



Annexure N

Clarification on Use of AI Models and LLM Frameworks

RFP Reference: LIC/CO/ITDT/RISE/RFP/2526-001/AI dated 04.11.2025 and its corrigenda

Date: 13.11.2025

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Clarification on Use of AI Models and LLM Frameworks

- a. The proposed Agentic AI / Generative AI Platform shall be developed and deployed using enterprise-grade Large Language Models (LLMs) that are either self-hosted or hosted by the Service Provider within a MeitY-empanelled Cloud Service Provider (CSP) located strictly within India. This ensures complete data sovereignty, security, and compliance with applicable MeitY and IRDAI regulations.
- b. Use of proprietary or community-licensed open-weight models—such as LLaMA 3.3 or other equivalent open-source LLMs—is permitted, provided the bidder demonstrates end-to-end control over model hosting, fine-tuning, retraining, inference, and lifecycle management entirely within Indian jurisdiction.
- c. However, the use of externally hosted or third-party API-based inference services, including but not limited to GPT (OpenAI), Claude (Anthropic), Gemini (Google), or any similar globally hosted SaaS LLM platforms, shall not be permissible under this RFP due to data-residency, privacy, and regulatory-compliance restrictions.
- d. The bidder shall submit detailed architecture documentation illustrating the on-premise or India-region cloud deployment of the proposed LLM, clearly describing:
 - a. Model-lifecycle management processes,
 - b. Retraining and fine-tuning workflows,
 - c. Guardrail and responsible-AI enforcement mechanisms, and
 - d. Inference-isolation and access-control safeguards.
- e. All deployments must adhere to the principles of Responsible AI, Explainability, and Auditability, in line with GoI / IRDAI data-protection and AI-governance frameworks.

Track 1 – Agentic Voice AI Platform with Dialer and Telephony

The Bidder shall provide an all-inclusive Voice AI Platform integrated with a Dialer and Telephony Layer, wherein the bidder either provides or integrates with its own cloud telephony provider.

The proposed Agentic Voice AI Platform shall include and integrate with a Telephony Layer capable of handling both inbound and outbound voice calls. The Telephony and Dialer components shall fully comply with all applicable Telecom Regulatory Authority of India (TRAI) and Department of Telecommunications (DoT) guidelines governing the use of calling numbers and voice services.

1. Telephony Component Requirements

The telephony component shall support the following:

- a. Cloud-based Telephony Integration using SIP, VoIP, or equivalent protocols.
- b. Outbound Dialing (Predictive / Progressive / Manual) as part of the integrated Dialer.
- c. Inbound Call Handling and Routing to the Voice AI Agent or human agent.
- d. Call Recording, Call Detail Records (CDR), and Analytics for audit and reporting.
- e. End-to-End Voice Latency: ≤ 500 milliseconds (measured 95th percentile) between speech input and synthesized response, ensuring real-time, natural-sounding conversational flow.
- f. Full Compliance with TRAI and DoT regulations, including:
 - i. CLI masking,
 - ii. Consent-based outbound calling, and
 - iii. DLT registration.
- g. Secure Integration **with the Voice AI Engine (STT, NLP, TTS) via API or WebSocket-based streaming.**

2. Outbound Calling Compliance

The bidder shall ensure that outbound calls are originated only through approved and registered numbering series as per TRAI and DoT mandates:

- a. 140xx – for Promotional or Marketing calls.
- b. 160xx – for Service and Transactional calls in the BFSI sector.

3. Regulatory and Operational Compliance

The bidder shall be responsible for:

- a. Obtaining and maintaining DLT registration.
- b. Managing header approvals, template whitelisting, and consent management for outbound voice communications.
- c. Ensuring all telephony traffic complies with:
 - i. Indian Numbering Plan,
 - ii. CLI masking,
 - iii. Call recording, and
 - iv. Data localization mandates.

4. Voice AI Performance and Latency Requirements

- a. The proposed Voice AI Agent Platform must ensure near real-time conversational capability through low-latency speech processing and response generation.
- b. The solution shall meet the following performance benchmarks:

#	Parameter	Requirement / Threshold	Description
1.	Speech-to-Text (STT) Latency	≤ 500 ms	Real-time streaming transcription latency from speech input to text output.
2.	Text-to-Speech (TTS) Latency	≤ 500 ms	Synthesized audio generation latency from text input to response playback.
3.	End-to-End Conversational Latency	≤ 2 seconds	Total round-trip time (user speech → AI understanding → response synthesis → playback).
4.	Network and Audio Quality	High-fidelity audio	Clear, uninterrupted, and natural voice suitable for customer-facing use.
5.	Multilingual Support	English, Hindi, and regional languages	The same latency benchmarks shall apply across supported languages.
6.	Availability (Uptime)	≥ 99.5%	Uptime for Voice AI components (STT, TTS, NLP, Telephony).

- c. The bidder shall provide benchmark test results, performance metrics, or load testing data demonstrating compliance with the above latency and availability standards as part of the Technical Proposal.
- d. All voice interactions shall remain within Indian jurisdiction to ensure full regulatory compliance, data sovereignty, and audit readiness.

Track 2: Service Performance and Compliance Requirements for Automated Email Classification and Routing

1. The Service Provider shall ensure automated email classification, routing, and acknowledgment in compliance with the prescribed enterprise data governance and IRDAI data residency guidelines. The service shall include automated monitoring, fallback routing, and real-time performance tracking to maintain operational continuity and regulatory compliance.

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2. The system shall meet or exceed the following Service Level Objectives (SLOs):

#	Parameter	Target Threshold	Measurement Criteria / Definition
1.	Email Classification Latency	≤ 30 seconds	Time elapsed from email receipt at the enterprise mailbox to completion of classification.
2.	Routing Latency	≤ 1 minute	Time elapsed from completion of classification to final routing or ticket creation in the designated system.
3.	End-to-End Processing Time	≤ 2 minutes	Total time from email receipt to routing confirmation or acknowledgment issuance.
4.	Classification Accuracy	≥ 95 %	Measured monthly through sample audits of correctly routed and categorized emails.
5.	System Availability / Uptime	≥ 99.5 %	Calculated on a monthly basis, excluding scheduled maintenance periods.
6.	Fallback Handling	100 %	All unclassified or low-confidence emails shall be routed to a default triage queue for manual processing.
7.	Auto-Response Acknowledgment	As per enterprise communication and regulatory guidelines	The system shall automatically generate and send acknowledgment or auto-response messages to the sender in accordance with defined business rules and IRDAI compliance standards.

Track 3 – Task Automation using AI Agents

- 3 Workflows
- Up to 25 parallel executions
- API Throughput: ~50 concurrent calls for backend integration
- Storage: 500 GB (agent logs, results, audit)

Track 4 – Enterprise GenAI Knowledge Assistant

(Pilot for Internal Users)

- Users: No user restriction; integrated with LIC LDAP for AD authentication
- Concurrent Chat Sessions: 25 parallel sessions
- Latency Target: ≤ 2 seconds (95%)
- Hosting: MeitY-empanelled Cloud
- Vector DB Storage: 250 GB
- Storage (object + logs): 500 GB (includes embeddings and audit logs)

Track 5 – Empanelment of Agentic AI / GenAI Platform Service Providers

1. Objective

The objective of this Track is to identify and empanel qualified technology service providers capable of designing, developing, hosting, and supporting self-contained, secure, and domain-adapted Agentic AI / GenAI Platforms for Life Insurance use cases. The empanelment will align with LIC's Digital Transformation Roadmap and the cyber security and data governance frameworks prescribed by IRDAI, RBI, and MeitY.

2. Evaluation Criteria

The empanelment evaluation shall be based on a structured scoring model as detailed below:

a. Organizational Capability and Domain Experience (20 Marks)

- Proven experience in implementing AI / GenAI platforms or Speech-AI solutions for BFSI, Government, or regulated enterprises.
- Demonstrated expertise in AI/ML model development, fine-tuning, and deployment within Indian data residency and compliance norms.
- Prior experience in large-scale voice automation, document processing, or customer interaction systems.
- Existence of a dedicated AI/ML Center of Excellence (CoE) or in-house AI Research & Development team.

b. Technical Architecture and Platform Readiness (25 Marks)

- Availability of a modular, microservices-based architecture supporting agentic workflows, knowledge integration, and API-based interoperability.
- Compliance with open-source and self-hosted LLM / Speech Model requirements — no dependency on external or foreign-hosted APIs.
- Demonstrated capability to deploy and scale on MeitY-empanelled Cloud infrastructure.
- Measurable latency benchmarks:
 - STT/TTS latency ≤ 1 second
 - End-to-end response turnaround < 3 seconds.
- Implementation of real-time monitoring, observability, and comprehensive audit logging mechanisms.

c. AI Model Capability and Customization (20 Marks)

- Availability of pre-trained or fine-tuned AI/LLM models specifically adapted for BFSI / Life Insurance domain use cases.
- Proven capability for domain adaptation, prompt optimization, and custom model fine-tuning.
- Existence of a continuous learning and retraining pipeline for localized datasets and performance improvement.
- Adherence to ethical AI principles, data privacy mandates, and explainability of AI model outputs.

d. Compliance, Security, and Data Residency (15 Marks)

- Full compliance with IRDAI, RBI, and MeitY cybersecurity, privacy, and data localization regulations.
- Deployment strictly within India — on MeitY-empanelled Cloud or on-premise infrastructure.
- Adherence to TRAI / DoT regulations for telephony components (where applicable).
- Implementation of secure key management, role-based access control, and industry-standard encryption (AES-256 / TLS 1.2+).

e. Demonstration and Technical Validation (10 Marks)

Bidders shall present a live demonstration of platform capabilities covering at least one of the following functional areas:

- Agentic Voice AI Conversational Flow
- Automated Expense Claim Processing using AI Agents
- Email Analytics and Insight Extraction
- Enterprise Knowledge Assistant Chat Interface

Evaluation Parameters: Accuracy, Latency, Interaction Quality, Workflow Orchestration, and Explainability.

f. Resource Capability and Support (5 Marks)

- Availability of qualified technical and functional experts for on-site or remote deployment.
- Local presence within India, with an established support center for maintenance, monitoring, and upgrades.

g. Client Reference and Project Performance (5 Marks)

- At least one verifiable client reference demonstrating successful deployment and operational stability of AI / GenAI solutions in the BFSI or regulated enterprise sector.

Evaluation Methodology

- a. Bidders achieving a minimum technical qualification score of 70% and meeting all mandatory compliance criteria shall be eligible for empanelment.
- b. LIC reserves the right to limit the number of empanelled service providers based on:
 - i. Technical capability,
 - ii. Demonstration performance, and
 - iii. Domain alignment.
- c. Empanelled vendors may be invited for future engagements, pilot deployments, or specific AI/GenAI initiatives under LIC's Digital Transformation programs.

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Sr. No.	Evaluation Parameter	Description / Criteria	Max. Marks
1	Organizational Capability and Domain Experience	<ul style="list-style-type: none"> i. Experience in implementing AI / GenAI or Speech-AI platforms for BFSI, Government, or regulated enterprises. ii. Expertise in AI/ML model development, fine-tuning, and deployment within Indian data residency norms. iii. Prior experience in handling large-scale voice, document, or customer-interaction automation. iv. Availability of an in-house AI/ML Center of Excellence (CoE) or R&D team. 	20
2	Technical Architecture and Platform Readiness	<ul style="list-style-type: none"> i. Availability of a modular, microservices-based platform supporting agentic workflows, knowledge integration, and API-based interoperability. ii. Compliance with open-source and self-hosted LLM/Speech Model requirements (no external API dependency). iii. Capability to host and scale on MeitY-empowered Cloud infrastructure. iv. STT/TTS latency \leq 1 second; end-to-end response turnaround $<$ 3 seconds. v. Robust monitoring, Observability, and audit logging mechanisms. 	25
3	AI Model Capability and Customization	<ul style="list-style-type: none"> i. Availability of pre-trained or fine-tuned models for BFSI / Life Insurance domain use cases. ii. Capability for fine-tuning, prompt optimization, and domain adaptation. iii. Continuous learning and retraining pipeline for localized datasets. iv. Adherence to ethical AI principles, data protection, and explainability of outputs. 	20

Sr. No.	Evaluation Parameter	Description / Criteria	Max. Marks
4	Compliance, Security & Data Residency	<ul style="list-style-type: none"> i. Full compliance with IRDAI, RBI, and MeitY cybersecurity and data localization norms. ii. Deployment within India on MeitY-empanelled Cloud or on-premises infrastructure. iii. Adherence to TRAI / DoT regulations for telephony (if applicable). iv. Implementation of secure key management, RBAC, and AES-256 / TLS 1.2+ encryption. 	15
5	Demonstration and Technical Validation	<ul style="list-style-type: none"> i. Live demonstration of platform capabilities for at least one of the following tracks:- Agentic Voice AI Conversation Flow- Automated Expense Claim Processing- Email Analytics and Insight Extraction- Knowledge Assistant Chat Interface. ii. Evaluation based on accuracy, latency, interaction quality, workflow orchestration, and Explainability. 	10
6	Resource Capability and Support	<ul style="list-style-type: none"> i. Availability of qualified technical and functional resources for on-site / remote deployment. ii. Local presence in India with a support center for maintenance and upgrades. 	5
7	Client Reference and Project Performance	<ul style="list-style-type: none"> i. At least one satisfactory client reference confirming successful deployment and operational stability of AI / GenAI solutions in BFSI or an equivalent regulated domain. 	5
Total Marks			100

Secretary (IT/Digital Transformation)

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