

PROPOSAL RESPONSE TEMPLATE / FORMAT

Request for Proposal (RFP) Procurement of Agentic AI and GenAI Platforms: Selection and Empanelment of Service Provider

RFP No: LIC/CO/ITDT/RISE/RFP/2526-001/AI Date of Issue: 04th November 2025 and its Corrigenda

Bidders may submit their proposals for **any one or more of the identified solution tracks under this RFP**. The evaluation, shortlisting, and empanelment shall be carried out independently for each track, based on the specific eligibility, technical, and functional requirements applicable to that track. Compliance with eligibility criteria such as experience and relevant project execution shall be required separately for each track being applied for.

Bidders are also encouraged to include details of other relevant or related implementations successfully executed for Life Insurance or Financial Services organizations — particularly those involving Agentic AI, Generative AI (GPT-based), or Large Language Model-driven use cases such as customer servicing, claims processing, or knowledge automation. Such demonstrated experience will be given due consideration during the evaluation and used to identify and empanel capable service providers for future related initiatives.

Bidders are required to submit a separate Proposal Document (in PDF format) for each individual Track, namely:

(i) Agentic Voice AI Platform, (ii) Email Analytics Platform, (iii) Agentic GenAI Platform for Automated Expense Processing, and (iv) Enterprise GenAI Knowledge Assistant.

Each Track-specific Pre-Qualification / Eligibility and Technical Proposal shall be a single, self-contained document (PDF) comprising:

Pre-Qualification documents, Technical Proposal including all specifications, architectures, and compliance statements, and all requisite Annexures and supporting materials.

No Commercial or Financial Information shall be disclosed, mentioned, or implied anywhere within the Pre-Qualification and Technical Proposal Document.

All Commercial Proposals must be submitted strictly in the prescribed Commercial Bid Format, uploaded separately through the e-Procurement Portal. The quoted commercial shall be all-inclusive, covering (where applicable) the following cost line items:

- Platform Setup & Configuration
- Cloud Infrastructure (Compute, Storage, Network) / Cloud Hosting
- Integration with Enterprise Systems
- Data Preparation & Knowledge Base Creation
- AI Model Customization & Training
- UI/UX Development
- Security & Compliance Setup
- Support & Maintenance
- Monitoring & Reporting Dashboard
- Track 1 (Agentic Voice AI): Inbound Voice or Dialer Usage
- Track 1 (Agentic Voice AI): Outbound Voice or Dialer Usage
- Track 2 (Email Analytics): Email Analytics Processing
- Track 3 (Agentic Expense Processing): AI Agent Workflow Automation
- Track 4 (Knowledge Assistant): GenAI Knowledge Assistant Queries

Each bidder may participate in one or more Tracks; however, each Track must have an independent proposal and commercial submission as per the instructions above.**RFP No.:** LIC/CO/ITDT/RISE/RFP/2526-001/AI

Title: Procurement of Agentic AI and GenAI Platforms

Issued by: Life Insurance Corporation of India

SUBMISSION FOR SOLUTION TRACK : < Mention the Solution Track >

Bidder Name: _____

Website:

Name of Authorised Official for RFP Related Communication.

Mobile No:

Email id:

Address:

Date of Submission: _____

Separate submission is to be made for each of the Tracks.

No commercial should be disclosed in the Pre-Qualification and Technical Submission.

REVISED ANNEXURE F – PRE-QUALIFICATION / ELIGIBILITY CRITERIA RESPONSE FORMAT

Bidders must fill this table for every criterion listed in Annexure F of the RFP. Supporting documents must be attached, clearly labeled and referenced.

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
1.1	The bidder must be a legally registered entity in India under the Companies Act, 2013, LLP Act, 2008, or as a registered Start-up/MSME under relevant Indian laws	<input type="checkbox"/> Yes <input type="checkbox"/> No	Certificate of Incorporation (Annexure Ref: __) Page No in Submission :
Bidders Response			
1.2	The bidder must have a valid PAN and active GST registration in India.	<input type="checkbox"/> Yes <input type="checkbox"/> No	PAN No GSN No Page No in Submission : for PAN Card Copy
Bidders Response			
1.3	Only Indian entities (Indian-owned and Indian-controlled) as defined under DPIIT/Startup India and Public	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-Declaration that the entity is an Indian-owned and Indian-controlled company. The composition of

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
	Procurement (Preference to Make in India) Order, 2017 (as amended) are eligible.		the Board of Directors and management control rests with Indian citizens. Page No in Submission :
Bidders Response			
1.4	Only Class-I Local Suppliers (having minimum 50% local content) as per DPIIT Order shall be eligible to participate.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-Declaration on the Local Content being minimum 50% , as per DPIIT Order Page No in Submission :
Bidders Response			
1.5	The bidder shall submit a certificate of incorporation / registration and Start-up/MSME certificate	<input type="checkbox"/> Yes <input type="checkbox"/> No	Copy of Certificates Page No in Submission :

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
Bidders Response			
2.1	The bidder must be Indian owned and controlled.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Self-Declaration that the entity is an Indian-owned and Indian-controlled company. The composition of the Board of Directors and management control rests with Indian citizens. Board of Directors list with nationality details.</p> <p>Shareholding pattern clearly showing Indian ownership (>50% equity held by Indian citizens or entities).</p> <p>Page No in Submission :</p>
Bidders Response			
2.2	The primary development, model training, inference, data processing, and support facilities must be located within India.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Self-Declaration</p> <p>Page No in Submission :</p>
Bidders Response			

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
2.3	The solution, including all AI/LLM components, must be deployed by bidder on infrastructure located in India, or on a MeitY empanelled Cloud Service Provider (CSP) in India.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-Declaration with information about the components and Cloud Service Provider, Data Centre Location for Primary and DR. Page No in Submission :
Bidders Response			
2.4	The bidder must submit a self-declaration that no customer data or interaction data shall leave Indian Territory.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-declaration / Undertaking signed by an authorized signatory. Page No in Submission :
Bidders Response			
	3.1 The proposed solution shall be fully self-contained, entirely using open-source Large Language Models (LLMs) that are self-hosted within the bidder's controlled infrastructure. It shall not depend on or utilize any	<input type="checkbox"/> Yes <input type="checkbox"/> No	Share details about the LLM, Hosting and Training on bidders controlled infrastructure. Undertaking / Self Declaration about non usage of

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
	external or third-party hosted LLM services or APIs. Or any other platforms that require data transmission outside the bidder's environment.		external or third-party hosted LLM services or APIs or any other platforms that require data transmission outside the bidder's environment. Self-declaration / Undertaking signed by an authorized signatory. Page No in Submission :
Bidders Response			
	3.2 The proposed Large Language Model (LLM) solution shall be based on an open-source model whose weights, training data documentation, and architecture are publicly available and are self-hosted within the service provider's controlled secure infrastructure (on-premise or cloud within India).	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-declaration / Undertaking signed by an authorized signatory. Page No in Submission :
Bidders Response			
	3.3 Use of proprietary hosted APIs or commercial LLMs such as OpenAI GPT-4, GPT-4o, Claude, Gemini, or similar	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-declaration / Undertaking signed about no such usage/dependency by an authorized signatory.

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
	shall not be permitted, as such solutions do not allow full data control, model transparency, or on-premise deployment.		Page No in Submission :
Bidders Response			
3.4	The LLM must have the capability to be deployable within the LIC's own infrastructure, either on physical servers or private cloud environments located in India when so required by LIC.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-declaration / Undertaking signed by an authorized signatory. Page No in Submission :
Bidders Response			
3.5	No data shall leave the premises or be transmitted to external public cloud APIs.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-declaration / Undertaking signed by an authorized signatory. Page No in Submission :
Bidders Response			

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
3.6	The proposed LLM shall have an open and auditable license (e.g. LLaMA Community License, or equivalent) allowing fine-tuning, customization, and local inference without dependence on third-party service calls	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-declaration / Undertaking signed by an authorized signatory. Page No in Submission :
Bidders Response			
3.7	<p>The LLMs must be fine-tuned and custom trained for the BFSI domain, with specific adaptation and optimization for the Life Insurance sector, including terminology, processes, customer interaction patterns, and compliance context relevant to the Indian regulatory ecosystem.</p> <p>The service provider must deploy and operate these fine-tuned models within the data centre located in India or cloud infrastructure (CSP is Meity Empanelled) owned or subscribed by the bidding entity, ensuring complete data privacy, confidentiality, and compliance with the Government of India's and IRDAI's data residency, security, and regulatory guidelines.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-declaration / Undertaking confirming the criteria, signed by an authorized signatory. Page No in Submission :
Bidders Response			

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
4	<p>The primary development, support, and data processing facilities must be located within India. Undertaking on company letterhead confirming that no customer data or support processing will be performed outside India.</p> <p>Ethical AI, Security & Compliance: The bidder must adhere to Responsible AI principles, ensuring fairness, transparency, explainability, and privacy.</p> <p>Compliance with the following frameworks is mandatory:</p> <ul style="list-style-type: none"> • IRDAI Cyber Security Guidelines • DPDPA 2023 (Data Protection Act) • MeitY Cloud & AI Security Guidelines • ISO 27001 • VA/PT testing by CERT-In empanelled auditor <p>All conversational logs, analytics, and user data must remain within India, encrypted at rest and in transit.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Self-declaration / Undertaking signed by an authorized signatory.</p> <p>Page No in Submission :</p>
Bidders Response			
5	<p>Experience & References:</p> <p>The bidder should have demonstrable experience in</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>The bidder shall provide details of at least Two (2) client references or deployments relevant to each track (commercial, pilot, or proof-of concept).</p>

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
	<p>Artificial Intelligence, Natural Language Processing, or Conversational AI domains for the mentioned requirements.</p> <p>Interested Service Provider should submit details of minimum two (2) relevant projects.</p> <p>Such projects should have been executed in the last three (3) years from the last submission date of the RFP. Requirement to be met Separately for each of solution track.</p> <p>Brief project summaries / case studies (maximum 2 pages each) describing relevant AI/NLP/Voice AI projects executed.</p> <p>Work orders / completion certificates / client testimonials for at least three deployments (commercial, Paid pilot, or Paid POC).</p> <p>Client reference letters or contact details (name, Designation, email, and phone) for verification. Such project details shall be submitted separately and independently for each solution track for which the bidder is participating, namely:</p> <p>Track 1: Voice bot with Dialer and Cloud Hosting Track 2: Email Analytics Solution Track 3: Task Automation using AI Agents Track 4: Enterprise GenAI Knowledge Assistant</p>		<p>Page No in Submission :</p>

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
	<p>Each track shall be evaluated independently, and the bidder must demonstrate relevant and verifiable project experience specific to the applied track.</p> <p>Project details shall include: Client name, project title, scope and duration, deployment type (on-premise / cloud), technologies used, project value or scale, key outcomes, and client contact details for verification (name, designation, email, and phone).</p>		
Bidders Response			
6	<p>Only the Original Equipment Manufacturer (OEM) or the original software developer (OSD) of the proposed solution shall be eligible to participate in this Request for Proposal (RFP).</p> <p>Proof of Origination: I. The bidder must provide documentary evidence that it is the original developer or OEM of the software/solution proposed. This may include: a. Registration certificate of the company. b. Copyright, patent, or licensing documents proving ownership of the software/product. c. A formal declaration stating that the solution is developed, maintained, and supported by the bidder itself.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Self-declaration / Undertaking signed by an authorized signatory. The bidder must submit a self-declaration confirming that they are the original software developer/OEM.</p> <p>Page No in Submission :</p>

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
	<p>II. The solution offered shall be capable of being deployed, configured, and maintained without requiring third party proprietary modifications or involvement of any unapproved third-party entity.</p> <p>III. The bidder shall certify that all intellectual property rights, source code, and related components belong to them and that there is no infringement of third-party IP.</p> <p>IV. Financial Soundness: The bidder should be financially solvent and in a position to undertake the project. (Audited financial statements for the last two years may be requested during proposal submission.)</p>		
Bidders Response			
7	Authorized Signatory & Compliance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Submission of Annexure on Authorized Signatory. Power of Attorney / Board Resolution authorizing the signatory to submit the proposal.</p> <p>Page No in Submission :</p>
Bidders Response			

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
8	<p>Compliance & Integrity: The bidder must not be blacklisted, debarred, or suspended by any Government or Public Sector Undertaking (PSU) in India at the time of submission of RFP. Bidder should not have been blacklisted or debarred by Govt. of India and/or any State Government and/or any Central/State PSU at the time of bid submission date And Bidder should not have any litigation against LIC or any other organizations which may materially impact the bidders' responsibility to implement the scope of this RFP.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	Submission of Annexure. Self-Declaration (Annexure D) Page No in Submission :
Bidders Response			
9	The bidder shall submit a self-declaration confirming adherence to all applicable laws, data privacy, and cyber security regulations.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-Declaration Submission of Annexure. Page No in Submission :
Bidders Response			
10	Innovation and Capability Statement: The bidder shall submit a brief profile highlighting its technical	<input type="checkbox"/> Yes <input type="checkbox"/> No	Self-declaration / Undertaking signed by an authorized signatory.

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
	competence, existing AI capabilities, and proposed approach to participate in the upcoming Techathon / Innovation Challenge.		Page No in Submission :
Bidders Response			
11	The Bidder(s), who have been associated with LIC for any contract within the period of last 5 years (from the date of this RFP), have to submit the satisfactory performance and timely delivery completion to be eligible to participate in the bid. Certificate to be issued by the competent authority in LIC.	<input type="checkbox"/> Yes <input type="checkbox"/> No	Letter from Authorized Signatory of LIC. Page No in Submission :
Bidders Response			
12	Financial Soundness: The bidder should be financially solvent and in a position to undertake the project. (Audited financial statements for the last two years). In accordance with the provisions of the <i>Public Procurement Policy for Micro and Small Enterprises (MSEs), 2012</i> and the <i>DPIIT guidelines under the General Financial</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	Bidder shall submit for the last two financial years (2023-24, and 2024-25) , confirming turnover, profit after tax, and net worth. Start-ups and MSEs must submit :

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
	<p><i>Rules (GFR) 2017</i>, MSEs and DPIIT-recognized Start-ups shall be eligible for relaxation from the requirements of prior turnover only for who:</p> <ul style="list-style-type: none"> • Are registered with DPIIT / MSME (Udyam), and • Can demonstrate technical capability, innovation, or relevant product readiness, even if they lack turnover or project history. 		<ul style="list-style-type: none"> • Registration details with DPIIT / MSME (Udyam), and • Can demonstrate technical capability, innovation, or relevant product readiness
Bidders Response			
13	<p>"Bid Processing Fee (Non-Refundable): INR 11,800/- (Rupees Eleven Thousand Eight Hundred Only) inclusive of Taxes. [INR 10,000/- Bid Fees + INR 1800/- GST.]</p> <p>Micro & Small Enterprises (MSE) units and Start-ups recognized by the Department for Promotion of Industry and Internal Trade (DPIIT) are exempted from payment of EMD and tender fee provided the Services they are offering, are rendered by them.</p> <p>Exemption as stated above is not applicable for providing services, rendered by other companies.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Exempted	<p>Mode of Remittance: Online NEFT/RTGS to Account of "Life Insurance Corporation of India".</p> <p>Please refer: Annexure: LIC Bank Account"</p> <p>Details of UTR Number along with date are to be submitted.</p>

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
	<p>Note: Submission of the Bid Fee is required only once, irrespective of the number of tracks for which the bidder is submitting a proposal. Bidders are not required to pay separately for each track; a single payment will cover all tracks under the RFP.</p> <p>Bidder should submit supporting documents issued by competent Govt. bodies to become eligible for the above exemption.</p>		
Bidders Response			
14	"Bid Security Declaration: Bidders shall submit duly filled Bid Security Declaration form as per the Annexure: Bid Security Declaration. "	<input type="checkbox"/> Yes <input type="checkbox"/> No	Annexure to be submitted duly signed by the authorized signatory .
Bidders Response			
15	Pre - Contract Integrity Pact	<input type="checkbox"/> Yes <input type="checkbox"/> No	PRE-CONTRACT INTEGRITY PACT Submission As per format.
Bidders Response			

Sr. No.	Pre-Qualification / Eligibility Criteria (as per Annexure F)	Bidder's Response / Compliance (Yes/No)	Details & Supporting Documents Reference
Assumptions and Deviations (Any Assumption and Deviation must be stated below). Assumption and Deviation stated in any other place will not be considered.			

Bidder's Authorized Signatory:

Name: _____ Designation: _____

Signature: _____ Date: _____

Seal: _____

REVISED ANNEXURE G – TECHNICAL EVALUATION PROPOSAL FORMAT

Bidders must submit separate responses for each Track (1–4) as per RFP Section 7.3 and Annexure G. Each response must follow this structure.

RFP No.: LIC/CO/ITDT/RISE/RFP/2526-001/AI

Title: Procurement of Agentic AI and GenAI Platforms

Issued by: Life Insurance Corporation of India

Bidder Name: _____

Date of Submission: _____

TRACK [Select One]:

- Track 1: Agentic Voice AI Platform
- Track 2: Email Analytics Platform
- Track 3: Task Automation using AI Agents
- Track 4: Enterprise GenAI Knowledge Assistant

1	<p>Executive Summary</p> <ul style="list-style-type: none">• Overview of proposed solution for this Track• Alignment with LIC’s objectives and BFSI context• Key differentiators and indigenous capabilities
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2	<p>Solution Overview</p> <p>Approach Paper – The bidder must submit an approach paper and share their vision in addition to mandatory document/annexures required</p> <p>Note: Bidders are encouraged to make the approach paper descriptive, detailed, and self-explanatory. Use of screenshots is encouraged to validate the text, wherever necessary.</p> <p>Approach paper should preferably be of maximum 15-20 pages.</p> <p>Overview - Potential Program constructs, delivery construct & Roadmap</p> <p>List Solution Capabilities, Functional Capability and Specifications.</p> <p>Technical Expertise in Agentic AI, LLM, and Generative AI Platforms: The evaluation will also assess the availability and depth of expertise of the bidder’s trained resources in the domains of Agentic AI, Large Language Models (LLM), and Generative AI Platforms.</p> <p>The bidder shall provide details of certified or trained professionals, indicating their proficiency in model development, fine-tuning, prompt engineering, orchestration frameworks, and enterprise deployment of AI systems.</p> <p>The profile of key professionals proposed to be engaged for the assignment must be submitted, highlighting their qualifications, relevant project experience, industry certifications, and specific contributions to similar AI transformation initiatives.</p> <p>The evaluation will give due weightage to the demonstrable capabilities of the proposed team in designing, implementing, and operationalizing scalable and secure AI-driven solutions aligned with enterprise-grade governance and compliance requirements.</p> <p>Technical Proposal to cover the following items :</p> <ul style="list-style-type: none">a. Functionalities and Value addition to Agentic AI and GenAI Platforms services by additional components through latest technologies/tools/processesb. Coverage of Business Requirement mentioned (Out of the Box /Configurable/ Customizable/3rd party integrations)
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| | <ul style="list-style-type: none">c. Proposed suitable out-of-the-box reports and analytics features to cater the needs of Agentic AI and GenAI Platformsd. challenges foreseen in implementation for this projecte. propose a suitable approach to enable LIC to achieve the business objectivef. Implementation approach/methodology to execute the broad scope of work.g. integration Approachh. Technology Stacki. Solution Architecture: Core Architecture and Componentsj. AI Model : LLMk. NLP and AI Capabilitiesl. STT and TTS , Latency (if applicable)m. Access Control and Authenticationn. Data Flow Diagramo. Data Loss Preventionp. Audit Trails and Loggingq. Vulnerability Managementr. Disaster Recovery |
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|--|--|
| | <ul style="list-style-type: none">s. Cloud Hostingt. Data Masking and Anonymisation (PII)u. Performance Metricsv. Training Data updatesw. Feedback Rate Trackingx. Scalabilityy. Analyticsz. Reportingaa. Insurance, BFSI data model training.bb. Data Labelingcc. Adding new Intents/ Entitiesdd. Cloud Service Provider and Data Center Location. Is cloud service provider MEITY Empanelled.ee. Dialer Service Provider (if applicable)ff. Go Live Timelines (2 Weeks Desired for simle integration and use cases and Maximum 4 weeksgg. Data Security and Compliances– Data at Rest, Data in Transit, Data in Use<ul style="list-style-type: none">• Encryption• Regulatory Compliance• IRDAI Cyber Security Guidelines |
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- ISO 27001
- DPDP Act Compliance
- SOC 2

hh. Deployment Model / Strategy

- Propose Solution deployment approach (The Solution Provider shall be responsible for provisioning, deployment, and management of the hosting and infrastructure environment for the proposed Agentic AI and Generative AI Platforms in a secure, scalable, and compliant cloud environment hosted within India.
- The proposed cloud infrastructure must comply with all applicable IRDAI, RBI, and MeitY guidelines for data residency, privacy, and security of financial and customer information.
- The Solution Provider shall ensure that all compute, storage, networking, and AI/ML services are provisioned from Indian data centers of a MeitY-empanelled Cloud Service Provider (CSP).
- The Solution shall be designed for high availability, fault tolerance, and seamless scalability, while providing robust security controls, monitoring, and audit capabilities.
- The Solution Provider will be responsible for end-to-end setup, configuration, maintenance, and optimization of the cloud infrastructure to ensure performance, resilience, and compliance throughout the engagement period.
- Known and Unknown challenges anticipated during implementation

ANNEXURE G1 - Technical Compliance Matrix

(As per Revised Annexure G criteria)

(Bidder to provide their response below each item)

Sl.	Technical Evaluation Parameter (per RFP Section 7.3)	Technical Qualification Criteria	Qualified / Not Qualified (Q/NQ)
1	Self-Hosted Architecture	<p>Solution must be fully selfcontained and hosted within bidder-controlled infrastructure in India with no external API calls or data transfer.</p> <p>Architecture and Deployment Design</p> <ul style="list-style-type: none"> • High-level solution architecture diagram • Data flow diagram and technology stack • Integration points and APIs • High Availability, Fault Tolerance, and Security Design • Data Security Aspects 	
	<p>Bidder's Detailed Response</p> <p>Reference / Evidence (Doc ID, Screenshot, PoC link)</p>		

Sl.	Technical Evaluation Parameter (per RFP Section 7.3)	Technical Qualification Criteria	Qualified / Not Qualified (Q/NQ)
2	Use of OpenSource / Indigenous LLMs or Speech Models	<p>Must utilize open-source or indigenous AI/LLM/Speech models; use of proprietary foreign-hosted APIs or SaaS LLMs will be disqualified.</p> <p>Conversational Intelligence / Language Understanding</p> <p>Agentic Reasoning and Autonomy</p> <p>Innovation & Open Source Utilization</p>	
	Bidder's Detailed Response Reference / Evidence (Doc ID, Screenshot, PoC link)		
3	Functional Demonstration	<p>Must demonstrate all key functionalities as per respective track (Voice AI, Email Analytics, Expense Processing, or Knowledge Assistant).</p> <p>Functional Capability Set</p>	

Sl.	Technical Evaluation Parameter (per RFP Section 7.3)	Technical Qualification Criteria	Qualified / Not Qualified (Q/NQ)
		Demonstration Readiness	
	Bidder's Detailed Response Reference / Evidence (Doc ID, Screenshot, PoC link)		
4	Fine-tuning & Domain Adaptation Capability	<p>Must demonstrate or explain the process adopted to fine-tune models for BFSI and Life Insurance domain datasets.</p> <p>Domain Relevance to Life Insurance</p> <p>Learning, Training & Knowledge Management</p>	
	Bidder's Detailed Response Reference / Evidence (Doc ID, Screenshot, PoC link)		

Sl.	Technical Evaluation Parameter (per RFP Section 7.3)	Technical Qualification Criteria	Qualified / Not Qualified (Q/NQ)
5	Data Security and Privacy Compliance	<p>Must conform to data residency, privacy, and cybersecurity guidelines applicable to Indian BFSI / IRDAI entities.</p> <p>Compliance with GoI/IRDAI norms/DPDPA</p> <p>Analytics, Reporting & Governance</p>	
	Bidder's Detailed Response Reference / Evidence (Doc ID, Screenshot, PoC link)		
6	Scalability and Performance Readiness	<p>Solution must show readiness to handle enterprise-scale workload with defined SLAs. Sub-second response times for real-time conversational experiences</p> <p>Architecture & Scalability</p>	
	Bidder's Detailed		

Sl.	Technical Evaluation Parameter (per RFP Section 7.3)	Technical Qualification Criteria	Qualified / Not Qualified (Q/NQ)
	Response Reference / Evidence (Doc ID, Screenshot, PoC link)		
7	Integration Capability	Must provide open APIs or connectors for integration with enterprise systems (CRM, Core Insurance, DMS, etc.).	
	Bidder's Detailed Response Reference / Evidence (Doc ID, Screenshot, PoC link)		
8	Explainability and Auditability	Must provide traceable audit logs, reasoning summaries, or explainable outputs for AI decisions.	
	Bidder's Detailed		

Sl.	Technical Evaluation Parameter (per RFP Section 7.3)	Technical Qualification Criteria	Qualified / Not Qualified (Q/NQ)
	Response Reference / Evidence (Doc ID, Screenshot, PoC link)		
9	User Experience and Accessibility	Must provide intuitive user interface with responsive and accessible design.	
	Bidder's Detailed Response Reference / Evidence (Doc ID, Screenshot, PoC link)		
10	Regulatory and Ethical Compliance	Must confirm adherence to Indian AI governance, data privacy, and ethical AI practices. Data Privacy & Responsible AI	

Sl.	Technical Evaluation Parameter (per RFP Section 7.3)	Technical Qualification Criteria	Qualified / Not Qualified (Q/NQ)
	Bidder's Detailed Response Reference / Evidence (Doc ID, Screenshot, PoC link)		
11	Satisfactory Existing Client Reference	<p>Bidder must provide at least three satisfactory client reference for a comparable AI / GenAI deployment, confirming stability, reliability, and support experience of the proposed solution with Client reference letters or contact details (name, designation, email, and phone) for verification</p> <p>Proof of Prior Work / References (Minimum Three)</p> <p>Client Name Sector Project Description Duration Outcome / KPI Improvement Reference Contact Nature of Assignment (commercial, Paid pilot, or Paid POC).</p>	
	Bidder's Detailed Response		

Sl.	Technical Evaluation Parameter (per RFP Section 7.3)	Technical Qualification Criteria	Qualified / Not Qualified (Q/NQ)
	Reference / Evidence (Doc ID, Screenshot, PoC link)		

Authorized Signatory:

Name: _____

Designation: _____

Signature with Seal: _____

Date: _____

Table 1 - Checklist for Completeness of Proposal (Bidder to Confirm)

Sl. No.	Section	Submission Included (Yes/No)
1.	Covering Letter (Annexure A)	
2.	Company Details (Annexure B)	
3.	Authorization (Annexure C)	
4.	Declaration (Annexure D)	
5.	Bid Securing Declaration (Annexure E)	
6.	Pre-Qualification Criteria Table	
7.	Technical Proposal (Track-wise)	
8.	Architecture Diagram	
9.	Data Flow Diagram	
10.	Integration Diagram	
11.	Prior Experience Proofs (Three)	
12.	Demonstration/PoC/Techathon Readiness Details	
13.	Any Other	

TABLE 2 - Track Summary Declaration

(To be filled separately for each Track applied)

Track No.	Solution Name	Applied (Y/N)	Demo / PoC Availability
1	Voice AI Platform		
2	Email Analytics		
3	Task Automation using AI Agents		
4	Enterprise GenAI Knowledge Assistant		

Annexure J: Solution Demonstration and Technical Presentation Guidelines

***Tentative Schedule for Solution Demonstration and Technical Presentation by Eligible Bidders:
27th – 29th November 2025***

Demonstration Use Cases for Evaluation of Bidder Capability

Bidders shortlisted for technical evaluation shall be required to demonstrate functional capabilities of their proposed solution through a Proof-of-Concept (PoC) exercise. The demonstration will be aligned to the following representative use cases for each track. The objective is to assess product maturity, ease of configuration, scalability, integration capability, and relevance to the Life Insurance domain.

General PoC Guidelines for All Tracks

- PoC to be demonstrated in bidder’s own secure environment (India region hosting).
- No data will be shared by LIC; synthetic / sample dataset base on prior client experience to be ensured by the Bidder.
- Demonstration will be time-bound (typically 60 minutes).
- Evaluation will be based on pre-defined criteria covering functionality, user experience, integration capability, security, and innovation.
- Important : End to End use case design with data is Bidders Responsibility without any dependency/expectation on LIC

Track 1: Voicebot with Dialer and Cloud Hosting by	Objective: To evaluate the bidder’s capability to deploy a scalable, cloud-hosted voicebot platform integrated with an outbound
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<p>Service Provider</p>	<p>Dialer and intelligent conversation handling for customer engagement.</p> <p>Use Case for Demonstration: Conversational Voice AI – Maturity Payout Reinvestment Opportunity</p> <p>To demonstrate the capability of the proposed Voice AI solution to conduct intelligent, natural, and personalized outbound conversations with customers whose life insurance policies are approaching maturity, with the goal of:</p> <ul style="list-style-type: none"> • Informing them about the upcoming maturity payout, • Educating them on reinvestment options available in LIC’s new or existing insurance plans, and • Capturing customer interest and intent for further engagement by an LIC advisor. <p>Target Audience: Policyholders with policies maturing within the next 3 months.</p> <p>Business Scenario</p> <p>LIC wishes to proactively engage customers due for maturity payouts. Traditionally, this is handled through manual calls or letters by branch staff, which are time-consuming and inconsistent. The Voice AI system should automate this communication, provide personalized information, and capture customer responses (e.g., interest in reinvestment options, preferred mode of follow-up).</p> <p>Demonstration Flow</p> <p>Step 1: Customer Identification</p> <p>Voice AI system initiates an outbound call using customer details from the sample dataset. System greets the customer by name and references the specific policy maturing soon.</p> <p>Example:</p> <p>“Namaste Mr. Kumar, this is an automated service call from LIC. Your policy ending with 1956 is maturing on 31</p>
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December 2025. The estimated maturity amount is ₹2,45,000.”

Step 2: Inform & Engage

AI explains the payout process and introduces reinvestment options conversationally:

“You can receive the amount directly into your registered bank account, or you may reinvest part or all of your maturity proceeds in one of LIC’s plans offering [annuity , life cover and returns ,as per suitability]. Would you like to hear more about reinvestment options?”

Step 3: Capture Intent

If customer responds positively:

“We have attractive reinvestment plans such as a [Single Premium Endowment / Pension Plan.] Would you like me to connect your LIC advisor to explain details, or send the brochure link to your mobile?”

AI records customer response as:

- Interested in Reinvestment
- Wants Advisor Callback
- Send Information Link
- Not Interested

Step 4: Confirm and Close

AI confirms the chosen option and provides reassurance.

Example:

“Thank you, Mr. Kumar . I’ve arranged for your LIC advisor to call you within 24 hours. You’ll also receive the plan details via WhatsApp shortly.”

Call outcome and transcript are stored in CRM / lead management dashboard.

5. Functional Requirements for Demonstration

The bidder's system should demonstrate the following capabilities:

- Natural Voice and Multilingual Support: Conversational speech in English and Hindi (or regional language (desired not mandatory)).
- Dynamic Personalization: Fetch policyholder details (name, policy number suffix, maturity date, payout amount).
- Contextual Dialogue Management: AI should handle variations in customer responses such as "later," "already contacted," "not interested," etc.
- Integration Capability (Mock or Live): Ability to send follow-up SMS/WhatsApp message or create callback tasks in CRM.
- Real-Time Analytics: Dashboard view showing call success, customer response classification, and reinvestment interest metrics.
- Compliance: Ensure data privacy, consent recording, and adherence to Do-Not-Call and TRAI regulations.

6. Expected Outcome for PoC Evaluation

Demonstrate an end-to-end outbound AI-driven call.

Show realistic customer interaction flow and branching logic.

	<p>Capture and display customer intent (interested / not interested / wants callback).</p> <p>Demonstrate backend integration or simulation with CRM / policy database.</p> <p>7. Evaluation Criteria for the Demonstration/Proof of Solution (Illustrative)</p> <ul style="list-style-type: none"> • Voice Naturalness & Language Handling with Clarity, tone, multilingual fluency • Conversation Flow & Context Awareness with ability to handle varied responses • Personalization with usage of policyholder details • Integration Capability with CRM/API integration, SMS/WhatsApp follow-up • Reporting & Analytics with Dashboard and insights • Compliance & Security with Consent, data privacy, DND adherence • Overall User Experience with flow realism and engagement effectiveness
<p>Track 2: Email Analytics Solution</p>	<p>Objective: To evaluate bidder’s ability to deploy an AI-driven email analytics engine capable of classifying, routing, and summarizing high-volume customer emails.</p> <p>Use Case – Automated Email Categorization and Response Prioritization</p> <p>Scenario: A sample dataset of 100 anonymised customer emails (covering complaints, service requests, surrender, address change, policy revival, etc.).</p> <p>Expected Demonstration:</p> <p>Automatic classification of emails into pre-defined categories using AI/NLP models.</p> <p>Extraction of key entities (policy number, customer name, issue type).</p> <p>Prioritization of emails (e.g., urgent, grievance, high-value customer).</p>

	<p>Dashboard summarizing volume by category and turnaround trend.</p> <p>Optional: Generate auto-response draft using GenAI model for routine categories.</p> <p>Evaluation Parameters:</p> <ul style="list-style-type: none"> • Accuracy of classification and entity extraction. • Learning capability from sample corrections (human-in-loop). • Model explainability and traceability. • Integration readiness with enterprise mailboxes and ticketing tools. • Auto acknowledgement and response
<p>Track 3: Task Automation using AI Agents</p>	<p>Objective:</p> <p>To assess bidder’s ability to design and orchestrate AI agents for repetitive back-office process automation using natural language instructions and APIs.</p> <p>Track 3: Task Automation using AI Agents</p> <p>Bidders shall demonstrate an AI-Agent-based automation use case where travel documents such as airline/railway tickets and boarding passes are automatically ingested, key details extracted, and validated against provided expense claim records. The demonstration should showcase document intelligence, workflow orchestration, and exception handling in a secure, cloud-hosted sandbox.”</p> <p>Use Case – Automated Extraction and Validation of Travel Expense Claims</p> <p>1. Objective</p> <p>To assess the bidder’s capability to design and deploy autonomous AI Agents that can read travel documents</p>

(boarding passes, airline/railway tickets, cab invoices), extract journey details, and validate them against organization travel policies or expense claim entries — all without manual intervention.

This use case tests:

Intelligent document parsing (OCR + LLM)

Multi-agent coordination for extraction, validation, and reporting

Business rule automation and audit trail creation

2. Business Scenario

An employee submits a travel expense claim with scanned copies or PDFs of:

Airline e-ticket and boarding pass

Railway e-ticket (IRCTC format)

Cab or taxi invoice

Hotel invoice (optional for extension)

The AI Agent system automatically extracts travel details (date, time, source, destination, PNR, fare, etc.) and validates them against:

The approved travel request / expense entry (provided as sample data)

Pre-defined business rules (e.g., fare class, same-day return policy, duplicate claim check)

3. Expected Demonstration Flow

Step-by-Step Process

Step	Agent Function	Input / Output	Description
1	Document Ingestion Agent	Input: Folder/API containing PDF/JPEG tickets and boarding passes	Detects document type (Airline / Rail / Cab) and sends to next agent.
2	Extraction Agent	Output: JSON with extracted metadata	Uses OCR + LLM to extract fields such as: <ul style="list-style-type: none"> • Passenger Name • Ticket Number / PNR • Date & Time • From / To Station or Airport • Airline / Train Name • Fare Amount
3	Validation Agent	Inputs: Extracted JSON + Sample Claim Record (CSV/DB)	Cross-checks extracted data with travel claim request: <ul style="list-style-type: none"> • Same name? • Journey dates within claim period? • Source/destination match? • Duplicate tickets? • Fare within permissible limit?
4	Exception Handling Agent	Output: Exception Log / Alert	Flags and annotates mismatches or missing fields (e.g., unreadable boarding pass).
5	Summary Agent	Output: Structured Report (CSV/JSON + Dashboard)	Generates validated summary per claim and sends for Finance approval.

4. Sample Input Dataset

Bidders will be provided or may prepare:

10 sample Airline tickets (domestic – IndiGo, Air India etc.)

10 sample Boarding Passes (scanned PDF / JPEG)

5 Railway e-tickets (IRCTC PDFs)

5 Cab Invoices (Uber / Ola / Private)

5 Expense Claim records (CSV with employee ID, journey dates, purpose)

5. Expected Outputs

Extracted Data Table (for each document type)

Example:

Doc Type	Name	From	To	Date	Flight No/PNR	Fare	Validation Status	Remarks
Airline Ticket								
Boarding Pass								

Validation Report / Dashboard

Number of claims processed vs validated

Exceptions by type (missing doc, mismatch, duplicate)

Processing time per claim

Audit Log

Agent actions, timestamps, confidence scores, API calls.

6. Use Case Diagram (Conceptual)

Actors: Employee (Claim Submitter), AI Agent System, Finance Reviewer

Flow:

Employee Uploads Claim → Document Ingestion Agent → Extraction Agent → Validation Agent → Exception Agent (if any) → Summary Agent → Finance Dashboard

7. Evaluation Parameters (Illustrative)

Description Accuracy of Extraction: Correctly extracted journey fields from sample documents

Validation Logic Implementation: Rule-based verification and exception handling

Automation & Agent Orchestration: Seamless multi-agent workflow; minimal manual intervention

Error Handling / Explainability: Confidence scoring, error reports, transparent logs

Integration Readiness: API or export to expense system (CSV/JSON output)

Performance & Scalability: Average processing time per claim

Innovation / User Experience: Dashboard design, ease of use, intelligence features

8. Compliance and Security

Processing must occur in a cloud environment hosted in India (bidder's sandbox).

All documents used are synthetic or publicly available formats — no personal data.

Logs should show complete audit trail of agent decisions.

Evaluation Parameters will include :

- Workflow orchestration using multiple AI tools or agents.

	<ul style="list-style-type: none"> • Accuracy and exception handling. • API integration capability and modularity. • Transparency and auditability of agent actions. • Ease of configuration without extensive coding.
<p>Track 4: Enterprise GenAI Knowledge Assistant</p>	<p>Objective: To evaluate the bidder’s capability to develop a secure enterprise-grade GenAI knowledge assistant trained on internal documents, policies, and FAQs.</p> <p>Track 4: Enterprise GenAI Knowledge Assistant, bidders to demonstrate contextual understanding, retrieval, and summarization using realistic public-domain content related to Indian Life Insurance — without using any confidential or internal data. IRDAI Public Documents (Regulatory & Consumer-Facing)</p> <p>IRDAI Regulations & Circulars, especially:</p> <ul style="list-style-type: none"> • IRDAI (Protection of Policyholders’ Interests) Regulations • IRDAI (Life Insurance Products) Regulations • Guidelines on Standard Life Insurance Products <p>LIC Plan Sales Brochure and Policy Document https://licindia.in/web/guest/endowment-plans https://licindia.in/web/guest/whole-life-plans https://licindia.in/web/guest/money-back-plans https://licindia.in/web/guest/term-assurance-plans https://licindia.in/web/guest/unit-linked-plans https://licindia.in/web/guest/pension-plan https://licindia.in/web/guest/claims-settlement-requirements</p> <p>Use Case – Internal Knowledge Assistant for Employees</p>

Scenario: Build a conversational knowledge assistant trained on a corpus of sample policy documents, circulars, and product brochures.

Expected Demonstration:

Assistant should answer employee queries such as:

“What is the grace period for a lapsed policy?”

“List documents required for death claim settlement.”

Responses should include source citation (document name/section).

Allow conversational follow-ups and context retention.

Multilingual (English + Hindi) query support.

Provide admin dashboard to monitor usage and feedback.

Evaluation Parameters:

Relevance and accuracy of answers.

Traceability to original content (RAG or equivalent).

Latency and response time.

Security and access control.

Scalability and API integration readiness.

All the use case demonstration has to be done without any input requirement / dependency on LIC.

Annexure K – 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,

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

Dear Sir,

Subject: Request for Proposal (RFP) For Selection of Service Provider Agentic AI and GenAI Platforms LIC RFP Ref: LIC/CO/ITDT/RISE/RFP/2526-001/AI dated 04.11.2025 and its corrigenda.

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 #