



**INVITATION FOR REQUEST FOR PRE-QUALIFICATION**  
**FOR DEVELOPMENT OF**  
**NEXT GEN DIGITAL PLATFORM AND SOLUTIONS FOR**  
**LIFE INSURANCE CORPORATION OF INDIA**

**[Ref: LIC/CO/DM/DT/2023/RFQ/01 Dated: 14.12.2023]**

**Life Insurance Corporation of India,  
Digital Marketing, LIC Digital Building,  
C-10, G Block, Bandra-Kurla Complex  
Mumbai – 400051**

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## Disclaimer

The information contained in this Request for Pre-Qualification (hereinafter referred to as “**RFQ**”) is provided to the Bidder(s) on the terms and conditions set out in this RFQ document. The RFQ document contains statements derived from information that is believed to be true and reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with LIC in relation to the provision of services.

The RFQ document is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement, in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between LIC and any successful Bidder as identified by LIC, after completion of the selection process as detailed in this RFQ document. No contractual obligation whatsoever shall arise from the RFQ process unless and until a formal contract is signed and executed by duly authorized officers of Life Insurance Corporation of India with the successful Bidder. The purpose of this RFQ document is to provide the Bidder(s) with information to assist the formulation of their bids. This RFQ document does not claim to contain all the information each Bidder may require. Each Bidder should conduct their own independent investigations and analysis and should check the accuracy, reliability, authenticity and completeness of the information in this RFQ document and where necessary obtain independent advice and opinion. The information contained in this RFQ document is selective and Life Insurance Corporation of India and its employees make no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability, authenticity or completeness of the information contained in this RFQ document. Life Insurance Corporation of India does not accept any liability of any nature whatsoever whether from negligence or otherwise, however caused, arising from reliance of any Bidder (s) upon the statements contained in this RFQ Document. Life Insurance Corporation of India may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFQ document. This document in its entirety is subject to Copyright Laws. Life Insurance Corporation of India expects the Bidder (s) or any person acting on behalf of the Bidder to strictly adhere to the instructions given in this RFQ document and maintain confidentiality of information. The Bidder will be held responsible for any misuse of information contained in the RFQ document, and are liable to be prosecuted by Life Insurance Corporation of India in the event that such a circumstance is brought to its notice. By downloading the document, the Bidder is subject to the confidentiality clauses herein.

### 1.1 Tender Information Summary (hereinafter referred to as “TIS”)

<b>Bid Details</b>			
<b>1.0 Basic Details</b>			
Title/Name of Assignment	INVITATION FOR REQUEST FOR PRE-QUALIFICATION FOR DEVELOPMENT OF NEXT GEN DIGITAL PLATFORM AND SOLUTIONS FOR LIFE INSURANCE CORPORATION OF INDIA		
Tender Number	Reference	LIC/CO/DM/DT/2023/RFQ/01 Dated 14.12.2023	
Published Date	<b>Thursday, 14.12.2023</b>	Bid Validity	<b>180 days</b> from the date of Bid Opening
Document Download Start Date	<b>Thursday, 14.12.2023</b>	Document Download End Date & Time	<b>Wednesday, 03-01-2024 till 3:25PM</b>

<b>Bid Details</b>			
Clarification Start Date	<b>Thursday, 14.12.2023</b>	Clarification End Date & Time	<b>Wednesday, 20-12-2023 till 5.00PM</b>
Submission Start Date	<b>Thursday, 14.12.2023</b>	Submission Closing Date & Time	<b>Wednesday, 03-01-2024 till 3:30PM</b>
Bid Opening Date & Time		<b>Wednesday, 03-01-2024 at 4:00PM</b>	
<b>2.0 Obtaining the RFQ Document and clarifications</b>			
Tender Document Download Portal	The Bidder may download the RFQ document from the websites mentioned below: a. <b>LIC Website</b> ( <a href="https://licindia.in/web/guest/tenders">https://licindia.in/web/guest/tenders</a> ) b. <b>Central Public Procurement Portal of GOI</b> ( <a href="http://eprocure.gov.in/cppp/">http://eprocure.gov.in/cppp/</a> ) c. <b>E-Tender Portal</b> ( <a href="https://www.tenderwizard.com/LIC">https://www.tenderwizard.com/LIC</a> )		
Tender wizard helpdesk  LIC helpdesk	<b>e-Mail: dscprocessingunit@yahoo.com</b> ✓ sushant.sp@antaressystems.com:+919923972175 ✓ lokesh.hr@antaressystems.com: +919686115304 <b>digitrans.bid@licindia.com</b>		
Cost of RFQ Document (INR)	<b>Nil</b>		
Office/Contact Person/email for clarifications	<ol style="list-style-type: none"> <li><b>Diwakar Shrimali, Assistant Secretary (Digital Transformation Project)</b> <b>Email : <a href="mailto:digitrans.bid@licindia.com">digitrans.bid@licindia.com</a>, Phone : 022-67090385</b></li> <li><b>Hemant Kumar Mourya, Assistant Secretary (Digital Transformation Project)</b> <b>Email : <a href="mailto:digitrans.bid@licindia.com">digitrans.bid@licindia.com</a>, Phone : 022-67090385</b></li> </ol>		
<b>3.0 Pre-Bid Conference</b>			
Is a Pre-Bid Conference proposed to be held?	<b>Yes</b>		
Place, time, and date of the Pre- Bid Conference	<b>21.12.2023 (Thursday)</b> <b>Time:10.30AM</b> <b>Venue:</b> <b>Life Insurance Corporation of India,</b> <b>Digital Marketing, 8<sup>th</sup> Floor, LIC Digital Building,</b> <b>C-10, G Block, Bandra-Kurla Complex</b> <b>Mumbai – 400051</b>		
Place, time, and date before which written queries for the Pre- Bid Conference must be received	<b>20.12.2023 (Wednesday) by 06.00PM</b> <b>Through email in prescribed Format 2 only</b>		
Place, time, and date before which registration of participants for the Pre-Bid Conference must be received	<b>20.12.2023 (Wednesday) by 06.00PM</b> <b>Through email in prescribed Format 2 only</b>		
<b>4.0 Preparation and Submission and Opening of Bids</b>			
Bids to be addressed to	<b>Executive Director (Digital Marketing &amp; Digital Transformation)</b>		

<b>Bid Details</b>			
Instructions for Online Bid Submission	<a href="https://www.tenderwizard.com/LIC">https://www.tenderwizard.com/LIC</a>		
Bid Opening Place	Online		
<b>5.0 Documents relating to Bid Security</b>			
Bid Security (EMD) Amount In INR:	50Lacs	Is Bid Securing Declaration permitted in lieu of Bid Security	No

## 1.2 Overview, background and objective of the RFQ:

Life Insurance Corporation of India (hereinafter referred to as “LIC”), is a statutory corporation established under Section 3 of Life Insurance Corporation Act 1956 (XXXI of 1956) and having its Central Office at “Yogakshema”, Jeevan Bima Marg, Mumbai –400021.

To prepare for the future and become a tech driven life insurer of choice, LIC plans to undertake the next wave of technology transformation immediately to get ahead of the curve line with the business strategy identified for the next 5 years. Through such a transformation, LIC aspires to unlock several benefits of accelerating growth, driving customer satisfaction, improving intermediary productivity and loyalty and higher valuations.

LIC desires to have LIC digital platform which will be an integrated end-to-end digital insurance solution for servicing of customers and end-to-end lifecycle management and operational activities for sales intermediaries.

The customer servicing platform is where in the customers can directly utilize the platform for purchasing a policy online and raising service requests themselves and LICs’ sales intermediaries will be also using the same platform to ensure fulfillment of the customer service requests they are authorised to initiate. This platform will act as a virtual digital office for LIC’s customers, providing different services on fingertips, during the customer lifecycle through universally available digital platforms.

The sales servicing platform is where in the sales intermediaries can directly utilize the platform post onboarding for managing all sales related business, and operational activities. This platform will act as a virtual digital office for LIC’s sales intermediaries, providing different services on fingertips.

LIC also desires to build the front-end for LIC’s branch employees so that they can service customers and intermediaries effectively.

Thus, LIC invites Request For Pre-Qualification (RFQ) from established, reputed, reliable solution providers with proven experience and competence in the field of developing Web, Android and iOS-based system for customer super app, sales super app and branch interfaces of Life Insurance Corporation of India as well as developing the digital platform to support it as per the scope of work of this RFQ document and shall include maintenance and support from the date of go-live of all deliverables.

Bidder who is interested in participating in this RFQ must fulfill the eligibility criteria mentioned in this RFQ document.

Apart from the above the Bidder must also agree to all our terms & conditions mentioned under this RFQ document.

LIC may not accept any deviations from the terms and conditions specified in this RFQ document. Deviations could result in disqualification of the offer made by the vendor at the sole discretion of the LIC.

Each Bidder acknowledges and accepts that LIC may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection of consultant for development of next gen digital platform and solutions, but not limited to those selection criteria set out in this RFQ document.

A Bidder shall, by responding to LIC's RFP document, be deemed to have accepted the terms as stated in this RFQ document.

### 1.3 Invitation of Tender Bids

- The RFQ is an invitation for bidder responses. No contractual obligation on behalf of LIC whatsoever shall arise from the RFQ processes unless and until the final tendering process is complete and a formal contract is signed & executed by duly authorized officers of LIC and the successful Bidders. The shortlisted Bidders pursuant to evaluation of Bids through this RFQ shall be eligible to participate in the 2<sup>nd</sup> stage.
- Bidders are expected to examine all instructions, forms, terms, specifications, and other information in the RFQ documents. Failure to furnish any information required in the RFQ or to submit a Bid not substantially responsive to the RFQ documents in every respect will be at the Bidder's risk and shall result in the rejection of its Bid. The procedure and terms & conditions for submission of Bid during qualification stage are enumerated in this RFQ and must be strictly adhered to by the Bidder.
- All offers of the Bidders shall be unconditional and once accepted whether with or without modifications by LIC shall be binding between LIC and such Bidder.

### 1.4 Evaluation Terms

A two-stage process shall be adopted for selection of the successful Bidder:

**Stage 1** – The first stage (Qualifying stage) of the process involves qualification of the interested Bidders who make an application in accordance with the provisions of this RFQ document fulfilling the eligibility criteria and the selection criteria. At the end of this stage, Bidders meeting the eligibility criteria as mentioned in the RFQ document will be eligible for participation in the second stage of the bidding process.

Technical workshop/presentation/architecture discussion with the qualified Bidders will be conducted. Opportunity will be given to all qualified Bidders to participate in discussions and a suitable technical solution to be decided by laying down the technical specifications, architecture, software components and integration requirements etc.

**Stage 2** – In the second stage (Bid stage), Bidders that are pre-qualified & shortlisted by LIC shall be provided with the RFP document and are supposed to bid for the same as mentioned in the RFP. Shortlisted Bidders need to submit Non-Disclosure Agreement (NDA) for obtaining the RFP document from the LIC. The Bidders will be required to submit a bid compliant to technical specifications and solution discussed after Stage 1. In this stage first the technical capability of the Bidder would be evaluated and bids of only those Bidders who meet the technical requirement, commercials would be opened. In the RFP process, the evaluation will be a three-stage process. The stages are:

- Technical Bid Evaluation



- Commercial Bid Evaluation
- Weighted evaluation

The technical evaluation and the commercial evaluation shall have the weightage of 70 % and 30 % respectively and this weightage shall be considered for arriving at the successful Bidder.

## **1.5 Empanelment of Technology Service Providers for Enterprise IT Systems and related services for LIC**

Bidders whose pre-qualification bids are responsive and considered qualified may also be empaneled as 'Empaneled Technology Service Providers Enterprise IT Systems and related service for LIC' at the discretion of LIC.

Such empanelment will be valid for 2 years from the date of publication of the outcome of pre-qualification and may be used for relevant future requirement related to Enterprise IT Systems and related services for LIC.

This empanelment does not restrict LIC from going for a fresh open request for proposal for procurement of these services or adding new vendors to this empanelment or to adopt any other procurement mode as per discretion of LIC.

LIC reserves the right to annul the empanelment at any time without assigning any reason or call for a fresh empanelment, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for its action.

## **1.6 Pre-Contract Integrity Pact**

All Bidders shall have to sign the Pre-Contract Integrity Pact with LIC as per 'Form T-7: Integrity Pact'.

As per CVC Circular No 02/01/2017 dated 13.01.2017 of Standard Operating Procedure (SOP) under clause No 2.2. "Integrity pact, in respect of a particular contract, shall be operative from the date IP is signed by both the parties till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings."

Bidders may refer the below given link:

[https://cvc.gov.in/sites/default/files/CVC%20Circular%20on%20Integrity%20Pact%20SOP-  
vide%20No.%20%20015-VGL-091%20dt.%2013.01.2017.pdf](https://cvc.gov.in/sites/default/files/CVC%20Circular%20on%20Integrity%20Pact%20SOP-<br/>vide%20No.%20%20015-VGL-091%20dt.%2013.01.2017.pdf)

In such cases, Bids without assigned Integrity Pact shall be rejected.

## **1.7 Definition**

1. 'LIC' means unless excluded by and repugnant context or the meaning thereof, shall mean the Life Insurance Corporation of India, described in more detail in clause 1.2 above and which has invited bids under this RFQ and shall be deemed to include its successors and assigns.
2. 'RFQ' means this Request for Pre-Qualification prepared by LIC for Development of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India.
3. 'Bidder' means a vendor who is submitting the bid in response to this RFQ.
4. 'Contract' means the agreement signed by successful Bidder and LIC at the conclusion of bidding process, wherever required.

'Bid' means that Technical/ Qualification bid including any documents submitted by the

Bidder as per the formats prescribed in the RFQ.

5. 'Solution' means providing services for Development of Next Gen Digital Platform and Solutions for LIC.

## 1.8 Cost & Currency

The Bidder shall bear all the costs associated with the preparation and submission of its bid including but not limited to preparation, meetings, discussions, demonstrations, copying, expenses associated with any demonstrations or presentations which may be required by LIC or any other costs incurred in connection with or relating to the Bid. All such costs and expenses shall entirely and exclusively remain with the Bidder and LIC will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process and the offer must be made in Indian Rupees only.

## 1.9 Acceptance of Offer

- a. LIC reserves its right to reject any or all the offers without assigning any reason thereof whatsoever.
- b. LIC will not be obliged to meet and have discussions with any Bidder and/or to entertain any representations in this regard.
- c. LIC including those, whose bid is not accepted shall not be entitled to claim any costs, charges, damages and expenses of and incidental to or incurred by him through or in connection with his submission of tenders, even though LIC may elect to modify/withdraw the RFQ.
- d. The selected Bidders shall submit the acceptance of the order within 7 days from the date of receipt of the order. No conditional or qualified acceptance shall be permitted.
- e. LIC reserves its right to consider at its sole discretion the late acceptance of the order by selected Bidder.

## 1.10 Language of Bid

The language of the bid response and any communication with LIC must be in written English only. Supporting documents provided with the RFQ response can be in another language so long as it is accompanied by an attested translation in English, in which case, for purpose of evaluation of the bids, the English translation will govern.

## 1.11 Instructions for Bid Submission

### 1.11.1 Availability of the RFQ Document

The RFQ Document shall be published on tender page of <https://licindia.in> and Tender wizard portal for download from the date and time of the start of availability till the deadline for availability as mentioned in TIS. Unless otherwise stipulated in TIS, the downloaded RFQ Document is free of cost. Any query/clarification regarding downloading RFQ Document and uploading the bids on the Tender wizard portal may be addressed to [digitrans.bid@licindia.com](mailto:digitrans.bid@licindia.com). on any working day prior to the closing of business hours on the deadline/last date.

### **1.11.2 Amendment of Bidding Documents**

Prior to the last date for bid-submission, LIC may, for any reason, whether at its own initiative or in response to clarification(s) sought from the prospective Bidders, modify the RFQ contents/ covenants by amendment. Clarification /amendment, if any, will be notified on LIC's website and tenderwizard portal. No individual communication would be made in this respect.

LIC reserves the sole right for carrying out amendments / modifications / changes in the bidding process including any addendum to this entire bid. Bidders shall not claim as a right, requiring LIC to do the aforesaid.

All prospective Bidders are required to check for addendums / amendments/ notices/clarifications to this RFQ document on the website of LIC till the last date of availability, prior to submission of bids and all such addendums / amendments / notices shall be binding on them.

If required, LIC at its sole discretion may extend the deadline for submission of bids in order to allow prospective Bidders reasonable time in which they need to take the amendment into account in preparing their bids. LIC reserves the rights to extend the deadline for the submission of bids. However, no request from the Bidder, shall be binding on LIC for the same. LIC's decision in this regard shall be final, conclusive and binding on all the Bidders.

### **1.11.3 Authorization to Bid**

The bid being submitted would be binding on the Bidder. As such, it is necessary that authorized personnel of the firm or organization sign the bid documents. The authorized personnel designated for the same should be authorized by a senior official of the Bidder having authority or Board. The Bid should be signed by the authorized signatory of the Bidder. A suitable Power of Authority/board resolution to that effect shall be submitted by the Bidders and must fulfill the following conditions:-

- a) All pages of the bid shall be initialed by the person or persons signing the bid.
- b) Bid form shall be signed in full & official seal affixed.
- c) Any interlineation, erasure or overwriting shall be valid only if they are initialed by the person or persons signing the Bid.
- d) All such initials shall be supported by a rubber stamp impression of the Bidder's firm.
- e) The bid must be accompanied with an undertaking letter duly signed by the designated personnel providing a bid commitment. The letter should also indicate the complete name and designation of the authorized personnel.
- f) The term signature shall also include digital signature/e-sign. in case of any intervening holidays. No other means of submission of queries shall be entertained.

### **1.11.4 Brief description of bidding process**

- a) This is an e-Tender, only electronic submission of bid on the e-tendering website is required within the timelines specified. Hardcopies to be submitted as and when asked by LIC.
- b) The Bid / Offer should be complete in all respects and contain all information asked for in this RFQ document. It should not contain any price information except in RFP.
- c) Bidders are expected to examine all terms and instructions included in the RFQ document.
- d) Failure to provide any requested information in this RFQ document will be at the Bidder's own risk and may result in the rejection of the bid, at the sole discretion of LIC.
- e) LIC may, at its discretion, extend this deadline for submission of bids by amending the RFQ document.
- f) RFQ signed by authorized signatory submitted by Bidder will be reviewed and if it is as per prescribed format then only Bid will be opened and evaluated.
- g) In addition, the following documents are to be submitted online at the e- procurement site:

- a. Form T-1: Letter of Acceptance
  - b. Form T-2 - Bidder's Profile Format
  - c. Form T-3: Bidder's eligibility as per RFQ criteria
  - d. Annexure – I: Blacklisting
  - e. Form T-4: Bidder's relevant experience
  - f. Form T-5: Check list for Bidders
  - g. Form T-6: Bank Guarantee Format for Earnest Money Deposit
  - h. Form T-7: Integrity Pact
  - i. Form T-8: Land Border Declaration
  - j. Form T-9: Non-Disclosure Agreement
  - k. Form T-10: Declaration for Compliance
  - l. Form T-11: Undertaking of Information Security
  - m. Format 3: Self-Declaration
- h) The Bid should be signed by the authorized signatory of the Bidder. A power of attorney/ board resolution (in case of companies) to that effect shall be submitted by the Bidders and should be uploaded online on portal along with bid. It should also indicate the complete name and designation of the authorized personnel.
  - i) All the annexures should be submitted on letter head of Bidder duly signed with seal of the company. (All these documents are to be filed in one file). Photocopies of relevant documents / certificates as proof in support of various information submitted in aforesaid annexures and other claims made by the Bidders are also to be uploaded separately.
  - j) LIC would like to expressly state that any assumption, presumptions, modifications, terms, conditions, deviation etc., which the Bidder includes in any part of the Bidder's response to this RFQ, will not be considered either for the purpose of evaluation or at a later stage, unless such assumptions, presumptions, modifications, terms, conditions deviations etc., have been accepted by LIC and communicated to the Bidder in writing. The Bidder at a later date cannot make any plea of having specified any assumption, terms, conditions, deviation etc. in the Bidder's response to this RFQ document
  - k) . No offer can be modified or withdrawn by a Bidder after submission of Bid/s.
  - l) Signed & Sealed copy of all the pages of RFQ and corrigendum if any, to be submitted in the bid.
  - m) The Bidder should ensure that all the annexures should be submitted as prescribed by LIC. In case it is not in the prescribed format, it is liable to be rejected.
  - n) LIC reserves the right to resort to re-tendering without providing any reason whatsoever. LIC shall not incur any liability on account of this ground.
  - o) LIC further reserves the right to reject any or all offers based on its own evaluation of the offers received, or on the basis of stability, capabilities, track records, reputation among users and other similar features of a Bidder.
  - p) LIC reserves the right to disqualify the Bidder/(s) if Bidder/(s) have not completed any project successfully in LIC in stipulated time.
  - q) LIC reserves the right to modify any terms, conditions or specifications for submission of bids and to obtain

revised bids from the bidders due to such changes, if any at any time prior to completion of evaluation of technical bids from the participating Bidders. Bidder must submit bid documents as per the changes/modifications while submitting the bid. Notification of amendments/corrigendum will be made available on tender wizard and will be binding on all Bidders and no separate communication will be issued. In order to allow prospective Bidders reasonable time in which to take the amendment into account in preparing their bids, LIC, at its discretion, may extend the deadline for a reasonable period as decided by LIC for the submission of Bids. No post bid clarification of the Bidder shall be entertained. LIC shall not be obliged to consider any request for extension of date and time for e-submission of the Bid by the bidder. No Bidder shall submit more than one Bid.

### **1.11.5 Clarifications**

A Bidder may seek any clarification of the RFQ Document as per the format defined in Format 2: Pre-Bid Conference Query at email **digitrans.bid@licindia.com** before the date and time stipulated in TIS. This deadline shall not be extended in case of any intervening holidays. No other means of submission of queries shall be entertained.

### **1.11.6 Pre-Bid Conference**

1. If a pre-Bid conference is stipulated in the TIS, prospective Bidders interested in participating in this tender may attend a pre-Bid conference to clarify the techno- commercial conditions of the RFQ at the venue, date and time specified therein.
2. Participation is not mandatory: However, if a Bidder chooses not to (or fails to) participate in the pre-Bid conference or does not submit a written query, it shall be assumed that they have no issues regarding the techno-commercial conditions.
3. The date and time by which the written queries for the pre-Bid as per Format 2: "Pre-Bid Conference Query" must reach LIC as per the last date for registration for participation in the Pre-Bid conference mentioned in the TIS.
4. Delegates participating in the pre-Bid conference must provide a photo identity and an authorization letter as per Format 1: "Authorization to attend a pre-Bid conference" from their Company/principals; else, they shall not be allowed to participate. The pre-Bid conference may also be held online at the discretion of LIC.
5. After the pre-Bid conference, minutes of the pre-Bid conference shall be published on LIC's website/Tender wizard. If required, a clarification letter and corrigendum to RFQ Document shall be issued, containing amendments to various provisions of the RFQ Document. To give reasonable time to the prospective Bidders to consider such clarifications in preparing their Bids, LIC may suitably extend, as necessary, the deadline for the bid submission.

### **1.11.7 Submission/uploading of Bids.**

1. Please note that only Pre-Qualification Bid has to be submitted at this stage. Please refer to clause 2 for the pre-qualification criteria.
2. Pre- Qualification Bids must be uploaded on the tenderwizard mentioned in the TIS until the deadline for the Bid submission as notified therein. No manual Bids shall be made available or accepted for submission. Bids submitted through modalities other than those stipulated in TIS shall be liable to be rejected as non-responsive.
3. In the case of downloaded documents, the Bidder must not make any changes to the contents of the documents while uploading, except for filling in the required information– otherwise, the Bid shall be

rejected as non-responsive. Uploaded pdf documents should not be password protected. Bidders should ensure the clarity/legibility of the scanned documents uploaded by them.

4. The date and time of the tenderwizard server clock (also displayed on the dashboard of the bidders) shall be the reference time for deciding the closing time of the Bid submission. Bidders are advised to ensure they submit their Bid within the deadline of submission, taking the server clock as a reference, failing which the portal shall not accept the Bid. No request on the account that the server clock was not showing the correct time and that a particular Bidder could not submit their Bid because of this shall be entertained. Failure or defects on the internet or heavy traffic at the server shall not be accepted as a reason for a complaint. LIC shall not be responsible for any failure, malfunction or breakdown of the electronic system used during the e-Tender process.
5. Only one copy of the Bid can be uploaded, and the Bidder shall digitally sign all statements, documents, and certificates uploaded by him, owning sole and complete responsibility for their correctness/authenticity as per the IT Act, 2000 as amended from time to time.
6. Failure to do so is likely to result in the bid being rejected.
7. LIC reserves its right to call for verification, at any stage of evaluation, especially from the successful Bidder(s) before the issue of a Letter of Award (LoA), originals of uploaded scanned copies of documents uploaded in the RFQ stage. If a Bidder fails at that stage to provide such originals or, in case of substantive discrepancies in such documents, it shall be construed as a breach of the Code of Integrity. Such Bid shall be liable to be rejected as nonresponsive and other punitive actions for such a breach.
8. All Bids uploaded by the Bidder to the portal shall get automatically encrypted. The encrypted Bid can only be decrypted/opened by the authorized persons on or after the due date and time. The Bidder should ensure the correctness of the Pre- Qualification Bid before uploading and take a printout of the system-generated submission summary to confirm the successful Pre- Qualification Bid upload.
9. The following documents will have to be submitted as a hard copy at the address of the Tender Inviting Authority (TIA) duly stamped, signed and spirally bound within 24 hours of the closed of bid-submission date/time. In case of any discrepancy/variations between documents (online and physical), the online submissions shall prevail.
  - i. Form T-6: Bank Guarantee Format for Earnest Money Deposit
  - ii. Form T-7: Integrity Pact
  - iii. Form T-9: Non-Disclosure Agreement

### **1.11.8 Bid Security - Related Documents**

1. **EMD/BSD as Bid Security:** The Bidder shall provide an Earnest Money Deposit (“**EMD**”) as bid security (“**Bid Security**”) for Rs.50 Lacs (amount shown in the TIS).
2. **Modalities of EMD:** The Bid Security shall be denominated in Indian Rupees. Wherever relevant, it shall be in favor of the Account specified in TIS and shall be furnished as bank guarantee from/confirmed by any of the scheduled commercial banks in the format specified in Form T-6 valid for forty-five days beyond the validity of the bid.
3. **Forfeiture of EMD:** EMD shall be forfeited if the Bidder breaches any of the following obligation(s) under the RFQ:
  - a. withdraws or amends his Bid or impairs or derogates from the Bid in any respect within the period of validity of its Bid; or
  - b. after having been notified within the period of Bid validity of the acceptance of his Bid by LIC:

- i. refuses to or fails to submit the original documents for scrutiny or the required performance security within the stipulated time as per the RFQ document's conditions.
  - ii. fails or refuses to sign the Contract.
4. **Return of EMD:** Unsuccessful Bidders' EMD shall be returned to them without any interest not later than thirty days after rejection of the bid.. Successful Bidder's EMD shall be returned without any interest after receipt of performance security from them.

### **1.11.9 Bid Opening**

Bids received shall be opened online on or after the specified date and time in TIS. If the office is closed on the specified date of opening of the Bids, the opening shall be done on the next working day at the same time.

*Note: For further details, please refer to appended TIS and the complete RFQ Document.*

### **1.11.10 Bid Period Evaluation**

During the period of evaluation, bidders may be asked to provide more details and explanations about information provided in the bids. Bidders should respond to such requests seeking explanation through e-procurement portal within 3 days or any such extended time frame indicated in the portal, if the Bidder does not comply or respond by the date, their bid will be liable to be rejected. It is the responsibility of Bidder to monitor the e-procurement portal every now and then in order to ascertain any exceptions are raised or clarifications are sought by LIC post last date of bid submission. No separate intimation will be made by LIC to the participated Bidders for responding to the clarification sought.

Setting of evaluation criteria for selection purposes shall be entirely at the discretion of LIC. The decision of LIC in this regard shall be final and no correspondence shall be entertained in this regard.

LIC may, at its discretion, waive any minor informality, nonconformity, or irregularity in a bid which does not constitute a material deviation and financial impact, provided such waiver does not prejudice or affect the relative ranking of any Bidder. Wherever necessary, observations on such 'minor' issues (as mentioned above) LIC may be conveyed to the Bidder, asking them to respond by a specified date also mentioning therein that, if the Bidder does not respond by the specified date, their bid will be liable to be rejected.

### **1.11.11 Rejection of Bid**

The Bid's liable to be rejected, at the sole discretion of LIC, if:

- a) The bid does not bear signature of authorized person in each page and duly stamp.
- b) It is received other than online mode.
- c) It is received after expiry of the due date and time stipulated for bid submission.
- d) Incomplete Bids, including non-submission or non-furnishing of requisite documents/ conditional bids/ Bids not conforming to the terms and conditions stipulated in this RFQ are liable for rejection by LIC.
- e) It is evasive or contains incorrect information.
- f) Any form of canvassing/ lobbying/ influence/query regarding shortlisting, status etc. will be a disqualification.
- g) Bidder should comply with all the points mentioned in the scope of work and other clauses of RFQ. Non-compliance of any point will lead to rejection of the bid.
- h) Non-submission of Integrity Pact/ cost of RFQ.

## **1.11.12 Modification, Resubmission and Withdrawal of Bids**

### **1.11.12.1 Modification & Resubmission**

Once submitted in e-Procurement, the Bidder cannot view or modify his Bid since it is locked by encryption. However, resubmission of the Bid by the Bidders for any number of times superseding earlier Bid(s) before the submission date and time is allowed. Resubmission of a Bid shall require uploading all documents, including the financial Bid, afresh. The system shall consider only the last Bid submitted.

### **1.11.12.2 Withdrawal**

1. The Bidder may withdraw his Bid before the Bid submission deadline, and it shall be marked as withdrawn and shall not get opened during the Bid opening.
2. No Bid should be withdrawn after the Bid submission deadline and before the Bid validity period expires. If a Bidder withdraws the Bid during this period, LIC shall be within its right to forfeit the Bid Security (in addition to any other punitive actions provided in the RFQ Document)
3. Any Bidder shortlisted and invited to participate in the RFQ but is not in a position to provide services due to major modifications in the scope or terms and conditions, is allowed to withdraw from the bidding proceedings before submission of RFQ bid without forfeiting his Earnest Money Deposit (EMD), by declaring his intention to withdraw from procurement proceedings with adequate justification. The decision of the LIC in the matter shall be final and binding on the Bidder.

## **1.11.13 RFQ Ownership**

The RFQ and all supporting documentation are the sole property of LIC and should not be redistributed without prior written consent of LIC. Violation of this would be a breach of trust and may, inter-alia causes the Bidders to be irrevocably disqualified. The afore mentioned material must be returned to LIC when submitting the Pbid, or upon request; however, bidders can retain one copy for reference.

## **1.11.14 Tender/RFQ Cancellation**

LIC reserves the right to cancel the Tender/RFQ including extension of the deadline for the submission of Bids by publishing a notice to such effect at website of the Corporation, at any time without assigning any reasons whatsoever.

## **1.11.15 RFQ Response**

All Bids will become the property of LIC. Recipients shall be deemed to license, and grant all rights to, LIC to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission to other recipients who have registered a submission and to disclose and/or use the contents of the submission as the basis for any resulting RFQ process, notwithstanding any copyright or other intellectual property right that may subsist in the submission of RFQ documents.

## **1.11.16 Other Terms and conditions of the RFQ**

- I. Responses to this RFQ should not be construed as an obligation on the part of LIC to award a purchase contract for any services or combination of services. Failure of LIC to select a Bidder shall not result in any



claim whatsoever against LIC. LIC reserves the right to reject any or all bids in part or in full, without assigning any reason whatsoever.

- II. By submitting a bid, the selected Bidder agrees to participate in 2nd stage of bidding process and if selected, promptly contract with LIC for any work awarded. Failure on the part of the selected Bidder to execute a valid Contract with LIC will relieve LIC of any obligation to the Bidder, and a different Bidder may be selected based on the selection process.
- III. The terms and conditions as specified in the RFQ and addendums (if any) thereafter are final and binding on the Bidders. In the event the Bidder is not willing to accept the terms and conditions of LIC, the Bidder may be disqualified. Any additional or different terms and conditions proposed by the Bidder would be rejected unless expressly proposed to in writing to LIC and accepted by LIC in writing.
- IV. The selected Bidder after final bidding process must strictly adhere to the delivery dates or lead times identified in their bid. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to LIC, may constitute a material breach of the selected Bidder's performance. In the event that LIC is forced to cancel an awarded Contract (relative to this tender document) due to the selected Bidder's inability to meet the established delivery dates or any other reasons attributing to the selected Bidder then, the selected Bidder will be responsible for any re-procurement costs suffered by LIC. The liability in such an event could be limited to the differential excess amount spent by LIC for procuring similar deliverables and services.
- V. The Bidder shall represent and acknowledge to LIC that it possesses necessary experience, expertise and ability to undertake and fulfill its obligations, involved in the performance of the provisions of this RFQ. The Bidder represents that the solution/services to be provided in response to this RFQ shall meet the proposed Bidder's requirement. If any services, functions or responsibilities not specifically described in this RFQ are an inherent, necessary or customary part of the deliverables or services and are required for proper performance or provision of the deliverables or services in accordance with this RFQ, they shall be deemed to be included within the scope of the deliverables or services, as if such services, functions or responsibilities were specifically required and described in this RFQ and shall be provided by the Bidder at no additional cost to LIC. The Bidder also acknowledges that LIC relies on this statement of fact, therefore neither accepting responsibility for, nor relieving the Bidder of responsibility for the performance of all provisions and terms and conditions of this RFQ, LIC expects the Bidder to fulfill all the terms and conditions of this RFQ. The modifications, which are accepted by LIC, shall form a part of the final Contract.
- VI. All terms and conditions, payments schedules, time frame for expected service levels as per this tender will remain unchanged unless explicitly communicated by LIC in writing to the Bidder. LIC shall not be responsible for any judgments made by the Bidder with respect to any aspect of the Service.
- VII. The Bidder shall at no point be entitled to excuse themselves from any claims by LIC whatsoever for their deviations in confirming to the terms and conditions, payments schedules, expected service levels etc. as mentioned in this RFQ document.
- VIII. LIC will not bear any costs incurred by the Bidder for any discussion, presentation, demonstrations etc. on bids or proposed contract or for any work performed in connection therewith.
- IX. This RFQ document may undergo change by either additions or deletions or modifications before the last date and time of submission by LIC. LIC also reserves the right to change any terms and conditions including eligibility criteria of the tender document and its subsequent addendums as it deems necessary at its sole discretion.
- X. LIC reserves the right to extend the dates for submission of responses to this document.
- XI. Bidders shall have the opportunity to clarify doubts pertaining to the tender document in order to clarify any issues they may have, prior to finalizing their responses. All responses to be submitted as per bid query format in Format – 2. Responses to inquiries and any other corrections and amendments will be published on

tenderwizard portal in the form of addendum to this RFQ document. The Bidder, who posed the question, will remain anonymous.

- XII. Preliminary Scrutiny – LIC will scrutinize the Bids to determine whether they are complete, whether any errors have been made in the Bid, whether required documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. This shall be binding on all Bidders and LIC reserves the right for such waivers and LIC's decision in the matter will be final.
- XIII. LIC shall be under no obligation to accept any Bid received in response to this RFQ document and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever. LIC reserves the right to make any changes in the terms and conditions of purchase. LIC will not be obliged to meet and have discussions with any Bidder, and / or to listen to any representations unless there is change in the terms and conditions of purchase.
- XIV. LIC further reserves the right to reject any or all Bids based on its own evaluation of the offers received, or on the basis of stability, capabilities, track records, reputation among users and other similar credentials of a Bidder. When LIC makes any such rejection, LIC will not be bound to give any reason and/or justification in this regard to Bidder.
- XV. Price Discussion – No Commercial quotes are to be submitted for this RFQ. Commercial quotes shall be obtained during the RFP stage based on project requirements.

#### **1.11.17 Bid Validity**

- 1. Bids shall remain valid for a period not less than 180 days from the deadline for the Bid submission stipulated in TIS. A Bid valid for a shorter period shall be rejected as nonresponsive.
- 2. In case the day up to which the Bids are to remain valid falls on/subsequently declared a holiday or closed day for LIC, the Bid validity shall automatically be deemed to be extended upto the next working day.
- 3. In exceptional circumstances, before the expiry of the original time limit, LIC may request the Bidders to extend the validity period for a specified additional period. The request and the Bidders' responses shall be made in writing or electronically.
  - a) The Bidder has the right to refuse to extend the validity of its Bid, in which case such the bid will no longer be valid.
  - b) If the Bidder agrees to extend the validity of its Bid, it shall be done without any change in the original Bid.

#### **1.12 Termination**

LIC reserves the right to terminate this RFQ at any stage without any notice or assigning any reason. At any time during the course of the RFQP or before execution of the Contract or after execution of the Contract if one or more terms and conditions laid down in this RFQ has not been met by the Bidder or the Bidder has made material misrepresentation or has given any materially incorrect or false information, LIC may terminate his contract/eligibility to participate in the RFQ and may invoke performance bank guarantee or forfeit the security deposit as the case may be. Further LIC may impose such restriction/s on the defaulting Bidder as it deemed fit. After the award of the Contract, if the selected Bidder does not perform satisfactorily or delays execution of the Contract, LIC reserves the right to get the balance Contract executed by another party of its choice by giving one month notice for the same, In such an event, the Bidder is bound to make good the additional expenditure which LIC may have to incur for the execution of the balance of the contract.

### 1.13 Confidentiality

The Bidder must undertake that they shall hold in trust any information received by them, under the Contract, and the strictest of confidence shall be maintained in respect of such information. The Bidder has also to agree:

- a) To maintain and use the information only for the purposes of the Contract and only as permitted by LIC;
- b) To only make copies as specifically authorized by the prior written consent of LIC and with the same confidential or proprietary notices as may be printed or displayed on the original;
- c) To restrict access and disclosure of information to such of their employees, agents, strictly on a "need to know" basis, to maintain confidentiality of the information disclosed to them in accordance with this Clause and
- d) To treat all information received by the Bidder in connection with and arising out of this RFQ and the awarded Contract as Confidential Information.
- e) The selected Bidder shall be required to sign a non-disclosure Agreement with LIC as per prescribed format provided in Form T-9

### 1.14 Conflict of Interest

The Bidder must provide professional, objective, and impartial advice, always holding the Procuring Organization's interest's paramount, and shall not try to get benefits beyond the legitimate payments and credentials in the Contract. He should strictly avoid conflicts with other assignments or their corporate interests. Bidders must disclose to LIC any actual or potential conflict that impacts its capacity to serve the best interest of LIC. Bidder should not have any litigation which may jeopardize or materially impact the bidders' ability to perform its obligations under the proposed assignment. Failure to disclose such situations shall be treated as a violation of this RFQ. Bids found to have a conflict of interest shall be rejected as nonresponsive. Without limitation on the generality of the preceding, a Bidder and any of their affiliates, group companies and member firms, shall be considered to have a conflict of interest in this Procurement Process if they:-:

#### 2. **Conflicting Associations:**

- a) directly or indirectly controls, is controlled by or is under common control with another Bidder; or
- b) receives or has received any direct or indirect subsidy/financial stake from another Bidder; or
- c) has the same correspondence address or same legal representative/agent as another Bidder for purposes of this bid; or
- d) has a relationship with another Bidder, directly or through common third parties, that puts it in a position to have access to information about or influence the Bid of another Bidder or influence the decisions of LIC regarding this Procurement Process; or

#### 3. **Unfair Competitive Advantage and Conflicting Activities:** had (or any of its Affiliates) been engaged by LIC to provide goods, works, or services for a project, shall be disqualified from providing required scope of services resulting from or directly related to those goods, works, or services. Conversely, a firm (or any of its Affiliates) hired to provide required scope of services for the preparation or implementation of a project shall be disqualified from subsequently providing goods or works or services resulting from or directly related to the required scope of services for such preparation or implementation.

#### 4. **Conflicting Assignments:** would (including its Experts and Sub-Bidders or any of its Affiliates) be or are providing required scope of services in another assignment for the same or another Procuring Entity that, by its nature, may conflict with this assignment.

#### 5. **Commissions and Gratuities:** The Bidder shall disclose any commissions or fees that may have been paid or are to be paid to agents, representatives, or commission agents concerning the selection process or execution and performance of the resulting Contract. The information disclosed must include the name and address of the agent, representative, or commission agent, the amount and currency, and the purpose of the commission or fee.

6. **Conflicting Relationships:** has close business/family relationship with a staff of the Procuring Organization who are/would be directly/indirectly involved in any of the following activities:
  - a) preparation of the RFQ document or TOR of the Procurement Process
  - b) evaluation of Bids or award of Contract, or
  - c) implementation/supervision of the resulting Contract
7. **Notification of a conflict of interest:** The Bidder shall make a disclosure to LIC as soon as any potential conflict comes to their notice but in no case later than 7 (seven) days and any breach of this obligation of disclosure shall be construed as Conflict of Interest. LIC shall, upon being notified by the Bidder under this Clause, decide whether it wishes to terminate this Services or otherwise, and convey its decision to the Bidder within a period not exceeding 15 (fifteen) days.

## 1.15 Arbitration

All disputes or differences whatsoever arising between the parties out of or in connection with this contract or in discharge of any obligation arising out of the Contract (whether during the progress of work or after completion of such work and whether before or after the termination of this contract, abandonment or breach of this contract), shall be settled amicably. If however, the parties are not able to solve them amicably, party (LIC or Bidder), give written notice of \_ days to other party clearly setting out there in specific dispute(s) and/or difference(s) and refer the dispute to a sole arbitrator mutually agreed upon, and the award made in pursuance thereof shall be binding on the parties. In the absence of consensus about the single arbitrator, the dispute may be referred to joint arbitrator; one to be nominated by each party and the said arbitrators shall nominate a presiding arbitrator, before commencing the arbitration proceedings. The arbitration shall be settled in accordance with the applicable Indian Laws and the seat of arbitration shall be Mumbai. Any appeal will be subject to the exclusive jurisdiction of courts at Mumbai. Such arbitration to be governed by the provisions of Arbitration and Conciliation Act,1996.

Bidder shall continue work under the Contract during the arbitration proceedings unless otherwise directed by LIC or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator is obtained, in which case interim order for the same may be obtained by the Bidder

Arbitration proceeding shall be held at Mumbai, India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be in English.

## 1.16 Dispute Resolution, Governing Law & Jurisdiction

Notwithstanding anything contained herein above, in case of any dispute, claim and legal action arising out of this RFQ, the parties shall be subject to the jurisdiction of courts at Mumbai, Maharashtra State, India only. Law of India will be applicable for dispute resolution.

## 1.17 Sub-contracting

Subject to the conditions listed in this RFQ 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 of LIC before providing any confidential information of LIC to a potential subcontractor or another entity.
- ii. If selected, the selected 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/deficiency of all services, including subcontractor's compliance with the service levels and all other obligations and conditions enumerated in this RFQ and the awarded Contract, if any.
- iv. Subcontractor's cost will be included within the Bidder's pricing and invoicing and LIC shall in any way not be obligated or liable to pay to the approved sub-contractors any remuneration or monetary compensation of any kind.

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 bid as a prime Bidder. If the Bidder submits more than one bid, 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 bids.

## **1.18 Restriction on procurement due to National Security**

Government of India order F. No. 7/86/2020/BOA-I dated 07.08.2020 on restrictions on procurements from Bidders from a country or countries, on grounds of defense in India, or matters directly or indirectly, related thereto, including national security is applicable for this RFQ.

1. Any Bidder from a country which shares a land border with India will be eligible to bid in this tender only if the Bidder is registered in India.
2. "Bidder" (including the term 'tenderer', 'consultant' or 'service provider' in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency branch or office controlled by such person, participating in a procurement process.
3. "Bidder from a country which shares a land border with India" for the purpose of this Order means:
  - a. An entity incorporated, established, or registered in such a country; or
  - b. A subsidiary of an entity incorporated, established, or registered in such country; or
  - c. An entity substantially controlled through entities incorporated, established, or registered in such a country; or
  - d. An entity whose beneficial owner is situated in such a country; or
  - e. An Indian (or other) agent of such an entity; or
  - f. A natural person who is a citizen of such a country; or
  - g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.
4. The beneficial owner for the purpose of clause 3 above will be as under:

- a. In case of a company or Limited Liability Partnership, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means.

Explanation

- i. "Controlling ownership interest" means ownership of or entitlement to more than twenty-five per cent. of shares or capital or profits of the company;
- ii. "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements;
- b. In case of a partnership firm, the beneficial owner is the natural person(s). who, whether acting alone or together, or through one or more juridical person, has ownership of entitlement to more than fifteen percent of capital or profits of the partnership;
- c. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals;
- d. Where no natural person is identified under (i) or (ii) or (iii) above, the beneficial owner is the relevant natural person who holds the position of senior managing official;
- e. In case of a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- f. An Agent is a person employed to do any act for another, or to represent another in dealings with third person.
5. The shortlisted / successful Bidder shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such sub-contractor is registered in India

### **1.19 Infringement of Intellectual Property Rights**

1. The bidder shall indemnify LIC against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, or any part thereof in India.
2. The Bidder shall, at their own expense, defend and indemnify LIC against all third-party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.
3. The Bidder shall expeditiously extinguish any such claims and shall have full rights to defend it there from. If LIC is required to pay compensation to a third party resulting from such infringement, the bidder shall be fully responsible for, including all expenses and court and legal fees.
4. LIC will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.
5. The Bidder shall grant to LIC a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein in perpetuity.

### **1.20 Adherence to Cyber Security Systems**

Bidders shall be liable for not meeting the security standards or desired security aspects of all the resources as per LIC's IT/Information Security / Cyber Security Policy. The IT /Information Security/ Cyber Security Policy will be

shared with successful Bidder after the 2-stage bidding process is complete. Bidders should ensure Data Security and protection of facilities/application managed by them.

The deputed persons should be aware about LIC's IT/IS/Cyber security policy and have to maintain the utmost secrecy & confidentiality of LIC's data including process performed at LIC premises. At any time, if it comes to the notice of LIC that data has been compromised / disclosed/ misused/misappropriated then LIC would take suitable action as deemed fit and selected/successful Bidder would be required to compensate LIC to the fullest extent of loss incurred by LIC.

Bidder has to agree and provide undertaking not to disclose any LIC information and will maintain confidentiality of LIC information as per policy of LIC and will sign "Non-Disclosure Agreement" (Form T-9) document provided by LIC. The Bidder must review and comply with the Information Regulatory and Development Authority of India ("IRDAI") Information and Cyber Security Guidelines.

The legal and regulatory requirements, including data protection, intellectual property rights, copy right, all the relevant regulations for sub-contracting; including the controls that need to be implemented shall be included in the RFP and service Contract.

All information resources (online/in-person) of the Bidders and its partners shall be made accessible to IRDAI as and when sought. Credentials of vendor/third party personnel accessing and managing LIC's critical assets shall be maintained and shall be accordance with LIC's policy.

LIC shall evaluate, assess, approve, review, control and monitor the risks and materiality of vendor/outsourcing activities and Bidder shall ensure to support baseline system security configuration standards. LIC shall also conduct effective due diligence, oversight and management of third-party vendors/service providers & partners.

Vendor criticality assessment shall be conducted for all partners & vendors. Appropriate management and assurance on security risks in outsources and partner arrangements shall be ensured.

## **1.21 Contract Period**

After the completion of 2<sup>nd</sup> stage RFQ process, the successful Bidder shall be required to enter a Contract with LIC within 45 days of the award of Contract or within such extended period as may be specified by LIC. The contract period for this project is 7 years from the date of issuance of purchase order. LIC reserves the right to terminate the Contract as per the terms of RFP/ Contract.

## **1.22 Intellectual Property Rights**

LIC will own the Intellectual Property Rights (IPRs) of the proposed Digital Platform solution. The Intellectual Property Rights (IPR) for the bespoke development done, including customization/s during the implementation of the project will lie with LIC.

The Bidder claims and represents that it has obtained appropriate rights to provide/use the Deliverables and Services upon the terms and conditions contained in this RFQ.

1. The Bidder shall be responsible at its own cost for obtaining all necessary authorizations and consents from third party licensors of Software used by Bidder in performing its obligations under this Project.

2. If a third party's claim endangers or disrupts LIC's use of the Deliverables, the Bidder shall at no further expense, charge, fee or cost to LIC, (i) obtain a license so that LIC may continue use of the Deliverables in accordance with the terms of this RFQ.
3. Bidder shall indemnify and keep fully and effectively indemnified LIC from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes used by Bidder or his subcontractors or in respect of any other services rendered under this RFQ.

### **1.23 Non-Transferable Offer**

This Request for Quotation (RFQ) is not transferable. Only the bidder who has submitted the bid will be eligible for participation in the evaluation process.

### **1.24 Others**

- a) The RFQ is to be submitted with a covering letter enclosing/documents/information indicated above the declaration, signed by the authorized signatory with the seal of the company. All pages are required to be signed.
- b) Bid received incomplete shall be treated as invalid and shall be rejected. Only detailed complete bids, received prior to the closing time and date of the bids, shall be taken as valid. However, LIC may seek additional information/documents, if required for evaluation of bid.
- c) Response received after last date and time for submission of application will be summarily rejected.
- d) Only bids from Bidders meeting the eligibility criteria and submitting the complete and responsive bids will be evaluated and compared.
- e) LIC reserves the right to accept any bid or reject all or any bid at its sole discretion without assigning any reason whatsoever. Bid is liable to be rejected if:
  - a. The Bid does not bear signature of authorized person in each page and is duly stamped.
  - b. It is received through Fax/E-mail/dropped in tender box.
  - c. It is received after expiry of the due date and time stipulated for bid submission.
- f) Incomplete bids, including non-submission or non-furnishing of requisite documents/ Conditional bids / bids not conforming to the terms and conditions stipulated in this RFQ are liable for rejection by LIC.
- g) It is evasive or contains incorrect information.
- h) Any form of canvassing / lobbying /influence/ query regarding short listing, status etc. will be a disqualification.
- i) Bidder is required to comply with the standard data security system and abide Information Security policy of LIC.
- j) During the evaluation process at any stage if it is found that the Bidder does not meet the eligibility criteria or has submitted false/incorrect information the bid will be rejected summarily by LIC
- k) Bidder is required to comply with all terms and conditions as mentioned in this RFQ document.



## 2 Pre-Qualification Criteria

### 2.1 Introduction

The evaluation will be based on:

**Stage I Eligibility Criteria Evaluation:** Ability to meet Minimum Eligibility Criteria Evaluation and provide the requisite proofs, wherever required as per Form T-3.

**Stage II Shortlisting Criteria Evaluation:** Ability to meet detailed Shortlisting Criteria detailed in clause 2.3.

- A. Maximum top 5 Bidders will be shortlisted.
- B. Only those Bidders with a minimum score of 60% of the total score in the pre-qualification evaluation will be shortlisted for RFQ.
- C. In case there are less than 3 Bidders having a total score for pre-qualification evaluation of 60% or more, LIC may, at its discretion, change the minimum pre-qualification score to 50%.
- D. LIC decision in this regard shall be final & binding and no further discussion/ interface will be held with the Bidders whose bids are not qualified.
- E. LIC reserves the right to accept or reject any bid, and to annul the RFQ process and reject all bids at any time, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for its action.

### 2.2 Stage 1 – Eligibility Criteria

Each of the Bidders shall be evaluated to check if they meet the eligibility criteria. In order to qualify for further technical evaluation, Bidder must qualify on each of the below prescribed eligibility criteria:

**Table 1: Bidder Eligibility Criteria**

	Parameter	Supporting Documents to be attached
1.	<p><b>Legal Entity</b></p> <p>The Bidder must be a Company/ LLP /Partnership firm registered under applicable Act in India.</p>	Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with Memorandum & Articles of Association/ Registered Partnership Deed.
2.	<p><b>Compliance with Requirements</b></p> <p>The Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020.</p> <p>The Bidder must also comply with Order No. P-45021 /2/2017-PP (BE-II), dated 15th September, 2020</p>	Bidder should self-certify that they comply with all requirements and provide copy of registration certificate issued by competent authority wherever applicable.
3.	<p><b>Data Privacy</b></p> <p>The Bidder shall submit undertaking regarding</p>	Duly notarized undertaking in this regard to be submitted

	Parameter	Supporting Documents to be attached
	non-usage of LIC data in any form without permission from LIC.	
4.	<p><b>Sales Turnover and Company Net worth</b></p> <p>Bidder must have <b>minimum average turnover of Rs. 5000 Crores</b> in the last three financial years (2020-2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022 and 2022-2023)</p> <p>The bidder should have <b>positive net worth</b> in each of the last three financial years (2020-2021, 2021-2022 and 2022-2023). The net worth of the bidder should not have eroded by more than 30% in the last 3 years.</p>	<p>Copies of Audited Financial statements to be enclosed.</p> <p><i>Note: Please enclose a certificate confirming above figures from statutory auditors of company if, separate final accounts are not available.</i></p> <p>CA certificate or Documentary evidence to the satisfaction of LIC, to prove positive net worth during last three financial years (2020-2021, 2021-2022 and 2022-2023).</p> <p>If audited financial statement/ profit and loss statement is not available for Financial Year 2022-2023, then, Financial Statement may be submitted duly certified by the Chartered Accountant/Minimum three partners or Directors.</p>
5.	<p><b>Blacklisting</b></p> <p>The Bidder should not be blacklisted by any Government/Government of India/State/UT Government/PSUs/Banks in India during the previous 3 financial years.</p> <p>Bidder should not have any litigation against LIC or any organizations which may materially impact the bidder's responsibility to implement the scope of this RFQ.</p> <p>Bidders should not be 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 for this RFQ.</p>	<p>Certificate from Authorised Signatory of the bidder.</p> <p>Undertaking signed by the Authorized Signatory of the bidder as per Annexure – I</p>
6.	<p><b>Legal and Compliance</b></p> <p>The service provider should ensure that there are no legal proceedings/inquiries/investigations have been commenced/pending/threatened against service provider by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected/may get affected.</p>	<p>Self-declaration to this effect on the company's letterhead should be submitted by the Bidder.</p>
7.	<p><b>Conflict of Interest</b></p> <p>The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs</p>	<p>Self-certified letter signed by authorized official of the Bidder to be submitted.</p>

	<b>Parameter</b>	<b>Supporting Documents to be attached</b>
	having common partners has not participated in the bid process.	
8.	<b>Relevant Experience</b> Bidder should have a minimum of 5 years' experience as on date of publication of this RFQ on projects with scope similar to the scope of work detailed in this RFQ.	Copy of the purchase order (or) invoices of continued projects dated on or before Nov '18 on scope similar to the scope of work detailed in this RFQ. Certificate of completion of the work for projects with scope similar to the scope of work detailed in this RFQ
9.	<b>Client Reference</b> The Bidder must have completed or been awarded <b>at least 2 (Two) Insurance Companies or Public sector Banks or Banking, Financial Services and Insurance (hereinafter referred to as "BFSI") projects.</b> The projects should be similar to the scope of work detailed in this RFQ.	Purchase Order/Work Order/Invoice or letter from the Client on his letterhead. Client Reference with contact details (Reference of each of the PO should contain the information like Name, address of the Organization, contact person, mail IDs etc.) The Bidder should also submit user acceptance report. Details to be submitted in Form T4 along with the documentary evidence like copy of the purchase order(s), work order or certificate from the customers etc.
10.	<b>Previous Experience with LIC</b> The Bidder(s), who have been associated with LIC for any contract with value above 5 Crore within the period of last 3 years (from the date of this RFQ), have to submit the satisfactory performance and timely delivery completion certificate to be eligible to participate in the bid. Certificate to be issued by the competent authority in LIC .	Satisfactory performance and timely delivery completion certificate to be issued by the competent authority in LIC.
11.	<b>Record of past performance</b> Bidder is also not eligible if it has exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding three years.	Self-declaration to this effect on the company's letterhead should be submitted by the bidder.
12.	<b>Relevant Certifications:</b> The Bidder should have CMMi Level 5 certificate and ISO 27001, valid as on date of submission.	Bidder to submit a Certificate Copy of CMMi Certification in Level 5 and ISO 27001.
13.	<b>Power of Attorney/Authorization</b>	Copy of Power of Attorney/Resolution of the Board in the name of the Authorized signatory or submission demonstrating that the representative has been duly authorized to sign.

**Note:** In case any Bidder has undergone corporate restructuring (including merger, demerger, hive off, slump sale etc.) in the last three financial years (FY 2020-21, 2020-22, 2022-23), it should showcase credentials of its erstwhile/current entity provided sufficient documentary proof is submitted with the undertaking to evince that such credentials have been transferred to the bidding entity and the bidding entity is authorized to use such credentials. Notwithstanding the foregoing, credentials of the parent entity, holding entity, subsidiaries or affiliates etc. cannot be used (and shall not be considered) unless such parent entity, holding entity, subsidiaries, or affiliates etc. is itself bidding in this RFQ.

**Note:** In case audited balance sheets and Profit & Loss Statements for FY2022-23 are not available for any entity, same can be replaced with provisional balance sheets and Profit & Loss Statements for the year FY2022-23.

**Note:** No consortium bidding is allowed. LIC will not consider joint or collaborative bids that require a Contract with more than one Bidder. Bidders need to fulfill all the eligibility criteria and technical evaluation criteria in their individual capacity unless mentioned otherwise.

### 2.3 Stage 2 – Shortlisting Criteria

The Bidder will be evaluated across the criteria described in the below table. LIC reserves the right to check/validate the authenticity of the information provided in the eligibility and shortlisting criteria and the requisite support must be provided by the Bidder.

**Table 2: Shortlisting Criteria**

#	Criteria	Score
1	<p>Three completed / awarded assignments experience for the 'similar relevant works' during the last 5 years ending as on date of RFQ for Indian BFSI / Indian Public Sector Organizations including (Govt. Ministries, Departments, Govt. Entities, Govt. Undertakings) in India.</p> <p>Each assignment (20 marks each) will be evaluated as per following criteria.</p> <p>a) Total Contract Value (Value in INR) – 10 marks</p> <p style="padding-left: 40px;">&gt;=50 Crore - 5 Marks</p> <p style="padding-left: 40px;">&gt;=75 Crore - 6 Marks</p> <p style="padding-left: 40px;">&gt;=100 Crore - 8 Marks</p> <p style="padding-left: 40px;">&gt;=125 Crore - 10 Marks</p> <p style="padding-left: 40px;">(Enclose copy of POs/Work order/documentary evidence for reference)</p> <p>b) Assignment scope is relevant to the scope of RFQ - 10 Marks (Please limit the case study to 10-15 pages)</p>	<p>Max Score of 20 for each assignment</p> <p>Total Maximum score for three assignments <b>60</b></p>

2	<p>Client Reference Letter/Satisfactory Outcome/Program Progress Letter from Clients in the clause above as per:</p> <p>3 clients – 10 marks</p> <p>2 clients – 7 marks</p> <p>1 client – 5 marks</p>	<b>10</b>
3	<p>Turnover of Bidder Entity, as on 31.03.2023</p> <p>Top Bidder based on turnover among received responses - 10 Marks</p> <p>Next Bidder in rank - 8 Marks</p> <p>Next Bidders in rank - 7 Marks</p> <p>Remaining Bidders in rank (meeting eligibility criteria) - 5 Marks</p> <p>(Note: For the purpose of this criterion, turnover of only the bidding entity will be considered. Turnover of any parent, subsidiary, associated or other related entity will not be considered.)</p> <p>Copies of Audited Financial statements to be enclosed. If audited financial statement/ profit and loss statement is not available for Financial Year 2022-2023, then, Financial Statement may be submitted duly certified by the Chartered Accountant/Minimum three partners or Directors.</p>	<b>10</b>
4	<p>Team Size/ Employees employed by bidder (full time employees on their payroll), as on 31.03.2023</p> <p>Top Bidder based on number of employees among received responses - 10 Marks</p> <p>Next Bidder in rank - 8 Marks</p> <p>Next Bidders in rank - 7 Marks</p> <p>Remaining Bidders in rank - 5 Marks</p> <p>Bidders will be ranked based on number of employees in descending order and scores will be assigned as per above criteria.</p> <p>Certificate from Head (HR) or company secretary or designated official of the responding firm for number of people employed by the company.</p>	<b>10</b>

5	<p>Insurance practice size by bidder, as on 31.03.2023 (Total revenue from Insurance clients in the last financial year FY2022-23)</p> <p>Top Bidder among received responses - 10 Marks</p> <p>Next Bidder in rank - 8 Marks</p> <p>Next Bidders in rank - 7 Marks</p> <p>Remaining Bidders in rank - 5 Marks</p> <p>Bidders will be ranked based on total revenue from Insurance clients in descending order and scores will be assigned as per above criteria.</p> <p>CA certificate or Documentary evidence to the satisfaction of LIC, to prove revenue from the defined criteria.</p>	<b>10</b>
<b>TOTAL SCORE</b>		<b>100</b>

### 3 Scope of Work

#### i. Introduction to Scope of Work

1. LIC is embarking on a digital transformation journey to become the most valued life insurer globally. To meet this bold vision, LIC will become a technology driven life insurer with technology infrastructure & architecture to support more efficient / digitized processes and better integration with partners/ FinTech/InsurTech firms supported by suitable next gen digital applications and super apps to serve customer and sales and provide superior user experience, digital platform for System of Engagement (supported by data platform to enable agility) enabling strong technical foundations, Omni-channel, eco-system integration, Cloud ready architecture.
2. A modular, flexible, and platform-driven architecture that is capable of quickly adopting innovative technologies, new products and features will allow LIC to strategically differentiate. This architecture would digitize customer & sales journeys across multiple LIC products such as Insurance Plans, Term Assurance Plans, Annuity Plans, Unit Linked Plans, Pension Plans, Micro Insurance Plans, Health Plans and Group Policies.
3. The scope of work for this tender covers the following:
  1. **Customer Super App:** Provide LIC's existing policyholders/customers as well as new on boarded customers a digital channel for all their insurance and servicing needs. This application would also be available to customers living outside of India and would allow them to access all journeys available to a customer in India. This app caters to 1 key persona:
    1. Customer: Customers are users of customer Super App for services such as policy renewal, policy download, claims and settlements, new policy onboarding, service requests and other services.
  2. **Sales Super App:** Virtual digital office for LIC's sales intermediaries and sales managers/hierarchies, able to utilize this app for all their needs. The sales super app should enable best-in-class Digital Delivery of journeys from onboarding to servicing through end-to-end digitization of Insurance Advisor journey, amplifying their natural selling talent of advisors in virtual world. This app caters to 2 key personas:
    1. Sales Intermediary (e.g., agent, bancassurance (i.e., selling of life insurance partners via bank partners)front line sales, brokers): Sales intermediary are users of Sales Super App for services such as lead management, engagements, policy generation, endorsements, business dashboards and other services. Sales intermediaries will interact with customers and sales managers through this app.
    2. Sales Managers and hierarchy: Sales managers are internal users of the Sales Super App who are mapped to sales intermediaries and can Onboard(recruitment), track performance (e.g., business dashboards), and interact with sales intermediaries through the app.
  3. **Front-end from Branches:** Provide LIC's employees at branches/ Divisional Offices/ Zonal Offices a digital channel for all their needs. This caters to 1 key persona:
    3. Branch employees: Branch employees access this for servicing the customer on multiple requirements such as policy renewal, policy download, claims and settlements, new policy onboarding, service requests and other services.
  4. **System of Engagement:** Represents a single pane of glass for business domain micro-services that will power multiple channels, prevent redundant development and ensure consistency of functionalities across channels.

This layer will allow to scale horizontally by pushing up common transversal services, decouple business logic from systems of record such as eFEAP-Next and remove existing redundancy by providing a common foundation and centralizing maintenance.

5. The scope described below consists of functional (e.g., use cases, technical architecture, data integrations, etc.) and non-functional (e.g., Access control, DevOps practices, network, and security, etc.) requirements. The requirements are broad and indicative in nature. LIC reserves its right to change the scope of work considering the size and variety of the requirements and the changing business conditions.
6. In future if the technology used is upgraded, the bidder's solution shall support those upgradations. The solution should be cross functional & agnostic to all operating systems, Browsers and Devices like Mobiles, Tablets, Desktop and Laptop etc. The proposed solution should be compatible with any Operating system browsers and Devices. It should also be available as an "application".
7. The solution should be hosted as Managed Services with entire responsibility of developing, running, and maintaining the solution to be handled by the bidder. Accordingly the Bidder must recommend a holistic technology solution including all 3<sup>rd</sup> party components, cloud infrastructure required to deliver the digital platforms as Managed Services. The Bidder also has to define and **design Business Blueprint and workflow for processes.**

## ii. Detailed Functional Scope of Work

### 1. Application use cases and features

Please refer the below table for the high-level use cases and indicative list of feature description for customer and sales super apps. LIC is looking to understand Bidder's business domain understanding as well as functional and technical capabilities to cater to the indicative list of requirements:

#### 1. Customer Super App Functional Requirements

The customer super app is envisioned to provide LIC's existing policyholders/customers as well as new on boarded customers a digital servicing channel with the objective to not only digitize existing processes but also strengthen LIC's digital footprint in the industry. The app aims to provide the customer an interface to interact digitally with LIC for servicing activities similar but not limited to in-branch servicing. This app would also be available for customers living outside of India and would allow them to access all journeys available to a customer in India. The app would digitize journeys across multiple products such as Insurance Plans, Term Assurance Plans, Annuity Plans, Unit Linked Plans, Pension Plans, Micro Insurance Plans, Health Plans and Group Policies. An indicative list of use cases and corresponding features are as below:

**Table 1: Customer Super App functional requirements**

Application use cases	Indicative list of Features and their description
<i>Customer Profile</i>	
Customer login and authentication	<ul style="list-style-type: none"> <li>• First time customer login (for both individual and group insurance)</li> <li>• Option for Mobile/Email OTP based login.</li> <li>• Option to change/reset password.</li> <li>• Opt-in mechanism for WhatsApp communication</li> <li>• When all the policies of the customer are exited from the books of the Corporation (by way of Surrender, Maturity or Death) then his/her account (login) should get closed (i.e. no more access to his account)</li> </ul>



Application use cases	Indicative list of Features and their description
	<ul style="list-style-type: none"> <li>• Access for customers outside of India</li> </ul>
Existing policyholder dashboard	<ul style="list-style-type: none"> <li>• Summary of all existing policies <ul style="list-style-type: none"> <li>○ Product/Plan name</li> <li>○ Life cover + other benefits</li> <li>○ Premium and frequency</li> <li>○ Nominee</li> <li>○ Download policy document.</li> <li>○ Personalized Video/summary of policy</li> <li>○ Link to detailed profile</li> </ul> </li> <li>• Option to add new policies to the dashboard</li> <li>• Separate menu for NRI customers</li> <li>• Tool to check if policyholder is adequately covered.</li> <li>• Personalized Cross-sell offers (recommended product with key features and social nudges (e.g., xx+ people like you bought this in the last 6 months))</li> <li>• Option to buy a new policy.</li> <li>• Notification (incl. push notification) and nudges/reminders of upcoming renewal payment/survival benefit payment/maturity date or action to revive policy.</li> <li>• Check fund performance - Fund value etc.</li> <li>• Link to customer servicing options</li> <li>• Link with health app - track against health goals, calories burnt, steps count, BMI etc.</li> <li>• Track financial goals - savings against set life goals etc.</li> <li>• Link to live webinars, blogs, articles</li> <li>• Link to connect with financial advisors.</li> <li>• Option to access other mediums of contacting company - dedicated agent, customer care number, email etc.</li> <li>• Easy search functionality</li> <li>• Enhanced UI/UX with multi-lingual options (English, Hindi, Assamese, Bengali, Gujarati, Marathi, Kannada, Malayalam, Telugu, Odia, Punjabi, and Tamil and other regional languages etc.)</li> <li>• Consent Management mechanism to obtain consent of website/app visitors and to meet data collection regulations.</li> </ul>
Update Policy Holder details	<ul style="list-style-type: none"> <li>• Update policyholder (e.g., address, contact number, life event etc.)</li> <li>• Change policy details - premium frequency, switch ULIP funds etc.</li> <li>• Update bank details, KYC details (needed for payouts etc.)</li> <li>• Update personal details (address, mobile, etc.)</li> <li>• Branch locator</li> <li>• Get in touch with agent/company representative.</li> <li>• Update preferred language/mode of communication.</li> <li>• Option to opt-in for WhatsApp alerts</li> </ul>

Application use cases	Indicative list of Features and their description
	<ul style="list-style-type: none"> <li>Option to opt-in for SMS alerts</li> </ul>
Update/Add Nominee	<ul style="list-style-type: none"> <li>View registered nominee details.</li> <li>Option to change/add nominee.</li> <li>Option to edit details of registered nominee.</li> <li>Option to edit distribution split between nominees</li> </ul>
NRI customers	<ul style="list-style-type: none"> <li>Separate menu for NRI customers</li> <li>Map which geography/ location customers are using the portal in</li> <li>Integrate with world check to identify high risk/ politically exposed people etc.</li> <li>Separate option for NRIs for payment of Renewal Premium with a list of countries (as a drop down) from where payment is permissible. If the country selected is not permissible, suitable message may be displayed to the customer for his/her information.</li> </ul>
<i>Policy/Product Servicing</i>	
Common functionalities for policy servicing	<ul style="list-style-type: none"> <li>Log of service requests (date &amp; time at which it was logged, different stakeholders who process the request etc.)</li> <li>Ensure that all information and documents provided by customers are archived and stored digitally.</li> <li>Notification (incl. push notification) and reminders</li> <li>Option to raise dispute and customer grievances (integrated with ICMS system, with de-dupe built in across different touchpoints where grievances are raised)</li> <li>OCR capability built-in</li> </ul>
Policy Renewals	<ul style="list-style-type: none"> <li>Notification (incl. push notification) and reminders of upcoming renewal payment</li> <li>Frequency and content of message to be based on customer profile/segment and propensity to pay.</li> <li>Option to pay premium across various methods (Card, Net Banking, UPI etc.)</li> <li>Option for payment of Advance Premium – If advance premium paid, App should not allow for payment of same due and display the message already paid.</li> <li>Option for Re-payment of Loan and Loan Interest. Loan and Loan Interest Calculator – last payment adjusted details to be displayed, to avoid duplicate collection.</li> <li>Separate option for NRIs for payment of Renewal Premium with a list of countries (as a drop down) from where payment is permissible. If the country selected is not permissible, suitable message may be displayed to the customer for his/her information.</li> <li>Clear information on all available Alternate Channels of collection methods (quick pay, paytm etc.)</li> <li>Option to top-up</li> <li>Option to update frequency of policy premium payment (e.g., annual, monthly, quarterly)</li> <li>Payment receipt download &amp; share</li> <li>Payment history and download historical receipts.</li> <li>Option to set preferred payment method.</li> <li>Ensure all available payment modes are available (including credit card on UPI, EMI on</li> </ul>

Application use cases	Indicative list of Features and their description
	Credit card etc.) <ul style="list-style-type: none"> <li>Option to take assistance during payment.</li> </ul>
Policy Revivals	<ul style="list-style-type: none"> <li>Option to issue Policy Default notice to customer in case of missed payments.</li> <li>Option to issue policy lapse notice to customers in case recurring missed payments.</li> <li>View Policy lapse status on customer dashboard.</li> <li>Push notification and reminders to revive policy.</li> <li>Clear call to action with documents and payment required to revive policy.</li> <li>Description of policy benefits to induce customers to revive the policy.</li> <li>Revival quote calculator i.e., quote of how much will have to be paid to revive policy.</li> <li>Option to pay premium online to revive the policy</li> <li>Clear list of requirements (e.g., declaration of good health, list of medical tests) to revive policy.</li> <li>View Paid-up value and calculation in case of policy lapse/surrender.</li> <li>Option to raise request, make necessary payment and fill required forms (Declaration of Good Health etc.) and track application.</li> <li>Auto-fill revival application from original policy bid form</li> <li>Option to schedule and track status for fresh medical health check as per revival policy with empaneled vendors.</li> <li>Option to take assistance or speak to a financial advisor (In cases where an agent is not available, connect policyholder to customer zones)</li> <li>Nearest branch locator</li> <li>Link to get reminders/complete journey on WhatsApp</li> <li>Nudge/ reminder to customers about discontinuance notice of policy foreclosed and available options, sent on SMS/ WhatsApp/ email etc. (where applicable, in case of ULIP policies)</li> <li>Option to link to EIA for digital policy bond, eliminating the need to submit physical policy bond/document.</li> </ul>
Policy Surrender, Partial Withdrawal	<ul style="list-style-type: none"> <li>Clear messaging on personalized benefits that policyholder is receiving from the policy.</li> <li>Feedback option to understand reason for surrender</li> <li>Nudge to customer to take up loan against policy instead of surrendering policy (in case customer is doing it due to financial difficulties)</li> <li>Option to schedule session with financial advisor</li> <li>Option to switch funds for improved performance.</li> <li>Option to view surrender value calculation and compare with no surrender scenario.</li> <li>Option for Partial Withdrawal/ Surrender for ULIP policies (depending on whether the conditions specific to ULIP policies are met like policies in-force, min. balance maintained, allowed once in policy term etc.)</li> <li>View and track application status.</li> <li>Option to take assistance or speak to a financial advisor (In cases where an agent is not available, connect policyholder to customer zones)</li> </ul>

Application use cases	Indicative list of Features and their description
	<ul style="list-style-type: none"> <li>• Branch locator</li> </ul>
Loan against Insurance Policy	<ul style="list-style-type: none"> <li>• Option to view loan against insurance policy products.</li> <li>• Social nudges to indicate # customers who have opted for this</li> <li>• Check Loan eligibility basis active insurance products and loan parameters (tenure, amount, interest rate)</li> <li>• Digitally verify income documents (integration with Account Aggregators, ITR, Bank statements etc.) rather than uploading documents</li> <li>• Option to get further loans</li> <li>• Scan and upload document with OCR capability</li> <li>• Interest calculator</li> <li>• View and track application.</li> <li>• Loan sanction and disbursement</li> <li>• Loan closure/pre-payment</li> <li>• Push notification and reminders to pay interest showing clear visibility of how much interest is to be paid, at what frequency and the backup calculator</li> <li>• Push notification, alerts and reminders to customers to pay interest to prevent foreclosure/surrendering the policy</li> <li>• Option to download loan statement</li> <li>• View foreclosure status for the policy with nudges/ reminders and clear next steps</li> </ul>
Payout	<ul style="list-style-type: none"> <li>• Add/Update NEFT details digitally</li> <li>• Option to scan cancelled cheque to update NEFT details.</li> <li>• Option to scan KYC documents for updating NEFT details</li> </ul>
Download policy documents and statements	<ul style="list-style-type: none"> <li>• Download E-welcome/Policy document.</li> <li>• Download policy unit statement and other relevant documents for ULIP, Savings policies etc.</li> <li>• Download bonus letters, maturity payout letter etc.</li> <li>• Option to raise request to deliver/collect original policy document at registered address/home branch.</li> <li>• Option for customer to download csv, excel with historical policy payments.</li> <li>• Download Interest, TDS, annuity certificate.</li> <li>• Download premium statement.</li> <li>• Download Loan statement (if applicable)</li> </ul>
Policy Maturity	<ul style="list-style-type: none"> <li>• Nudge customer on upcoming policy maturity</li> <li>• Calculator to show estimated maturity amount (before maturity date)</li> <li>• Clearly show maturity date with Policy Number.</li> <li>• Personalized cross sell notifications.</li> <li>• Applicant details verification (policy details, policy holder personal and account details)</li> <li>• Add/Edit Bank account details for receipt of Maturity Claim amount.</li> </ul>

Application use cases	Indicative list of Features and their description
	<ul style="list-style-type: none"> <li>• View and track application.</li> <li>• Upload and scan Maturity / Survival Benefit Claim Forms/ Cheque leaf / KYC documents (with OCR capability)</li> <li>• Personalized cross sell notifications (For reinvestment of Claim Amount)</li> <li>• Obtaining consent, if interested in reinvestment of Claim Amount</li> <li>• Populating the Basic details from the existing policy which is going to Mature / where Survival Benefit is due.</li> <li>• Collecting information on Plan interested, Sum Assured, on own life or on family member's life, Mode of Purchase –Online or Offline</li> <li>• If Offline, escalation of the lead to the existing Policy Servicing Branch</li> <li>• If Online, capture details for new policy and escalation of the request to Digital Marketing</li> <li>• Option to take assistance/speak to financial advisor/CHATBOT.</li> <li>• Option to raise dispute for claim settlement</li> </ul>
Death Claims	<ul style="list-style-type: none"> <li>• Report new claims. (Details of deceased life assured and nominee/claimant)</li> <li>• Upload supporting documents for claim (e.g., death certificate, Hospital certificate, etc.)</li> <li>• Add nominee/ claimant's details (including his Bank details &amp; KYC) for payment.</li> <li>• Uploading Death Claim Forms (including claimant's KYC and Cheque leaf).</li> <li>• Track status of filed claims.</li> <li>• Get claims assistance.</li> <li>• Option to raise dispute for claims and settlement.</li> </ul>
Health Claims	<ul style="list-style-type: none"> <li>• Report new claims.</li> <li>• Upload supporting documents for claim</li> <li>• Integrations with hospitals, medical service providers etc. to schedule appointments, get medical reports, validate medical reports, settle claims etc.</li> <li>• Add policyholder details (including his Bank details &amp; KYC) for payment.</li> <li>• Track status of filed claims.</li> <li>• Get claims assistance.</li> <li>• Option to raise dispute for claims and settlement.</li> </ul>
Buy new policy/Product.  (e.g., Cross-sell journeys)	<p>Enhancement on existing journeys, example:</p> <ul style="list-style-type: none"> <li>• Quote generation and benefit illustration</li> <li>• CKYC integration/online eKYC/Video KYC facilities</li> <li>• Aadhar fetching and verification.</li> <li>• Option to take live photo.</li> <li>• Pre-filled UI/UX based on existing customer details from first time onboarding journey. For first time customer, tools for accurate and efficient data capture as per approved bid form</li> <li>• Option to set up auto-debit and update NEFT details for new product</li> <li>• Automating underwriting and decision-making basis automatic underwriting engine</li> <li>• Automatic re-direction for pre-Issuance verification before conversion (e.g., photo capture,</li> </ul>

Application use cases	Indicative list of Features and their description
	<p>self-video recording with clear instructions, confirmation on application details)</p> <ul style="list-style-type: none"> <li>• Initiate and complete multiple/combo product journeys integrated within a single application form/journey (e.g., single application for savings and term insurance product)</li> <li>• OCR facility to be made available.</li> <li>• Online completion of Agent’s Confidential Report and Moral Hazard Report by Agents / Marketing Officials (wherever prospect is through Agent / intermediary)</li> </ul> <p>Additional features to existing journeys, example:</p> <ul style="list-style-type: none"> <li>• Short, personalized video summarizing key policy details, shared over WhatsApp as a ready reckoner for customers.</li> <li>• Analytics, Predictive Models and Dynamic risk scores for assessing risk</li> <li>• System integration required for NEFT registration as well as to directly get income proofs from account aggregator/bank accounts/ITR etc. and credit rating from Credit Bureaus etc.</li> <li>• Underwriting document waiver basis 3rd party data integration (e.g., salary estimates, digital medical records etc.)</li> <li>• Reinsurance (Integration with Reinsurers for processing of new bids beyond threshold by Reinsurers; Automatic Cession creation; Claim processing, payments, and accounting (Bordereaux))</li> </ul>
Other Service Requests	<ul style="list-style-type: none"> <li>• Annuity registration, details, and postponement</li> <li>• Download consolidated policy portfolio statement.</li> <li>• Download offline forms to be submitted at branch required for service requests (e.g., NOC, Health declaration, etc.)</li> <li>• Facial/Biometric /Voice Recognition for Secure Customer Service.</li> </ul>
<i>Customer Engagement</i>	
Health Ecosystem	<ul style="list-style-type: none"> <li>• Nearest Empaneled MSP (Medical Service provider) locator basis customer geo location</li> <li>• Option to choose medical centers basis center photos, customer reviews, company reviews, parking availability indicators etc.</li> <li>• Health app - track against health goals, calories burnt, steps count, BMI, Schedule test appointment and select mode (at home/center)</li> <li>• Schedule test appointment and select mode (at home/center)</li> <li>• Geo tagging to confirm customer visit to the Diagnostic Centre for pre policy medicals</li> <li>• Appointment confirmation and completion</li> <li>• Self-service option to reschedule medical appointment.</li> <li>• Compare appointment availability and cost between empaneled MSP.</li> <li>• OCR capability to read medical reports and view results.</li> <li>• Dashboard to view recent medical tests and health status summary; Single view of medical status across stakeholders (FLS, SP, Medical service provider, central teams etc.)</li> <li>• Option to schedule annual health check-ups.</li> <li>• Image analytics to assess health status, smoker status etc.</li> <li>• Option to compare health status with ‘people like you’ cohort (e.g., similar age group, health conditions, etc.)</li> </ul>

Application use cases	Indicative list of Features and their description
Hyper-personalized Nudges	<p>App should be able to ingest and show to the customer the following analytical outputs:</p> <ul style="list-style-type: none"> <li>Reminders about upcoming maturity/payout date</li> <li>Hyper-Personalized recommendation engine of product/plan offers (including ability to recommend cross-sell/upsell offers)</li> <li>Push notifications (reminders to update NEFT details/KYC details etc., new policy schemes etc.)</li> <li>Personalized dashboard for policyholders with avenues of cross-selling and avenues to avail partnerships, financial planning tips, link to blogs, articles.</li> <li>Back-end option for LIC to define target segment, frequency, timing, and trigger criteria for nudges</li> </ul>
One Family Account	<ul style="list-style-type: none"> <li>Option to add family details (name, age, dob of family members)</li> <li>Option to add policies of other family insurance plans (taking their consent)</li> <li>Option for family member (whose policy was added) to remove/ disable their policy from the account</li> <li>Nudge to add child's mobile number (for children aged 10 and above)</li> <li>For a child policy, as soon as the policy vests to the life assured when the minor turns 18, notification/ reminder to add a nominee and nudge to purchase an accident benefit that they become eligible for</li> <li>View family level policy details.</li> <li>Cross-sell offers with benefit illustration for family benefit plans</li> </ul>
Servicing Inbox	<ul style="list-style-type: none"> <li>Policy specific current and past service</li> <li>View and track open servicing requests.</li> <li>Option to view complete servicing request actions (conversation with LIC, actions taken etc.)</li> <li>Drop-down option to request for additional documents from customer</li> </ul>
Back-end Analytics	<ul style="list-style-type: none"> <li>Option to extract daily activity metrics by LIC (e.g., daily active users, concurrent users, service request raised)</li> <li>Real-time MIS and dashboard for different service requests, customer segments, etc.</li> </ul>
Customer Communications	<ul style="list-style-type: none"> <li>Ability to trigger automated customer communications via SMS/Email/WhatsApp (e.g., application status for policy revival/surrender/Survival Benefit/ Maturity)</li> <li>Ability to integrate with voice process platform for automated call backs/emails/SMS</li> <li>Ability to utilize Social Media Engagement Tools to know more about customers.</li> </ul>
Customer Assistance	<ul style="list-style-type: none"> <li>FAQ section</li> <li>Integrate with GenAI Chat bot to get help, raise query.</li> <li>Option to initiate direct call/WhatsApp for customer query resolution.</li> <li>Option to view customer support directory (address for nearest branch, 24 x 7 toll-free contact number, email for grievance redressal)</li> <li>Nearest branch locator</li> <li>Claimant/Nominee support desk</li> </ul>

## 2. Sales Super App Functional Requirements

The sales super app is envisioned to provide LIC's salesforce a digital toolkit for carrying out organizational and business specific activities. The app will be a unified interface for business and productivity management with customized interface and functionality basis nature of sales intermediaries (e.g., agents, supervisors, etc.). One of the key functional requirements is to enable cross-functional engagement across geographies, channels, and hierarchies. An indicative list of use cases and corresponding features are as below:

**Table 2: Sales intermediary super app functional requirements**

Application use cases	Indicative list of Features and their description
Login and authentication	<ul style="list-style-type: none"> <li>• First time login</li> <li>• Single sign on capability.</li> <li>• Option for Mobile/Email OTP based login.</li> <li>• Option to reset/change password.</li> <li>• Set up security questions for forgot password.</li> <li>• Option to Opt-in for WhatsApp notifications</li> <li>• Biometric user validation – fingerprint, facial recognition, selfie check</li> <li>• SIM binding</li> <li>• Geo-tags</li> </ul> <p><i>Note: The functionalities, UI/UX and access control of the app will be customized based on the sales intermediary profile (agent/sales intermediaries/supervisors)</i></p>
Productivity Dashboard	<ul style="list-style-type: none"> <li>• Summarized view of business productivity metrics (FTD, MTD and YTD metrics for policy premium (e.g., FYP, NOP, etc.)</li> <li>• Status for ongoing/mandatory LIC training, Learning and development programs and completion.</li> <li>• Personalized 'Tip of the day' targeted to improve business performance (e.g., low renewal ratio compared to agents in similar cohort).</li> <li>• Option to view number of policies due for renewal in next 7 days/month</li> </ul>
Referral Portal	<ul style="list-style-type: none"> <li>• Submission and recording of Referrals on the application.</li> <li>• Referral Tracking functionality to gain insights about the conversion status.</li> <li>• Option to add referral recommendations (e.g., previous employer verification/reference)</li> <li>• Notify referral, referee, and employer post submission</li> </ul>
Recruitment and Onboarding Management	<ul style="list-style-type: none"> <li>• End-to-end agent prospect registration Journey: <ul style="list-style-type: none"> <li>○ Tracking functionality to map the milestones/state of journey.</li> <li>○ A section for Exam Preparation for prospects with options to take Mock Tests</li> </ul> </li> <li>• Omni-channel prospect outreach (e-mail, WhatsApp based and application) along with provision of vernacular language content.</li> <li>• Sharing of Sales Welcome Kit via. WhatsApp, email and SMS with access to the application.</li> <li>• Prospect engagement features via community and access to basic ecosystems.</li> </ul>



Application use cases	Indicative list of Features and their description
<i>Prospect/Customer Engagement and Servicing</i>	
Sourcing Management	<ul style="list-style-type: none"> <li>• Enter details (name, mobile number, pin code, etc.) of active leads/prospects.</li> <li>• Recording and importing contacts from phonebook, social media accounts and personal online profile page of Agents in addition</li> <li>• Prospect list generation with personalized prompts/sales pitch</li> <li>• Outbound calling for prospects.</li> <li>• Provision to map the leads to individual sales intermediaries allocated from LIC via digital marketing.</li> <li>• Ability to add the information re: the leads e.g., Age, Gender, Location, etc. for further use.</li> <li>• Campaign management tracker (i.e., # of responses/leads, etc.)</li> <li>• Automated personalized reminders/nudges for follow-up/action on pending leads/prospect</li> <li>• Personalized nudges basis micro-market driven prospect sourcing methodology to depict high opportunity areas/low sales penetrated areas (e.g., heatmaps to depict region-wise LIC penetration)</li> </ul>
Lead Management	<ul style="list-style-type: none"> <li>• Lead prioritization based on basic parameters and insights about propensity of conversion.</li> <li>• Ability to integrate with real-time quote generator to create and share competitive offer with customer.</li> <li>• Status tracking of leads along with calendarizing meetings and reminders, actions/follow-ups based on past conversations.</li> <li>• Automatic re-direction for pre-Issuance verification before conversion (e.g., photo capture, self-video recording with clear instructions, confirmation on application details)</li> <li>• Option to trigger reminder communication to customer complete application.</li> <li>• Option to re-allocate lead basis pin code mapping.</li> <li>• Integrated GenAI based tools to provide sales intermediaries with customized multi-lingual (e.g., Hindi, English, Gujarati, etc.) sales pitch basis product benefits and prospect/customer/policyholder demographics and other profile details (e.g., last purchase, etc.)</li> </ul>
Automated Personalization sales aids	<ul style="list-style-type: none"> <li>• Personalized nudges/reminders basis agent engagement, business performance and profile</li> <li>• Generate and share via., Email, WhatsApp - sales collaterals (e.g., product brochures, new prospect Welcome Kit, video) personalized to the customer.</li> <li>• Tracking ability to know what and when the Agent has shared the sales collateral with the customer.</li> <li>• Data intelligence capabilities to trigger next best product recommendations basis customer profile and transaction history.</li> <li>• Customized sales pitch handbook (based on product, customer segment, etc.)</li> <li>• Provision to nudge sales intermediary to engage with existing customer base via personalized messages/communications (e.g., birthday/engagement wishes, policy renewal reminders, etc.)</li> <li>• Option to create sales intermediary profile/webpage on LIC website integrated with their social media platforms (e.g., Instagram, WhatsApp, etc.)</li> <li>• Ability to share standardized marketing creatives (e.g., festive offers), through integrated social media accounts (e.g., WhatsApp)</li> <li>• FAQ sections</li> <li>• Q &amp; A forum</li> </ul>
Customer Profiles	<ul style="list-style-type: none"> <li>• Comprehensive customer 360 information with profile details (incl. notification for red letter days) and historical transaction data</li> </ul>

Application use cases	Indicative list of Features and their description
	<ul style="list-style-type: none"> <li>Option to view Most bought products by customer segment profile and customer specific up-sell/cross-sell recommendations.</li> <li>Option to view area/region specific demographic details (e.g., population density, age, income, etc.)</li> </ul>
Sales Assisted new policy/service request journeys	<ul style="list-style-type: none"> <li>Initiate and complete new prospect journeys or service requests on behalf of customer (e.g., policy issuance, claims, revival, etc.)</li> <li>Ability to scan and upload required documents for form-completion with OCR facility.</li> <li>Option to view and track status of application.</li> <li>Option to share follow-up reminder for application/request completion.</li> <li>Ability to notify customer on policy issuance.</li> <li>Initiate and complete multiple/combo product journeys integrated within a single application form/journey (e.g., single application for savings and term insurance product)</li> <li>Online completion of Agent's Confidential Report and Moral Hazard Report by Agents / Marketing Officials</li> <li>New Business Corner - Module / Dashboard providing summary of various products, documents required for completion of a bid (both financial and medical), Additional documentation for NRI customers (improved / updated version of NB Solution available in existing Agent's App)</li> </ul>
Renewal management	<ul style="list-style-type: none"> <li>Renewals Dashboard: Overview of upcoming renewals in next 90 days, reach outs conducted, Follow-ups pending.</li> <li>Renewals MIS: Policy level details for all policies up for renewal in the next 90 days with potential to extract the policy and, reach out to the customer directly (i.e., send reminder via., WA, SMS, Email). Tracking of the conversations and, engagement by policy.</li> <li>Calendar view: Showcase the number of upcoming renewals, reach outs, pending renewals across the calendar.</li> </ul>
Claim Filing and Management	<ul style="list-style-type: none"> <li>Raise and track claims requests with a simple user interface.</li> <li>Ability to make changes, update or add required information details, if required, throughout the claim filing journey</li> <li>Communication updates sent to Agent and customer regarding claim filing status.</li> <li>Ability to raise follow-up/status check option on filed claim requests on behalf of the customer.</li> <li>Automating underwriting and decision-making basis automatic underwriting engine</li> <li>Option to trigger personalized nudges to nudge customers to re-invest maturity proceeds</li> </ul>
Endorsement Filing and Management	<ul style="list-style-type: none"> <li>Raise requests for endorsement applications and track the status of the requests with an overview of total pending cases, closed cases etc.</li> <li>Communication updates sent to Agent and customer regarding status of the endorsement application.</li> </ul>
Diagnostics & NSTP cases	<ul style="list-style-type: none"> <li>E2E seamless journey for currently NSTP policy especially updating the issuance journey and back-end integrations for cases wherein, further diagnostics and documents requirement.</li> <li>Option to view, schedule and track prospect/customer medical appointments with empaneled MSP.</li> <li>Option to upload follow up documentation</li> </ul>
Quote Generation	<ul style="list-style-type: none"> <li>Leverage quote engine with ability to host a quick quote feature in the application (i.e.,</li> </ul>

Application use cases	Indicative list of Features and their description
and Policy Issuance	<p>with minimal details)</p> <ul style="list-style-type: none"> <li>• Ability to continue from the saved draft quote and with ability to generate multiple quotes having different riders/products – along recommended option to drive up-sell/conversion.</li> <li>• Ability to share quotes with customers over email, WhatsApp, link over SMS; send reminder communication.</li> <li>• Integrated Chat and Ticketing System to address quote-related queries of customers.</li> <li>• Managing and receiving payments from customers via different payment mechanisms like online banking, UPI etc.</li> <li>• Feature to auto-fetch and download policy documents.</li> <li>• Ability to seek support from central helpdesk for product queries.</li> </ul>
<i>Training and Sales Engagement</i>	
Training/Learning and Development Module	<ul style="list-style-type: none"> <li>• Interactive topic-wise and learning level-wise modules on relevant topics – in document, presentation, or video formats; Digital content, blogs, webinars, videos, white papers etc. to support agents' learning journey</li> <li>• Ability to track personal learning progress on modules and overall completion status.</li> <li>• Ability to take tests/quizzes on training modules.</li> <li>• Reminder functionality for completing assigned or important learning modules.</li> <li>• Ability to integrate, transfer and transition from existing training/Learning and development platforms (Learning Management System)</li> </ul>
Community Engagement	<ul style="list-style-type: none"> <li>• Creation of Agent communities for sharing and discussing different topics and promoting overall interaction and engagement within the community</li> <li>• Ability to publish summarized Market and Industry updates for better domain understanding and awareness</li> </ul>
Agent Self-Service Module	<ul style="list-style-type: none"> <li>• Option to view and update changes in their personal profile for the sales intermediaries.</li> <li>• Raise various types of service requests and queries with DO/IT teams/other departments with an option to track status of the queries and raised tickets.</li> <li>• Option to see that to whom the query/service request has been addressed or submitted to for better visibility, accountability, and escalation (if required) resulting in overall faster query resolution.</li> </ul>
Service Support and	<ul style="list-style-type: none"> <li>• Chat-based, Call-based, or Instruction-based support for addressing issues related to the portal, processes, or system-related challenges.</li> <li>• Raise service requests/tickets for customer service requirements and Status Tracking</li> </ul>
Contests and Leaderboard	<ul style="list-style-type: none"> <li>• Gamification of payouts, incentives, and business performance to enable sales intermediaries compare with peers in the cohort. (e.g., Top performer of the day, earned rewards, etc.)</li> <li>• Option to launch monthly/quarterly/annual rewards and recognition programs (e.g., Training completion, product awareness, etc.)</li> <li>• Option to view current Tier club status, progress since onboarding and requirements/next steps to achieve next tier of club (e.g., personalized nudges/daily reminders/tips on recommended action points)</li> </ul>
<i>Performance monitoring and sales planning</i>	
Payouts and Incentives	<ul style="list-style-type: none"> <li>• Performance Dashboard: Individual performance reports of the sales intermediary on key metrics like number of policies sold, Current tier of club, Contest Leaderboards, etc.)</li> </ul>

Application use cases	Indicative list of Features and their description
Module	<ul style="list-style-type: none"> <li>Ability to track status of rewards, incentives and payouts associated with different business activities and performance parameters.</li> </ul>
Business Dashboards	<ul style="list-style-type: none"> <li>Comprehensive Business Dashboards: Feature to see business performance overview as well as options to view detailed views of metrics like FYP, Renewals etc. and trends, qualification for club tiers, competitions/contests.</li> <li>Availability of variety of filters and aggregation options like month-wise records, business-wise records, etc.</li> <li>Ability to depict visually (e.g., RAG color code) Actual vs Target business achievement for monthly/quarterly/annual performance metrics</li> </ul>
<i>Sales Management</i>	
Daily Sales and performance management	<ul style="list-style-type: none"> <li>Enablement for sales managers to proactively setup meetings and team discussions leveraging sales intermediary calendars.</li> <li>Option to initiate triggers to mapped agents on actionable items (e.g., training reminders, prospect follow-ups, etc.)</li> <li>Ability to compare agency/mapped agent cohort business performance and historical engagement metrics and trigger personalized nudges (e.g., schedule review discussion based on previous engagement details)</li> <li>Option to view 'Top Performer' in zone/city to benchmark with top performing branches.</li> <li>Ability to visually depict actual vs target achievement using color schemes, option to filter basis use case (e.g. sales intermediaries with less than 50% target achievement)</li> </ul>
Discussions and Review meetings	<ul style="list-style-type: none"> <li>Ability to set up data driven supervisor engagement/discussions as per sales intermediary profile and business performance.</li> <li>Option for supervisor/manager to initiate or schedule call/recurring cadence or connect instantly on WhatsApp with the team/specific agents for team/agent discussions.</li> <li>Ability to conduct discussions over whiteboards and video calls (with expert-on-call functionality)</li> <li>Option to record call/meeting, capture and share meeting/discussions notes</li> </ul>
Hierarchy based business performance supervisor view	<ul style="list-style-type: none"> <li>Engagement, Performance, and business summary dashboard customized basis supervisory role to view segments by channel (e.g. Agency, Bancassurance, etc.), geography, agent cohorts, etc.</li> <li>Option to view mapped agent 360 view (e.g., list of agents mapped, agent info – joining date, DOB, etc.)</li> <li>Mapped Agent Cohort Comprehensive Business Dashboards: Feature to see business performance overview as well as options to view detailed views of metrics like NBP, Renewals etc. and trends.</li> <li>Mapped Agent wise view of individual performance metrics- Recruitment, Renewals, Payouts, policies sold, Current tier of club, Contest Leaderboards, etc.</li> </ul>
Hierarchy based payouts and incentive supervisor view	<ul style="list-style-type: none"> <li>Pay-outs and Incentive dashboard customized basis supervisory role to view segments by channel (e.g. Agency, Bancassurance, etc.), geography, agent cohorts, etc.</li> <li>Mapped Agent Cohort Performance Dashboard: Cohort performance reports on key metrics like number of policies sold, total rewards eligible/earned, pay-outs and incentives earned with regards to different business activities and performance parameters</li> <li>Ability to track agent wise status of rewards, incentives and pay-outs associated with different business Milestones</li> </ul>

Application use cases	Indicative list of Features and their description
Sales agent microsite with integration into sales app	<ul style="list-style-type: none"> <li>• Microsite for each agents</li> <li>• Range of functionality to be offered including agent assisted on-boarding journey - digital visibility with “Co-Browsing”, “click to chat”, “schedule an appointment”, “send an email” or “view location” on a map</li> <li>• “Agents Virtual Avatar” - AI powered Chatbot for 24x7 customer sales support</li> <li>• Chatbot to deliver warm leads to the agent 24x7</li> <li>• Immediate alert to the agent of any customer activity on the microsite allowing the agent to directly reach out in real-time to customers</li> </ul>

### 3. Branch Front-end Interface Functional Requirements

This is envisioned to provide LIC’s employees a digital toolkit for carrying out organizational and business specific activities. The app will allow them to service customers and intermediaries alike. An indicative list of use cases and corresponding features are as below:

**Table 3: Branch Front-end Interface functional requirements**

Application use cases	Indicative list of Features and their description
Login and authentication	<ul style="list-style-type: none"> <li>• First time login</li> <li>• Single sign on capability.</li> <li>• Option for Mobile/Email OTP based login.</li> <li>• Option to reset/change password.</li> <li>• Set up security questions for forgot password.</li> <li>• Biometric user validation – fingerprint, facial recognition</li> </ul> <p><i>Note: The functionalities, UI/UX and access control of the dashboard will be customized based on the use’s access rights</i></p>
Dashboard	<ul style="list-style-type: none"> <li>• Functionality to view all modules/ journeys</li> <li>• Option to raise queries or escalate any issues</li> <li>• Easy search functionality</li> <li>• Enhanced UI/UX with multi-lingual options (English, Hindi, Assamese, Bengali, Gujarati, Marathi, Kannada, Malayalam, Telugu, Odia, Punjabi, and Tamil and other regional languages etc.)</li> </ul>
Others	<ul style="list-style-type: none"> <li>• Ability to scan and upload required documents for form-completion with OCR facility</li> <li>• Ability to process customer requests/ queries</li> <li>• Ability to accept digital documents from customers than physical documents</li> <li>• Empowered to waive off additional charges/ penalties etc. based on limits set</li> <li>• Option to send customer a link to resume service journey/ upload documents</li> <li>• Option to send customer a link to track status of request</li> <li>• Ability to escalate customer queries/ issues</li> <li>• Ability to service intermediaries</li> </ul>

Application use cases	Indicative list of Features and their description
<i>Engagement and Servicing</i>	
Customised Profiles and Automated Personalization aids	<ul style="list-style-type: none"> <li>• Comprehensive customer 360 information with profile details and historical transaction data</li> <li>• Provision to nudge employees to engage with existing customer base via personalized communications (e.g., birthday/engagement wishes, policy renewal reminders, etc.) and remind customers for upcoming maturity/ renewals and complete details (e.g., contact details, NEFT details, nominee details etc.)</li> <li>• Data intelligence capabilities to trigger next best product recommendations basis customer profile and transaction history.</li> <li>• Ability to share standardized forms, personalized receipts, acknowledgement forms, quote calculators etc. through integrated WhatsApp/ email etc.</li> <li>• FAQ sections</li> <li>• Q &amp; A forum</li> </ul>
Update Policy Holder details	<ul style="list-style-type: none"> <li>• Update policyholder (e.g., address, contact number, life event etc.)</li> <li>• Change policy details - premium frequency, switch ULIP funds etc.</li> <li>• Update bank details, KYC details (needed for payouts etc.)</li> <li>• Update personal details (address, mobile, etc.)</li> </ul>
Update/Add Nominee	<ul style="list-style-type: none"> <li>• View registered nominee details.</li> <li>• Option to change/add nominee.</li> <li>• Option to edit details of registered nominee.</li> <li>• Option to edit distribution split between nominees</li> </ul>
New policy issuance assistance	<ul style="list-style-type: none"> <li>• Option to view and track status of application.</li> <li>• Option to share follow-up reminder for application/request completion.</li> <li>• Ability to notify customer on policy issuance.</li> <li>• New Business Corner - Module / Dashboard providing summary of various products, documents required for completion of a bid (both financial and medical), Additional documentation for NRI customers (improved / updated version of NB Solution available in existing Agent's App)</li> </ul>
Policy Renewals	<ul style="list-style-type: none"> <li>• Option to collect premium across various methods (Cash, Card, Net Banking, UPI etc.)</li> <li>• Option to update frequency of policy premium payment (e.g., annual, monthly, quarterly)</li> <li>• Option to set-up/ modify for auto debit.</li> <li>• Send payment receipt/ acknowledgement via SMS/ email/ WhatsApp etc.</li> <li>• Payment history and download historical receipts.</li> <li>• Option to raise dispute and customer grievances for premium payments (e.g., Cheque dishonored cases)</li> </ul>
Policy Revivals	<ul style="list-style-type: none"> <li>• Option to issue Policy Default notice to customer in case of missed payments.</li> <li>• Option to issue policy lapse notice to customers in case recurring missed payments.</li> <li>• View Policy lapse status on customer dashboard.</li> <li>• Description of policy benefits to induce customers to revive the policy with nudges on how to convince the customer effectively.</li> </ul>

Application use cases	Indicative list of Features and their description
	<ul style="list-style-type: none"> <li>• Revival quote calculator i.e., quote of how much will have to be paid to revive policy.</li> <li>• Clear list of requirements (e.g., declaration of good health, list of medical tests) to revive policy.</li> <li>• System led intelligence to determine if customer requires medical tests</li> <li>• View Paid-up value and calculation in case of policy lapse/surrender.</li> <li>• Option to raise request, make necessary payment and fill required forms (Declaration of Good Health etc.) and track application.</li> <li>• Auto-fill revival application from original policy bid form</li> <li>• Option to accept payment across different modes/ touchpoint</li> <li>• Authority to waive off penalties based on limits set by LIC</li> <li>• Option to process revival request</li> <li>• Option to schedule and track status for fresh medical health check as per revival policy with empaneled vendors.</li> <li>• Ability</li> <li>• Option to take assistance or speak to a financial advisor.</li> <li>• Option to send customer link to get reminders/complete journey on WhatsApp</li> </ul>
Policy Surrender	<ul style="list-style-type: none"> <li>• Option to initiate and process surrender requests</li> <li>• Clear list of requirements (e.g., KYC verification, policy bond submission, sign verification)</li> <li>• Option to view surrender value calculation and compare with no surrender scenario and ability to share with customer over WhatsApp instantly</li> <li>• Add/Update bank account details for surrender value deposit.</li> <li>• Nudges on personalized benefits that policyholder is receiving from the policy to induce them to not surrender policy</li> <li>• Option to schedule session with financial advisor, exit interview</li> <li>• Cross sell – nudges to suggest other suitable policies/products (product recommendation model based on need), to switch funds for improved performance.</li> <li>• Feedback option to understand reason for surrender</li> <li>• Option to process payout</li> </ul>
Loan against Insurance Policy	<ul style="list-style-type: none"> <li>• Check Loan eligibility basis active insurance products and loan parameters (tenure, amount, interest rate)</li> <li>• Option to process income documents (integration with Account Aggregators, ITR, Bank statements etc.) and collect documents digitally than getting physical documents</li> <li>• Scan and upload document with OCR capability</li> <li>• EMI and Interest calculator</li> <li>• View and track existing application.</li> <li>• Loan sanction and disbursement</li> <li>• Loan closure/pre-payment</li> <li>• Option to download loan statement</li> </ul>

Application use cases	Indicative list of Features and their description
NEFT details for payouts	<ul style="list-style-type: none"> <li>• Add/Update NEFT details.</li> <li>• Options to scan cancelled cheque &amp; process it to update NEFT details.</li> <li>• Option to scan KYC documents &amp; process it for updating NEFT details</li> </ul>
Send/ print policy documents and statements	<ul style="list-style-type: none"> <li>• Send E-welcome/Policy document.</li> <li>• Send policy unit statement and other relevant documents for ULIP, Savings policies etc.</li> <li>• Send bonus letters, maturity payout letter etc.</li> <li>• Option to raise request to deliver/collect original policy document at registered address/home branch.</li> <li>• Option to send csv, excel with historical policy payments.</li> <li>• Send Interest, TDS, annuity certificate.</li> <li>• Send premium statement.</li> <li>• Send Loan statement (if applicable)</li> </ul>
Policy Maturity	<ul style="list-style-type: none"> <li>• Nudge customer on upcoming policy maturity</li> <li>• Calculator to show estimated maturity amount (before maturity date)</li> <li>• Personalized cross sell notifications.</li> <li>• Applicant details verification (policy details, policy holder personal and account details)</li> <li>• Add/Edit Bank account details for receipt of Maturity Claim amount.</li> <li>• View and track application.</li> <li>• Upload and scan Maturity / Survival Benefit Claim Forms/ Cheque leaf / KYC documents (with OCR capability)</li> <li>• Obtaining consent, if interested in reinvestment of Claim Amount</li> <li>• Option to get customer to take assistance/speak to financial advisor/CHATBOT.</li> <li>• Option to raise dispute for claim settlement</li> </ul>
Death Claims	<ul style="list-style-type: none"> <li>• Process documents for claim (e.g., death certificate, Hospital certificate, etc.)</li> <li>• Add nominee/ claimant's details (including his Bank details &amp; KYC) for payment.</li> <li>• View status of filed claims.</li> <li>• Get customer further claims assistance.</li> <li>• Option to raise dispute for claims and settlement.</li> </ul>
Health Claims	<ul style="list-style-type: none"> <li>• Process documents for claim</li> <li>• Schedule appointments for customer</li> <li>• Add policyholder details (including his Bank details &amp; KYC) for payment.</li> <li>• View status of filed claims.</li> <li>• Get customer further claims assistance.</li> <li>• Option to raise dispute for claims and settlement.</li> </ul>
Endorsement Filing and Management	<ul style="list-style-type: none"> <li>• Raise and process requests for endorsement applications and track the status of the requests with an overview of total pending cases, closed cases etc.</li> <li>• Communication updates sent to Agent and customer regarding status of the endorsement</li> </ul>



Application use cases	Indicative list of Features and their description
	application.
Quote Generation and Policy Issuance	<ul style="list-style-type: none"> <li>• Leverage quote engine with ability to host a quick quote feature in the application (i.e., with minimal details)</li> <li>• Ability to connect customers with relevant company representative/ agent for further queries</li> <li>• Managing and receiving payments from customers via different payment mechanisms like online banking, UPI etc.</li> <li>• Feature to auto-fetch and download policy documents.</li> <li>• Ability to seek support from central helpdesk for product queries.</li> </ul>
<i>Support</i>	
Service and Support	<ul style="list-style-type: none"> <li>• Chat-based, Call-based, or Instruction-based support for addressing issues related to the portal, processes, or system-related challenges.</li> </ul>

#### 4. System of Engagement Functional Requirements

The System of Engagement is envisioned to provide the Customer and Sales Super app a set of pre-defined business domain microservices to enhance user interaction and experience. These microservices will be designed to be modular, scalable and resilient allowing for flexibility and easy maintenance. This will enable apps to add new features at speed, seamless updates and can scale based on user demand. An indicative list of business domain services that will be developed as micro-services is listed in Table 3 below. The bidder will be expected to carry out a detailed study of this and identify other business domains during the discovery phase of this project.

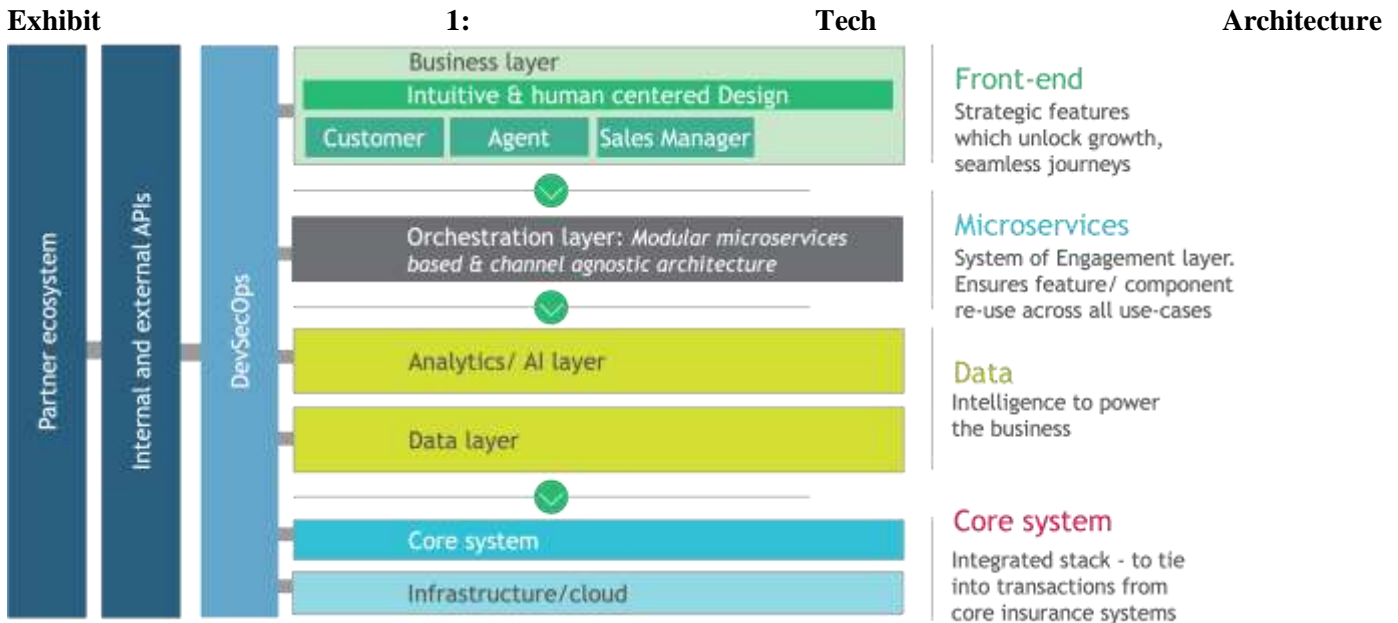
**Table 3: Business domain services**

Sr.No	Business Domains	Description
1	Customer	Manages customer info
2	Agent	Manages info and activities related to LIC's insurance agents
3	Sales Manager	Manages info and activities related to LIC's Sales Manager's
4	Supervisor	Manages info and activities related to LIC's Supervisor's
5	Prospect	Manages creation, modification, and deletion of prospect
6	Policy	Manges policy issuance, renewals, revival, maturity , endorsement, loan, surrender, docket etc.
7	KYC	Manages KYC for new customers
8	Quote	Manages creation, modification, and deletion of a quote
9	Underwriting	Evaluates risk factors and determines policy eligibility
10	Premium	Calculates insurance premium
11	Payment	Facilitates secure payment transactions for premiums
12	Claims	Manages claims process

13	Training	Manages training for agents i.e. dashboards, quiz, progress made, reminders, LMS
14	Grievance	Management of complaint's and allocation of the same

## 2. Tech Architecture

The envisioned high-level Tech architecture to support the digital platforms is shown below.



The bidder is expected to recommend a technology architecture for the digital platforms that adheres to the following guiding principles –

- The architecture will be built using layers, patterns, and components.
- The solution will be managed as a product, driven by business use cases
- To drive superior customer experiences, customer journeys will be enhanced and optimized by prioritizing usability and enabling a personalized experience.
- Security will be built at each layer of the architecture to protect against threat vectors.
- The solution will be built to be scalable.
- Interoperability within the platform ecosystem will be optimized by leveraging industry communication standards.
- Software delivery and operations tasks within the platform will be automated.
- Hybrid infrastructure leveraging on premise capabilities, and private/public cloud. The bidder is expected to recommend the optimal infrastructure for hosting the digital platforms keeping in mind information security as well as performance and scalability considerations.

Below is an indicative list of architecture capabilities and requirements that LIC is looking through the bidder's proposed architecture solution.

### a. Front-end

- Mobile app and web portal (for Customer, Agent/Sales Intermediaries/Supervisor personas)
  - Latest front-end technologies such as React, Flutter, Xamarin etc. to build a Hybrid web portal and mobile app for Customer and Sales Intermediaries
  - LIC shall provide the UX/UI design (user frames, wireframes, mock-ups/or prototype). The bidder shall validate (e.g., designs are optimized to be mobile responsive, adherence to branding guidelines etc.) and ensure designs can be delivered to front-end developers.

3. Applications developed as part of the digital solutions should support English and regional Indian languages (English, Hindi, Assamese, Bengali, Gujarati, Marathi, Kannada, Malayalam, Telugu, Odia, Punjabi, and Tamil). Regional language requirements to be finalized during design phase.
4. Application to support device user localization to track user behaviors.

## **b. Backend**

- i. System of Engagement/ Application microservices
  1. All the use cases, features, and services (UI Services, Business domain services) should be implemented in microservices architecture to ease of customization, ensure scalability, tech resilience and ease of deployment
  2. The System of Engagement layer will provide a common foundation including consistency of business functionalities across channels to drive greater scalability, re-use, ease of maintenance and faster time to market
  3. The System of Engagement will propagate data to underlying systems such as eFEAP-Next and will also consume data from underlying systems such as eFEAP-Next and Data Lake required to execute enterprise business processes
  4. The solution should leverage re-usable services that are designed and developed with an API first, Cloud first principle.
- ii. Re-usable microservices
  1. All Services will be designed and developed with API first principle. These microservices should be reusable in other applications or channels in the future.
- iii. Nudge & Notification Engine
  1. Ability to trigger nudges and notifications for multi-channel communications
- iv. Database schema and data models
- v. Data Services
  1. App Database – App database to be maintained to store and retrieve application specific information and operations.
  2. Master data – Leverage master data entities such as customers & products.
  3. Core transaction data – Leverage core transactional data (e.g., policy, claims data) stored in eFEAP-Next LIC platform to serve use cases (e.g., view policies, raise claims, etc.)
  4. Data Marts – Leverage data marts build on data lake for embedded application dashboards and MIS.
  5. Object store – Leverage the data repository set up to support various types of contents such as images, videos, documents (pdf) and audio files
- vi. Data Migration
  1. One-time ETL data load from source systems (e.g. eFEAP-Next) to databases of the microservices on the System of Engagement layer. Any subsequent updates will leverage modern data integration patterns for near real time data propagation.
- vii. Analytics/AI Layer
  1. Ability to trigger nudges and notifications to engagement platform for multi-channel communications
  2. Dashboards and MIS for Agents/Sales Intermediaries
  3. Dashboard for business and IT admins
  4. Mobile app and web portal analytics (feed to Data Lake)
  5. AI/ML embedded into use-cases.

## **c. Core System Integrations**

- i. The solution will be integrated with existing on-prem/private cloud core systems and business applications over REST APIs.
- ii. It will also be integrated with 3rd party solutions over SDK and REST APIs.
- iii. All the integrations will be routed via an API gateway.
- iv. All integrations should be over encrypted channels.
- v. All microservices developed must also have REST APIs.
- vi. REST to SOAP transformation will be enabled in the API Gateway where core system does not support REST APIs

**d. Infrastructure**

- i. Hybrid (On-prem/Private Cloud/Public Cloud) – Bidder must recommend basis own experience the optimal hosting infrastructure balancing performance, scalability with information security requirements. Bidder should be responsible for deploying the entire solution on a Cloud, either through in-house capabilities or a Cloud Service Provider (CSP) meeting the eligibility requirements. Bidder will be expected to deliver the solution in a Managed Services model. The hosting infrastructure will be part of the bid.
- ii. Authentication and security services
  1. Proposed digital solution should support multiple authentication mechanisms such as MPIN, OTP, Biometric, Face ID
  2. Configurable entitlements and authorization mechanism to ensure features and content is restricted based on persona and access rights.
  3. Single sign on must be applied to ensure user is authenticated when application redirects Agents/Sales Intermediaries to other internal or external applications.
- iii. DevSecOps pipelines
  1. DevSecOps tools to be leveraged for code repository, CI/CD pipeline, testing and deployments.
- iv. Application testing
  1. Automated testing suite to be leveraged and integrated with CI/CD pipeline as part of BDD/ A/B testing tool to be deployed to be able to test features, obtain feedback from Agents/Sales Intermediaries for each product release.

### 3. Internal System and data integrations

Below sections describe an indicative list of system, external 3<sup>rd</sup> party and data integrations envisaged for the development of digital solutions for LIC India. Integration scope and API details must be assessed during the discovery and development stage.

Integrations with internal systems and 3rd party solutions will be done using REST and JSON via an API gateway. API Gateway to manage SOAP REST and XML JSON transformations as needed.

#### a. Internal System integrations

Refer below table for an indicative list of internal system integrations.

**Table 4: Internal System integrations**

Systems	Integration features
eFEAP-Next	Onboarding, Policy Servicing, Policy Admin
PCMS	Customer Relationship Management system
NUA	Underwriting system
ICMS	Grievance system
eDMS	Document Management system
eMHR	To fill online MHR
SMS module	For sending SMS to customers
ODS	Operational Data Store
CADW	Data Warehouse
Data Lake	Store structured and unstructured data
Payment Gateway/Bank	To process payments
Call Center/ IVR Integration /Email response system	To submit service requests/tickets
SFTP	To transfer files
CMS	Deliver mobile app and web portal assets. Personalized content for email comm
CCM	Customer Communication Management

#### b. External 3rd Party Solution Integrations

Refer below table for an indicative list of potential external 3<sup>rd</sup> party integrations that will be required for the development of digital solutions for LIC India:

**Table 5: 3rd Party integrations**

Systems	Integration features
Google Analytics	Monitor app and user behavior, collect analytics data to be sent to Data Lake
MHR	Medical Health Record
MSP	Medical Services Provider
BRE	Business Rules Engine
Biometrics	Authentication
Face Recognition	Authentication
CRM	Manage customer relationship – Lead to prospect, prospect to opportunity, opportunity to customer onboarding
Geo-tagging	Add geographical metadata to such as latitude and longitude co-ordinates to media or data
OCR	Convert different types of documents such as scanned forms, pdf files, images into editable and searchable format
Learning and Knowledge Management	Query learning courses, and progress Nudge Agent for newly launched relevant courses Query contests and view Agent progress Nudge Agent for newly launched contests Retrieve leads and push to lead mgmt. module
WhatsApp	Communication and alerts
BimaBharosa	Grievance redress monitoring tool for IRDAI
CIBIL	Credit scoring and reporting solution
PAN	Permanent Account Number issued by Income tax Department of India
Aadhar	Aadhaar , an individual identification number which serves as proof of identity and proof of address for residents of India

### c. Data Integrations

Refer below table for an indicative list of data integrations to serve the application use cases envisaged for the development of digital solutions for LIC India:

**Table 6: Data Integrations for application use cases**

Integration with Data Platform for application use cases (Indicative list)	
Master and transactional data	
<ul style="list-style-type: none"> <li>Customer</li> <li>Agent</li> <li>Policy</li> </ul>	<ul style="list-style-type: none"> <li>Interaction</li> <li>Leads</li> <li>Commission</li> </ul>

<ul style="list-style-type: none"> <li>• Product</li> <li>• Claim</li> <li>• Employee hierarchy</li> <li>• Branch</li> <li>• Medical</li> </ul>	
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**Table 7: Data Integrations for dashboards and MIS**

<b>Integration with data marts on Data Platform for dashboards and MIS (Indicative list)</b>	
<b>Dashboard</b>	<b>MIS</b>
Bids	<b>NUA-MIS</b> – To generate list of bids with decisions
Operations	<b>Online DMMIS</b> - For day-to-day operations (Reconciliation, MSP, view status etc.)
Online Bids & Leads	<b>Co-MIS</b> - For various online bid MIS, listings, online leads etc.



#### 4. Tech stack

The bidder should propose a best-in-class technology stack that can meet LIC's current and future requirements in line with the conceptual architecture mentioned in this section.

**Table 8: Tech stack and components**

Stack	Tech component
<b>Application</b>	Front end (hybrid mobile app and web portal)
	Back-end microservices
	SQL DB
	No-SQL DB
	API gateway
<b>3rd Party integrations</b>	Content Management System
	Geo-tagging
	OCR
	Wallet
	Audio/video solution
	Business rules engine
	Journey & App analytics
	Document sharing
	Learning, knowledge & contests
<b>Infrastructure</b>	Content delivery network
	Container orchestrator
	Stateless functions
	Monitoring
	Logging
<b>Security</b>	Identity and access management
	Single sign on
	Encryption key management
	Web portal firewall
	Security event monitoring
	Infra as code

Stack	Tech component
DevSecOps	Code repository
	Code build/deploy
	Code quality
	Package Management
	Test automation
	Performance test tool
	Security Scans (SAST & DAST integration)
	Test Management

### iii. Detailed Non-Functional Scope of Work and Other conditions

The bidder's proposed solution will be required to conform to below indicative list of non-functional requirements:

#### 1. Supported screen requirement.

Refer below table for minimum screen requirements to be supported by bidder's approach and proposed solutions:

**Table 9: Supported screen criteria**

Criteria	Description
Supported Screen sizes/resolution 1. 1536 x 2048 2. 1366 x 768 3. 1200 x 1920 4. 800 x 1280 5. 768 x 1024	All popular tablet screen sizes (7 Inches or 10.2 Inches) Minimum screen size supported: 5 inches (limit the download) Maximum screen size supported: 10.2 inches (Samsung Galaxy Note 10+) Adaptive towards Aspect ratio
Screen layout (mobile devices) 1. 320 x 480 pixels 2. 640 x 960 pixels	All Popular mobile phone screen layouts Minimum screen size supported: 5 inches Maximum screen size supported: 6.9 inches (Samsung Galaxy Note 20 Ultra) Minimum screen resolution: 720x1280 pox Maximum screen resolution: 1440 x 3088 pox (Samsung Galaxy Note 20 Ultra)

#### 2. Browser Supported

Refer below table for supported browser requirements to be provided as part of proposed solutions:

**Table 10: Supported browser criteria**

Browser supported with version	Versions Supported
Internet Explorer	IE 11 and above
Chrome	NA
Android	Android 5 & above
iOS	iOS 8 and above

### 3. Performance & Scalability

The digital solutions envisaged as per the application use cases and indicative feature list is expected to service below targeted customers and agent/sales intermediary base in next 3 years:

**Table 11: Performance and Scalability Metrics**

Users	Number
Total no. of Agents	20 Lakh
Concurrent sessions (peak) (tentative)	200,000
Total no. of policyholders for LIC (potential for Customer App)	35-45 Cr.

### 4. Availability

Application is expected to be available 99.99%.

### 5. Responsiveness

App screen response time is expected to be ~2 seconds per tab refresh including data and information load.

### 6. Localization

Data to be localized in cloud platform located in India. Bidder should have the flexibility to host/deploy on-cloud(private/public) or on-premises.

### 7. Coding standards

All software code and scripts produced by partner must follow LIC coding standards. Partners are expected to show case coding best practices and periodically review with LIC appointed committee. LIC team will do the code review as part of the sprints, wherein partners are expected to support throughout the review process.

Some of these best practices would include (but not be limited to):

- Dev IDE plugins to static code checks and integrating with central server such as SonarQube.
- Git flow/trunk-based model for code branching
- 90-95% unit test coverage for new code changes that are coming in.
- Functional and regression test automation suites
- Smoke and sanity automated test suites
- Code review and merging strategy.

- Vulnerability scans for all code written as well as external dependencies being used.
- Standard code linters and static checks
- Quality gates defined with following variables (NOTE: the grading is provided by tools like SonarQube as industry standard):
  - Code smells - A
  - Duplicate code - <3%
  - Maintainability and reliability of code - A
  - Security – A
  - Unit Test coverage >90%
- All code to have standardized logging practices automated using common libraries.
- Microservices:
  - Circuit breakers
  - Service mesh
  - Discovery using discovery tools such as consul.io.
  - Centralized caching and service level caching where needed.
  - Event driven architecture.
- UI
  - Lazy loading
  - caching on device
  - Mobile app update strategy
  - Tracking app version distribution across customers
  - Crashes/hangs
  - Optimized assets (images, videos)
  - Low network/no-network handling
  - Memory management and profiling

## 8. DevOps practices

The solutions build, test, and deployment to follow fully automated DevOps pipelines. Partners are expected to show case their DevOps best practices and align with LIC practices. Partner pod/squad to build the pipelines as part of the sprints.

- **Environments:**
  - Cloud based containerized environments for all services to allow for dev test locally.
  - Single click environment provisioning for dev environments
  - Integration, pre-prod, and performance environment setup, including (but not limited to)
    - Connection with respective COTS system instances
    - Single click deployments and rollback
    - Data seeding and management automation as needed.
  - Device farm testing (such as Browser stack)
  - DB shading as needed with auto-provisioned read replicas.
- **CI/CD:**
  - CI/CD pipelines with quality gates integrated; with single click onboarding for all projects.
  - All pull requests to get checked before merge and qualify via quality gates and test execution results.

- Ticket system such as Jira with mandatory linkage to all pull requests; CI/CD pipeline to report status in ticket as well via email.
- DB schema change management as code
- Infrastructure config as code
- A/B testing and canary deployment capabilities.
- **Testing:**
  - All test cases to be managed in Test Management tool such as Jira and updated post each run with results.
  - Performance testing (stress, spike, load, longevity)
  - Test data management for easy population and management of data across these environments
- **Monitoring/Alerting:**
  - Reporting around environment utilization, releases, test execution status, etc.
  - Alerting/Monitoring around all services in integration environment onwards
    - P95 measurements
    - Response time measurements (microservices and APIs)
  - Service traces to track end to end lineage and exception cases/journeys.
- **Infrastructure:**
  - AAA DR/HA strategy
  - Dedicated VPC endpoint-based communication with all external systems
- **Security:**
  - Environment specific firewalls, DDOS protection, secrets management etc.

## 9. Access Control

Multi factor authentication, role-based access control and single sign on to be enabled to manage Agents and access to corresponding modules/services.

## 10. Network Requirements

Ability to work in low coverage network area as the Agents are also located in Tier 2 & 3 cities.

## 11. Security Requirements

LIC requires the bidder's proposed solution to conform with below mentioned security requirements to ensure best in class data and platform security protocols:

**Table 12: Security Requirements**

Criteria	Description
<b>Application Security</b>	<ul style="list-style-type: none"> <li>● Secure authentication and authorization (Mobile and email-based login, two-factor authentication, MPIN, Face Douch)</li> <li>● Role based authorization for access to specific modules</li> </ul>
<b>Platform Security</b>	<ul style="list-style-type: none"> <li>● Transport and Data encryption at all levels and integration layers.</li> <li>● Network and web portal firewalls</li> <li>● Security and audit logs corresponding to sessions to be maintained</li> </ul>
<b>Data Security</b>	<ul style="list-style-type: none"> <li>● Strong Data model allowing for isolation of sensitive Agent, customer personal and</li> </ul>

Criteria	Description
	financial data. <ul style="list-style-type: none"> <li>• Data at rest – enterprise level secure access for Admins, encryption/tokenization of data depending on sensitivity and business needs.</li> <li>• Data on the move – transport and payload encryption</li> <li>• Data masking in case of specific data extracts pertaining to Agents and customers PII data</li> </ul>
<b>VAPT (Vulnerability Assessment and Penetration Testing)</b>	<ul style="list-style-type: none"> <li>• Support LIC teams in testing the security vulnerabilities, provide remediation and preventive actions.</li> <li>• Proactive notification to LIC IT team about existing and potential issues/flaws</li> </ul>

## 12. Compliance

Compliance requirements as per the IRDAI and specific norms/guidelines/policies of LIC.

Compliance of security, performance, and overall defined standards through static code analysis and runtime analysis of both deliverable code as well as external dependencies and systems.

### **Additionally, Digital Solution should also support below mentioned features/functionality:**

- a. The Solution should provide details of all Activities (both historical and planned)
- b. The Solution should have ability to prompt on the customer screen of any up sell and cross sell product offers that might be relevant to the customer.
- c. The Solution should List e-channel status (i.e., website, mobile app, sales assisted etc.)
- d. The Solution should be able to list complaints and service requests with status. It should support details of all pending and resolved Service Requests & Complaints.
- e. The Solution should be capable to provide demographic profile information of the Customers like age, gender, material status, nationality, Territory, income, etc.
- f. The Solution should have ability to maintain Customer Segment information including segment and segment attributes etc.
- g. It should have the ability to search the customer with advanced search function on fields such as his customer identification number, name, date of birth etc., for all interactions which involve sales and service transactions.
- h. Graphical indication of customer profile completeness and ability to provide users with quick access to capture additional customer data through the system.
- i. Should provide ability to the LIC's administrators to define the various profile completeness measures from time to time based on LIC's marketing strategy.
- j. Should provide ability of the product to categorize the contact association type (i.e., Employee, partner, customer, vendors etc.) by picking from a drop-down list.
- k. Solution should have ability to do data validations (like 10 digits in a mobile number, email, Unique Identification number (SSN))
- l. Should have ability of the system to show other details regarding the customer such as, a) Last premium payments b) Active Products c) Services Requested d) Other products and services.
- m. Should have ability to upload and present Softcopies of documents exchanged between the customer and LIC. These documents need to be maintained in LIC's DMS or interfaced from LIC's enterprise DMS.

**Other conditions:**

- A. The Bidder will provide services for implementation/rolling-out/support/maintenance of proposed Solutions for a minimum period of **7 years (1 Year warranty + 6 Years AMC/ATS)** from the date of complete implementation, including customization (if any) of Solution. LIC will provide SIGN-OFF certificate after complete implementation, LIC may further extend the contract, for another two terms of 1 year each, at the same rates (whichever applicable) and terms & conditions, provided services of the Bidder are found satisfactory. LIC reserves right to cancel the Contract at any time in case Solution fails to meet any of the requirements as mentioned in the RFQ.

**iv. Responsibility Matrix, Documentation and Training****1. Responsibility Matrix**

The responsibility of different activities (indicative list and not exhaustive) anticipated for building digital insurance solutions for LIC among the Bidder and LIC is as below:

**Table 13: Responsibility Matrix**

<b>Sr.</b>	<b>Activity</b>	<b>Activity Owner</b>
<b>1</b>	Hardware Design (HLD and LLD), SRS and other documentation & manuals *	Bidder
<b>2</b>	Provisioning of Cloud infrastructure	Bidder
<b>3</b>	Runtime	Bidder
<b>5</b>	Database	Bidder
<b>6</b>	Operating System	Bidder
<b>7</b>	Virtualization solution	Bidder
<b>8</b>	Providing and maintenance of Compute, Storage, Networking, Network & Platform security, IDAM, Other security solutions	Bidder
<b>9</b>	Implementation of proposed solutions & tools	Bidder
<b>10</b>	Integration of proposed solutions & tools with LIC's applications	Bidder
<b>11</b>	Training and handholding of hardware installation, housekeeping, and management	Bidder
<b>12</b>	UAT	LIC or LIC appointed agencies
<b>13</b>	Conformity/compliance in case of identification of any non-compliance identified by LIC during installation.	Bidder
<b>14</b>	Documentation for proposed solutions and Cloud infrastructure	Bidder
<b>15</b>	Management, Maintenance and support of all supplied hardware	Bidder

Sr.	Activity	Activity Owner
	equipment(s) and software components	
16	Periodic patch, script, release etc. update of firmware, Operating System, Application Server, Webserver, Database, software for hardware management etc.	Bidder
17	Periodic audit including IS audit, security review & Cyber Security audit of the proposed infrastructure, Bidder to submit the report for the same at LIC desired interval	Bidder
18	Audit conformity/compliance	Bidder
19	SLA report generation and submission	Bidder
20	SLA dispute identification and resolution	Bidder
21	Supply, implementation, customization, parameterization, maintenance, management, and support	Bidder

\* The bidder should have strong experience and know-how in hardware design of systems that are distributed, load balanced, need high performance computing and clustering.

## 2. Documentation

Following is the indicative list of documentation that the bidder should prepare, take LIC's sign-off and submit it as a deliverable:

- a. Detailed project plan
- b. Software Requirement Specification document (SRS) and other design documents
- c. Documentation of technical requirements
- d. Documentation of architecture requirements
- e. Mapping of Functionality and specifications document
- f. Development of low level and high-level design documents
- g. Documentation of testing plan, test cases, test scenarios, test scripts, gaps, bugs, fixes, etc. as a part of quality assurance
- h. User training manuals
- i. All documentation including technical, operations, like release notes, license terms, user manuals, training manual, technical manual, standard operating procedures, solution architecture and design, system flow document, data dictionary and other necessary documents etc.
- j. Statement of Work (SOW), Quality Plan, Test Plan, Requirement traceability Matrix, Design Document, Report Design, Delivery Notes documents, etc.
- k. System configuration documents
- l. System/debugging/diagnostics documents
- m. Test procedures.
- n. Any level/version changes and/or clarification or corrections or modifications in the documentation should be supplied by the Bidder to LIC free of cost in timely manner.



- o. The Bidder shall also provide the MIS reports as per requirements of LIC. Any level/version changes and/or clarification or corrections or modifications in the above-mentioned documentation should be supplied by the bidder to LIC, free of cost in timely manner.

### 3. Training

- a. The Bidder needs to provide free training and educational material for all items supplied to LIC staff on system/application administration, configuration, and entire operations of proposed solution.
- b. Training must be provided in all functional areas and should be of sufficient duration-to the user's satisfaction.
- c. Bidder will be responsible to develop training reference material for all the functionality of the software. Training material should comprehensively cover all graphs, process flow, screen shots of actual system functionality etc.
- d. All trainings must be conducted at LIC's offices, unless with prior approval given by LIC. All training sessions must be conducted before production launch.

### 4. Change Management

Bidder shall ensure proper change management process covering impact assessment, requirement and solution documents detailing changes made to the Software for any work order, in addition to enabling the programmers identify and track the changes made to the source code. The source code will be delivered in appropriate version control tool maintained at the LIC's on site location.

Bidder shall provide a managed and orderly method in which changes to the information technology environment (including, database, operating system, application, networking etc.) are requested, tested and approved prior to installation or implementation.

### v. Platform Build Approach

The bidder is expected to build the solution as per requirements stated in this RFQ. To that end, the scope of work for platform build includes below indicative list of activities with assigned responsibility matrix wherein R, A, C, I refer to Responsible, Accountable, Consulted and Informed respectively:

**Table 12: RACI Matrix**

Sr.No	Description	Selected Bidder	LIC team
	Requirements		
1	Create and update product backlog	I, C	R, A
2	Break down Epics and features in user stories	R, A	I, C
3	Requirement prioritization and sprint planning	I, C	R, A
4	Story point estimation	R, A	I, C
5	Create requirements traceability matrix	R, A	I, C
6	Document and publish requirement artefacts transparently across the program	R, A	I, C
7	Review and sign-off on the artefacts	I, C	R, A

Sr.No	Description	Selected Bidder	LIC team
8	Architecture and UI/UX Design		
9	Create and maintain technical architecture blueprints	R, A	I, C
10	Setup an architecture review board for all technical architecture decisions	I, C	R, A
11	Provide visual UI/UX design	I, C	R, A
	Development		
12	Create and enforce coding standards	R, A	I, C
13	Platform and code build	R, A	I, C
14	Setup service mesh for the platform	R, A	I, C
15	Create automated test cases for unit testing	R, A	I, C
16	Conduct code review	I, C	R, A
17	Source code scan and library scan for vulnerabilities and malware	R, A	I, C
18	Review code scan reports and provide sign-off	I, C	R, A
19	Develop all Test Plans related to Unit Testing, System Integration testing and Performance Testing	R, A	I, C
20	Create Test Execution Entry and Exit Criteria Checklist	I, C	I, C
21	Setup code observability using open telemetry standards	R, A	I, C
22	Execute low load performance test for key use cases in each sprint	I, C	I, C
23	Perform Unit Testing	R, A	I, C
24	Review test reports, bug list and remediations	I, C	R, A
25	Update bi-directional traceability	R, A	I, C
	System Integration Test		
26	Perform Integration Testing	I, C	I, C
27	Create and Load Test Data	I, C	I, C
28	Test Integration Scenarios	I, C	I, C
29	Document Integration Test Results	I, C	I, C
30	Test Regression Scenarios	I, C	I, C
31	Update bi-directional traceability	I, C	I, C
32	Review Work Products/Deliverables	I, C	R, A

Sr.No	Description	Selected Bidder	LIC team
	User Acceptance Test		
33	Create UAT Scenarios/Test cases	I, C	R, A
34	Test UAT Scenarios/Test cases	I, C	R, A
35	Bug fixes during UAT	R, A	I, C
36	Document UAT Test Results	I, C	R, A
37	UAT sign-off from BU users	I, C	R, A
	Performance/Load Test		
38	Create/Update Performance Test Scenarios	I, C	I, C
39	Conduct Performance Test	I, C	I, C
40	Validate Performance Test Results	I, C	R, A
	Go Live/Deployment		
41	Develop go-live Approach	R, A	I, C
42	Create Pre and Post Implementation Checklist	R, A	I, C
43	Conduct Beta Testing	I, C	I, C
44	Readiness for End User Support – manuals, training, L1/L2/L3 support	R, A	I, C
45	Review and sign-off on materials	I, C	R, A
46	Create IT Operations Manual	R, A	I, C
47	Provide Post-Production IT Operations, Security Operations, network operations	R, A	I, C
48	Provide training and knowledge transfer	R, A	I, C
49	Create training contents and materials	R, A	I, C
50	Review and sign-off training and KT materials	I, C	R, A
51	Provide detailed walk through of source code and other technical artefacts	R, A	I, C

#### vi. List of Deliverables

The following list of key deliverables will be required to be provided by the bidder:

1. User stories and features specification (sprint-wise)
2. Detailed technical design (sprint-wise low-level design)
3. Sprint-wise effort estimates
4. API requirement for core systems

5. Source Code
6. Back-end services and APIs
7. CICD pipelines
8. Testing and bug fixing support (SIT, UAT, Stress Test)
9. Quality gate reports (Defect metrics, static code analysis reports)
10. Deployment artefacts
11. Deployment Support (SIT, UAT, Staging, Prod)
12. 3 Months of warranty support
13. Documentation (FSD, TSD, CI/CD, testing script, deployment doc, Release notes, User, admin, and operations guide)
14. VAPT and remediation (along with LIC VAPT team)
15. Transfer to operations (Runbooks)
16. Transfer knowledge (Coding, CICD, deployment, operations)

**Licenses:** The partner will obtain licenses for all tools required as part of this engagement and supply the same. There will be preference for open-source licenses with enterprise support options. For open-source licenses, the partner must make provision for enterprise support.

**Source code:** IP of source code for all code custom developed for this solution will reside with LIC and the partner will not own IP for such code. All licensed/open-source tools that are by the partner will be used by LIC in line with terms of the end user license agreement.

## vii. Milestone and Timelines

Below is a tentative schedule of the planned milestones for the development and implementation of digital solutions as detailed in the Scope of Work section:

**Table 13: Milestones and Timelines**

Milestones	Timeline (tentative)
Sales App Launch	Oct'2024
Customer App Launch	Dec'2024

## viii. Product Support Requirements

### 1. Application Operations support

Dedicated support to manage the solution including integrations with internal and external systems. A monitoring tool such as App Dynamics or equivalent to provide proactive alerts on anomalies in infrastructure, microservices and API integrations.

### 2. Support

- a. Monday - Sunday | 24 X 7 IST
- b. Bidder should ensure mutually agreed TAT/SLA for tickets as prescribed.

### 3. Proactive app and integration monitoring (L1 support)

- a. Shall monitor the health of app and integration and proactively identifies issues that may impact performance.

- b. All monitored items are assigned alert levels, based on specific thresholds.
- c. Shall proactively seek to remediate any issues before Failure.
- d. Remediation shall be managed using Change control process.

#### 4. Build management

- a. Shall provide the appropriate process for new build requests and management of existing environment.
- b. Process for provisioning for Naming conventions, patching schedules, Anti-malware, Backup and Monitoring requirements as well as maintenance window definitions, aligned to the automated maintenance plan appropriate to the workloads.

#### 5. Anti-Malware/Anti-Virus Management

- a. Shall provide Anti-Malware solution and managed actively, monitor, and update anti-malware deployed across all managed Operating System Environments (OSE's). Managed Anti-Malware shall include:
  - Anti-Malware, Anti-Spyware
  - On Access & Weekly Scheduled scans
  - Status & Threat monitoring & reporting
  - Remediation of issues preventing the installation or performance of Anti-Virus
  - Email Alerts & Notification for Scan Reports and identified vulnerabilities.
- b. Mobile upgrades in tune with OS upgrades & framework upgrades

#### 6. Ticket Management

- a. Bidder shall provide L1/L2/L3 support for any issues on the developed mobile apps and web portals, back-end services, and integrations. SLA requirements are mentioned below:

Severity	Description	First response time	Resolution time	Frequency of Update	RCA time
<b>P1 Critical</b>	<b>Extremely Critical</b> – Preventing multiple customers from performing tasks critical to the normal operation of application	30 business minutes	2 business hours	Every 15 minutes	4 business hours
<b>P2 High</b>	<b>Significant</b> – Preventing customer from performing tasks essential to the normal operation of application	1 business hours	4 business hours	Every 60 minutes	16 business hours
<b>P3 Medium</b>	<b>Moderate</b> – One of the functions is disrupted or impaired, with little or no impact on application	8 business hours	24 business hours	Every 4 hours	48 business hours
<b>P4 Low</b>	<b>Negligible</b> – Incident of a non-critical nature	8 business hours	40 business hours	Every day	60 business hours

## 4 Bidding Forms

### Form T-1 : Letter of Acceptance

(Letter to LIC on the bidder's letterhead)

To,

Executive Director (Digital Marketing & Digital Transformation)  
Life Insurance Corporation of India  
Digital Marketing,  
LIC Digital Building,  
C-10, G Block, Bandra-Kurla Complex Mumbai – 400051

Dear Sir,

#### **Sub: RFQ for DEVELOPMENT OF NEXT GEN DIGITAL PLATFORM AND SOLUTIONS FOR LIFE INSURANCE CORPORATION OF INDIA**

With reference to the above subject, having examined and understood the instructions, terms and conditions forming part of it, we hereby enclose our bid for the desired solution as detailed in your above referred RFQ.

We further confirm that the offer is in conformity with the terms and conditions as mentioned in the RFQ and all required information as mentioned is enclosed.

We hereby undertake that the supporting software supplied, if required will be licensed, legally obtained and with latest version.

We understand that LIC is not bound to accept the RFQ either in part or in full and that LIC has right to reject the RFQ in full or in part without assigning any reasons whatsoever. We understand that

- a. You are not bound to accept any Bid received by you, and you may reject all or any bid.
- b. If our Bid for the above scope of work is accepted, we will have to participate in the second stage of bidding process and if selected, undertake to enter into and execute at our cost, when called upon by the purchaser to do so, a Contract in the prescribed form.
- c. After the completion of 2 stage bidding process, you may accept or entrust the entire work to one Bidder or divide the work to more than one Bidder without assigning any reason or giving any explanation whatsoever.
- d. Bidder means the bidder who conforms to the eligibility criteria as evaluated by LIC.

Date :

UTR / TxnNo :

Name of Remitting Bank:

We hereby declare that all the information & Statements made in this RFQ are true and accept that any misinterpretation/misrepresentation/false information contained in it may lead to our disqualification. We agree to all terms & conditions of the RFQ.

Yours faithfully,

For\_\_\_\_\_

Signature\_\_\_\_\_

Name\_\_\_\_\_

Authorized Signatories  
(Name & Designation, seal of the firm)

Date:

**Form T-2 : Bidder's Profile Format**

#	Parameters	Response	
1	Name of the Company		
2	Year of Incorporation in India		
3	Names of the Directors		
4	Name and Address of the Principal Banker		
5	Addresses of Company		
	a)Head Office		
	b)Local Office in Mumbai		
6	Authorized Contact person		
	a)Name and Designation		
	b)Telephone number		
	c)E-mail ID.		
7	Financial parameters		
	Business Results(last three years)	Annual Turnover (Rs. In Crores)	Operating Profit (Rs. In Crores)
	2020-21		
	2021-22		
	2022-23		
	(Only company figures need to be mentioned. Not to include group/subsidiary Company figures)	(Mention the above amount in Rupees in crores only)  Details can be given as annexure.	



8.	Team Size/ Employees employed by bidder (full time employees on their payroll), as on 31.03.2023	
9.	Insurance practice size by bidder, as on 31.03.2023 (Total revenue from Insurance clients in the last financial year FY2022-23)	

**N.B. Enclose copies of Audited Balance Sheet alongwith enclosures**

Dated this.....Day of ..... 2023

(Signature)

(In the capacity of)

Duly authorized to sign bid with seal for & on behalf of (Name & Address of the Bidder)

**Form T-3: Bidder's eligibility as per RFQ criteria**

Bidder's Name \_\_\_\_\_

[Address and Contact Details] Date.....

RFQ Document No.: LIC/CO/DM/DT/2023/RFQ/01 Dated 14.12.2023

**Tender Title:** RFQ for Development of Next Gen Digital Platform and Solutions for Life Insurance Corporation Of India

	<b>Parameter</b>	<b>Supporting Documents to be attached</b>	<b>Compliance (Yes/No)</b>	<b>Name of Supporting Document</b>	<b>Reference Page numbers for supporting documents attached</b>
1.	<b>Legal Entity</b> The Bidder must be a Company/ LLP /Partnership firm registered under applicable Act in India.	Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with Memorandum & Articles of Association/ Registered Partnership Deed.			
2.	<b>Compliance with Requirements</b> The Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020.  The bidder must also comply with Order No. P-45021 /2/2017-PP (BE-II), dated 15th September,	Bidder should self-certify that they comply with all requirements and provide copy of registration certificate issued by competent authority wherever applicable.			

	Parameter	Supporting Documents to be attached	Compliance (Yes/No)	Name of Supporting Document	Reference Page numbers for supporting documents attached
	2020				
3.	<b>Data Privacy</b> The Bidder shall submit undertaking regarding non-usage of LIC data in any form without permission from LIC.	Duly notarized undertaking in this regard to be submitted			
4.	<b>Sales Turnover and Company Net worth</b> Bidder must have <b>minimum average turnover of Rs. 5000 Crores</b> in the last three financial years (2020-2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022 and 2022-2023) The bidder should have <b>positive net worth</b> in each of the last three financial years (2020-2021, 2021-2022 and 2022-2023). The net worth of the Bidder should not have eroded by more than 30% in the last 3 years.	Copies of Audited Financial statements to be enclosed. <i>Note: Please enclose a certificate confirming above figures from statutory auditors of company if, separate final accounts are not available.</i> CA certificate or Documentary evidence to the satisfaction of LIC, to prove positive net worth during last three financial years (2020-2021,2021-2022 and 2022-2023). If audited financial statement/ profit and loss statement is not available for Financial Year 2022-2023, then, Financial Statement may be submitted duly certified by the Chartered Accountant/Minimum three partners or			

	<b>Parameter</b>	<b>Supporting Documents to be attached</b>	<b>Compliance (Yes/No)</b>	<b>Name of Supporting Document</b>	<b>Reference Page numbers for supporting documents attached</b>
		Directors.			
5.	<p><b>Blacklisting</b></p> <p>The Bidder should not be blacklisted by any Government/Government of India/State/UT Government/PSUs/Banks in India during the previous 3 financial years.</p> <p>Bidder should not have any litigation against LIC or any organizations which may materially impact the bidders' responsibility to implement the scope of this RFQ.</p> <p>Bidders should not be 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 for this RFQ.</p>	<p>Certificate from Authorised Signatory of the Bidder.</p> <p>Undertaking signed by the Authorized Signatory of the bidder as per Annexure – I</p>			
6.	<p><b>Legal and Compliance</b></p> <p>The service provider should ensure that there are no legal proceedings/inquiries/investigations have been commenced/pending/threatened against service provider by any statutory or regulatory or</p>	<p>Self-declaration to this effect on the company's letterhead should be submitted by the bidder.</p>			

	<b>Parameter</b>	<b>Supporting Documents to be attached</b>	<b>Compliance (Yes/No)</b>	<b>Name of Supporting Document</b>	<b>Reference Page numbers for supporting documents attached</b>
	investigative agencies or any other for which performance under the contract will get adversely affected/may get affected.				
7.	<b>Conflict of Interest</b> The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.	Self-certified letter signed by authorized official of the bidder to be submitted.			
8.	<b>Relevant Experience</b> Bidder should have a minimum of 5 years' experience as on date of publication of this RFQ on projects with scope similar to the scope of work detailed in this RFQ.	Copy of the purchase order (or) invoices of continued projects dated on or before Nov '18 on scope similar to the scope of work detailed in this RFQ.  (AND) Certificate of completion of the work for projects with scope similar to the scope of work detailed in this RFQ			
9.	<b>Client Reference</b> The bidder must have completed or been	Purchase Order/Work Order/Invoice or letter from the Client on his			

	<b>Parameter</b>	<b>Supporting Documents to be attached</b>	<b>Compliance (Yes/No)</b>	<b>Name of Supporting Document</b>	<b>Reference Page numbers for supporting documents attached</b>
	awarded at least 2 (Two) Insurance Companies OR Public sector Banks OR BFSI projects. The projects should be similar to the scope of work detailed in this RFQ.	<p>letterhead</p> <p>Client Reference with contact details (Reference of each of the PO should contain the information like Name, address of the Organization, contact person, mail IDs etc.)</p> <p>The bidder should also submit user acceptance report.</p> <p>Details to be submitted in Form T4 along with the documentary evidence like copy of the purchase order(s), work order or certificate from the customers etc.</p>			
10.	<p><b>Previous Experience with LIC</b></p> <p>The Bidder(s), who have been associated with LIC for any contract with value above 5 Crore within the period of last 3 years (from the date of this RFP ), have to submit the satisfactory performance and timely delivery completion certificate to be eligible to participate in the bid. Certificate to be issued by the competent authority in LIC .</p>	<p>Satisfactory performance and timely delivery completion certificate to be issued by the competent authority in LIC.</p>			
11.	<b>Record of past</b>	Self-declaration to this effect on the company's			

	<b>Parameter</b>	<b>Supporting Documents to be attached</b>	<b>Compliance (Yes/No)</b>	<b>Name of Supporting Document</b>	<b>Reference Page numbers for supporting documents attached</b>
	<b>performance</b> Bidder is also not eligible if it has exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding three years.	letterhead should be submitted by the bidder.			
12.	<b>Relevant Certifications:</b> The bidder should have CMMi Level 5 certificate and ISO 27001, valid as on date of submission.	Bidder to submit a Certificate Copy of CMMi Certification in Level 5 and ISO 27001.			
13.	<b>Power of Attorney/Authorization</b>	Copy of Power of Attorney/Resolution of the Board in the name of the Authorized signatory or submission demonstrating that the representative has been duly authorized to sign.			

**Annexure – I: Blacklisting**

**Invitation for RFQ for Development of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India**

[Ref: LIC/CO/DM/DT/2023/RFQ/01 Dated 14.12.2023]

To,  
Executive Director (Digital Marketing & Digital Transformation)  
Life Insurance Corporation of India  
Digital Marketing,  
LIC Digital Building,  
C-10, G Block, Bandra-Kurla Complex Mumbai – 400051

Sir/Madam,

**Reg.: RFQ for Development of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India**

Having examined the referenced RFQ, Documents, the receipt of which is here by duly acknowledged, we, the undersigned, on behalf of < name of the company >, offer to work as service provider offering Digital Insurance Solution for onboarding of customers in conformity with the referenced RFQ and at the L1 prices discovered through commercial bid evaluation via online reverse auction and is made part of the bid.

We undertake that if our Bid is accepted, offer to work as service provider offering Digital Insurance Solution for onboarding of customers to LIC in accordance with the scope, specifications and delivery schedule specified in the RFQ.

If our Bid is accepted, we will obtain the guarantee of a scheduled Bank for the due performance of the Contract, as per the RFQ.

We agree to abide by the Bid and the rates quoted herein for the contract/order awarded by LIC up to five years period from date of contract/Service Level Agreement, which will remain binding upon us.

We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India namely “Prevention of Corruption Act, 1988”.

We understand that LIC is not bound to accept any Bid that may be received.

We also certify that we have not been blacklisted by LIC, any PSU, any Bank/IBA/RBI/IRDAI, Government of India, State Government and its subsidiaries during the last five years.

Dated this..... day of..... 2022

*(Signature)*

*(Name)*

*(In the capacity of) at .....*



Duly authorized to sign Bid for and on behalf of  
.....

## Form T-4: Bidder’s Relevant Experience

(To be submitted as on Bidder’s Letterhead)

Bidder’s Name \_\_\_\_\_

[Address and Contact Details] Date.....

RFQ Document No.: LIC/CO/DM/DT/2023/RFQ/01 Dated 14.12.2023

Tender Title: RFQ for Development of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India

Below form to be filled for each client reference response with respect to the criteria and requirements detailed in Section 2.3

Documentary evidence like Purchase Orders, Copies of the Service Contracts or Work Completion certificates and Client Reference letters from the client organization confirming the scope of work, to be submitted with following details. Case study to be also submitted separately.

LIC reserves the right to verify with client references while evaluating the Bid.

<b>Citation No.:</b>	<b>Name of Client:</b>
----------------------	------------------------

<b>Details</b>	<b>Required Information</b>
Name of the Client	
Contact person of the Client with Name, Designation, Tel. No., Fax No., Address, Email-id & Mobile no.	
Documentary evidence submitted	
Role of the bidder/Nature of services provided	
Contract valid from	
Contract valid upto	
No. of years of tie up	
Timelines of project Completion	
Total Contract Value	
Solution deployed at Client location	Case study to be attached as mentioned in Clause 2.3, Table 2, S.No. 1, Point b

For and on behalf of: \_\_\_\_\_(Bidder)

Authorized Signatory of the bidder

Name:

Designation:

Office Seal or digital signature: Place:

Date:

**Form T-5: Check list for Bidders**

(To be submitted on Bidder's Letterhead)

Bidder's Name \_\_\_\_\_

[Address and Contact Details] Date.....

RFQ Document No.: LIC/CO/DM/DT/2023/RFQ/01 Dated 14.12.2023

Tender Title: RFQ for Development of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India

*Note to Bidders: This check list is merely to help the Bidders prepare their Bids, it does not override or modify the tender requirement. Bidders must do their own due diligence also.*

Sr	Documents submitted, duly filled, signed	Yes/No/NA
1.	Form T-1: Letter of Acceptance	
2.	Form T-2: Bidder's Profile Format	
3.	Form T-3: Bidder eligibility as per RFQ criteria	
4.	Annexure -1: Blacklisting	
5.	Form T-4: Bidder's Relevant Experience	
6.	Form T-6: Bank Guarantee Format for Earnest Money Deposit	
7.	Form T-7: Integrity Pact	
8.	Form T-8: Land Border Declaration	
9.	Form T-9: Non-Disclosure Agreement	
11.	Form T-10: Declaration of Compliance	
12.	Form T-11: Undertaking of Information Security	
13.	Format 3: Self-Declaration	

## Form T-6: Bank Guarantee Format for Earnest Money Deposit

(The Bank Guarantee shall be on a Stamp Paper of appropriate value in accordance with Stamp Act and shall be purchased in the name of the guarantee issuing Bank or the Party on whose behalf the BG is being issued.)

Ref Bank Guarantee No.....

Date.....

To

Executive Director (Digital Marketing & Digital Transformation)  
Life Insurance Corporation of India  
Digital Marketing,  
LIC Digital Building,  
C-10, G Block, Bandra-Kurla Complex Mumbai – 400051

Whereas M/s.....with its Registered/Head Office at..... (name and address of the Bidder, hereinafter called the “**Bidder**”, which expression shall, unless repugnant to the context or meaning thereof, include its successors, administrators, executors and assigns) has undertaken to submit a bid, in pursuance of Tender no ..... date ..... (here in after called the **Tender**”).

And whereas you (unless repugnant to the context or meaning thereof, including your successors, administrators, executors, and assigns) have stipulated in the said Tender that the Bidder shall furnish you with a bank guarantee by a Commercial bank for the sum specified therein as Earnest Money Deposit for compliance with its obligations as per the Tender;

And whereas we .....with our Head Office at(name and address of the

Bank, hereinafter referred to as the ‘**Bank**’, which expression shall, unless repugnant to the context or meaning thereof, include its successors, administrators, executors and assigns) have agreed to give the Bidder such a bank guarantee.

Now, Therefore, we hereby affirm that we are guarantors and responsible to you, on behalf of the Bidder, up to a total of ..... (amount of the guarantee in words and figures), and we undertake to pay you, upon your first written demand declaring the Bidder to be in default under the Tender and without cavil or argument, any sum or sums within the limits of (amount of guarantee) as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein, notwithstanding any difference between you and the Bidder or any dispute pending before any Court, Tribunal, Arbitrator or any other authority.

We hereby waive the necessity of your demanding the said debt from the Bidder before presenting us with the demand.

The Bank undertakes not to revoke this guarantee during its currency without your previous consent and further agrees that the guarantee herein contained shall continue to be enforceable till you

discharge this guarantee. This guarantee will not be discharged due to a change in the constitution of the Bank or the Bidder's.

We further agree that no change or addition to or other modification of the terms of the Tender made by you shall in any way release us from any liability under this guarantee, and we hereby waive notice of any such change, addition, or modification.

This guarantee shall be valid until the .....day of .....20.....

Our.....branch at.....\*(Name & Address of the .....\*(branch) is liable to pay the guaranteed amount depending on the filing of a claim and any part thereof under this Bank Guarantee only and only if you serve upon us at our \* branch a written claim or demand and received by us at our .....\* branch on or before Dt ..... otherwise, the bank shall be discharged of all liabilities under this guarantee after that.

(Signature of the authorized officer of the Bank)

.....

.....

Name and designation of the officer

.....

Seal, name & address of the Bank and address of the Branch

\*Preferably at the authority's headquarters competent to sanction the expenditure for procurement of goods/services or at the concerned district headquarters or the state headquarters.

## Form T-7: Integrity Pact

RFQ Document No.: LIC/CO/DM/DT/2023/RFQ/01 Dated 14.12.2023

**Tender Title:** Invitation For RFQ for Development of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India

This Agreement (hereinafter called the Integrity Pact) is made on ..... day of the month of..... 202..... at ....., India. BETWEEN Life Insurance Corporation of India (hereinafter referred to as “LIC”) a statutory Corporation established under section 3 of Life Insurance Corporation Act 1956 (XXXI of 1956) and having its corporate office at “Yogakshema” Jeevan Bima Marg Mumbai 400021 (hereinafter called the “**The Principal**”, which expression shall mean and include unless the context otherwise requires, his successors in office and assigns) of the First Part

AND

M/s. .... (hereinafter called the “**The Bidder**”, which expression shall mean and include unless the context otherwise requires, his successors and permitted assigns) of the Second Part.

### PREAMBLE

‘The Principal’ intends to award, under laid down organizational procedures, contract/s for ....., ‘The Principal’ values full compliance with all relevant laws of the land, rules, regulations, economical use of resources and fairness/transparency in its relations with its Bidder(s) and/or Bidder(s).

In order to achieve these goals, the Principal shall appoint Independent External Monitors (IEMs) who shall monitor the Procurement Process and the execution of the contract for compliance with the abovementioned principles.

### Section 1 - Commitments of the ‘The Principal’

1. ‘The Principal’ commits itself to take all measures necessary to prevent corruption and to observe the following principles: -
  1. No employee of the Principal, personally or through family members, shall, in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
  2. The Principal shall, during the Procurement Process, treat all Bidder(s) with equity and reason. The Principal shall, in particular, before and during the Procurement Process, provide to all Bidder(s) the same information and shall not provide to any Bidder(s) confidential/additional information through which the Bidder(s) could obtain an advantage in relation to the Procurement Process or the contract execution.
  3. The Principal shall exclude from the process all known prejudiced persons.
2. If the Principal obtains information on the conduct of any of its employees, which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Principal shall inform the Chief Vigilance Officer and in addition, can initiate disciplinary actions.

## **Section 2 - Commitments of the ‘Bidder’**

1. The ‘Bidder’ commit themselves to take all measures necessary to prevent corruption. The ‘Bidder’ commit themselves to observe the following principles during participation in the Procurement Process and during the contract execution.
  1. The ‘Bidder’ shall not, directly or through any other person or firm, offer, promise, or give to any of the Principal’s employees involved in the Procurement Process or the execution of the contract to any third person any material or other benefit which he is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the Procurement Process or during the execution of the contract.
  2. The ‘Bidder’ shall not enter any undisclosed agreement or understanding with other Bidders, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of Bids or any other actions to restrict competitiveness or to introduce cartelisation in the Procurement Process.
  3. The ‘Bidder’ shall not commit any offence under the relevant IPC/PC Act; further, the ‘Bidder’ shall not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical bids, and business details, including information contained or transmitted electronically.
  4. The ‘Bidder’ of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly, the Bidder/Contractors of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details, as mentioned in the “Guidelines on Indian Agents of Foreign Suppliers”, shall be disclosed by the Bidder. Further, as mentioned in the Guidelines, all the payments made to the Indian agent/representative must be in Indian Rupees only. A copy of the “Guidelines on Indian Agents of Foreign Suppliers” is placed in the Appendix to this agreement.
  5. The ‘Bidder’ shall, when presenting their Bid, disclose any and all payments made, are committed to, or intends to make to agents, brokers, or any other intermediaries in connection with the contract award.
  6. Bidder who has signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.
2. The ‘Bidder’ shall not instigate third persons to commit offences outlined above or be an accessory to such offences.

## **Section 3 - Disqualification from Procurement Process and exclusion from future contracts**

If the ‘Bidder’, before award or during execution, has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the ‘Bidder’ from the Procurement Process or take action as per the procedure mentioned in the “Guidelines on Banning of business dealings”.

## **Section 4 - Compensation for Damages**

1. If the Principal has disqualified the ‘Bidder’ from the Procurement Process prior to the award according to Section 3, the Principal is entitled to demand and recover from the ‘Bidder’ the damages equivalent to Earnest Money Deposit/Bid Security.



2. If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Bidder liquidated damages of the contract value or the amount equivalent to Performance Bank Guarantee.

#### **Section 5 - Previous transgression**

1. Bidder declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the Procurement Process.
2. If the Bidder makes an incorrect statement on this subject, he can be disqualified from the Procurement Process, or action can be taken as per the procedure mentioned in “Guidelines on Banning of business dealings”.

#### **Section 6 - Equal treatment of all Bidders/Contractors/Subcontractors**

1. In the case of Sub-contracting, the Principal Bidder shall take responsibility for the adoption of the Integrity Pact by the Sub-contractor.
2. The Principal shall enter into agreements with identical conditions as this one with all Bidders and Contractors.
3. The Principal shall disqualify from the Procurement Process all Bidders who do not sign this Pact or violate its provisions.

#### **Section 7 - Criminal charges against violating Bidder(s)/Bidder(s)/Subcontractor(s)**

If the Principal obtains knowledge of the conduct of a Bidder, Bidder or Subcontractor, or of an employee or a representative or an associate of a Bidder, Bidder or Subcontractor, which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal shall inform the same to the Chief Vigilance Officer.

#### **Section 8 - Independent External Monitor**

1. The Principal appoints competent and credible Independent External Monitor for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively whether and to what extent the parties comply with the obligations under this agreement.

#### **Name addresses of the Monitors:**

1. Shri Rajni Kant Mishra, IPS (Retd.) Ex Director General in BSF  
B-1801, Amrapali Sapphire, Sector 45, NOIDA, Uttar Pradesh – 201303  
Email address: [rkm592002@yahoo.co.in](mailto:rkm592002@yahoo.co.in) & [rkmishra84@gmail.com](mailto:rkmishra84@gmail.com)  
Mobile No. – (+91) 97173-28500
2. Shri Arun Chandra Verma, IPS (Retd.)  
Flat No. C – 1204, Amrapali Platinum Complex, Sector - 119, NOIDA, Uttar Pradesh  
Email address: [acverma1@gmail.com](mailto:acverma1@gmail.com)  
Mobile No. – (+91) 8130386387

1. The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. The Monitor would have access to all Contract documents whenever required. It shall be obligatory for him/her to treat the information and documents of the Bidders/Contractors as confidential. He/she reports to the Head of the Procuring Organisation.
2. The Bidder(s)/Bidder(s) accepts that the Monitor has the right to access, without restriction, all Project documentation of the Principal, including that provided by the Bidder. The Bidder shall also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub- contractors.
3. The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/Sub-contractor(s) with confidentiality. The Monitor has also signed declarations on 'Non-Disclosure of Confidential Information' and of Absence of Conflict of Interest. In case of any conflict of interest arising at a later date, the IEM shall inform the Head of the Procuring Organisation and recuse himself/herself from that case.
4. The Principal shall provide to the Monitor sufficient information about all meetings among the parties related to the Project, provided such meetings could have an impact on the contractual relations between the Principal and the Bidder. The parties offer the Monitor the option to participate in such meetings.
5. As soon as the Monitor notices, or believes to have noticed, a violation of this agreement, he shall so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can, in this regard, submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action, or tolerate action.
6. The Monitor shall submit a written report to the Head of the Procuring Organisation within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit bids for correcting problematic situations.
7. If the Monitor has reported to the Head of the Procuring Organisation a substantiated suspicion of an offence under the relevant IPC/PC Act, and the Head of the Procuring Organisation has not, within the reasonable time, taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
8. The word 'Monitor' would include both singular and plural.

### **Section 9 - Pact Duration**

This Pact begins when both parties have legally signed it. It expires for the Bidder 12 months after the last payment under the contract and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the Bidders and exclusion from future business dealings.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above unless it is discharged/determined by the Head of the Procuring Organisation.

### **Section 10 - Other provisions**

1. This agreement is subject to Indian Law. The place of performance and jurisdiction is the Registered Office of the Principal, i.e., New Delhi.

2. Changes and supplements, as well as termination notices, need to be made in writing. Side agreements have not been made.
3. If the Bidder is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
4. Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties shall strive to come to an agreement with their original intentions.
5. Issues like Warranty/Guarantee etc., shall be outside the purview of IEMs.
6. In the event of any contradiction between the Integrity Pact and its Appendix, the Clause in the Integrity Pact shall prevail.

For and on behalf of the Principal

(Name of the Officer and Designation) (Office Seal)

For and on behalf of 'Bidder'

(Name of the Officer and Designation) (Office Seal)

For and on behalf of the Principal Place

Date Witness 1:

(Name & Address) Witness 2:

(Name & Address)

## **Form T-8: Land Border Declaration**

(To be signed on Plain Paper)

Reference Number: LIC/CO/DM/DT/2023/RFQ/01 Dated 14.12.2023

Tender Title: Invitation For RFQ for Development of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India

Executive Director (Digital Marketing & Digital Transformation)  
Life Insurance Corporation of India  
Digital Marketing,  
LIC Digital Building,  
C-10, G Block, Bandra-Kurla Complex Mumbai – 400051

Dear Sir,

Re: Invitation ForRFQ for Development Of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India at LIC Ref: LIC/CO/DM/DT/2023/RFQ/01 Dated 14.12.2023

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 for procurement from a bidder from a country which shares a land border with India.

I certify that ..... (bidder) is not from such a country or, if from such a country, has been registered with the Competent Authority. I hereby certify that ..... (bidder) fulfils all requirements in this regard and is eligible to be considered for this RFQ.

Dated at ..... this ..... day of ..... 2023.

Authorised Signatory

(Name: Contact Person, Phone No., Fax, E-mail)

(This letter should be on the letterhead of the Bidder duly signed by an authorized signatory)

## Form T-9: Non-Disclosure Agreement

**Tender Title: Invitation for RFQ for Development of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India (No deviations in wordings permitted)**

(To be executed over Rs.500 Stamp/Franked paper & notarized)

This Non-Disclosure Agreement (hereinafter referred to as “Agreement”) is made and entered into this day of ..... in the year Two Thousand and Twenty \_\_\_\_ (202\_) at \_\_\_\_\_.

### BY AND BETWEEN

**Life Insurance Corporation of India** (hereinafter referred to as “LIC” or “Disclosing Party”), a statutory corporation established under section 3 of Life Insurance Corporation Act 1956 (XXXI of 1956) and having its Corporate Office at “Yogakshema”, Jeevan Bima Marg, Mumbai –400021 (which expression, unless repugnant to the context and meaning thereof, shall include its successors in business and permitted assigns) as PARTY OF THE FIRST PART

AND

**Company Name & Address** \_\_\_\_\_ and having its registered office at, \_\_\_\_\_ hereinafter referred to as the \_\_\_\_\_ or “Recipient” (which expression, unless repugnant to the context and meaning thereof, shall include its successors in business and permitted assigns) as PARTY OF THE SECOND PART.

< Company Name & Address> shall be referred to herein as a “**Respondent**”.

LIC and the Recipient shall individually be referred to as “**Party**” and collectively referred to as “**Parties**”.

AND WHEREAS

1. The Recipient is aware that while responding to LIC’s Request For Proposal (RFQ) LIC/CO/DM/DT/2023-2024/RFQ/01, RFQ for Development Of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India at LIC Dated: 14.12.2023, the Recipient 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 Recipient while responding to the RFQ, is privileged and strictly confidential to and/or proprietary of LIC.

2. The Recipient 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 covenants and agrees that:

**Definitions: -**

1. **“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, bidders 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. Wherever, information is given orally, within 48 hours, the receiving party should receive the information in writing along with the confidentiality statement from the other party.
2. 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.

**Non-disclosure:**

3. In consideration for the Engagement of the Recipient by the Disclosing Party as its consultant and receipt of Confidential Information, the Recipient hereby agrees not to use, transfer, copy, or otherwise communicate any such Confidential Information disclosed to it by the Disclosing Party for its own use or for any purpose other than to carry out discussions concerning, and the undertaking of, the Engagement. The Recipient shall not disclose nor permit disclosure of any Confidential Information of the Disclosing Party to third parties, except without the prior written consent of the Disclosing Party, during the term of this Agreement. The Recipient agrees that it shall take all reasonable measures to protect the secrecy of and avoid disclosure or use of Confidential Information of the Disclosing Party in order to prevent it from falling into the public domain. Such measures shall include, but not limited to, the highest degree of care that the Recipient utilizes to protect its own Confidential Information of a similar nature, which shall be no less than reasonable care. The Recipient may reveal the Confidential Information to those of its officers, consultants, auditors, directors, contractors, agents, related entities, employees (**“Representatives”**) who are directly involved in providing the Services or who may have a legitimate “need to know” the Confidential Information for the purposes of the Agreement and shall ensure that each of them complies with the obligation to keep the Confidential Information secret, private and confidential and observes confidentiality obligations similar to those contained in this Agreement.
4. The Recipient hereby agrees and undertakes that it shall handover to an Authorized Person of the Disclosing Party and/or destroy and delete, as the case may be, any records of whatsoever nature in the possession, custody or control of the Recipient which contain any Confidential Information or which are produced or received by the Recipient in connection with the Confidential Information from the Disclosing Party upon fulfillment of the purpose of this Agreement and its Engagement and

not later than 7 (seven) days from the date of written demand from the Disclosing Party. Provided, however, that Recipient may retain the Confidential Information as is necessary to enable it to comply with any Applicable Law;

5. The Recipient hereby agrees and undertakes that it shall not use the Confidential Information to the competitive disadvantage of the Disclosing Party; and
6. The Recipient hereby agrees and undertakes that it holds the Disclosing Party harmless and indemnified from any direct liability, direct damage, direct loss, reasonable cost or expense (including any reasonable attorney's fees) incurred or suffered by the Disclosing Party on account of the proven breach of any provision of this Agreement by the Recipient; provided, however, that the total liability of the Recipient to both Govt. through Disclosing Party and the Disclosing Party for the Engagement and/or this Agreement shall under no circumstances exceed the fees received by the Recipient in connection with the Proposed Transaction, except in the event of willful misconduct or gross negligence by the Recipient.

**Use of Information:**

7. The Recipient agrees that it will not use the Confidential Information of the Disclosing Party, directly or indirectly, in a manner that is detrimental to or with an intention or foreseeably likely result of adversely affecting the business of the Disclosing Party or its affiliates or for other than the purpose set forth in this Agreement. The Recipient agrees and acknowledges that the Confidential Information disclosed hereunder may contain or reveal sensitive information as to the business plans and competitive position of the Disclosing Party and its affiliates and further agrees not to make any other use of the Confidential Information or to incorporate any Confidential Information into any work or product. Any use contrary to this Agreement, or modification of the Confidential Information, without the express written consent of the Disclosing Party is strictly prohibited.

The Recipient shall not use any confidential information as may be received from the Central Government through Department of Financial Services or any of its officers during the subsistence of this agreement.

**Return of Confidential Information**

8. Notwithstanding anything contained in Clause \_\_\_\_\_ of this Agreement, the Recipient shall be able to share Confidential Information with DFS (Department of Financial Services), its professional and / or legal advisors, or any other entity authorized by Disclosing Party solely for the purpose of this Agreement and the Engagement.

Upon fulfilment of the purpose of this Agreement and the Engagement and not later than 7 (seven) days from the date of written demand from the Disclosing Party, the Recipient shall return to the Disclosing Party or erase, delete and destroy all the Confidential Information and records or materials related thereto, which are in possession of the Recipient, as the case may be, provided, however, that Recipient may retain the Confidential Information as is necessary to enable it to be in compliance with any Applicable Law.

**Property Rights**

9. The Recipient agrees that Confidential Information provided by the Disclosing Party is and shall always remain the exclusive property of the Disclosing Party and the recipient will not acquire by

implication or otherwise any Confidential Information supplied by or on behalf of or relating to the Disclosing Party.

**Legal Obligation to Disclose:**

10. In the event that Recipient or any of Recipient's Representatives is requested or required in response to a valid order of a court of competent jurisdiction or other governmental body to disclose any of the Confidential Information, it is agreed that Recipient or such Recipient's Representative, as the case may be, will provide Disclosing Party with at least three (3) days' prior written notice of such request(s) so that Disclosing Party may seek an appropriate protective order or other appropriate remedy and/or waive compliance with the confidentiality provisions of this Agreement. If such protective order or other remedy is not obtained, or Disclosing Party grants a waiver hereunder, Recipient or such Recipient's Representative may furnish the details of the Confidential Information which Recipient is legally compelled to disclose and will exercise its commercially reasonable efforts to obtain reliable assurance that confidential treatment will be accorded to any Confidential Information so furnished.

**Validity:**

11. This Agreement is intended to cover Confidential Information disclosed by the Disclosing Party prior and subsequent to the date hereof. The term of the Agreement shall commence from the Bid submission date and shall continue till the date of completion of Assignment, unless terminated earlier. The Parties agree that this Agreement shall be valid for three (3) years from the date of completion of Assignment/ date of termination.

**Termination**

12. This Agreement shall co-exist with the Engagement of the Recipient with the Disclosing Party and shall terminate simultaneously upon completion of Assignment or termination of Engagement of the Recipient with the Disclosing Party.

However, the obligations under this Agreement shall be valid and binding for period Three (3) years from the date of completion of Assignment or termination of Engagement of the Recipient with the Disclosing Party.

**Amendments**

13. This Agreement may not be and shall not be deemed or construed to have been modified, amended, rescinded or cancelled in whole or in part, except by written instrument signed by the Parties hereto, which makes specific reference to this Agreement and which specifies that this Agreement is being modified, amended, rescinded or cancelled.

**No Waiver**

14. Any failure by either Party in exercising any right, power or privilege hereunder and any delay in exercising, any right or remedy hereunder shall not act as a waiver hereunder, nor shall any single or partial exercise of rights hereof preclude any further exercise of any rights, power or privilege by such Party.



Any failure of a Party to comply with any obligation contained in this Agreement may be waived by the Party entitled to the benefit thereof only by a written instrument duly executed and delivered by the Party granting such waiver, which instrument makes specific reference to this Agreement and the provision to which it relates and describes the right or obligation consented to be waived or purported to be violated.

### **Applicable law and Dispute Resolution**

15. This Agreement shall be governed by and construed exclusively in accordance with the laws of India. All disputes, claims, suits and actions arising out of this Agreement or its validity shall be subject to the exclusive jurisdiction of courts of Mumbai. All disputes or differences whatsoever arising between the parties out of or in connection with this Agreement (including dispute concerning interpretation) or in discharge of any obligation arising out of the Agreement (whether during the progress of work or after completion of such work and whether before or after the termination of this Agreement, abandonment or breach of this Agreement), shall be settled amicably. If the parties are not able to solve them amicably within 30 (thirty) days after dispute occurs as evidenced through the first written communication from any party notifying the other regarding the disputes, either party (LIC or the Recipient) shall give written notice to other party clearly setting out there in, specific dispute(s) and/or difference(s), and shall be referred to a sole arbitrator mutually agreed upon, and the award made in pursuance thereof shall be binding on the parties. In the absence of consensus about the single arbitrator, the dispute may be referred to an arbitration panel; one to be nominated by each party and the said arbitrators shall nominate a presiding arbitrator, before commencing the arbitration proceedings. The arbitration shall be settled in accordance with the applicable Indian Laws and the arbitration shall be conducted in accordance with the Arbitration and Conciliation Act, 1996. The seat of arbitration proceedings shall be Mumbai, India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be in English.

### **Entire Agreement**

16. The terms and conditions herein constitute the entire agreement and understanding of the Parties and shall supersede all communications, negotiations, arrangements and agreements, either oral or written, with respect to the subject matter hereof. No amendments to or modifications of this Agreement shall be effective unless reduced to writing and executed by the Parties hereto.

### **Severability and Assignment**

17. If any provision of this Agreement or part thereof is declared or found to be illegal, unenforceable or void in any respect, the Parties shall negotiate in good faith to agree upon a substitute provision that is legal and enforceable and is as nearly as possible consistent with the intentions underlying the original provision. If the remainder of this Agreement is not materially affected by such substituted provision and is capable of substantial performance, then only such original provision or part thereof shall be, to the extent required, deemed not to form part of this Agreement and the remainder of the Agreement shall be enforced to the extent permitted by law.
18. The Recipient shall not assign its rights and obligations under this Agreement by operation of law or otherwise without the written consent of the Disclosing Party.

**Counterparts**

19. This Agreement may be executed in one or more counterparts, all of which together shall constitute a single instrument between the Parties with the same effect as if all the signatures were upon the same instrument and may be amended only in a written instrument executed by each Party hereto.

**Notices**

20. Any notices under this Agreement will be sent by registered mail, by pre-paid post, facsimile transmission, or electronic mode of communication or comparable means of communication, at the respective address of the Parties as mentioned in this Agreement.

In witness whereof the Parties herein have hereto set their hands and seal on this day, month and year herein above mentioned.

SIGNED, SEALED AND DELIVERED

SIGNED, SEALED AND DELIVERED

by within named Disclosing Party

by within named Recipient)

Life Insurance Corporation of India,  
through \_\_\_\_\_

\_\_\_\_\_  
through \_\_\_\_\_ )

Designation: \_\_\_\_\_, )

Designation: Partner/Director)

in the presence of Witness

1.

in the presence of Witness

1.

2.

## **Form T-10: Declaration for Compliance**

### **All Terms and Conditions including scope of work except technical specifications**

We hereby undertake and agree to abide by all the terms and conditions stipulated by LIC in this RFQ including all addendum, corrigendum etc. (Any deviation may result in disqualification of bids).

Signature:

Name

Date

Seal of company:

## **Form T-11: Undertaking of Information Security**

**(This letter should be on the letterhead of the bidder as well as the OEM/ Manufacturer duly signed by an authorized signatory on Information security as per regulatory requirement)**

Place:

Date:

To,

Executive Director (Digital Marketing & Digital Transformation)  
Life Insurance Corporation of India  
Digital Marketing,  
LIC Digital Building,  
C-10, G Block, Bandra-Kurla Complex Mumbai – 400051

Dear Sir,

**Sub: RFQ for Development Of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India**

We hereby undertake that the proposed solution / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done)

Yours faithfully,

Authorized Signatory

Name:

Designation:

Vendor's Corporate Name

Address

Email and Phone #

## 5 Formats

### FORMAT 1: Authorization to Attend Pre-Bid Conference

(on Company Official Letter Head)

Bidder's Name.....

[Address and Contact Details]

Date.....

To

Executive Director (Digital Marketing & Digital Transformation)  
Life Insurance Corporation of India  
Digital Marketing,  
LIC Digital Building,  
C-10, G Block, Bandra-Kurla Complex Mumbai – 400051

Ref: RFQ Document No. LIC/CO/DM/DT/2023/RFQ/01 Dated 14.12.2023;

Tender Title: Invitation for RFQ for Development of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India

Subject: Authorization to attend Pre-Bid Conference on \_\_\_\_ (date).

Following persons are hereby authorized to attend the Pre-Bid Conference for the tender mentioned above on behalf of \_\_\_\_\_ (Bidder) in the order of preference given below.

Sr.	Name	Government Photo ID Type/Number
I.		
II.		
Alternate Representative		

Note:

1. Maximum of two representatives (carrying valid Government photo IDs) shall be permitted to attend the Pre-Bid opening. An alternate representative shall be permitted when regular representatives cannot attend.

2. Permission to enter the hall where the pre-Bid conference is conducted may be refused if authorization as prescribed above is not submitted.

Signatures of Bidder

or

The officer authorized to sign the Bid.

Documents on behalf of the Bidder

[name & address of Bidder and seal of company]

## FORMAT 2: Pre Bid Conference Query

(To be signed on Plain Paper)

Ref: LIC/CO/DM/DT/2023/RFQ/01 Dated 14.12.2023

**Tender Title: Invitation for RFQ for Development Of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India**

**Name of the Bidder:**

**Date:**

Sr. No.	RFQ Document Reference (Section & Page Number)	Clause(in brief) of RFQ requiring clarification (S)	Brief Details/Query in reference to the clause

[Note: The above excel sheet need to be sent through email also at the email address given on cover page of this RFQ document]

Signature and Stamp

**FORMAT 3: Self Declaration**

(To be signed on Plain Paper)

Ref LIC/CO/DM/DT/2023-2024/RFQ/01 Dated 14.12.2023;

**Tender Title: Invitation for RFQ for Development of Next Gen Digital Platform and Solutions For Life Insurance Corporation Of India**

Date:

To

Executive Director (Digital Marketing & Digital Transformation)  
 Life Insurance Corporation of India  
 Digital Marketing,  
 LIC Digital Building,  
 C-10, G Block, Bandra-Kurla Complex Mumbai – 400051

S.No.	Declaration	Remarks(if any)
1.	We confirm that we have not been debarred from participating in bids by any Govt/SemiGovt company/PSU for any reason as on the date of release of this RFQ.	
2.	We confirm that we have not been debarred from participating in bids by LIC for breach of ethical conduct or fraudulent practices as on the date of release of this RFQ.	
3.	We confirm that we have not exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any assignment in LIC	
4.	We confirm that there is no pending litigation which will materially affect our ability to provide the Services under this RFQ. Status of pending litigation, if any	
5	We confirm that we have not rely only on the information provided in the invitation of RFQ for submitting response to the RFQ document. Further the respondent has approached authenticated sources in LIC regarding all its queries and has received desired information.	
6	We confirm that we have not quoted Commercials at any place in the response of RFQ document.	
7	We confirm that we will provide demonstration of products, arrange site visit or proof of concept (POC) if required by LIC during technical evaluation of the product to cross check functionalities. The respondent will ensure the availability of	

S.No.	Declaration	Remarks(if any)
	necessary environment in all aspects for LIC's verification process.	
8	We confirm that we understand that LIC retains the right to ask to demonstrate certain scenarios, details of which will not be provided in advance, the right to reject the offer at any stage of the process without assigning any reasons and LIC will not be liable to pay any costs incurred by the respondent during technical verification process.	
9	We understand that the Intellectual Property Rights for all modules/products developed specifically for LIC and integrated with the LIC's proposed Request For Pre-Qualification (RFQ) will rest solely with LIC and no claims will be made in this regard by the respondent.	
10	We undertake that all the information and/or documents submitted in response to the Request For Pre-Qualification are true and accurate to the best of my knowledge. It is also understood that in case any of the information and/or documents submitted in response to the Request For Pre-Qualification are found to be false/inaccurate, the response is liable to be summarily rejected and the responsibility for the same shall lie with the respondent.	
11	We comply with all the eligibility criteria stipulated in this RFQ document, and the relevant submissions are made as per RFQ document	
12	We the bidder have well established office in Mumbai with sufficient number of qualified professionals	
13.	We undertake to provide originals of all self-certified copies of uploaded documents during the RFQ Process.	
14.	We don't have any conflict of interest	
15.	We have understood the complete terms and conditions of the RFQ document. We accept and comply with these terms and conditions without reservations, although we are not signing and submitting some of the sections of the RFQ document	
16.	We shall submit hardcopy of the entire Bid document (which is uploaded online buys) physically to LIC at the address of the Tender Inviting Authority (TIA) duly stamped, signed and spirally bound within 48 hours of the closed of bid-submission date/time. In case of any discrepancy/variations between documents (online and physical), the online submissions shall prevail.	
17.	We undertake that, in case of any discrepancy/variations between documents (online and physical), the documents/content submitted	



S.No.	Declaration	Remarks(if any)
	by us online shall prevail.	

We understand that you are not bound to accept any RFQ you may receive against your above-referred RFQ document.

.....  
(Authorised Signatory)

.....  
(Name and designation)

Place:

Date: