date of issuance	09.02.2023 | 11.30 Hrs. (IST)
2	Last date for Submission of Queries	15.02.2023
3	Online Pre-Bid Meeting Date and Time	16.02.2023 | 15.00 Hrs. (IST)
4	Last date and time for EOI Online Submission	15.03.2023 | 15.00 Hrs. (IST)
5	Date and time of Online opening of EOI	15.03.2023 | 15.30 Hrs. (IST)

Pre-Bid Meeting and Clarifications

Important: Pre-registration by prospective bidder and confirmation by LIC for the attending the Pre-bid conference is mandatory. Firms can send email to get confirmation for attending the Pre-Bid Conference.

A Pre-Bid (Online –Video Conference –Webex) meeting will be held as per EOI Timelines.

Following are the details of the scheduled meeting:

Meeting Link:
https://licindia.webex.com/licindia/j.php?MTID=m26189dcd2263fa9ae274e6e3a9e4c5c4

Meeting number: 2513 038 6409
Password: 1602

Note: In the Virtual Meeting, the participants must name themselves in the prescribed format i.e. (Name of the Organization – Participant's Name). For e.g., LIC-XYZ.

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Name and contact details of the Contact Persons:

Mr. Saurav Ganguli 022-67090427 9831386250	**Mr. Anoop Kumar** 022-67090507 9969203444

All the queries should be received on or before the prescribed date, through email only with subject line "[EOI for Insurance Premium Collections (Premium Point) System Modernization]".

Email: co_ittenders@licindia.com

Language: Proposals should be submitted in English.

Venue for Submission of Proposals:

Online (Refer e-Tender Annexure e-TS).

A Notice inviting EOI is published on https://licindia.in under tenders Section, Central Public Procurement Portal (CPPP) at www.eprocure.gov.in/e-publish/app and e-Tendering System portal of LIC https://www.tenderwizard.com/LIC

Online bids are hereby invited for the requirement mentioned below through online e-Tendering System portal https://www.tenderwizard.com/LIC from the intending bidders.

The Corrigendum (if any) & clarifications to the queries from all bidders will be published on https://licindia.in under tenders Section, Central Public Procurement Portal (CPPP) at https://eprocure.gov.in/epublish/app and e-Tendering System portal of LIC https://www.tenderwizard.com/LIC

Evaluation Stages

Evaluation Stage 1	EOI – Pre Qualification/Eligibility Criteria
Evaluation Stage 2	EOI - Technical Scoring for shortlisting.
Evaluation Stage 3	RFP - Technical Proposal Submission by Shortlisted Bidders and Evaluation.
Evaluation Stage 4	RFP – Online Reverse Auction (ORA) and Commercial Evaluation.

Definitions

Throughout this EOI, unless inconsistent with the subject matter or context, the terminologies mentioned below would carry the following meaning:

a. "Solution Provider /Bidder/Proponent/Vendor/Respondent/agency" – An entity submitting a response to this EOI. These words when used in the pre award period shall be synonymous with Bidder, and when used after award of the Contract shall mean the successful Bidder or Vendor or Solution Provider with whom LIC signs the agreement for rendering of services required in the EOI.

b. "Corporation/LIC/LICI/LIC OF INDIA" - Reference to "LIC/LIC/LICI/LIC OF INDIA" and "Corporation LIC/LICI/LIC OF INDIA" shall be determined in context and may mean without limitation the "Life Insurance Corporation of India" (LIC), a statutory Corporation established under Life Insurance Corporation Act, 1956,(Act XXXI of 1956) having its Central Office at

"Yogakshema", Jeevan Bima Marg, Mumbai 400 021, which expression shall, unless repugnant to the context and meaning thereof, shall mean its successors, permitted assignees;

c. "ITB" (Instructions to Bidders) as contained in this EOI.

Abbreviations

ABBREVIATIONS	DESCRIPTION
#	Serial Number
API	Application Program Interface
CI/CD	Continuous Integration / Continuous Development
DO	Development Officer
DevSecOps	Development, Security and Operations
EAI	Enterprise Application Integration
EOI	Expression of Interest
FOSS	Free and Open Source Software
GST	Goods and Services Tax
INR	Indian Rupee
IPR	Intellectual Property Rights
ITB	Instructions to Bidders
LICA	LIC Advisors
NDA	Non-Disclosure Agreement
NIT	Notice Inviting Tender
No.	Number
ODC	Other Direct Costs
ODS	Online Data Store
OEM	Original Equipment Manufacturer
ORA	Online Reverse Auction
OS	Operating System
PAN	Permanent Account Number
PO	Purchase Order
POP	Period of Performance
PoS	Point of Sale
RFP	Request for Proposal
SLA	Service Level Agreement
SAAS	Software as a Service
TSP	Technology Service Provider
UI / UX	User Interface / User Experience

1. Invitation for Expression of Interest

LIFE INSURANCE CORPORATION OF INDIA (hereinafter referred to as LIC of India or LIC), a statutory Corporation established under section 3 of Life Insurance Corporation Act 1956 (XXXI of 1956) is a major public sector enterprise having its Corporate Office at "Yogakshema", Jeevan Bima Marg, Nariman Point, and Mumbai – 400021.

LIC invites Expression of Interests (EOIs) from established, reputed and reliable technology service providers with previous experience for providing Re-imagine and Revamp of Insurance Premium Collections (Premium Point) System Modernization with Agile Development Services and delivery excellence practices such as DevSecOps with CI/CD.

The Scope of work will have to be carried out in accordance with the specifications in a detailed Request for Proposal (RFP) document which will be brought out by the LIC shortly.

This document should not be construed as Tender/ Request for Proposal (RFP).

Prospective Firms are advised to study the EOI Document carefully. Submission of EOI shall be deemed to have been done after careful study and examination of the EOI Document with full understanding of its implications.

The EOI document can be downloaded from the LIC Website https://licindia.in/Bottom-Links/Tenders).

Shortlisted parties will be invited for the presentation, proof of solution and approach and demo of the solution capability proposed.

LIC reserves the right to qualify or disqualify any or all EOI responses without assigning any reasons whatsoever. LIC reserves the right to issue the EOI only to the shortlisted firms participating in the EOI or to the open market as per LIC discretion.

2. Introduction to the Project

2.1 Intent

LIC invites Expression of Interests (EOIs) from established, reputed and reliable technology service providers with previous experience for providing services for Re-imagine and Revamp of Insurance Premium Collections (Premium Point) System Modernization with Agile Development Services and delivery excellence practices such as DevSecOps with CI/CD and provide:

    a. Technical strategy for reimagine and revamp of Insurance Premium Collections (Premium Point) system.

b. Deliver in accordance with that strategy. Rewrite existing system without compromising its current functionality to end users and deliver enhanced user experience.

c. Modular, flexible and agile delivery excellence practices such as DevSecOps with CI/CD.

The Scope of this EOI has two parts:

Program A	TSP Role as a Strategy Partner, an advisory role and execution and supervision partner
Program B	Re-imagine and Revamp of Insurance Premium Collections (Premium Point) System in accordance with the technical strategy.

2.2 Overview of the Programs

Purpose of the EOI is to solicit proposal from eligible TSP for agile development and human centered design services. Scope involves designing, building, integrating and maintaining reliable, scalable, modern, tested digital services and delivery programs using agile development and human-centered design and the latest industry practices.

Program A	**TSP Role as a Strategy Partner, an advisory role and execution and supervision partner**
	Solution Architecture: Develop a modern and scalable platform. Monitoring tools for the solution/platform, scalable Platform Architecture to facilitate Agile, API driven development with DevSecOps Build Pipeline Setup , Identity and Access Management (SSO), Integration and API Gateway, Integration, Cache and Security Layer.
Program B	**Re-imagine and Revamp of Insurance Premium Collections (Premium Point) System in accordance with the technical strategy.**
	Rewrite existing Premium Point Application: (Merchant Portal- LIC Merchant App) https://merchant.licindia.in/merchant/MPusermanual.html
	Detailed session will be conducted for the shortlisted firms to provide application and scope understanding.

LIC may award for any/or all Programs to a single or multiple bidders at its discretion or to not proceed with procurement for any program. LIC reserves the right to separately procure individual requirements that are subject to this EOI during the contract term, when deemed necessary by LIC to be in the LIC's best interest.

Award of the PO for the Programs and continuity of engagement will be based on the outcome or progress of the program.

LIC may initiate Program A and Program B concurrently depending upon the progress, business requirement and feasibility of concurrent development and TSP Readiness.

This new system will enable LIC to provide an enriched and complete experience to its stakeholders and will provide flexibility and adaptability to support the dynamic operating environment while meeting the goal for flexible, agile and modular approach.

LIC hereby invites responses (hereinafter referred to as "Bids") from all eligible bidders (TSP) to meet the requirements set out in this document. Details of Bid related activities are given in the activity schedule.

The formulation of the Evaluation criteria, the conduct of the evaluation of the responses to the EOI and the subsequent selection of the successful bidder(s) will be entirely at the discretion of LIC and its decision shall be final and no correspondence about the decision shall be entertained.
Interested entities are advised to study this EOI document carefully before submitting their proposals in response to the Notice. Submission of a proposal in response to this notice shall be deemed to have been done after careful study and examination of this document with full understanding of its terms, conditions and implications.

LIC reserves the right to negotiate, change, modify or alter any/all the terms and provisions of the RFP/agreement entered pursuant to the EOI and may request for additional information, if required, from the Bidder. LIC also reserves the right to withdraw this EOI without assigning any reason and without any liability to the Bidder or any other person or party. All actions taken by the Bidder or any other person or party in pursuance hereof are deemed to be so taken after taking into account the commercial acumen and LIC does not guarantee or warrant suitability hereof or success to Bidder/Bidders or any other person or party. LIC reserve the right for the assignments under different phases to be sourced from single or different or multiple TSP or not to proceed with any or all of the phases.

This EOI describes what is required of the Bidder in terms of services, deliverables, performance measures and outcomes, and unless otherwise noted in the EOI, places the responsibility for how they are accomplished on the bidder.

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2.3 Background

Keeping in tune with the increasing customer expectations for more convenience in servicing, additional mode of renewal premium collection viz. Collection of premium through authorized entity (select agents, retired employees, and senior business associates) was introduced by LIC in September 2007. LIC also facilitates premium collections through franchisees, banks and other entities apart from the collections happening at LIC Branch.

Collection of premiums through Empowered Agents/SBA/DO/Retired Employees facilitates a convenient mode of premium and proposal deposit collections by cash/cheque/PoS through a large number of empowered agents/SBA/ Retired Employees. The Premium Point channel of collection and servicing has very encouraging adoption and provide wider reach and convenience to the customers and agents and the scheme needs to be encouraged and the service delivery through this channel to be augmented.

FY 2021-2022: Collections at the premium point was 29.74% of the total collections with a total of 11,44,44,449 transactions. Peak transaction volume on a given day is around 10,00,000 (10 Lacs transactions).

The existing count of authorized agents/SBA/retired employee:

SENIOR BUSINESS ASSOCIATES	5,043
EMPOWERED AGENTS	40,361
CHIEF ORGANIZER	116
EMPOWERED RETIRED EMPLOYEES	345
LICA	595
MI MERCHANT	1,222
TOTAL	**47,682**

Existing web URL: https://merchant.licindia.in/merchant/
https://merchant.licindia.in/merchant/MPusermanual.html

Refer: User Guides for the flow of Collections and remittances. (Empowered Agents User Guide, Senior Business Associates User Guide, Online Invoice Payment User Guide.)
As Team LIC gears for building strategic enablers for achieving its modernisation objective, one of the key focus area identified for modernization is to enable delivering of business services on demand for all its stakeholders be it customers/ intermediaries or employees. Business Services on demand will be applicable to all the services relevant for the day-today functioning of a Life Insurance Organizations, right from sales to service.

2.4 Existing Systems

The existing architecture for LIC Premium Point (LIC Merchant App) is designed with Oracle Weblogic portal server. The portal services are the technical services provided by the Oracle portal such as personalization, content management etc. These services use the profile database containing the portal user preferences for their functioning, if required. The business services (e.g. Premium due calculation), which are deployed as components, run in the application server. The business services contact ODS (Centralised RDBMS of Customers, Agents, Employees data) to fetch the relevant data. The portal also interfaces with various other existing and 3rd party systems. Portal sends data to eFEAP (core insurance) through TIBCO Messaging. To interface with external systems like SMS and Email Gateway APIs provided by these systems are used. Http APIs are also provided to the partner collection agencies and similarly APIs are consumed by the PoS Provider for Card based collection.

ODS: ODS (Oracle Data Store) is the Centralized RDBMS at LIC where Customer, Agent, Policy and Premium information are stored. Data is received in real time using TIBCO Messaging and also at Staging Server from the Divisional Offices (113 nos.) as daily batch uploads.

System	EPS: Enterprise Portal System
Software Components	- Oracle WebLogic Portal 10.3.6 (64 bit) - Operating System: Red Hat Linux AS 5.4 (64 bit) - Database: Oracle Enterprise Edition 19c with RAC (64 bit) - Application: J2EE platform - Integration: Payment Gateway, SMS Gateway, email , eFEAP, mobile App. - Messaging : Tibco RV - Frameworks : - Weblogic Portal : p13n - Beehive Controls - Beehive NetUI - Java 1.6 - Java Annotation 5.0 - Oracle Weblogic 10.3.6 - Struts 1.1 - Weblogic Control Extension 10.2 - Weblogic Portal 10.3.6 - Weblogic Integrated Commons Logging 1.0 **User Management :** Security providers of WebLogic Server- RDBMS Store - Weblogic RDBMS Security Store Oracle WebLogic: Realm, Security Provider, Authentication, Authorization, Users Management.

System	EPS: Enterprise Portal System
Users	Customers, Visitors, Agents, Employees, Offices, IRDA, Business Partners
Integrations	**Middleware:** Enterprise Application Integration (EAI) **Software:** TIBCO RV and Business Works **SMTP :** Windows Exchange SMS Gateway API Integration **eFEAP -** Customized web-based Core insurance package **Newgen:** OmniDocs **EDMS**: Document Management System
Features/ Functionality	LICMerchant (Informational and Transactional Services to the Users.) Online Policy Details, Premium Billing and Collections Premium Point/Life Plus Applications- - Premium Collection facility to Agents/DO/Retired Employees. - Merchant Onboarding - Cashier Onboarding - Premium and Proposal Deposit Collection - Invoice /Summary Generation - Invoice Payment Accounting and Reconciliation - Transaction Publishing and Reconciliations - Transaction Charges payment and reconciliation - MIS and Reports - POS Transaction, Accounting , Reconciliation - SSS NEFT Remittance - Policy Query and Service Options - Online Proposal Submission (Indicative List Only)
Challenges	The design and base code of the 'LICMerchantApp' Premium Point Application has already completed 15 Years. Portal Application is designed and developed using the Apache Beehive (An annotation-driven web application programming framework). This framework has been retired on 11/01/2010. The last release of Apache Beehive was version 1.0.2, which was released in December 2006. Architectural shortcomings in the existing portal applications have introduced rigidity and inflexibility.

3. Objective and Expectations

LIC intends to engage services of a Technology Service provider to Re-imagine and Revamp of Premium and Other Collections at Life Insurance Corporation of India with modern and scalable architecture that is secure, robust, resilient and scalable to accommodate the growing needs of business and the dynamic IT environment using phased approach and adopting modern application development.

The objective of the EOI is to engage appropriate technology partner who can assess as is existing Merchant Premium Point Application, identify gaps as compared to best practices and recommend and implement improvements on technology architecture, design, frameworks and best principle with a complete redesign and rebuilt of the system.

The intent is to build LIC IPR and in-house capability in software applications, hence proprietary solutions are discouraged.

Technical objective is engage with a TSP for designing, building, integrating and maintaining reliable, scalable, modern application using agile development, human-centered design at the same time minimize technology investments by LIC using FOSS (Free and open-source software) based and cloud native application approach and Introduce LIC to the latest, efficient and best in class technologies, rapidly and on a continuous basis.

TSP to provide:

a. Technical strategy for modernizing Premium Point Application, an advisory role and execution/supervisory partner.

b. Deliver in accordance with that strategy.

c. Migrating from existing system without compromising its current functionality to end users.

d. Modular, flexible and agile approach to support and accommodate ever-changing environment.

e. Provide iterative software development services following agile process and implementation (API driven development, DevSecOps, CI/CD etc.).

LIC is seeking to engage services of a Technology Service Provider (TSP) that can provide iterative software development services with focus on modern application development maximizing usage of FOSS for software development.

4. Key Considerations

#	Considerations
1	i. Design a Modern and Scalable Platform with Delivery excellence practices such as DevSecOps, CI/CD, feature teams etc. ii. Software Development following Agile Process (API driven development, DevSecOps, CI/CD etc.)
2	**DevSecOps Platform with tools to ensure:** i. Continuous Planning ii. Continuous Development iii. Continuous Integration iv. Continuous Delivery v. Continuous Deployment vi. Continuous Testing vii. Continuous Monitoring viii. Continuous Operations ix. Continuous Feedback and x. Continuous Security
3	Preferably Free and open-source software (FOSS) with commercial support.
4	Scalable & high-available architecture, design, and provisioning
5	**12-factor app methodology:** methodology for building modern, scalable, maintainable software-as-a-service apps
6	Redhat Enterprise Linux, JBoss EAP, MySQL – LIC has Enterprise License Agreement. Oracle RDBMS – LIC has the setup with Compute and Storage Capacity. LIC Nutanix Cloud Infrastructure (AHV)- LIC will provision the Compute Infrastructure from this LIC Nutanix Cloud.
7	The software development project will use agile development principles, with robust documentation, human-centered design, and an extensible infrastructure and automation.
8	**LIC software development team must be able to alter and maintain the code bases once the same is handed over to LIC after successful implementation .**
9	LIC expects to deploy software as soon as it has been sufficiently developed to provide the minimal viable functionality, as defined by LIC. This is subject to change. LIC expects that regular and frequent releases will follow the Minimum Viable Product (MVP).

#	Considerations
10	The software development and release process will be mutually agreed upon, with the goal of reaching a more mature DevSecOps practice, such as the 12-factor app methodology. As new areas for developing additional functionality emerge, the team will continue to iteratively and incrementally expand work products and releases, with a sprint cycle that is mutually agreed upon. **DevSecOps Practice:** practice of coordinating the work of development, security, and system operations to automate the work that goes into testing software and moving it to a live server where people can use it — merging software development, security testing, and system operations. **Sprint cycle:** Typically, on a 2-3 week sprint cycle, in accordance with agile software development.
11	LIC will be responsible for the hosting infrastructure required for the deployed product as per the infrastructure specifications provided.
12	The TSP is required for all configurations and to use best practices for security and compliance in writing, testing, and delivering code.
13	LIC has in-house proficiency with java programming languages (Spring Framework, Oracle RDBMS.
14	**LIC will own the source code and all other artifacts developed under the contract resulting from this engagement. The TSP must post to a source code management repository set up for LIC by the TSP.**
15	i. **Contract Duration:** The initial period of performance (POP) for the Contract is expected to be of 12 months including the maintenance phase. ii. Initial 12 months will be a lump sum assignment for Program A and B. iii. There will also be optional 4 extension periods (renewals) of 12 months, for a total period of 48 months for additional requirement, maintenance work etc. The POP will begin on the date of the Contract kickoff meeting. Additional scope related to the Digital Online Services may be included as per LIC's discretion. iv. There shall not be any change in the man month rate for all categories for the initial 12 months. v. After 12 months, the man month rate for all categories shall be increased by 8% every year.

#	Considerations
16	TSP should specify a cross-functional team consisting of product management, design, engineering and /or additional skillsets deemed appropriate to complete the scope of work. The TSP should specifically include three key personnel roles i.e. a. Product Management Lead, b. Technical Lead, c. Design Lead Along with any additional base team roles deemed necessary to perform the scope of work, specific to each program that it seeks to be considered for. Key personnel are expected to be assigned full time to the program. TSP may also specify a combination of part-time roles as necessary on need basis. Additionally the TSP must list additional roles that it may seek to leverage in future to complete the scope of work.
17	**Place of Performance / Work Location :** ONSITE LIC PREMISES AT MUMBAI LIC at its discretion may require the TSP to facilitate Offsite development from TSP Premises when so desired by LIC .
18	**EQUIPMENT:** **LIC will not provide IT or other equipment. The TSP is responsible for providing all necessary equipment for development activities, such as laptops etc.**
19	**PROJECT TOOLS AND SERVICES:** The TSP shall provide additional project tools and services as necessary and as determined in consultation with the LIC. Examples include, but are not limited to: content management tools, team collaboration and meeting tools, prototyping tools, user story development tools, and user feedback tools. Any tools and services purchased under this contract shall be considered Other Direct Costs (ODC), will be reimbursed on a Time & Materials basis via Pass- through Price Lines, and must be approved by LIC prior to purchase. No mark-up will be provided.
20	**TRAVEL:** No TRAVEL requirement out of Mumbai is envisaged under the assignment and no additional expenses on such count will be paid/reimbursed .
21	**Appropriate experience to do this work includes:** i. Agile development practices, project management, source version control. ii. Application Protocol Interface (API) development and documentation iii. Automated (unit/integration/end-to-end) testing iv. Building and testing public facing sites and tools v. Continuous Integration and Continuous Deployment

#	Considerations
	vi. Data modeling and data architecture vii. Data migration viii. Refactoring to minimize technical debt ix. Open-source software development x. Open-source login/authentication services xi. Product management and strategy, user centered design xii. Sketching, wireframing, and/or prototyping, and user-task flow development xiii. Usability research, such as (but not limited to) contextual inquiry, stakeholder interviews, and usability testing. xiv. User experience design. xv. Visual design. xvi. Engineering: technical requirements analysis of commercial solutions, integration and custom development. xvii. Development operations/ Site Reliability engineering.
22	LIC will use Oversight Metrics to monitor the quality of TSP's performance and deliverables throughout the Contract. Non acceptable, poor or nonperformance may result in the contract termination. These metrics are: i. Work meets defined acceptance criteria, described within a work inventory ii. Code is tested iii. Code is properly styled and well-structured iv. Product is accessible for all users v. Deployment is simple vi. Code and development processes are documented vii. Product is secure viii. Meets the standards in Acceptance Criteria ix. User research informs software development x. Code and artifacts are available to LIC

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5. EVALUATION PROCESS

Only the bidders who meet all the qualification criteria mentioned are eligible to participate in the EOI.

5.1 Evaluation Stage 1 - Pre-Qualification/Eligibility Criteria

#	Criteria	Evidence to be submitted
1	**Legal Entity:** 1. A company incorporated in India under the Companies Act, 1956 or 2013 and subsequent amendments thereto Or A partnership registered under the India partnership act 1932 or Limited Liability Partnership firm registered under the limited liability partnership act 2008 with their registered office in India. 2. Registered with the Income Tax (PAN) and GST (GSTIN) Authorities in India with active status.	Certified by Authorized Signatory: 1. Copy of Certificate of Incorporation / Registration Certificate. 2. Copy of Registration Certificates with the GST & IT (PAN) Authorities 3. Copy of purchase orders showing at least 3 years of operations.
2	Bidders should have completed a minimum of 03 relevant projects.	Completion Certificate from Client or Company Secretary with assignment details.
3	Bidder should have at least 100 full time Software Developers/Software Engineers on its payroll as on the date of this EOI.	Certificate from the HR head of the Company.
4	Bidder must have proven experience demonstrated by completed assignments involving: a. API-driven development b. Java, Spring and Hibernate c. API Manager/Gateway d. Identity and Access Management e. DevOps and CI-CD f. Development of Modern and Scalable Platform.	Project Citations with required details.

#	Criteria	Evidence to be submitted
5	**Blacklisting** Bidder should not have been blacklisted or debarred by Govt. of India and/or any State Government and/or any Central/State PSU at the time of bid submission date And Bidder should not have any litigation against LIC or any other organizations which may materially impact the bidders' responsibility to implement the scope of this EOI.	Self-declaration
6	Bidder must deploy the resource Onsite at LIC Premises at Mumbai.	Self-declaration
7	The Bidder(s), who have been associated with LIC for any contract within the period of last 5 years (from the date of this EOI), have to submit the satisfactory performance and timely delivery completion to be eligible to participate in the bid. Certificate to be issued by the competent authority in LIC .	Letter from Authorized Signatory of LIC.
8	**Bid Processing Fee (Non-Refundable):** **INR 11,800/-** (Rupees Eleven Thousand Eight Hundred Only) inclusive of Taxes. [INR 10,000/- Bid Fees + INR 1800/- GST.] **Mode of Remittance:** Online NEFT/RTGS to Account of "Life Insurance Corporation of India". **Please refer:** Annexure: LIC Bank Account	Details of UTR Number along with date are to be submitted
9	**Bid Security Declaration:** Bidders shall submit duly filled Bid Security Declaration form as per the Annexure: Bid Security Declaration.	Annexure to be notarized on stamp paper of applicable value and to be submitted duly signed by the authorized signatory.

The Bidding organizations must comply with the above mentioned criteria. Non-compliance of any of the criteria will entail summary rejection of the offer.

Pre-Contract Integrity Pact –This EOI (Notice Inviting Tender -NIT) is an offer made on the condition that the bidder will sign the Integrity Pact with LIC only those vendors/bidders who have entered into Pre-Contract Integrity Pact with LIC would be eligible to participate in the bidding.

Bidders may refer: https://www.cvc.gov.in/sites/default/files/iembank25022015.pdf

5.2 Evaluation Stage 2: Technical Scoring Criteria for shortlisting.

i.   LIC intends to Shortlist the firms based on the stated criteria for the detailed workshop on existing application.

ii.   Bidders, whose bids are responsive, based on eligibility criteria and score at least overall 70 % (70 marks) score in technical evaluation will be eligible for shortlisting or participation in the RFP and stage 3 evaluations.

iii. In case there is only one bidder having a total score for technical evaluation of 70% or more, LIC may, at its discretion, also consider the next two highest technical score with a minimum score of 60%.

iv.   In case none of the participating bidders qualify on technical criteria and reach or exceed the total score for technical evaluation of 70%, then LIC, at its sole discretion, may qualify up to three bidders on the basis of the top 3 technical scores with a minimum score of 50%.

v.   LIC at its sole discretion and determination may add any other relevant criteria or relax criteria for evaluating the proposals received in response to this EOI if it is deemed in its best interest.

vi.   LIC's decision in this regard shall be final & binding and no further discussion/ interface will be held with the bidders whose bids are technically disqualified/ rejected.

vii. After stage 2 evaluation, the bidders will be shortlisted for the detailed workshop on existing application and submission of Technical and Commercial proposal.

viii. The evaluation committee shall evaluate the proposal of the TSP who qualify in the eligibility/pre-qualification criteria as per following parameters.

    a.   Each Citation / Project Credential submitted should include the following mandatory (M) technology component to be qualified for relevant assignment.

    b.   Previous experience in Software Development Projects.

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5.2.1 Parameters for Stage 2 Evaluation:

a. Interested TSP should submit details of **minimum 3 relevant projects**. TSP may submit details of maximum **upto 5 relevant projects** (similar nature of assignment) which they have undertaken and gone live in the technical proposal. Such assignments must meet the Mandatory (M) requirements.

b. Top 3 scores of the assignments will be considered for score.

c. Such projects should have been executed in the last 5 years from the last submission date of the EOI.

d. Project will be evaluated on the parameters stated in the scoring criteria.

e. LIC may validate the submission by reference visit/call to the clients.

f. **(M) Mandatory Component** for consideration of the project credentials submitted by Bidder. Bidder must only submit projects that necessarily involve the mandatory technology components as mentioned.

g. **Scoring of the Projects:** Each accepted relevant assignment will have a maximum score of 20. There will be reduction/addition in assignment score on the following criteria. Further technical scoring on assignment parameters will also be based on the submitted 3 relevant assignments only.

5.2.2 Table A: Technical Scoring Criteria

TABLE A (TECHNICAL SCORES)			
#	Technology Criteria for Relevant Assignment for Scoring	Technology Component/ Requirement	Mandatory(M) / Desired(D)
1	Programming Language	Java	M
2	Framework (Server Side)	Spring, Hibernate	M
3	Framework (Client-Side)	Modern JavaScript Framework like React/Angular/Vue	D **(-3) if not used in assignment.**
4	Database	Relational Database Oracle RDBMS or MySQL or PostgresSQL	M

TABLE A (TECHNICAL SCORES)			
#	Technology Criteria for Relevant Assignment for Scoring	Technology Component/ Requirement	Mandatory(M) / Desired(D)
5	Middleware/Application Server	Redhat JBoss	D **(-3) if not used in Assignment.**
6	Operating System	RedHat/Ubuntu Enterprise Linux	D **(-3) if not used in Assignment.**
7	IAM / SSO	Enterprise Grade Software , preferably open source	M
8	API Management/Gateway	Open Source Enterprise Grade Software	D **(-3) -if not used in Assignment.**
9	Delivery excellence practices : DevOPS and CI-CD	**Deployment:** CI/CD Automated & transparent single-click build & deployment, using CI/CD, into multiple production & non-production environments. **Project Management** Ex. Jira and Confluence Continuous Integration and Delivery (Jenkins) Build (ex. Maven) Software Repository (ex. git/svn) **Configuration Management** (ex Ansible) QA / Test Automation	D **(-3) -if not used in Assignment.**

		TABLE A (TECHNICAL SCORES)	
#	Technology Criteria for Relevant Assignment for Scoring	Technology Component/ Requirement	Mandatory(M) / Desired(D)
10	Agile Process/Agile software development	Agile Process: Scrum, stand-ups, Sprint Reviews, grooming, retrospectives, demos	D
11	CCMS Module (Communication Management)	Sending email Generating PDF Sending SMS	D
12	ESB (capability to transform the message format of an incoming message to the format expected by the target application)	Open source integration platform Data Format Conversion WSO2 , Mule , Apache Camel etc.	D **(-2) if not used in Assignment.**
13	In memory Cache	Redis , Apache Ignite etc.	D **(-2) if not used in Assignment.**
14	Rule Management	Example : JBoss BRMS/Redhat Decision Manager.	D
15	Message Queue	Tibco RV, Rabbit MQ Kafka etc.	D **(-3) if not used in Assignment.**
16	Architecture	Architecture Modularity, Use of layered architecture.	M

	TABLE A (TECHNICAL SCORES)		
#	Technology Criteria for Relevant Assignment for Scoring	Technology Component/ Requirement	Mandatory(M) / Desired(D)
17	Reporting and Analytics and Help Desk Modules(Feedback/Ticketing)	Open Source	D
18	Client : Life Insurance Firm	-	D **(-3) marks for** **Clients other than life Insurance.**
19	PO Value for the software development services.	> 3 Crore	D **(+5) marks for** **PO Value of > 3 Crores for the software development services component (excluding licenses / hardware)**
20	Letter of Appreciation/Satisfactory Performance Letter for Assignment from Client	Client Letter or other Documentary Evidence acceptable to LIC.	D **(+5) if submitted.**
21	Open Source Stack	Project Citation and submitted details.	D
22	Secure Code Review/Analyser	ex. SonarQube, Veracode	D **(-2) if not used in Assignment.**

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5.2.3 Table B: Technical Scoring Sheet

Table B: Technical Score Sheet			
#	Criteria	Marks	Max Marks
1	Marks to each relevant assignment (Top 3 assignment scores)	20 for each relevant assignment subject to the reduction /additions mentioned.	60
2	Number of Active Life Insurance Clients as on date of EOI.	>5 - 10 Marks >4 - 7 Marks >3 - 5 Marks	10
3	Software development centre in Mumbai and its Suburbs (local commuting area to Mumbai) with minimum of 50 Developers.	10 Marks	10
4	Software Developers/Software Engineers on its payroll as on the date of this EOI .	> 500 -10 Marks > 300 - 7 Marks >= 100 - 5 Marks	10
5	Marks for any one relevant assignment with peak daily transaction volume(Number of Transactions)	> 10 Lakh -10 Marks > 5 Lakh - 5 Marks	10

5.2.4 Table C: Additional Mandatory Requirements

TABLE C: ADDITIONAL MANDATORY REQUIREMENTS		
#	Parameters	Requirement
1	**Bench Strength of Developers** – Backend (Java) Location : Mumbai	State Numbers
2	**Bench Strength of Developers** – Frontend (Modern JavaScript Framework) Location : Mumbai	State Numbers

#	Parameters	Requirement
TABLE C: ADDITIONAL MANDATORY REQUIREMENTS		
3	**Resource Availability (Mumbai) :** a. Key Personnel Ready Availability. b. Project Manager and c. Technical Lead d. Functional Business e. Analyst (Insurance Specialist)	(Key Profiles Submission)
4	**Technical Submission of the Bidders covering:** a. Understanding of the Requirement. b. Approach and Methodology c. Bidders competency d. Submission on the platforms/solutions relevant to this scope of work e. Modern and Scalable Platform architecture f. Re-design with open source g. Delivery excellence practices such as DevSecOps, CI/CD h. Note of Agile Software Development.	Relevant Documentary Submissions

Mumbai includes its Suburbs (local commuting area to Mumbai)

5.3 Evaluation Stage 3: (RFP - Technical and Commercial Proposal Submission)

5.3.1 Technical Proposal from the Shortlisted Bidders.

Shortlisted bidders will have a detailed workshop on the existing application to understand the scope and requirement for Application rewrite , Product Vision , and jointly a Scope of Requirement will be finalised (Initial Work Inventory , epics ,current state, user stories).

Bidder will then be asked to submit a technical and lump sum proposal for the Platform and Product Delivery.
Thereafter, the submitted proposal will be evaluated on:

       a.   Technical Approach(Qualified / Not Qualified)

       b.   Staffing Approach (Qualified / Not Qualified) - Availability of the resources.

       c.   Proof of Technically Acceptable Solution (Prototype), Solution Presentation/Oral Interview – Assessment of usability, interface, integration, security and operational suitability. (Qualified/ Not Qualified)

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Technical Approach:

LIC will consider the quality of the plans to provide the open source, agile development services required, UI / UX, extent of understanding of the details of requirements, extent to which the bidder has identified potential obstacles to efficient development and has proposed realistic approaches to overcome those potential obstacles.

Completeness of the bidders' technical approach and solution proposed:

Bidders' response to the mentioned situations/use cases in the requirements.

Staffing Approach:

The skills and experience of the key personnel (Project Manager and Technical Lead) and other individuals that the bidder plans to use to provide the required services.

Ready Resource Availability:

    a. Functional Business Analyst (Insurance Specialist) / Technical Lead (Insurance)

    b. Ready resource availability/ Bench Strength of Developers – Backend (Java)

    c. Bench Strength of Developers - Frontend (Modern JavaScript Framework)

Proof of Technically Acceptable Solution (Prototype), Solution Presentation/Oral Interview

Bidder will make a presentation on the technical proposal, demonstration of technically acceptable solution and performance. Bidders will be asked questions about the technical aspects of their proposal, their approach to software development, staffing plan, ready availability of the key personnel, LIC Evaluation team will assess the technical capabilities of the proposed development team and to better understand the proposed technical approach described in the bidder's written submission. The Key personnel must participate in the interview. The evaluation team will summarise the bidder's responses to the questions.

5.4 Evaluation Stage 4: RFP - Commercial Proposal evaluation

Technical Proposal from the Shortlisted Bidders.

Least Cost Evaluation i.e. lowest price discovered through Commercial Evaluation. The commercial mechanism sealed envelopes/ORA (Online Reverse Auction) will be specified in the RFP.

6. General Terms and Conditions

6.1 Completeness of Response

    a. Bidders are advised to study all instructions, forms, terms, requirements and other information in the EOI documents carefully. Submission of the bid shall be deemed to have been done after careful study and examination of the EOI document with full

understanding of its implications.

b. The response to this EOI should be full and complete in all respects. Failure to furnish all information required by the EOI documents or submission of a proposal not substantially responsive to the EOI documents in every respect will be at the Bidder's risk and may result in rejection of its Proposal.

6.2 EOI Proposal Preparation Costs & related issues

a. The bidder is responsible for all costs incurred in connection with participation in this process, including, but not limited to, costs incurred in conduct   of informative and other diligence activities, participation in meetings, discussions, presentations, preparation of proposal, in providing any additional information required by LIC to facilitate the evaluation process, conduct of "Proof of Solution" /Demo.

b. LIC will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.

c. This EOI does not commit LIC to award a contract or to engage in   negotiations. Further, no reimbursable cost may be incurred in anticipation of award or for preparing this EOI.

d. All materials submitted by the bidder will become the property of LIC and may   be returned completely at its sole discretion.

6.3 Pre-Bid Meeting

a. LIC shall hold a pre-bid meeting with the prospective bidders as per EOI Timelines.
Venue: Online

b. The Bidders will have to ensure that their queries for Pre-Bid meeting should reach by email on or before the date and time mentioned in EOI Timelines.

c. All queries to be raised in the pre-bid meeting will relate to the EOI alone and no queries related to detailed analysis of Scope of work, payment terms and mode of selection will be entertained. These issues will be amply clarified at the EOI stage.

6.4 Responses to Pre-Bid Queries and Issue of Corrigendum

a. LIC will endeavor to provide timely   response to all queries. However, LIC makes no representation or warranty as to the completeness or accuracy of any response made

in good faith.

b. At any time prior to the last date for receipt of bids, LIC may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the EOI Document by a corrigendum.

c. The Corrigendum (if any) & clarifications to the queries from all bidders will be posted on the website.

d. Any such corrigendum shall be deemed to be incorporated into this EOI.

e. In order to afford prospective Bidders reasonable time in which to take the corrigendum into account in preparing their bids, LIC may, at its discretion, extend the last date for the receipt of EOI Bids

6.5 Right to Terminate the Process

a. LIC may terminate the EOI process at any time and without assigning any reason whatsoever. LIC makes no commitments, expression or implied that this process will result in a business transaction with anyone.

b. This EOI does not constitute an offer by LIC. The bidder's participation in this process may result in LIC short listing the bidder to submit a complete technical and financial response at a later date.

6.6 Submission of Responses (Online)

a. The bids shall be submitted online e-Tendering System portal https://www.tenderwizard.com/LIC .

b. Bids shall consist of supporting proofs and documents as defined in the EOI. Bidder shall submit all the required documents as mentioned in the Appendix including various templates. It should be ensured that various formats mentioned in this EOI should be adhered to and no changes in the format should be done.

c. The document should be page numbered, must contain the list of contents with page numbers.

d. EOI document submitted by the bidder should be concise and contain only relevant information as required under this EOI.

6.7 Bid Submission Format

The entire proposal shall be strictly as per the format specified in this Invitation for Expression of Interest and any deviation may result in the rejection of the EOI proposal.

6.8 Deadline for Submission

a. Proposal received by the LIC after the last date of submission shall be rejected/Not Accepted .

b. The bids submitted by courier/telex/telegram/fax/e-mail etc. shall not be considered. No correspondence will be entertained on this matter.

c. LIC shall not be responsible for any issue related to login/network/PKI/system issue in uploading of the documents to the online tender platform. No further correspondence on the subject will be entertained.

d. LIC reserves the right to modify and amend any of the above stipulated condition/criterion depending upon project priorities vis-à-vis urgent commitments.

e. EOI will be opened as per mentioned EOI timelines at the given address by the Tender Opening Committee (TOC) in the presence of bidders or their authorized representatives who choose to attend.

6.9 Short Listing Criteria and Empanelment

a. LIC will shortlist bidders who meet the Pre-Qualification and evaluation criteria mentioned in this Invitation to Expression of interest.

b. Any attempt by a Bidder to influence the bid evaluation process may result in the rejection of its EOI Proposal.

c. **Empanelment of Firms for Enterprise IT Systems:**
Bidders whose bids are responsive and considered technically qualified may also be empanelled for 'IT Advisory and other Software Development Requirements' and related service for LIC' at the discretion of LIC. Such empanelment will be valid for 3 years from the date of issue of 1st PO under this EOI (which may be extended by another 2 years) and may be used for any future requirement related to Enterprise IT Systems and related services. This empanelment does not restrict LIC from going for a fresh open EOI for procurement of these services or adding new vendors to this empanelment.

6.10 Evaluation Process

a. LIC will constitute a Proposal Evaluation Committee to evaluate the responses of the bidders

b. The Proposal Evaluation Committee constituted by the LIC shall evaluate the responses to the EOI and all supporting documents & documentary evidence. Inability to submit requisite supporting documents or documentary evidence, may lead to rejection of the EOI Proposal.

c. Each of the responses shall be evaluated to validate compliance of the bidders according to the Pre-Qualification criteria, Proof of Solution/Demonstration, Presentations, Forms and the supporting documents specified in this document.

d. The decision of the Proposal Evaluation Committee in the evaluation of responses to the Expression of Interest shall be final. No correspondence will be entertained outside the evaluation process of the Committee.

e. The Proposal Evaluation Committee may ask for meetings with the bidders to evaluate its suitability for the assignment.

f. The Proposal Evaluation Committee reserves the right to reject any or all proposals.

6.11 Consortiums and Use of Subcontractors

Consortium bidding is not permitted.

Use of Subcontractors: Subject to the conditions listed in this EOI and herewith, the Bidder may propose to use Subcontractor(s) to make a complete offer to perform all services. Any prospective Subcontractor that is not a wholly owned subsidiary of the Bidder will be subject to conditions specified in this clause. The conditions for proposing to use Subcontractors include, but are not limited to, the following:

i. Prior to any communication or distribution of LIC's confidential information to the potential Subcontractor, the Bidder must provide LIC with the name of the potential Subcontractor in advance and in writing. The Bidder will also provide contact information for the potential Subcontractor. Bidder must obtain prior written approval before providing any confidential information of LIC to a potential Subcontractor or another entity.

ii. If selected, the Bidder will be the Prime Bidder for services provided to LIC by approved Subcontractors. The Bidder and all the Subcontractors shall be jointly and severally responsible for performance of the solution.

   iii.   The Bidder will be ultimately responsible for the provision of all services, including Subcontractor's compliance with the service levels, if any.

   iv.   Subcontractor's cost will be included within the Bidder's pricing and invoicing. No subcontract under the contract shall relieve the Bidder of the responsibility for ensuring that the requested services are provided and the provisions of the Non-Disclosure Agreement are adhered to. Bidders planning to subcontract all or a portion of the work to be performed must identify the proposed Subcontractors sufficiently in advance to ensure timely delivery of services. The Bidder may only submit one proposal as a Prime Bidder. If the Bidder submits more than one proposal, LIC may reject one or more of the submissions. This requirement does not limit a Subcontractor's ability to collaborate with one or more Bidders submitting proposals.

6.12   LIC Rights

LIC may, at its sole discretion, issue a Request for Proposal (RFP) which may be extended only to those vendors shortlisted through the EOI Evaluation and/or Proof of Solution processes. However, for the purpose of any such subsequent RFP, LIC reserves the right to float an open RFP and to amend the proposed requirements, the description of services required or any other aspect of this EOI document. LIC may also conclude the process without tendering or awarding any contract.

LIC may reject any or all proposals and may or may not waive an immaterial deviation or defect in a bid. LIC's waiver of an immaterial deviation or defect shall in no way modify the EOI document or excuse a vendor from full compliance with EOI document specifications. LIC reserves the right to accept or reject any or all of the items in the proposal, to award the contract in whole or in part and/or negotiate any or all items with individual vendors if it is deemed in the LIC's best interest. Moreover, the LIC reserves the right to make no selection if proposals are deemed to be outside the fiscal constraint or against the best interest of the LIC.

In addition to the right to reject any and all proposals, in whole or in part, LIC also reserves the right to issue similar EOIs in the future. This EOI is in no way an agreement, obligation, or contract and in no way is the LIC responsible for any proposers cost of preparing the proposal, including providing additional documentation or participating in presentations, demos, proof of solution, interviews, if required.

Place: Mumbai
Dated: 09.02.2023   **EXECUTIVE DIRECTOR (IT/SD)**

7. Bid Submission Forms

Appendix I: Bid Submission forms

The bidders are expected to respond to the EOI using the forms given in this section and all documents supporting Pre-Qualification / EOI Criteria.

Proposal / Pre-Qualification Bid shall comprise following forms:

Form 1: Covering Letter with Correspondence Details

Form 2: Details of the Bidder's Operations and IT Implementation Business

Form 3: Compliance Sheet for Pre-Qualification Criteria

Form 4: Project Citation Format

Form 5: Proposed Solution

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Form 1: Covering Letter with Correspondence Details

To   <Location, Date>

The Executive Director (IT/SD),
Life Insurance Corporation of India, Central Office,
Information Technology - SD Department, 2nd Floor, South Wing,
"Jeevan Seva Annexe", Santacruz (W), S.V.Road, Mumbai – 400054.

Dear Sir,

We, the undersigned, hereby submit our response to the EOI Ref: LIC/CO/IT-SD/IPC/EOI/2022-23as per requirements and scope mentioned in this EOI document.

Our correspondence details with regard to this EoI are:

S.	Information	Details
1	Name of the Contact Person	<Insert Name of
2	Address of the Contact Person	<Insert Address>
3	Name, designation and contact, address of the person to whom, all references shall be made, regarding this EOI.	<Insert Name of Contact>
4	Telephone number of the Contact Person.	<Insert Phone No.>
5	Mobile number of the Contact Person	<Insert Mobile No.>
6	Fax number of the Contact Person	<Insert Fax No.>
7	Email ID of the Contact Person	<Insert Email.>
8	Corporate website URL	<Insert Website

We are hereby submitting our Expression of Interest Proposal . We understand you are not bound to accept any Proposal you receive.

We fully understand and agree to comply that on verification, if any of the information provided here is found to be misleading the short listing process or unduly favours our company in the short listing process, we are liable to be dismissed from the selection process or termination of the contract during the project.

We hereby declare that our proposal submitted in response to this EOI is made in good faith and the information contained is true and correct to the best of our knowledge and belief.

Sincerely,

[Bidder's Name with seal+

<Applicant's Name with seal>
Name: <<Insert Name of Contact>>
Title: <<Insert Name of Contact>> Signature: <<Insert signature>>

Form 2: Details of the Bidder's Operations

SI No.	Information Sought	Details to be Furnished
1	Name and address of the bidding Company	
2	Incorporation status of the firm (public limited / private limited, etc.)	
3	Year of Establishment	
4	Date of registration	
5	ROC Reference No.	
6	Details of company registration	
7	Details of registration with appropriate authorities for service tax	
8	Name, Address, email, Phone nos. and Mobile Number of Contact Person	
9	Recent Awards and Recognitions	
10	Website	
11	Turnover/Revenue (2021-2022)	
12	Profits (2021-2022)	
13	Net worth (2021-2022)	
14	No of full time Technology Consultants/Experts / Software Developers/Software Engineers on its payroll as on the date of this EOI	

Form 3: Compliance Sheet for Pre-Qualification Criteria

S.No	Criteria	Evidence to be submitted	Compliance (Provide Page No of Submission)
1	Legal Entity: 1. A company incorporated in India under the Companies Act, 1956 or 2013 and subsequent amendments thereto Or A partnership registered under the India partnership act 1932 or Limited Liability Partnership firm registered under the limited liability partnership act 2008 with their registered office in India. 2. Registered with the Income Tax (PAN) and GST (GSTN) Authorities in India with active status	Certified by Authorised Signatory: 1. Copy of Certificate of Incorporation / Registration Certificate. 2. Copy of Registration Certificates with the GST & IT(PAN) Authorities 3. Copy of purchase orders showing at least 3 years of operations	
2	Bidders should have completed a minimum of 03 relevant projects.	Completion Certificate from Client or Company Secretary with assignment detail.	Mention Citation Serial Numbers and Submission Page Numbers.
3	Bidder should have at least 100 full time Software Developers/Software Engineers on its payroll as on the date of this EOI.	Certificate from the HR head of the Company.	
4	Bidder must have proven experience demonstrated by completed assignments involving a. API-driven development b. Java, Spring and Hibernate c. API Manager/Gateway d. Identity and Access Management e. DevOps and CI-CD f. Development of Modern and Scalable Platform.	Project Citations with required details.	

S.No	Criteria	Evidence to be submitted	Compliance (Provide Page No of Submission)
5	**Blacklisting** Bidder should not have been blacklisted or debarred by Govt. of India and/or any State Government and/or any Central/State PSU at the time of bid submission date and Bidder should not have any litigation against LIC or any other organizations which may materially impact the bidders' responsibility to implement the scope of this EOI.	Self-declaration	
6	Bidder must deploy the resource Onsite at LIC Premises at Mumbai.	Self-declaration	
7	The Bidder(s), who have been associated with LIC for any contract within the period of last 5 years (from the date of this EOI), have to submit the satisfactory performance and timely delivery completion to be eligible to participate in the bid. Certificate to be issued by the competent authority in LIC .	Letter from Authorised Signatory of LIC.	
8	Bid Processing Fees Details INR 11800/- (Online NEFT/RTGS) to Account of Life Insurance Corporation of India.	UTR No : Amount : Date:	
9	Bid Security Declaration	As per Format	
10	Pre – Contract Integrity Pact	As per Format	

Authorization for signing of all documents related to EOI

[Either (a) or (b) on bidder's letterhead]

(a) To be signed by the bidder's company's Board / Director / Managing Director

Date:

To,
The Executive Director (IT/SD),
LIC of India, Central Office,
2nd Floor, Jeevan Seva Annexe,
Santacruz (W), S V Road,
Mumbai - 400 054

Sir,

SUB: Authorisation to sign on behalf of the Company for LIC EOI Ref : LIC/CO/IT-SD/IPC/EOI/2022-23 , Insurance Premium Collections(Premium Point) System Modernization and all its subsequent modifications/clarifications.

I / We, _____ (name & designation), by the powers vested in me / us, hereby authorize Mr./ Mrs./ Ms. _____ to sign the documents to be submitted for participation in the above referred EOI, and its subsequent modifications/clarifications, as "Authorized Signatory" on behalf of our company.

The signature of Mr. / Mrs./ Ms. _____ is as below.

(Sample Signatures of the Authorized Signatory)

Dated at _____ this _____ day of _____20__.

Yours faithfully,

Signature(s):
Name(s):
Designation:
Name & Address of the company:

Seal of the Company   Contd…..

(b) To be signed by the bidder's Company Secretary

Date:

To,
The Executive Director (IT/SD),
LIC of India, Central Office,
2nd Floor, Jeevan Seva Annexe,
Santacruz (W), S V Road,
Mumbai - 400 054

Sir,

SUB: Authorization to sign on behalf of the Company for LIC EOI Ref : LIC/CO/IT-SD/IPC/EOI/2022-23 , Insurance Premium Collections(Premium Point) System Modernization and all its subsequent modifications/clarifications.

Mr./ Mrs./ Ms. _____ has been authorized by our Company Board/ Director/ Managing Director to sign the documents to be submitted for participation in the above referred EOI, and its subsequent modifications/clarifications, as "Authorized Signatory" on behalf of our company. The copy of our board resolution is enclosed herewith.

The signature of Mr. / Mrs./ Ms. _____ is as below.

(Sample Signatures of the Authorized Signatory)

Dated at _____ this _____ day of _____20__.

Yours faithfully,

Signature(s):
Name(s):
Designation:
Name & Address of the company:

Enclosures:

Self-Declaration Format for Non-Blacklisting / Non-Litigation / Land Border Clause

Eligibility Criteria (Pre- Qualification)	Bidder should not have any litigation against LIC or any other organizations which may materially impact the bidders' responsibility to implement the scope of this EOI
	Blacklisting Bidder should not have been blacklisted or debarred by Govt. of India and/or any State Government and/or any Central/State PSU at the time of bid submission date

Details of Litigation(s)

(A) Details of litigation(s) the Bidder is currently involved in, or has been involved in for the last three years:

1. Party in dispute with :
2. Year of initiation of dispute:
3. Detailed description of dispute:
4. Resolution / Arrangement arrived at (if concluded) :
(B) Under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid . **YES / NO**
C) I have read Office Memorandum F.No.6/18/2019-PPD dated 23.07.2020 issued by the Ministry of Finance, Department of Expenditure, Public Procurement Division inserting Rule 144 (xi) in GFRs 2017 which defines clauses regarding restrictions or procurement from a bidder of a country which shares a land border with India. I certify that this bidder/OEM is not from such a country or, if from such a country, has been registered with the competent authority, I certify that this bidder fulfills all requirements in this regard and is eligible to be considered. [Where applicable, evidence of valid registration by the competent authority shall be attached.]

Bidder:
Signature:
Name and Address:
Date:

Bid Securing Declaration Form

(Notarized on stamp paper)
EOI Ref: LIC/CO/IT-SD/IPC/EOI/2022-23

Date:

To,
The Executive Director (IT/SD),
LIC of India, Central Office,
2nd Floor, Jeevan Seva Annexe,
Santacruz (W), S V Road,
Mumbai - 400 054

Sir,

I/We understand/declare that, according to your conditions, bids must be supported by a Bid Securing Declaration.

I/We accept that I/We may be disqualified from bidding for any contract with you for a period of one year from the date of notification if I am /We are in a breach of any obligation under the bid conditions, because I/We

   a. have withdrawn/modified/amended, impairs or derogates from the tender, my/our Bid during the period of bid validity specified in the form of Bid; or
   b. having been notified of the acceptance of our Bid by the purchaser during the period of bid validity
      i.   fail or reuse to execute the contract, if required, or
      ii. fail or refuse to furnish the Performance Security, in accordance with the Instructions to Bidders.

I/We understand this Bid Securing Declaration shall cease to be valid if I am/we are not the successful Bidder, upon the earlier of

   i.   the receipt of your notification of the name of the successful Bidder; or
   ii. thirty days after the expiration of the validity of my/our Bid.

Signature of the Authorized Signatory
Name:
Designation:
Name & Address of the company:
Seal of the Company
Duly authorized to sign this Authorization on behalf of: [insert complete name of Bidder]

Dated on _____day of   _____2023.

Format: Non-Disclosure Agreement (NDA)

(To be submitted by Shortlisted Bidder after Stage 2 Evaluation)

(No deviations in wordings permitted)

To be executed over Rs.200 Stamp/Franked paper & notarized (in Mumbai)

This Non-disclosure Agreement ("NDA") is made and entered into this __ day of _____ in the year Two Thousand and Twenty Three (2023)

BY AND BETWEEN

Life Insurance Corporation of India, with registered office at Central Office, "Yogakshema", J B Marg, Mumbai 400 021, hereinafter referred to as "LIC"

AND

<Company Name> a company incorporated under the laws of Indian Companies Act, 1956 and having its principal place of business at **< Company Name & Address>** shall be referred to herein as a "Respondent".

LIC and the Respondent shall individually be referred to as "Party" and collectively referred to as "Parties".

WHEREAS, the Respondent is aware that during engagement with EOI Ref : LIC/CO/IT-SD/IPC/EOI/2022-23 Insurance Premium Collections(Premium Point) System Modernization, the Respondent may be gathering information on LIC's Business/ Operations, certain proprietary information such as Technically and commercially detailed information regarding the respective products & service offerings, Organization, decision processes, technical infrastructure, working processes and delegation of responsibilities, project management and 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., ("Proprietary Information") indicated as confidential by LIC and made available to the Respondent while responding to the EOI, is privileged and strictly confidential to and / or proprietary of LIC.

WHEREAS, Respondent agrees to receive the Proprietary Information or other information from LIC and treat all such information as confidential information and to safeguard LIC's confidential information, property, information systems, network, databases and other data.

NOW, THEREFORE, in consideration of the recitals set forth above and the covenants set forth herein, the Respondent agrees to hold all Confidential Information received from LIC in confidence. Respondent will use such Confidential Information only for the purpose of developing the Response to the said engagement; restrict disclosure of such Confidential Information to its employees and employees of its affiliated companies with a need to know and inform such employees of the obligations assumed herein. Respondent will not disclose such Confidential Information to any third party without the prior written approval of LIC.

The Confidential Information means information which may be in any form including but not limited to oral, written or printed information or Information in electronic form, data, studies, consultants reports, trade secrets, proformas and other financial and trade/commercial information, computer models and programs, contracts, plant designs and configurations, plant performance data or other material of any kind or nature in whatever form.. It may be noted that all the information shared as a part of the EOI Ref : LIC/CO/IT-SD/IPC/EOI/2022-23 Insurance Premium Collections(Premium Point) System Modernization project in the form of project documents, discussions on system architecture, data shared for the sole purpose of evaluating and finalizing the system configurations through a live Benchmark test both off shore as well as onsite shall be the sole property of LIC and shall be treated with the same degree of confidentiality as that of the Respondent. Respondent will ensure that no breach of confidentiality occurs at its own premises as well as during and after the onsite engagement as a part of the EOI Ref : LIC/CO/IT-SD/IPC/EOI/2022-23 Insurance Premium Collections(Premium Point) System Modernization engagement.

Without the prior written consent of LIC or except as otherwise provided herein, the Respondent will not:

- distribute or disclose to any other person any of the Confidential Information;

- permit any other person to have access to the Confidential Information;

- use the Confidential Information for any purpose other than the Permitted Use ; or disclose to any other person

- That discussions, investigations or negotiations are taking place concerning a possible transaction between the Parties, or the terms, conditions, status or other facts regarding a possible transaction between the Parties, or that Respondent has received Confidential Information from LIC. Notwithstanding the above, Respondent may disclose the Confidential Information, and portions thereof to its directors, officers, employees and representatives of its advisors (collectively, "Representatives") who need to know such Confidential Information for the purpose of evaluating a possible transaction between the Parties. It is understood that the Respondent will inform their respective Representatives of the confidential nature of the Confidential Information and will require its Representatives to be bound by this Agreement and not to disclose the Confidential Information to any other person.

  Without the written consent of LIC the Respondent or any of his employees/partners should not make public announcements/comments on any website/or issue any media statements about the existence of this engagement and its scope.

  The Respondent agrees to be responsible for any breach of this Agreement by its Representatives.

Respondent agrees to protect the Confidential Information received from LIC with the same degree of care as it normally exercises to protect its own proprietary information of a similar nature. Respondent agrees to promptly inform LIC of any unauthorized disclosure of LIC's Confidential Information.

The Respondent shall ensure that their employees will not disclose any information of LIC during their employment with the Respondent and will use reasonable efforts to ensure that its employees will not disclose any information of LIC even after they cease to be the employees of the Respondent. The Respondent shall ensure this by its own internal agreements.

Confidential Information does not include information that Respondent can reasonably prove, falls within any of the following:

- Information that either is legally in either party's possession or publicly available to either party prior to the disclosure of such information hereunder;

- Information that, subsequent to its disclosure hereunder, becomes publicly available to either party without any violation of this Agreement by either party;

- Information that becomes legally available to either party on a non-confidential basis from any third party, the disclosure of which to either party does not, to either party's knowledge, violate any contractual or legal obligation such third party has to either party with respect to such information ;

- Information that is independently acquired or developed by either party which can be evidenced by written records; or information that is explicitly approved for release by written authorization of LIC.

In the event that Respondent is required by law in any judicial or governmental proceeding to disclose any Confidential Information, the Respondent will give LIC prompt written notice of such request so that LIC may seek a protective order or appropriate remedy. If, in the absence of a protective order, Respondent determines, upon the advice of counsel, that it is required to disclose such Confidential Information, it may disclose such Confidential Information only to the extent compelled to do so; provided, however, that the Respondent gives LIC written notice of the portion of Confidential Information to be disclosed as far in advance of the disclosure as is practicable and uses its best efforts, at its own expense, to obtain assurances that confidential treatment will be accorded to such Confidential Information.

No license expressed or implied in the Confidential Information is granted to Respondent other than to use the information in the manner as is permitted in EOI.EOI or by LIC.

Respondent agree that Confidential Information is and shall at all times remain the property of LIC. Respondent acknowledge that the Confidential Information is confidential and material to the interests, business and affairs of LIC and that the disclosure thereof (other than as permitted under this Agreement) would be detrimental to the interests, business and affairs of LIC. No use of such Confidential Information is permitted except as otherwise provided herein and no grant under any of the party's intellectual property rights is hereby given or intended, including any license (implied or otherwise). All information shall remain the property of LIC and shall be returned upon written request or upon the Respondent's determination that it no longer has a need for such information.

No license to the Respondent, under any trade secret or any other intellectual property right, is either granted or implied by the disclosure of information to the Respondent. None of the information which may be disclosed or exchanged by LIC shall constitute any representation, warranty, assurance, guarantee, or inducement by Respondent to LIC of any kind, and in particular, with respect to the non-infringement of trademarks, patents, copyrights, mask work rights, or any other intellectual property rights, or other rights of third persons or of LIC.

There are no warranties expressed or implied by this Agreement. Without limiting the foregoing, neither LIC makes any representations nor extend any warranties, express or implied, as to the adequacy or accuracy of Confidential Proprietary Information or any other information or data related thereto, or with respect to the use thereof by Respondent.

Neither this NDA nor the disclosure or receipt of information from LIC to the Respondent, shall constitute or imply any promise or intention to pursue any business opportunity described in the Confidential Information or make any purchase of products or services by LIC or its affiliated companies or any commitment by LIC or its affiliated companies with respect to the present or future transaction between the parties.

Respondent shall not modify or erase the logos, trademarks etc., of LIC or any third party present on the Confidential Information. The Respondent shall not use or display the logos, trademarks etc., of LIC in any advertisement, press etc., without the prior written consent of LIC.

Upon the request of LIC, the Respondent, will within 7 days of receipt of such request, return or destroy all Confidential Information and any notes, correspondence, analyses, documents or other records containing Confidential Information, including all copies thereof, then in the possession of Respondent or its Representatives and shall certify the fact of having destroyed the Confidential Information in writing to LIC. Such return, however, does not abrogate the continuing obligations of Respondent under this Agreement.

Respondent agree and acknowledge that monetary damages would not be a sufficient remedy for a breach of this Agreement and that LIC shall be entitled to specific performance or any other injunctive relief as a remedy in equity for any such breach of this Agreement. Any remedy shall not be deemed to be exclusive or all-inclusive and shall be in addition to any and all other remedies which may be available to LIC in law or equity.

Confidential Information provided to the Respondent does not and is not intended to represent an inducement by LIC or a commitment by LIC to enter into any business relationship with the Respondent or with any other entity. If the parties desire to pursue business opportunities, the parties will execute a separate written agreement to govern such business relationship.

The Respondent agree that during the existence of the term of this NDA and for a period of one year thereafter, the respondent shall not solicit directly or indirectly the employees of LIC working in all wings of Central Office Information Technology department.

Respondent agree that all of its obligations undertaken herein as the Respondent shall survive and continue for the period of the existence of this NDA or a period of one year, beyond the Contract period regardless of any prior termination of this NDA.

This NDA constitutes the entire understanding between the Parties hereto as to the information and merges all prior discussions between them relating thereto.

No amendment or modification of this NDA shall be valid or binding on the Parties unless made in writing and signed on behalf of each of the Parties by their respective authorized officers or representatives.

The Respondent understand and agree that no failure or delay by LIC in exercising any right, power or privilege hereunder shall operate as a waiver thereof, nor shall any single or partial exercise thereof preclude any other or further exercise thereof or the exercise of any right, power or privilege hereunder.

The Respondent herein agrees and undertakes to indemnify and hold LIC harmless from any loss, damage, claims, liabilities, charges, costs, or expense (including attorneys' fees), that may arise or be caused or result from or be paid/incurred/suffered or caused to be paid/incurred/ suffered by reason of any breach, failure, delay, impropriety or irregularity on its part to honors, observe, adhere to, abide by or comply with any of the terms and conditions of this Agreement. In the event that the Respondent shall be liable to LIC in connection with this Agreement, the Respondent's liability shall be limited to the value of the Contract.

This Agreement shall be governed and construed in accordance with the laws of India.

In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be unenforceable, the remaining portions hereof shall remain in full force and effect.

Respondent agree not to assign this Agreement or any interest herein without express prior written consent of LIC.

Nothing in this agreement and no action taken by the Respondent pursuant to this agreement shall constitute, or be deemed to constitute, a partnership, association, joint venture or other co-operative entity or arrangement. This Agreement is entered into by the Parties on a Principal-to-Principal basis and no other meaning can be assigned in interpreting any of the terms contained herein.

Any dispute or claim arising out of or in connection herewith, or the breach, termination or invalidity thereof, shall be settled by arbitration in accordance with the provisions of Procedure of the Indian Arbitration & Conciliation Act, 1996. The arbitration tribunal shall
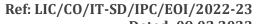
be composed of a sole arbitrator, and the Parties shall appoint such arbitrator with mutual consent. The place of arbitration shall be Mumbai, India and the arbitration proceedings shall take place in the English language.

IN WITNESS WHEREOF, the Respondent has caused this Agreement to be executed as of the date set forth above.

For and on behalf of **<Respondent Company> <Address of Respondent>**

Authorized Signatory

Name:

Designation: Office Seal: Place:

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Form 4: Project Citation Format and Assignment Scoring.

(Bidder may submit up to 5 Relevant Project Citation)

Relevant IT project experience (previous implementation of the Proposed system)	
General Information : Name of the Bidder :	**Citation Sl No :**
Name of the project	
Client for which the project was executed	
Name and contact details of the client	
Duration of the Project(Months)	
Start Date of the Assignment	
End Date of the Assignment(Completion) and Go Live Date	
Current Status of the Assignment And Public URL if available over Internet :	
Project Details	
Description of the project	
Scope of services and Deliverables	
Technologies used (Reply with YES/No and provide brief inputs on each component)	
a. API-driven development	
b. Java, Spring and Hibernate	
c. API Manager/Gateway	
d. Identity and Access Management	
e. DevOps and CI-CD	
f. Development of Modern and Scalable Platform.	

Relevant IT project experience (previous implementation of the Proposed system)	
Other Components /Relevant Submission	
Outcomes of the project / Major Achievements	
Other Details	
Total cost of the project	
Total cost of the software development services provided by the respondent	
No of Resources assigned to the project.	
No of Users for the Deployed System	
Peak Daily Transaction Volume for the System	
Annual Transaction Volume for the System	
Other Relevant Information	
Letter of Appreciation from the client to indicate the successful completion of the projects	
Copy of Work Order	
Self-Scoring on the Project by the Bidder as per Criteria below :	
Name of the Bidder:	

#	Technology Criteria for Relevant Assignment for Scoring	Technology Component/ Requirement	Mandatory(M) / Desired(D)	Technology Component Used in Assignment	Self-Assessment Score (20)
1	Programming Language	Java	M		
2	Framework (Server Side)	Spring Hibernate	M		

		Relevant IT project experience (previous implementation of the Proposed system)			
3	Framework (Client-Side)	Modern JavaScript Framework like React/Angular/Vue	D (-3) if not used in Assignment.		
4	Database	Relational Database Oracle RDBMS or MySQL or PostgreSQL	M		
5	Middleware/Application Server	Redhat JBoss	D (-3) if not used in Assignment.		
6	Operating System	Redhat/Ubuntu Enterprise Linux	D (-3) if not used in Assignment.		
7	IAM / SSO	Enterprise Grade Software , preferably open source	M	--	
8	API Management/Gateway	Open Source Enterprise Grade Software	D (-3) -if not used in Assignment.		
9	Delivery excellence practices : DevOPS and CI-CD	Deployment :CI/CD Automated & transparent single-click build & deployment, using CI/CD, into multiple production & non-production environments Project Management Ex. Jira and Confluence Continuous Integration and Delivery (Jenkins) Build (ex. Maven) Software Repository (ex. git/svn) Configuration Management (ex Ansible) QA / Test Automation	D (-3) if not used in Assignment.		
10	Agile Process/Agile software development	Agile Process: Scrum, standups, Sprint Reviews, grooming, retrospectives, demos	D		
11	CCMS Module (Communication Management)	Sending email Generating PDF Sending SMS	D		
12	ESB (capability to	Open source integration	D		

			Relevant IT project experience (previous implementation of the Proposed system)		
	transform the message format of an incoming message to the format expected by the target application)	platform Data Format Conversion WSO2 , Mule , Apache Camel etc.	(-2) if not used in Assignment.		
13	In memory Cache	Redis , Apache Ignite etc.	D (-2) if not used in Assignment.		
14	Rule Management	Example : JBoss BRMS/Redhat Decision Manager.	D		
15	Message Queue	Tibco RV, Rabbit MQ Kafka etc.	D (-3) if not used in Assignment.		
16	Architecture	Architecture Modularity , Use of layered architecture.	M	--	
17	Reporting and Analytics and Help Desk Modules (Feedback/Ticketing) .	Open Source	D	--	
18	Client : Life Insurance Firm	–	D (-3) marks for Clients other than Life Insurance Co .		
19	PO Value for the software development services.	> 3 Crore	D (+5) marks for PO Value of > 3 Crore for the software development services component . (Excluding licenses / hardware)		

		Relevant IT project experience (previous implementation of the Proposed system)			
20	Letter of Appreciation/Satisfactory Performance Letter for Assignment from Client	Client Letter or other Documentary Evidence acceptable to LIC.	D (+5) if submitted.		
21	Open Source Stack	Project Citation and submitted details	D		
22	Secure Code Review/Analyser	ex. SonarQube, **Veracode**)	D (-2) if not used in Assignment.		
				Total Score	

Note on the Technical Self-Scoring Sheet

Instructions:

a. Top 3 scores of the assignments will be considered for score .

b. Such projects should have been executed in the last 5 years from the last submission date of the EOI.

c. Project will be evaluated on the parameters stated in the scoring criteria.

d. LIC may validate the submission by reference visit/call to the clients.

e. (M) Mandatory Component for consideration of the project credentials submitted by Bidder. Bidder must only submit projects that necessarily involve the mandatory technology components as mentioned.

f. Scoring of the Projects. Each accepted relevant assignment will have a maximum score of 20. There will be reduction/addition in assignment score on the following criteria :

    i. Further technical scoring on assignment parameters will also be based on the submitted 3 relevant assignments only.

    ii. Please ensure to provide sufficient details in the Technology/Component Used in Assignment to facilitate scoring and not merely Yes/No response. In absence of proper inputs the assessment of the LIC technical evaluation team will be final. Please also provide supporting document where applicable to support the submission example

Architecture Overview of the Solution/ Platform Service layer technologies used for Security, Integration, IAM, Caching, UI/UX, Integration, ESB, Messaging, Event stream Management, RDBMS/OLTP, Schedule Job/Batch Management, Operational Monitoring, Log Management, Application Insights , Metrics Management etc.

Form 5: Technical Submission

Technical Submission of the Bidders must cover the following:

    i.   Understanding of the Requirement.

    ii.   Approach and Methodology

   iii.   Bidders competency

    iv.   Submission on the platforms/solutions relevant to this scope of work

    v.   Modern and Scalable Platform architecture

    vi.   Re-design with open source

   vii.   Delivery excellence practices such as DevSecOps, CI/CD

  viii.   Note of Agile Software Development.

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Format Curriculum Vitae (CV) of Key Personnel

    a. Product Management Lead,
    b. Technical Lead, (Application/Database/Integration/Security)
    c. Design Lead

1. **Proposed Position:** _____

2. **Name of Firm** [*Insert name of firm proposing the staff*]: _____

3. **Name of Staff** [*Insert full name*]: _____

4. **Date of Birth**: _____ **Nationality**: _____

5. **Education** [*Indicate college/university and other specialized education of staff member, giving names of*
institutions, degrees obtained, and dates of obtainment]: _____

6. **a) Total No. of years of experience**: _____

    b) Total No. of years of experience in Proposed Position (Project/Tech /Design/Domain Lead) :

    _____

    c) Proven expertise in the following Key Solution Components:

    _____

    _____

    _____

7. **Total No. of years with the firm**: _____

  8. **Areas of expertise and no. of years of experience in this area** (**as required for the Key Professional Positions - mandatory)**:

_____

9. **Certifications and Trainings attended:**_____

10. **Details of Involvement in Projects** *(only if involved in the same)*: _____

_____

11. **Languages** *[For each language indicate proficiency: good, fair, or poor in speaking, reading, and writing]***:**

12. **Membership of Professional Associations:**

13. **Employment Record** [*Starting with present position and last 2 firms, list in reverse order, giving for each employment (see format here below): dates of employment, name of employing organization, positions held.*]:

From (Year):   To (Year):

Name of employing organization:

Positions held: _____

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience. I understand that any willful misstatement described
herein may lead to my disqualification or dismissal, from the assignment if engaged.

_____Date: _____
(Signature of staff member or authorized representative of the staff)   *Day/Month/Year*

Full name of Authorized Representative: _____

Annexure: Project Requirements and Approach:

1. Incorporate Agile methodology and iteration ceremonies into all work, such as (but not limited to) sprint planning, daily scrum, sprint review, sprint retrospective, backlog grooming, and estimating activities.

2. TSP should adopt the Design, Build, Operate and Transfer (DBOT) model and ensure that IPR and project components including the application source codes are transferred to LIC of India. Adequate documentation, on-premise training and hand-holding should be provided to development team of LIC.

3. Incorporate best practices for modern user research and usability testing into all solutions.

4. Actively involve users in the design of all solutions.

5. Maintain a consistent look, feel, and voice across products.

6. When possible and appropriate, re-use existing components.

7. Whenever possible, personalize solutions for the individual using the service.

8. Protect user information with best-in-class security, given the constraints of the environment.

9. Incorporate robust accessibility principles into design, development and testing for all products to deliver high-quality digital experiences to users .

10. Design, develop, configure, customize, deploy, and operate these solutions.

11. Use DevOps techniques of continuous integration and continuous deployment across all environments including, at a minimum, development, staging, and production.

12. Deliver secure, scalable, and tested modern web application designs using automated testing frameworks to create unit tests, integration tests, and functional/black box tests (or their equivalents as applicable) to test 100% of functionality delivered.

13. The TSP should strive for compliance with Test Driven Development practices.

14. Ensure configuration and sensitive data, including data defined as sensitive, are not present in source code, and are stored in encrypted credential management systems.

15. Deliver all code not containing configuration or sensitive data to an open source repository on a continuous basis.

16. Support and enable the successful rollout and adoption of services.

17. Work across boundaries, including with other existing systems, applications, and teams, to ensure the delivery of the projects and services.

18. Support the growth and development of LIC IT team members.

19. Ensure LIC IT team is equipped to continue to develop, operate, and maintain solution(s) beyond the length of the Contract.

20. The TSP shall build products and continuously improve new and existing functionality. For each product to be developed or enhanced, the TSP shall support agile product initiation, requirements refinement and design, development, testing, deployment, project management, and rollout. LIC anticipates that the development support personnel will function as a collaborative, multi-disciplinary team including Product Managers, Engineers, Designers, and Quality Assurance Software Testers.

21. The TSP shall use agile development and UX design methods to support product initiation; requirements refinement; human-centered research and design; development; testing; deployment; ongoing maintenance and bug fixes; and ongoing testing, evaluation, and enhancement.

22. The TSP is also expected to provide expert guidance on product direction and strategy.

23. The TSP will create and maintain documentation for all product activities, recommendations, and decisions.

24. The TSP shall Collaborate with LIC to determine which of the items in the current backlog should be implemented and when. List and prioritization of elements are subject to change at the direction of LIC .

25. The TSP shall at the start of work on a new or existing product, conduct a product kick-off meeting with LIC and designated stakeholders.

26. The TSP shall facilitate discovery activities to include formative research with users and business stakeholders, an assessment of current related features, a content review, business process review; and collection of any available data and analytics.

27. The TSP shall apply user research to define minimum viable product (MVP) functionality, including epics, user stories, interaction design, and information architecture, as well as operational, business, functional, technical, data, and integration requirements.

28. The TSP shall prepare and maintain a product plan and roadmap, to include epics, user stories, areas for improvement, recommended strategy, an assessment of level of effort and complexity, a plan for evaluation, and a plan for ongoing maintenance and enhancement for LIC review.

29. **The TSP shall use a modular, API-first approach whenever appropriate and feasible.**

30. The TSP shall determine if individual components of the solution could be solved via best-in-class, available third-party solutions rather than custom development.

31. The TSP shall upon request and as necessary, support the LIC in the evaluation of third-party solutions.

32. The TSP shall develop products using an agile, continuous integration and deployment methodology with the capability of multiple code releases per day in production.

33. The TSP shall commit all work to the designated code repository at least daily.

34. The TSP shall follow web application coding best practices as defined in Twelve-Factor App (https://12factor.net). Code shall be annotated and linked (automated checking of source code for programmatic and stylistic errors) per industry-accepted standards for the given language or framework being used.

35. The TSP shall develop and execute a pre-launch checklist to mitigate risk.

36. The TSP shall develop a testing and quality assurance plan and provide test reports prior to any launch using approved agile development tools for all user stories and scripts and ensuring traceability for testing. The TSP is responsible for creating automated test scripts, conducting all testing (including, but not limited to, unit, development, performance, security, functional, and integration), and documenting the results in a test report.

37. The TSP shall supplement automated testing with manual testing as required.

38. The TSP shall upon request, develop periodic reports for LIC leadership to demonstrate metrics of success. These reports will include slides, screenshots, etc. that are not limited to metrics dashboards and scorecard snapshots.

39. The TSP shall upon request, produce other analytics reporting materials to support presentations to LIC leadership.

40. The TSP shall conduct usability tests on products released to the production environment to evaluate the holistic experience and identify areas for further improvement.

41. The TSP shall track and develop technical debt user stories for inclusion in the product backlog.

42. The TSP shall support custom integrations between products and existing systems.

43. The TSP shall ensure effective coordination and communication across team to enable product delivery.

44. The TSP shall provide the LIC with the necessary knowledge to operate, maintain, and expand developed systems.

DEVOPS

45. The TSP shall continuously improve all new and existing products by conducting continual enhancements, bug fixes, monitoring, testing and evaluation, analytics, and support activities.

46. The TSP is also expected to provide expert guidance on engineering direction and strategy.

47. The TSP shall ensure all code is tested at the unit, functional, and integration level prior to release into the production environment.

48. The TSP shall set up monitoring and alerting for new and existing products to ensure compliance with industry-standard uptime numbers.

49. The TSP shall maintain multiple pre-production environments where products can be released.

50. The TSP shall maintain automated pipelines that execute unit, functional, and accessibility tests as part of the code review process.

51. The TSP shall maintain automated pipelines that deploy reviewed code to all environments.

52. The TSP shall develop regular reports for LIC leadership to demonstrate metrics of success including but not limited to SLAs, error rates, test coverage, operating status, and build quality. Upon request, produce other analytics reporting materials to support presentations to LIC leadership.

53. The TSP shall provide operational support to ensure the performance of the system meets agreed upon SLAs, including 24/7 support for critical issues. For example,

    System impaired: < 24 hours
    Production system impaired: < 4 hours
    Production system down: < 1 hour
    Business-critical system down: < 15 minutes

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USER EXPERIENCE

54. The TSP shall follow the value: "Design with users, not for them". The TSP shall approach design and user research activities as opportunities to learn from users and then quickly apply those learnings, such that new and existing products can be designed, built, and deployed in weeks (vs. months or years). The TSP is also expected to provide expert guidance on user experience design direction and strategy. The TSP will create and maintain documentation for all research and design activities, recommendations, and decisions.

55. The TSP shall conduct user research on new and existing products throughout their development or enhancement lifecycle and iteratively apply insights gathered to inform design and development.

56. The TSP shall conduct iterative usability testing to inform the content, information architecture, design, and functionality of products.

57. The TSP shall conduct user acceptance testing on products before releasing to production.

58. Work with LIC to leverage existing recruiting for user research studies completed outside of this contract.

59. Employ design process management by breaking designs into small, bite-sized implementations and collecting data from each deployment to inform priorities and decisions in the next iteration.

60. Create and edit "plain language" content for products, as well as static web pages. Plain language is defined as "writing that is clear, concise, well-organized, and follows other best practices appropriate to the subject or field and intended audience.

61. Adhere to and support the development and maintenance of the content style guide, which specifies the writing style and tone across products. This includes conducting ongoing scans of content to ensure currency and consistency, and updating content in accordance with existing workflows and procedures.

62. Craft, test, and deploy design deliverables, such as wireframes, low- and high-fidelity prototypes, or interactive web forms to facilitate usability testing and agile development of products.

63. As appropriate, create and update prototypes to conduct facilitated demos or usability testing to elicit feedback for improvements to the design.

64. TSP shall collaborate with the LIC to design that pattern and include it in the design system.

PERFORMANCE MANAGEMENT

65. TSP shall Implement or improve capabilities to use quantitative and qualitative methods to collect, validate, analyze, and display customer feedback and performance data to aid service improvement and decision-making.

66. TSP shall develop and optimize KPIs to monitor performance and deliver continual improvement.

67. The TSP is also expected to provide expert guidance on accessibility direction and strategy. The TSP will create and maintain documentation for all related activities, recommendations, and decisions.

68. Ensure, through continued development and testing, that products are not only accessible, but are also easy for users to interact with using screen readers and other assistive technology.

69. Demonstrate how they will routinely evaluate all resources created and maintained for accessibility.

70. Ensure all products are mobile-responsive.

71. Ensure that all design/templates for products are viewable on any mobile device or web browser, with an exceptional experience on the leading ones.

72. Provide expert guidance to determine which range of browsers and devices to target for testing.

OPEN SOURCE

73. **The TSP is required to deliver any products, technical data, configurations, documentation or other information, including source code, during contract performance. The LIC shall receive Unlimited Rights in intellectual property first produced and delivered in the performance of this contract. This includes all rights to source code and any and all documentation created in support thereof.**

74. The TSP shall approach system design in an "out-of-the-box" manner, using native best practice approaches or preconfigured solutions drawn from the open source community where possible with a focus on minimizing system customization with written code.

75. Separate configuration and sensitive information from source code.

76. Manage dependencies on other open source libraries and tools and provide recommendations to LIC for continued use or updates.

77. Store source code, technical data, configurations, documentation in the provisioned LIC's source control repository(s). Such repository is to be setup and provisioned by TSP for LIC.

SECURITY

78. The TSP shall ensure the continual monitoring, compliance, and security for all new and existing products.

79. The TSP shall provide technical documentation support for LIC security processes.

80. Secure products in accordance with applicable system security policies and industry best-practices.

81. The TSP shall provide data, security, and Integration Architecture Diagrams.

82. The TSP shall create and maintain data taxonomy of products to ensure maximal re-use of data elements, minimal information collection burden on end users, and ease of maintenance for LIC agencies and departments.

TRAINING AND ROLLOUT / TRANSITION SUPPORT

83. The TSP shall enable the successful rollout, use and adoption of services.

84. The TSP shall develop training and rollout plans to support rollout of products, features, and functionality.

85. The TSP shall develop training materials and help content to be delivered via various mediums.

86. The TSP shall develop communication materials to enable the successful rollout and adoption of products.

87. The TSP shall conduct regular reviews of training materials and user-facing content to ensure that it is current and reflects the most recent product releases.

88. The TSP shall Test training materials and content with users to validate clarity and effectiveness; update content as required based on user feedback.

89. The TSP shall Facilitate, support, and/or lead training sessions to support staff in the adoption of products.

90. The TSP shall as necessary, develop interim demo videos to share functionality of products with stakeholders.

91. The TSP shall as necessary, ensure that training and/or support materials cover relevant information from other/legacy/existing systems (e.g., support the transition from the existing/legacy system to a new system, consider the end-to-end experience when processes involve both new and legacy systems)

92. The TSP shall coordinate with teams across LIC to ensure alignment of efforts with other teams who are involved in the rollout process.

93. The TSP shall at the request of LIC, conduct analysis, create the strategy, and develop the plans and products needed to successfully transition the provision of services. The TSP shall develop and implement detailed transition strategies and processes needed to maintain continuity of operations and quality of service during the transition period. The TSP shall develop and provide a Transition Plan for LIC approval covering transition out activities. The TSP shall then implement the detailed transition strategies and processes needed to enable an efficient transfer of products and services from the incumbent service provider to the new service provider or to LIC without disruption to ongoing services. During implementation of the Transition Plan.

94. The TSP shall minimize transition impact to the user community.

95. Ensure no breaks in service availability.

96. Maintain existing service quality and performance levels.

97. Ensure a transparent and seamless transition.

98. Maintain support and meet delivery milestones of on-going projects.

99. Minimize operations and maintenance (O&M) cost overlaps.

100. Ensure that the IT security posture during transition is maintained at current levels without creating gaps and/or vulnerabilities.

101. Ensure no service disruption or degradation during transition.

102. The TSP shall ensure a seamless transition during the next successor's phase-in   period.

103. HELP DESK SUPPORT (OPTIONAL) at discretion of LIC. :Upon request for this optional task at the request of the LIC, the TSP shall provide help desk support for products and services

developed under the scope of this contract. This help desk support will enable resolution of technical issues or challenges (e.g., navigation) of the platform. Support should be comprised of technician(s) experienced and knowledgeable about the product and can assist end-users to resolve problems. The technician(s) will be responsible for monitoring channels (e.g., phone, email, chat) and working directly with internal users, partners, and/or the public to diagnose, document and resolve issues. The TSP may be responsible for working with TSP Development team, LIC technical team, users , stakeholders , integration providers (email, SMS, PoS, bank partners, payment gateway etc.) and

104. resolve issues by working with and being the primary point of contact for the impacted user(s) , develop and use documentation to enable the issue(s) to be recreated for analysis and resolution , partner and work with development team to inform them of issues that require escalation , maintain high levels of   users satisfaction, including ensuring prompt and transparent updates are provided   to the user(s), ensure user(s) are always connected with the appropriate support, even if not under the scope of the technician , categorize and analyse issues encountered to identify overall user issues and trends.

105. The TSP shall meet agreed-upon SLAs for issue response time.

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PERFORMANCE METRICS

The table below defines the Performance Standards and Acceptable Levels of Performance associated with this effort.

Performance Objective	Performance Standard	Acceptable Levels of Performance
A. Technical / Quality of Product or Service	1. Shows understanding of requirements 2. Efficient and effective in meeting requirements 3. Meets technical needs and mission requirements 4. Services are accessible with desired performance. 5. Provides quality services/products 6. Maintains an excellent rating on help desk surveys (optional task order) 7. Meets agreed-upon operational and/or help desk support SLAs	Satisfactory or higher
B. Project Milestones and Schedule	1. Quick response capability 2. Products completed, reviewed, delivered in accordance with the established schedule 3. Notifies customer in advance of potential problems	Satisfactory or higher
C. Cost & Staffing	1. Currency of expertise and staffing levels appropriate 2. Personnel possess necessary knowledge, skills and abilities to perform tasks	Satisfactory or higher
D. Management	Integration and coordination of all activities to execute effort	Satisfactory or higher

LIC may utilize a Quality Assurance Surveillance Plan (QASP) throughout the life of the Contract to ensure that the TSP is performing the services required by this SOW at an acceptable level of performance. The LIC reserves the right to alter or change the QASP at its own discretion. See Attachment for Technical Performance Standards that augment Performance Objective 'A' above.

A Performance Based Service Assessment may be used by the LIC in accordance with the QASP to assess TSP performance.

PLACE OF PERFORMANCE:

A. **LIC Premises in Mumbai**.
    TSP staff should be readily available 9am-6pm ET.
    TSP should also be able to maintain a rotating on-call schedule to respond to critical production issues.

B. **Commencement of Work:**
    All Key Personnel and initial team members should be available to commence work within 60 days of award or provide a reasonable timeline for the commencement of work subject to approval by LIC. The **TSP should specify the plan to start work in the Staffing Plan if unable to meet the 30 day timeframe.**

C. **EQUIPMENT:** LIC will not provide IT or other equipment. The TSP is responsible for providing all necessary equipment, such as laptops.

D. **PROJECT TOOLS AND SERVICES:**
    The TSP shall provide additional project tools and services as necessary and as determined in consultation with the LIC.

    Examples include, but are not limited to: content management tools, team collaboration and meeting tools, prototyping tools, user story development tools, and user feedback tools. Any tools and services purchased under this contract shall be considered Other Direct Costs (ODC), will be reimbursed on a Time & Materials basis via Pass- through Price Lines, and must be approved by LIC prior to purchase. No mark-up will be provided.

E. **TRAVEL:**
    No TRAVEL requirement out of Mumbai is envisaged under the assignment. Any travel when necessitated requires pre-approval from LIC. Travel shall be considered Other Direct Costs (ODC) and reimbursed on a Time & Materials basis via Pass-through Price Lines and requires advanced approval by LIC. TSP travel within the local commuting area will not be reimbursed. No mark-up will be provided for Travel Expenses and Reimbursements.

F. **KEY PERSONNEL:**
    In the event that any individual designated as Key Personnel or individual filling Key Personnel role becomes unavailable during the course of the contract (inclusive of the base period and option periods), the TSP agrees to fill the Key Personnel role in a reasonable amount of time (if feasible, without a coverage gap) with an individual who has appropriate experience in consultation with LIC.

ANNEXURE: ADOPT DIGITAL SERVICE BEST PRACTICES

1. **Understand what users need**

    a. Early in the product's development, participate in meetings with current and prospective users of the service.
    b. Use a range of qualitative and quantitative research methods to determine people's goals, needs, and behaviors; be thoughtful about the time spent.
    c. Test prototypes of solutions with real people, in the field if possible.
    d. Document the findings about user goals, needs, behaviors, and preferences.
    e. Share findings with others on the team and stakeholders.
    f. Create a prioritized list of tasks the user is trying to accomplish, also known as "user stories".
    g. As the product is being built, regularly test it with potential users to ensure it meets people's needs.
    h. Build feedback collection into the product and review feedback regularly.

2. **Address the whole user experience from start to finish**
    a. Understand the different points at which people will interact with the products – both online and in person
    b. Identify pain points in the current way users perform their tasks, and prioritize these according to user needs
    c. Design the digital parts of the service so that they are integrated with the offline touch points people use to interact with the service such as letters or other correspondence.
    d. Develop metrics that will measure how well the service is meeting user needs at each step of the service
    e. Develop and support the creation of help content embedded within the product

3. **Make it simple and intuitive**
    a. Use a simple and flexible design style guide for the service.
    b. Use the design style guide consistently for related digital services
    c. Give users clear information about where they are in each step of the process
    d. Follow accessibility requirements to ensure all people can use the service
    e. Provide users with a way to exit and return later to complete the process
    f. Use language that is familiar to the user and easy to understand
    g. Use language and design consistently throughout the application.

4. **Build the service using agile and iterative practices**
    a. Ship functioning "minimum viable products" (MVP) that solves a core user need as soon as possible, no longer than one month from the beginning of an initiative, using a "beta" or "test" period if needed.
    b. Run usability tests monthly, at a minimum, to see how well the service works and identify improvements that should be made.

c. Ensure the individuals building the service communicate closely using techniques such as launch meetings, war rooms, daily stand-ups, and team chat tools.
d. Keep delivery teams small and focused.
e. Release features and improvements multiple times each month, if not a daily.
f. Use a modern source code version control system.
g. Give the entire product team access to product's repository.
h. Create a prioritized list of features and bugs in issue tracker, also known as the "feature backlog" and "bug backlog".
i. Use small code reviews to ensure quality. Every line of code submitted to the product's repository shall be reviewed by at least one other qualified person and merged in by a party other than the person who wrote it

5. **Assign one leader and hold that person accountable**
    a. A product owner shall be identified for product
    b. The product owner has the authority to assign tasks and make decisions about features and technical implementation details in consultation with LIC
    c. The product owner shall have a product management background with technical experience to assess alternatives and weigh trade-offs
    d. The product owner shall maintain and update the product's work plan
    e. The product owner shall work closely with key stakeholders

6. **Bring in experienced teams**
    a. Member(s) of the team shall have experience building popular, high-traffic digital services that support 100,000 users at a minimum.
    b. Member(s) of the team shall have experience designing mobile and web applications such as iOS, Android, HTML5.
    c. Member(s) of the team shall have experience using automated testing frameworks.
    d. Member(s) of the team shall have experience with modern development and operations (DevOps) techniques like continuous integration and continuous deployment.

7. **Use a modern technology stack**
    a. The team shall use software frameworks that are commonly used by private-sector companies creating similar services
    b. Whenever appropriate, the team shall ensure that software can be deployed on a variety of commodity hardware types
    c. The team shall ensure that each project has clear, understandable instructions for setting up a local development environment documented in the repository, and that team members can be quickly added or removed from projects
    d. The team shall consider open source software solutions at every layer of the stack

8. **Deploy in a commodity infrastructure available at LIC Cloud.**

   Application shall be hosted on commodity infrastructure.

9. **Automate testing and deployments**
   a. Create automated tests that verify all user-facing functionality
   b. Create unit and integration tests to verify modules and components
   c. Run tests automatically as part of the build process
   d. Perform deployments automatically with deployment scripts, continuous delivery
   e. services, or similar techniques
   f. Conduct load and performance tests at regular intervals, including before go live

10. **Manage security and privacy through reusable processes**
    a. Contact the appropriate privacy or security expert at the LIC to determine if a privacy or security review should be conducted.
    b. Determine, in consultation with the LIC, what data is collected and why, how it is used or shared, how it is stored and secured, and how long it is kept.
    c. Determine, in consultation with the LIC, whether and how users are notified about how personal information is collected and used, including whether a privacy policy is needed and where it should appear, and how users will be notified in the event of a security breach.
    d. Consider whether the user should be able to access, delete, or remove their information from the service.
    e. Use deployment scripts to ensure configuration of production environment remains consistent and controllable.

11. **Use data to drive decisions**
    a. Monitor system-level resource utilization in real time
    b. Monitor system performance in real-time (e.g. response time, latency, throughput, and error rates)
    c. Ensure monitoring can measure median, 95th percentile, and 98th percentile performance
    d. Create automated alerts based on this monitoring
    e. Track concurrent users in real-time, and monitor user behaviours in the aggregate to determine how well the service meets user needs
    f. Publish metrics
    g. Use an experimentation tool that supports multivariate testing in production

12. **Default to open**
    a. Offer users a mechanism to report bugs and issues, and be responsive to these reports.
    b. Ensure that the LIC maintains the rights to all data developed by third parties in a manner that is releasable and reusable at no cost to the public.

ANNEXURE: TECHNICAL PERFORMANCE STANDARDS

The following chart sets forth more detailed performance standards and quality levels the code and documentation provided by the TSP must meet and the methods the LIC will use to assess the standard and quality levels of that code and documentation unless otherwise specified by LIC.

Deliverable	Performance Standard(s)	Acceptable Quality Level	Method of Assessment
Tested Code	Code delivered under the order must have substantial test code coverage. Version-controlled repository of code that comprises the product that will remain in the LIC domain.	Minimum of 90% test coverage of all code. All areas of code are meaningfully tested.	Combination of manual review and automated testing
Properly Styled Code	best- practice based front- end style guide	0 linting errors and 0 warnings	Combination of manual review and automated testing
Accessible	Web Content Accessibility Guidelines	0 errors reported using an automated scanner and 0 errors reported in manual testing	Combination of manual review and automated testing;
Deployed	Code must successfully build and deploy into staging environment.	Successful build with a single command	Combination of manual review and automated testing

Deliverable	Performance Standard(s)	Acceptable Quality Level	Method of Assessment
Documented	All dependencies are listed and the licenses are documented. Major functionality in the software/source code is documented. Individual methods are documented inline in a format that permit the use of tools such as JSDoc. System diagram is provided.	Combination of manual review and automated testing, if available	Manual review
Secure	OWASP Application Security Verification Standard 3.0	Code submitted must be free of medium- and high- level static and dynamic security vulnerabilities	Clean tests from a static testing SaaS and from OWASP ZAP, along with documentation explaining any false positives
User research	Usability testing and other user research methods must be conducted at regular intervals throughout the development process (not just at the beginning or end).	Research plans and artifacts from usability testing and/or other research methods with end users are available at the end of every applicable sprint, in accordance with the TSP's research plan.	LIC will manually evaluate the artifacts based on a research plan provided by the TSP at the end of the second sprint and every applicable sprint thereafter.

ANNEXURE: SECURITY AND PRIVACY

1. SECURITY PLAN

The TSP shall submit a detailed Security Plan that addresses the Vendor's {TSP's} approach to meeting each applicable security requirement outlined below, to LIC, no later than 30 days after the award of the P.O. The LIC approval of the Security Plan shall be set forth in writing. In the event that the LIC reasonably rejects the Security Plan after providing the TSP an opportunity to cure, LIC may terminate the P.O. pursuant to the EOI Terms and Conditions.

2. INFORMATION SECURITY PROGRAM MANAGEMENT

The TSP shall establish and maintain a framework to provide assurance that information security strategies are aligned with and support the LIC's business objectives, are consistent with applicable laws and regulations through adherence to policies and internal controls, and provide assignment of responsibility, in an effort to manage risk. Information security program management shall include, at a minimum, the following:

a. Establishment of a management structure with clear reporting paths and explicit responsibility for information security;

b. Creation, maintenance, and communication of information security policies, standards, procedures, and guidelines to include the control areas listed in sections below;

c. Development and maintenance of relationships with external organizations to stay abreast of current and emerging security issues and for assistance, when applicable; and

d. Independent review of the effectiveness of the TSP's information security program.

3. COMPLIANCE

The TSP shall develop and implement processes to ensure its compliance with all statutory, regulatory, contractual, and internal policy obligations applicable to this PO. Examples include but are not limited to INFORMATION TECHNOLOGY ACT, 2000, Information Technology (Amendment) Act, 2008, Regulations under Information Technology Act, IRDAI Cyber Security guidelines. TSP shall timely update its processes as applicable standards evolve.

a. Within ten (10) days after award, the TSP shall provide the LIC with contact information for the individual or individuals responsible for maintaining a control framework that captures statutory, regulatory, contractual, and policy requirements relevant to the organization's programs of work and information systems;

b.   Throughout the solution development process, TSP shall implement processes to ensure security assessments of information systems are conducted for all significant development and/or acquisitions, prior to information systems being placed into production; and

c.   The TSP shall also conduct periodic reviews of its information systems on a defined frequency for compliance with statutory, regulatory, and contractual requirements. The TSP shall document the results of any such reviews.

4. PERSONNEL SECURITY

The TSP shall implement processes to ensure all personnel having access to relevant LIC information have the appropriate background, skills, and training to perform their job responsibilities in a competent, professional, and secure manner. Workforce security controls shall include, at a minimum:

a.   Position descriptions that include appropriate language regarding each role's security requirements;

b.   To the extent permitted by law, employment screening checks are conducted and successfully passed for all personnel prior to beginning work or being granted access to information assets;

c.   Rules of behaviour are established and procedures are implemented to ensure personnel are aware of and understand usage policies applicable to information and information systems;

d.   Access reviews are conducted upon personnel transfers and promotions to ensure access levels are appropriate;

e.   TSP disables system access for terminated personnel and collects all organization owned assets prior to the individual's departure; and

f.   Procedures are implemented that ensure all personnel are aware of their duty to protect information assets and their responsibility to immediately report any suspected information security incidents.

5. SECURITY AWARENESS AND TRAINING

The TSP shall provide periodic and on-going information security awareness and training to ensure personnel are aware of information security risks and threats, understand their responsibilities, and are aware of the statutory, regulatory, contractual, and policy requirements that are intended to protect information systems and LIC Confidential Information from a loss of confidentiality, integrity, availability and privacy. Security awareness and training shall include, at a minimum:

a. Personnel are provided with security awareness training upon hire and at least annually, thereafter;

b. Security awareness training records are maintained as part of the personnel record;

c. Role-based security training is provided to personnel with respect to their duties or responsibilities (e.g. network and systems administrators require specific security training in accordance with their job functions); and

d. Individuals are provided with timely information regarding emerging threats, best practices, and new policies, laws, and regulations related to information security.

6. RISK MANAGEMENT

The TSP shall establish requirements for the identification, assessment, and treatment of information security risks to operations, information, and/or information systems. Risk management requirements shall include, at a minimum:

a. An approach that categorizes systems and information based on their criticality and sensitivity;

b. An approach that ensures risks are identified, documented and assigned to appropriate personnel for assessment and treatment;

c. Risk assessments shall be conducted throughout the lifecycles of information systems to identify, quantify, and prioritize risks against operational and control objectives and to design, implement, and exercise controls that provide reasonable assurance that security objectives will be met; and

d. A plan under which risks are mitigated to an acceptable level and remediation actions are prioritized based on risk criteria and timelines for remediation are established. Risk treatment may also include the acceptance or transfer of risk.

7. PRIVACY

If the LIC data associated with the PO includes PII, LIC Confidential Information, this section is applicable.

a. **Data Ownership:** The LIC is the data owner. TSP shall not obtain any right, title, or interest in any of the data furnished by LIC or information derived from or based on LIC data.

b. **Data usage, storage, and protection of PII and LIC Confidential Information**, are subject to all applicable statutory and regulatory requirements, as amended from time to time.

c. **Security:** TSP agrees to take appropriate administrative, technical and physical safeguards reasonably designed to protect the security, privacy, confidentiality, and integrity of user information. TSP shall ensure that PII and other LIC Confidential Information is secured and encrypted during transmission or at rest.

d. **Data Transmission:** The TSP shall only transmit or exchange LIC data with other parties when expressly requested in writing and permitted by and in accordance with requirements of the Purchase Order (PO) or the LIC. The Vendor {TSP} shall only transmit or exchange data with the LIC or other parties through secure means supported by current technologies. The TSP shall encrypt all PII and other LIC Confidential Information as defined by the LIC or applicable law, regulation or standard during any transmission or exchange of that data.

e. **Data Re-Use:** All LIC data shall be used expressly and solely for the purposes enumerated in the Purchase Order (PO). Data shall not be distributed, repurposed or shared across other applications, environments, or business units of the TSP. No LIC data of any kind shall be transmitted, exchanged or otherwise passed to other TSPs or interested parties except on a case-by-case basis as specifically agreed to in writing by the LIC.

f. **Data Breach:** In the event of any actual, probable or reasonably suspected breach of security, or any unauthorized access to or acquisition, use, loss, destruction, compromise, alteration or disclosure of any PII (each, a security breach) that may concern any LIC Confidential Information or PII, TSP shall: (a) immediately notify the LIC of such breach, but in no event later than 24 hours after learning of such security breach; (b) designate a single individual employed by TSP who shall be available to the LIC 24 hours per day, seven (7) days per week as a contact regarding Vendor's{TSP's} obligations under Section 3.2 (Incident Response); (c) not provide any other notification or provide any disclosure to the public regarding such security breach without the prior written consent of the LIC, unless required to provide such notification or to make such disclosure pursuant to any applicable law, regulation, rule, order, court order, judgment, decree, ordinance, mandate or other request or requirement now or hereafter in effect, of any applicable governmental authority or law enforcement agency in any jurisdiction worldwide (in which case TSP shall consult with the LIC and reasonably cooperate with the LIC to prevent any notification or disclosure concerning any PII, security breach, or other LIC Confidential Information); (d) assist the LIC in investigating, remedying and taking any other action the LIC deems necessary regarding any security breach and any dispute, inquiry, or claim that concerns the security breach; (e) follow all instructions provided by the LIC relating to the LIC Confidential Information affected or potentially affected by the security breach; (f) take such actions as necessary to prevent future security breaches; and (g) unless prohibited by an applicable statute or court order, notify the LIC of any third party legal process relating to any security breach including, at a minimum, any legal process initiated by any governmental entity .

g. **Minimum Necessary:** TSP shall ensure that PII and other LIC Confidential Information requested represents the minimum necessary information for the services as described in this Bid Solicitation and, unless otherwise agreed to in writing by LIC, that only necessary individuals or

entities who are familiar with and bound by the P.O. will have access to the LIC Confidential Information in order to perform the work.

h. **End of Contract Data Handling:** Upon termination/expiration of this P.O. the Vendor {TSP} shall first return all LIC data to the LIC in a usable format as defined in the P.O., or in an open standards machine-readable format if not. The Vendor{TSP} shall then erase, destroy, and render unreadable all TSP backup copies of LIC data and certify in writing that these actions have been completed within 30 days after the termination/expiration of the P.O. or within seven (7) days of the request of LIC whichever should come first.

i. **In the event of loss** of any LIC data or records where such loss is due to the intentional act, omission, or negligence of the TSP or any of its subcontractors or agents, the TSP shall be responsible for recreating such lost data in the manner and on the schedule set by the LIC. The TSP shall ensure that all data is backed up and is recoverable by the TSP. In accordance with prevailing law or regulations, the TSP shall report the loss of non-public data.

8. ASSET MANAGEMENT

The TSP shall implement administrative, technical, and physical controls necessary to safeguard information technology assets from threats to their confidentiality, integrity, or availability, whether internal or external, deliberate or accidental. Asset management controls shall include at a minimum:

a. Information technology asset identification and inventory;
b. Assigning custodianship of assets; and
c. Restricting the use of non-authorized devices.

9. SECURITY CATEGORIZATION

The TSP shall implement processes that classify information and categorize information systems throughout their lifecycles according to their sensitivity and criticality, along with the risks and impact in the event that there is a loss of confidentiality, integrity, availability, or breach of privacy. Information classification and system categorization includes labelling and handling requirements. Security categorization controls shall include the following, at a minimum:

a. Implementing a data protection policy;
b. Classifying data and information systems in accordance with their sensitivity and criticality;
c. Masking sensitive data that is displayed or printed; and
d. Implementing handling and labelling procedures.

10. MEDIA PROTECTION

The TSP shall establish controls to ensure data and information, in all forms and mediums, are protected throughout their lifecycles based on their sensitivity, value, and criticality, and the impact that a loss of confidentiality, integrity, availability, and privacy would have on the TSP, business partners, or individuals. Media protections shall include, at a minimum:

a. Media storage/access/transportation;
b. Maintenance of sensitive data inventories;
c. Application of cryptographic protections;
d. Restricting the use of portable storage devices;
e. Establishing records retention requirements in accordance with business objectives and statutory and regulatory obligations; and
f. Media disposal/sanitization.

11. CRYPTOGRAPHIC PROTECTIONS

The TSP shall employ cryptographic safeguards to protect sensitive information in transmission, in use, and at rest, from a loss of confidentiality, unauthorized access, or disclosure. Cryptographic protections shall include at a minimum:

a. Using industry standard encryption algorithms;
b. Establishing requirements for encryption of data in transit;
c. Establishing requirements for encryption of data at rest; and
d. Implementing cryptographic key management processes and controls.

12. ACCESS MANAGEMENT

The TSP shall establish security requirements and ensure appropriate mechanisms are provided for the control, administration, and tracking of access to, and the use of, the Vendor's {TSP's} information systems that contain or could be used to access LIC data. Access management plan shall include the following features:

a. Ensure the principle of least privilege is applied for specific duties and information systems (including specific functions, ports, protocols, and services), so processes operate at privilege levels no higher than necessary to accomplish required organizational missions and/or functions;

b. Implement account management processes for registration, updates, changes and de-provisioning of system access;

c. Apply the principles of least privilege when provisioning access to organizational assets;

d. Provision access according to an individual's role and business requirements for such access;

e.   Implement the concept of segregation of duties by disseminating tasks and associated privileges for specific sensitive duties among multiple people;

f.   Conduct periodic reviews of access authorizations and controls.

13. IDENTITY AND AUTHENTICATION

The TSP shall establish procedures and implement identification, authorization, and authentication controls to ensure only authorized individuals, systems, and processes can access LIC's information and TSP's information and information systems. Identity and authentication provides a level of assurance that individuals who log into a system are who they say they are. Identity and authentication controls shall include, at a minimum:

a.   Establishing and managing unique identifiers (e.g. User-IDs) and secure authenticators (e.g. passwords, biometrics, personal identification numbers, etc.) to support nonrepudiation of activities by users or processes; and

b.   Implementing multi-factor authentication (MFA) requirements for access to sensitive and critical systems, and for remote access to the TSP's systems.

14. REMOTE ACCESS

The TSP shall strictly control remote access to the TSP's internal networks, systems, applications, and services. Appropriate authorizations and technical security controls shall be implemented prior to remote access being established. Remote access controls shall include at a minimum:

a.   Establishing centralized management of the TSP's remote access infrastructure;

b.   Implementing technical security controls (e.g. encryption, multi-factor authentication, IP whitelisting, geo-fencing); and

c.   Training users in regard to information security risks and best practices related remote access use.

15. SECURITY ENGINEERING AND ARCHITECTURE

The TSP shall employ security engineering and architecture principles for all information technology assets, and such principles shall incorporate industry recognized leading security practices and sufficiently address applicable statutory and regulatory obligations. Applying security engineering and architecture principles shall include:

a. Implementing configuration standards that are consistent with industry-accepted system hardening standards and address known security vulnerabilities for all system components;

b. Establishing a defence in-depth security posture that includes layered technical, administrative, and physical controls;

c. Incorporating security requirements into the systems throughout their life cycles;

d. Delineating physical and logical security boundaries;

e. Tailoring security controls to meet organizational and operational needs;

f. Performing threat modelling to identify use cases, threat agents, attack vectors, and attack patterns as well as compensating controls and design patterns needed to mitigate risk;

g. Implementing controls and procedures to ensure critical systems fail-secure and fail-safe in known states; and

h. Ensuring information system clock synchronization.

16. CONFIGURATION MANAGEMENT

The TSP shall ensure that baseline configuration settings are established and maintained in order to protect the confidentiality, integrity, and availability of all information technology assets. Secure configuration management shall include, at a minimum:

a. Hardening systems through baseline configurations; and

b. Configuring systems in accordance with the principle of least privilege to ensure processes operate at privilege levels no higher than necessary to accomplish required functions.

17. CHANGE MANAGEMENT

The TSP shall establish controls required to ensure change is managed effectively. Changes are appropriately tested, validated, and documented before implementing any change on a production network. Change management provides the TSP with the ability to handle changes in a controlled, predictable, and repeatable manner, and to identify, assess, and minimize the risks to operations and security. Change management controls shall include, at a minimum, the following:

a. Notifying all stakeholders of changes;
b. Conducting a security impact analysis and testing for changes prior to rollout; and
c. Verifying security functionality after the changes has been made.

18. MAINTENANCE

The TSP shall implement processes and controls to ensure that information assets are properly maintained, thereby minimizing the risks from emerging information security threats and/or the potential loss of confidentiality, integrity, or availability due to system failures. Maintenance security shall include, at a minimum, the following:

a. Conducting scheduled and timely maintenance;
b. Ensuring individuals conducting maintenance operations are qualified and trustworthy; and
c. Vetting, escorting and monitoring third-parties conducting maintenance operations on information technology assets.

19. THREAT MANAGEMENT

The TSP shall establish effective communication protocols and processes to collect and disseminate actionable threat intelligence, thereby providing component units and individuals with the information necessary to effectively manage risk associated with new and emerging threats to the organization's information technology assets and operations. Threat management includes, at a minimum:

a. Developing, implementing, and governing processes and documentation to facilitate the implementation of a threat awareness policy, as well as associated standards, controls and procedures.

b. Subscribing to and receiving relevant threat intelligence information from the India CERT, the organization's vendors, and other sources as appropriate.

20. VULNERABILITY AND PATCH MANAGEMENT

The TSP shall implement proactive vulnerability identification, remediation, and patch management practices to minimize the risk of a loss of confidentiality, integrity, and availability of information system, networks, components, and applications. Vulnerability and patch management practices shall include, at a minimum, the following:

a. Prioritizing vulnerability scanning and remediation activities based on the criticality and security categorization of systems and information, and the risks associated with a loss of confidentiality, integrity, availability, and/or privacy;

b. Maintaining software and operating systems at the latest vendor-supported patch levels;

c. Conducting penetration testing and red team exercises; and

d. Employing qualified third-parties to periodically conduct Independent vulnerability scanning, penetration testing, and red-team exercises.

21. CONTINUOUS MONITORING

The TSP shall implement continuous monitoring practices to establish and maintain situational awareness regarding potential threats to the confidentiality, integrity, availability, privacy and safety of information and information systems through timely collection and review of security- related event logs. Continuous monitoring practices shall include, at a minimum, the following:

a. Centralizing the collection and monitoring of event logs;
b. Ensuring the content of audit records includes all relevant security event information;
c. Protecting of audit records from tampering; and
d. Detecting, investigating, and responding to incidents discovered through monitoring.

22. SYSTEM DEVELOPMENT AND ACQUISITION

The TSP shall establish security requirements necessary to ensure that systems and application software programs developed by the TSP or third-parties (e.g. vendors, contractors, etc.) perform as intended to maintain information confidentiality, integrity, and availability, and the privacy and safety of individuals. System development and acquisition security practices shall include, at a minimum, the following:

a. Secure coding;
b. Separation of development, testing, and operational environments;
c. Information input restrictions;
d. Input data validation;
e. Error handling;
f. Security testing throughout development;
g. Restrictions for access to program source code; and
h. Security training of software developers and system implementers.

23. PROJECT AND RESOURCE MANAGEMENT

The TSP shall ensure that controls necessary to appropriately manage risks are accounted for and implemented throughout the System Development Life Cycle (SDLC). Project and resource management security practices shall include, at a minimum:

a. Defining and implementing security requirements;
b. Allocating resources required to protect systems and information; and
c. Ensuring security requirements are accounted for throughout the SDLC.

24. CAPACITY AND PERFORMANCE MANAGEMENT

The TSP shall implement processes and controls necessary to protect against avoidable impacts to operations by proactively managing the capacity and performance of its critical technologies and supporting infrastructure. Capacity and performance management practices shall include, at a minimum, the following:

a. Ensuring the availability, quality, and adequate capacity of compute, storage, memory and network resources are planned, prepared, and measured to deliver the required system performance and future capacity requirements; and

b. Implementing resource priority controls to prevent or limit Denial of Service (DoS) effectiveness.

25. THIRD PARTY MANAGEMENT

The TSP shall implement processes and controls to ensure that risks associated with third-parties (e.g. vendors, contractors, business partners, etc.) providing information technology equipment, software, and/or services are minimized or avoided. Third party management processes and controls shall include, at a minimum:

a. Tailored acquisition strategies, contracting tools, and procurement methods for the purchase of systems, system components, or system service from suppliers;

b. Due diligence security reviews of suppliers and third parties with access to the Vendor's {TSP's} systems and sensitive information;

c. Third party interconnection security; and

d. Independent testing and security assessments of supplier technologies and supplier organizations.

26. PHYSICAL AND ENVIRONMENTAL SECURITY

The TSP shall establish physical and environmental protection procedures that limit access to systems, equipment, and the respective operating environments, to only authorized individuals. The TSP ensures appropriate environmental controls in facilities containing information systems and assets, to ensure sufficient environmental conditions exist to avoid preventable hardware failures and service interruptions. Physical and environmental controls shall include, at a minimum, the following:

a. Physical access controls (e.g. locks, security gates and guards, etc.);
b. Visitor controls;
c. Security monitoring and auditing of physical access;

d. Emergency shutoff;
e. Emergency power;
f. Emergency lighting;
g. Fire protection;
h. Temperature and humidity controls;
i. Water damage protection; and
j. Delivery and removal of information assets controls.

27. CONTINGENCY PLANNING

The TSP shall develop, implement, test, and maintain a contingency plan to ensure continuity of operations for all information systems that deliver or support essential or critical business functions on behalf of the TSP. The plan shall address the following:

a. Backup and recovery strategies;
b. Continuity of operations;
c. Disaster recovery; and
d. Crisis management.

28. INCIDENT RESPONSE

The TSP shall maintain an information security incident response capability that includes adequate preparation, detection, analysis, containment, recovery, and reporting activities. Information security incident response activities shall include, at a minimum, the following:

a. Information security incident reporting awareness;
b. Incident response planning and handling;
c. Establishment of an incident response team;
d. Contracts with external incident response services specialists; and
e. Contacts with cyber security units when required.

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