

CORRIGENDUM–I INVITATION FOR EXPRESSION OF INTEREST
(EOI) for Modernization of LIC’s Core Insurance Application

Ref: LIC/CO/IT-DT/EOI/eFeap-Modernization/2025-26/01 dated 16.03.2026

Date: 16/04/2024

CORRIGENDUM – I

Following modification is being issued under the above referred RFP. The bidders to note that these responses/clarifications shall form an integral part of the above referred EOI and relevant submissions, if any:

SI No.	Clause ref.	Clause (in brief) of RFP requiring clarification (s)	Change Reason	LIC Clarification/ modification in clause (highlighted in bold)
1	Annexure-11 Eligibility Criteria Point-7	Legacy Modernization Experience During the last 7 years from the date of EOI, the Bidder must have successfully modernized or migrated at least one COBOL based legacy application.	Modification	Legacy Modernization Experience During the last 15 years from the date of EOI, the Bidder must have successfully modernized or migrated at least one COBOL based legacy application.
2	Annexure-11 Eligibility Criteria Point-8	Database Experience During the last 7 years from the date of EOI, the Bidder should have experience of a project in modernization/ rationalization/ centralization of databases in BFSI Sector with a cumulative database size of the project of at least 50 TB.	Modification	Database Experience During the last 7 years from the date of EOI, the Bidder should have experience of a project in modernization/ rationalization/ centralization of databases in BFSI/PSU/Govt/Large Pvt Sector Company with a cumulative database size of the project of at least 50 TB.

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3	Annexure-11 Eligibility Criteria Point-9	<p>Insurance Domain Experience</p> <p>Within the previous 7 years from the date of EOI, the Bidder should have experience in delivering / managing core insurance or equivalent solution of an insurance company serving at least 1 Crore policies (or equivalent scale of customers/transactions).</p>		<p>Insurance Domain Experience</p> <p>Within the previous 7 years from the date of EOI, the Bidder should have experience in delivering / managing core insurance or equivalent solution of an insurance company serving at least 25 lakhs policies (or equivalent scale of customers/transactions).</p>																		
4	Annexure-11 Eligibility Criteria Point-10	<p>Code Understanding & Migration Capability</p> <p>Within the last 7 years from the date of EOI, the bidder should have at least two engagements of code conversion / refactoring covering > 50 lakhs lines of code. At least one of these projects should be from legacy-to-modern platform migration.</p>	Modification	<p>Code Understanding & Migration Capability</p> <p>Within the last 15 years from the date of EOI, the bidder should have at least one engagement of code conversion / refactoring covering > 15 lakhs lines of code. This project should be from legacy-to-modern platform migration.</p>																		
5	1.2 Activity Schedule	<table border="1"> <thead> <tr> <th>#</th> <th>Particulars</th> <th>Details</th> </tr> </thead> <tbody> <tr> <td>4</td> <td>Date and time for EOI Online Submission</td> <td>From EOI Issuance date up to 17.04.2026 by 15.00 Hrs. (IST)</td> </tr> <tr> <td>5</td> <td>Date and time of Online opening of EOI</td> <td>17.04.2026 @ 15.30 Hrs. (IST)</td> </tr> </tbody> </table>	#	Particulars	Details	4	Date and time for EOI Online Submission	From EOI Issuance date up to 17.04.2026 by 15.00 Hrs. (IST)	5	Date and time of Online opening of EOI	17.04.2026 @ 15.30 Hrs. (IST)	Modification	<table border="1"> <thead> <tr> <th>#</th> <th>Particulars</th> <th>Details</th> </tr> </thead> <tbody> <tr> <td>4</td> <td>Date and time for EOI Online Submission</td> <td>From EOI Issuance date up to 08.05.2026 by 15.00 Hrs. (IST)</td> </tr> <tr> <td>5</td> <td>Date and time of Online opening of EOI</td> <td>08.05.2026 @ 15.30 Hrs. (IST)</td> </tr> </tbody> </table>	#	Particulars	Details	4	Date and time for EOI Online Submission	From EOI Issuance date up to 08.05.2026 by 15.00 Hrs. (IST)	5	Date and time of Online opening of EOI	08.05.2026 @ 15.30 Hrs. (IST)
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**Pre-EOI Query Responses for INVITATION FOR EXPRESSION OF INTEREST (EOI) for Modernization of LIC’s Core Insurance Application dated
16.03.2026**

SI No	Section/Clause No	Clause (in brief) of EOI requiring clarification(s)	Brief details/ Query in reference to the clause	LIC Response
1	4.4	Consortium & Sub-contracting	Please confirm permissibility of OEM products/platforms while remaining compliant with single prime bidder rule.	For critical domains, bidders are requested to propose the most appropriate high-availability pattern based on business criticality, performance, and resilience requirements, adhering to EOI guidelines.
2	2.3	Additional Info: Certain modules and functionalities of the existing Core Insurance Application have been, or are in the process of being separated into standalone or specialized systems. LIC intends to continue this approach by progressively identifying and extracting modular, loosely coupled components from the core system. The objective is to retain a lean, functionally focused core application that manages only essential insurance operations, while peripheral or support modules are externalized for flexibility, maintainability, and faster innovation. The modernization partner shall therefore design and implement the solution keeping this in mind.	<ol style="list-style-type: none"> 1. Can LIC share an indicative list of what is considered core vs peripheral at this stage (illustrative is fine) to guide decomposition and interfaces? 2. Are these modules already identified? Please provide the list if identified already. 3. The process of separation of these modules will take place before start of this engagement (RFP process) or is it that the work can take place in parallel? 4. Kindly share the list of functionalities/operations managed by efeap and which all functionalities are <ol style="list-style-type: none"> a) Inflight for extraction/separation b) Formalized for transition 5. How to come up with Phasing/Co-existence strategy without the view of what will remain in core (given that some initiatives to hollow-out Eg. New Business Application, is currently going on). Can you please give a view of what capabilities will remain in core in the final state. 6. Our understanding is that as a part of this EOI, 	<ol style="list-style-type: none"> 1. The functionalities related to Insurance Domain like NB, Claims, Sales, Loans, Policy Servicing etc form the Core of existing Core Insurance Application (eFeap). eFeap also handles other domains like finance and accounts, HRMS, Inventory, Reporting etc. 2. Following parallel initiatives are at different stages of implementation, which will subsume some of the functionalities out from eFeap: <ol style="list-style-type: none"> a. System of Engagement: a tech platform that enables various agent, customer, branch service request journeys through customer super app, sales super app and branch portal b. Data Lakehouse c. MarTech project for campaign management d. New Age Customer and agent on boarding Journey across all channels, new business processing. e. HRMS functionalities. Separate RFPs were floated for the above initiatives. For details, the relevant RFPs available in LIC’s website may be referred. 3. The remaining functionalities will form part of this modernization initiative. Subsequently if and when LIC

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			<p>we have to focus only on core insurance functions like Policy Admin, claims etc. and not on non-core insurance functions like HRMS, Estate and Inventory Management</p> <p>7. As LIC is already working on RFP for Next Gen New Business, which focuses on externalization of Lead, Product BI, New Business, UW and Issuance, considering that, shall these functionalities be out of scope of this EOI and only to be considered from upstream and downstream integration, data consumption for certain calculations like FSAR/MSAR, Dedupe etc.</p> <p>Non-core functions will be managed separately by LIC as a separate EOI/RFP/program, kindly confirm</p>	<p>identifies standalone components for separation from core insurance, the same will be informed. The exact scope will be decided and finalized before RFP stage.</p>
3	2.2	POC Plan & Demonstration	POC scope details will be provided by LIC after EOI submission. Is this understanding correct?	A detailed POC document will be shared with the eligible bidders based on EOI submission.
4	13	The solution must demonstrate that modernized components are capable of co-existing with legacy components in a hybrid mode without disruption to business flows. Provide an abstraction layer that allows coexistence with existing legacy systems without creating strong dependencies. Legacy service should be integrated with POC flow and response should be within two seconds under agreed test load conditions.	<p>a) What are the applications that need to coexist ?</p> <p>B) If the old system is migrated to the new system then should the old system coexist ?</p>	Due to proposed phased modernisation approach of core insurance solution; the modernised application and existing eFeap should coexist and should be able to interact.

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5	13	Demonstrate ability to analyse legacy code for structure, dependencies, and complexity; showcase sample approaches for refactoring or converting selected modules into modern equivalents, while ensuring functional equivalence. The vendor must analyse the existing code, create SRS(System requirement Specification) documents and demonstrate modernization of sample COBOL programs (and java if needed), into the proposed target solution with no functional deviation. Documentation must be delivered showing before-and-after mapping of data structures, business rules, and exceptions to ensure complete traceability	a) Need to understand if the legacy code is in COBOL or in a different programming Language ? b) What is the target language preferred for the proposed solution?	a) This information is available in EOI. Further details are provided in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI. b) The bidder should propose the most suitable language for the modernised application.
6	47	Technical Submission	Is this format for EOI submission or Main RFP submission? If not for EOI submission, is there a format for EOI submission?	Annexure-10 is to be submitted as part of EOI submission by bidders.
7	(EOI) for Modernization of LIC’s Core Insurance Application	2.4.1 Business Objectives of the Modernization	Does LIC have any specific preference/guidance on target side tech stack for UI, DBs and Server side components ? Please clarify	High level guidelines are available in EOI. The bidder needs to propose the most suitable solution which fits LIC's requirement.
8	(EOI) for Modernization of LIC’s Core Insurance Application	Engineering Excellence: Embed DevSecOps,	Please clarify if there any existing tools available within LIC for devsecops that can be leveraged or bidder needs to position the tools for POC	The bidder needs to propose all tools for the modernised application requirement. Further all tools and environment needed for POC will have to be provisioned by bidder.
9	Annexure-10.4	Layered infrastructure view covering compute, storage, network, platform, services, data, security, and observability.	Request LIC to provide the Hierarchical Network Diagram, including Datacenters, Hub Sites, Core/Distribution/Access Layer Segregation.	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
10	Anx10.4.2	Compatibility with on-premise private cloud, public cloud, and hybrid cloud environments.	What is the Target deployment approach that LIC is evaluating ? Is Public cloud is also an option ?	The proposed solution should have capabilities of deployment in private, hybrid or public cloud environment. Bidder should propose the target deployment approach. LIC

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				will decide on final deployment approach.
11	2.4 / 2.5	Business vs IT ownership	Kindly clarify governance and decision-making model between business and IT during modernization waves.	A suitable governance and decision making model will be implemented for effective execution of the modernization project.
12	2.4.2	Technology Transformation: Replace or retire legacy technologies and adopt mainstream, future proof languages and frameworks, while ensuring solutions are tailored and customized to LIC’s specific business and regulatory needs rather than relying on generic off-the-shelf products with full ownership of source code retained by LIC.	Please confirm: business/domain services to be custom and owned by LIC; platform components (API management, event streaming, rules, observability) can be existing or COTS/OSS in LIC’s environment, with policies/configs owned by LIC.	The proposed core application solution is expected to be tailored and customized to LIC’s specific business and regulatory needs rather than relying on generic off-the-shelf products with full ownership of source code retained by LIC. However use of commercial products for the platform components may be considered.
13	2.4.2 Objectives & Approach for Modernization	Key Objective: Transform the current monolithic, legacy-driven core insurance system into a new age, cloud-ready, secure, and resilient architecture that delivers an omni-channel, consistent user experience.	Our understanding is that eFEAP is a system meant for internal users of LIC. In this context what is the meaning of Omni-Channel? Are external parties going to do parts of Policy Administration and integrate with eFEAP?	While the current application primarily serves internal users, the inclusion of omni-channel capabilities is envisaged as a forward-looking requirement to enable seamless interaction across multiple interfaces (e.g., web, mobile, APIs) and to support potential future integrations with external stakeholders and channels.
14	2.4.2 Objectives & Approach for Modernization	Data Modernization: Centralize and rationalize data into a single, analytics-ready view with near real-time flows to CDC/ETL and other downstream platforms, ensuring consistency.	Is a data warehouse part of the solution or we only integrate to into the data warehouse? Our understanding is that a unified eFEAP will be one of the nodes feeding the DW, is that right?	Data warehouse/data lake is not part of this EOI. However the core application will act as a source for DW/DL.
15	2.5.2	Integration: API gateway and event streaming as backbone for communication. Connectors/adapters support legacy coexistence, with an Anti-Corruption Layer (ACL) isolating new services from monolith dependencies. Further the solution proposed should integrate with all	Should we follow a reuse-first policy for any existing LIC API gateway/event platform and adhere to current API standards if already defined?	Bidders are required to propose comprehensive tools and approach in the EOI. Any existing LIC platform /components identified for reuse will be communicated at the RFP stage.

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		the available infrastructure services, security solutions of LIC and other external integration.		
16	2.5.2	Data: Consolidated OLTP core with modular schemas with domain driven architecture. Ensure application is database agnostic using facilities like Object Relational Mapper(ORM) etc. Integrated with Change Data Capture (CDC) pipelines feeding analytical/data platforms.	Should we assume one RDBMS across domains, or is limited polyglot acceptable for non-transactional needs (e.g., search index) while the system of record remains ACID and the app stays DB-agnostic?	Bidders are requested to propose the most suitable data persistence approach, aligned with system requirements, while ensuring adherence to EOI guidelines and ACID principles for system-of-record use cases and overall architectural consistency.
17	2.5.2	Reliability: High availability through active-active or active-passive patterns with automated failover. Resilience validated through chaos testing; scalability ensured by capacity modelling.	Which pattern should we target for critical domains in the new core?	For critical domains, bidders are requested to propose the most appropriate high-availability pattern based on business criticality, performance, and resilience requirements adhering to EOI guidelines.
18	2.5.2 Reference Building Blocks (Indicative)	Leveraging Secured and on-premise Generative/Argentic AI to orchestrate the transformation process by intelligently selecting and sequencing the right AI agents to manage the code modernization, ensuring seamless integration and alignment of existing and modern systems, helping the whole process deliver real value faster.	Does the bidder have flexibility to use any LLM that they feel appropriate for the requirement (including LLMs provided by various hyperscaler cloud providers)? Or bidder is expected to use the LLM that LIC has on premise? If yes then please provide the tool name.	Bidders are requested to propose the most suitable LLM(s) and AI/argentic framework aligned with the EOI guidelines and transformation objectives; however, the overall solution is expected to be deployable in a secure on-premise environment and be cloud-ready, with final choices to be aligned with LIC’s technology landscape during the RFP stage.
19	2.6.2, 2.6.3	POC Scope	All the queries related to POC Scope, environment, Scale, DevSecOps, platform components, NFR, Response Time, Tools, Demonstration, observability,chaos testing,LDAP,IGA, PAM, API Gateway, AI Assisted code devsecops etc	A detailed POC document will be shared with the eligible bidders based on EOI submission.
20	2.6.3 & Annexure 10	DevSecOps	Is there any preference /restriction of tools to be used for the POC (Licensed/ Open Source etc?)	POC should be based on the tools proposed by bidder in their proposal.

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21	2.6.3 & Annexure 10	DevSecOps	What exact integration mechanism is expected for legacy coexistence- API call, adapter, event-based or direct DB read?	Bidders are expected to propose the most suitable integration mechanism for legacy coexistence.
22	2.6.3 & Annexure 10	DevSecOps	Does LIC prefer open-source observability tools (Grafana/ELK etc) or enterprise-grade tools?	The bidders should propose the most suitable solution adhering to EOI guidelines. LIC will decide about the approach during RFP stage.
23	2.6.3 & Annexure 10	DevSecOps	What masking/tokenization standards must we apply to POC data, especially for PII and sensitive fields?	LIC will provide masked data for POC purpose.
24	2.6.3 & Annexure 10	DevSecOps	What is the minimum infrastructure stack required for the POC - full Kubernetes cluster or a lightweight K8s setup will do?	All the infrastructure required to demonstrate the POC functionalities and scope are to be provisioned. Further, a detailed POC document will be shared with the eligible bidders based on EOI submission.
25	2.6.3 Mandatory Capabilities to Demonstrate in POC and Success Criteria (Measured)	For the Proof of Concept (PoC) to be considered successful, the bidder must demonstrate the following measurable outcomes. The POC success criteria may be modified if needed before or during the POC process	Is there an expectation from bidder to use LIC's preferred tool stack in PoC. e.g. DB, API gateway. If yes, then please provide the tool stack.	The bidders should propose the most suitable stack for modernization of core insurance solution adhering to EOI guidelines. POC should be based on the tools proposed by bidders in their proposal. LIC will decide about the final approach during RFP stage.
26	2.6.3 Mandatory Capabilities to Demonstrate in POC and Success Criteria (Measured)	DevSecOps Pipeline: The vendor should demonstrate how modernized modules can be automatically built, deployed, and tested using a CI/CD pipeline. The POC must show that legacy code has been transformed into a state where it is testable through automated unit and integration tests. Complete platform	Similar to the above point, Please specify if LIC has any preference for any tools as apart of DevSecOps. If yes, please provide the list. Else, the bidder will bring the best fit tools as applicable. Please clarify.	The bidders should propose the most suitable stack for modernization of core insurance solution adhering to EOI guidelines. POC should be based on the tools proposed by bidders in their proposal. LIC will decide about the final approach during RFP stage.

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27	2.6.3 Mandatory Capabilities to Demonstrate in POC and Success Criteria (Measured)	For the Proof of Concept (PoC) to be considered successful, the bidder must demonstrate the following measurable outcomes. The POC success criteria may be modified if needed before or during the POC process.	Is LIC ok for the bidder to use community editions for various open source tools (as may be applicable) to undertake the PoC. Please clarify.	The bidders should propose the most suitable stack for modernization of core insurance solution adhering to EOI guidelines. POC should be based on the tools proposed by bidders in their proposal. LIC will decide about the final approach during RFP stage.
28	4.12 Fraud and Corrupt Practices	4.12 Fraud and Corrupt Practices LIC, in regard to the EOI, including consideration and evaluation of such bidder’s Proposal. Without prejudice to the rights of LIC under Clause above and the rights and remedies which LIC may have under the Letter of Notification of shortlisting , if the bidder, as the case may be, is found by LIC to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Selection Process, or after the issue of the Letter of Notification of Short listing , such Bidder shall not be eligible to participate in any IT/Consultancy related tenders or EOI issued by LIC for a period of 3 years from the date of such finding, as the case may be.	4.12 Fraud and Corrupt Practices LIC, in regard to the EOI, including consideration and evaluation of such bidder’s Proposal. Without prejudice to the rights of LIC under Clause above and the rights and remedies which LIC may have under the Letter of Notification of shortlisting , if the bidder, as the case may be, is found by LIC to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Selection Process, or after the issue of the Letter of Notification of Short listing , such Bidder shall not be eligible to participate in any IT/Consultancy related tender's or EOI issued by LIC for a period of 3 years from the date of such finding, as the case may be.	Please be guided by the EOI.
29	Annexure 11: Eligibility Criteria	7. Legacy Modernization Experience During the last 7 years from the date of EOI, the Bidder must have successfully modernized or migrated at least one COBOL based legacy application.	Can we submit active engagements or projects need to be completed ?	For ongoing projects, relevant part of the project should be delivered.

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30	Annexure 11: Eligibility Criteria	7. Legacy Modernization Experience During the last 7 years from the date of EOI, the Bidder must have successfully modernized or migrated at least one COBOL based legacy application.	Considering Cobol code modernization projects are prevalent globally, getting the required experience & SMEs would be critical for this engagement. Kindly allow the bidders to share the experience and credentials in various categories from the global network member firms in our proposal.	Please be guided by the EOI.
31	Annexure 5 : Pre contract Integrity Pact	After point 11 , Bidder CEO Signature is required	Request you to consider authorized signatory from Bidder’s end to sign this Annexure instead of Bidder CEO	each page of Annexure-5 to be signed by authorized signatory
32	Annexure-1 Covering Letter with Correspondence Details	CERTIFICATE AS TO AUTHORISED SIGNATORIES I,....., certify that I am of....., and that who signed the above response is authorized to bind the Company / Firm / Organization by authority of its governing	Instead of this declaration, Hope LIC is okay with us submitting Letter Of Authority (LOA) document separately as part of the submission. Please confirm.	Copy of Letter of authority (LOA) establishing the delegation of signing powers to the authorized representative from the board will be acceptable subject to LIC's satisfaction.
33	Annexure-10	Annexure-10	LIC's choice regarding environment, Scale, DevSecOps, platform components, Tools, observability ,database, cloud services etc	The bidders are expected to propose the most suitable solution for modernization of core insurance application adhering to EOI guidelines. LIC will decide about the final approach during RFP stage.
34	Annexure-10	Anx10.1.3 (Modernization strategy)	Does LIC expect legacy logic preservation (functional equivalence) or is business rule re-engineering acceptable where gaps and redundancies are identified? Please clarify	The bidders should propose to convert/reengineer the existing logic. However selective business rule reengineering may be considered to address gaps, redundancies or improvement opportunities. Further bidder may suggest the most suitable approach in their EOI submission in annexure-10.

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35	Annexure-10	Anx10.2.2 (Modernization path)	Among cost reduction, agility, and resilience, which outcomes should guide modernization decisions such as refactor vs re-write/re-imagine? Please clarify	The bidders should propose the most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
36	Annexure-10	Anx10.1.4 (Risk & mitigation)	Is phased modernization with legacy–modern code coexistence acceptable, including synchronous data updates between legacy and modern components? Please clarify	The details regarding coexistence are provided in EOI document. The bidders should propose to most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
37	Annexure-10	Anx10.2.1 (Data architecture)	Are bidders expected to rationalize COBOL-driven data models, including redundant VSAM/RDBMS structures, or only migrate them as-is? Please clarify	The bidders should propose the most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
38	Annexure-10.4	Layered infrastructure view covering compute, storage, network, platform, services, data, security, and observability.	Can LIC share following: 1. Current infrastructure topology, including compute, storage, network, and platform services? 2. existing Layered Infrastructure Stack on Backup, security, observability, alerting mechanism. e.g. Like Cisco, Dell, Netapp storage.	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI. The bidders should propose the most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
39	Annexure-10.4.4	High availability, disaster recovery, and resilience design.	Request LIC to share what is the existing RTO and RPO values and existing High availability, disaster recovery, and resilience design.	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
40	Annexure-10.6	Modernization Approach & Roadmap	What is the total Lines of Code (LOC) for COBOL (Micro Focus) and Java separately? Total number of COBOL programs, copybooks, JCL/scripts, and Java classes/modules?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
41	Annexure-10.6	Modernization Approach & Roadmap	What Micro Focus product suite is in use — Visual COBOL, Enterprise Developer, COBOL Server, or Net Express? What version?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
42	Annexure-10.6	Modernization Approach & Roadmap	What Java version and frameworks are in use (e.g., Java 8/11/17, Spring, Struts, EJB, JSP/Servlets, custom frameworks)?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
43	Annexure-10.6	Modernization Approach & Roadmap	What operating system does the distributed COBOL run on — Windows Server, Linux	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.

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			(RHEL/SUSE), or AIX?	
44	Annexure-10.6	Modernization Approach & Roadmap	What database(s) are used — Oracle, SQL Server, DB2 LUW, PostgreSQL? Approximate number of tables/schemas?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
45	Annexure-10.6	Modernization Approach & Roadmap	What is the application architecture — monolithic, layered, client-server, SOA? Is there an existing API layer? If is it Monolithic, are there clear domain boundaries or is it tightly coupled? Is there a clear separation between UI, business logic and data layers?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
46	Annexure-10.6	Modernization Approach & Roadmap	Is there an existing source code repository (Git, SVN, PVCS, other)? Is all source under version control?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
47	Annexure-10.6	Modernization Approach & Roadmap	Are there generated code components (code generators, model-driven artifacts)? If so, what generates them?	There are no generated code components. This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
48	Annexure-10.6	Modernization Approach & Roadmap	How many batch jobs exist and what scheduler is used (Control-M, AutoSys, cron, Tivoli, Micro Focus JCL)?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
49	Annexure-10.6	Modernization Approach & Roadmap	Please provide current state architecture	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
50	Annexure-10.6	Modernization Approach & Roadmap	How many upstream and downstream systems integrate with this application? Can you provide an integration map or list?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
51	Annexure-10.6	Modernization Approach & Roadmap	What integration protocols are in use — file-based, API (REST/SOAP), messaging (MQ/Kafka), database-level, screen scraping?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
52	Annexure-10.6	Modernization Approach & Roadmap	Is there a preferred method to modernize - Rewrite all applications to target stack vs use Code conversion tools?	The bidders should propose the most suitable approach to convert/reengineer COBOL/Java/scripts to modern languages and frameworks.
53	Annexure-10.6	Modernization Approach & Roadmap	Is there a target go-live date or hard deadline (regulatory, contract, licensing)?	The bidders are to propose the ideal timelines.

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54	Annexure-10.6	Modernization Approach & Roadmap	Has the client done any previous modernization attempts? If so, what was the outcome and lessons learned?	There was no previous attempt for comprehensive modernization of eFeap.
55	Annexure-10.6	Modernization Approach & Roadmap	What is the target technology stack preference — Java/Spring Boot, .NET, cloud-native, or open to recommendation? What is the target for UI modernization — Angular, React, or keep existing? Are there UX redesign expectations?	The bidders should propose the most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
56	Annexure-10.6	Modernization Approach & Roadmap	What is the total data volume (database + files) and expected growth rate?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
57	Annexure-10.6	Modernization Approach & Roadmap	What is AI landscape currently in LIC ? Is it already using AI, Argentic AI or proprietary AI licenses from any vendor for day-to-day activity? If any, can those be used in doing PoC for mainframe modernization ?	The bidders should propose the most suitable AI strategy for modernization of core insurance solution adhering to EOI guidelines. POC should be based on the tools proposed by bidder in their proposal. LIC will decide about the final approach during RFP stage.
58	Annexure-11 Eligibility Criteria	8. Database Experience: During the last 7 years from the date of EOI, the Bidder should have experience of a project in modernization/ rationalization/ centralization of databases in BFSI Sector with a cumulative database size of the project of at least 50 TB.	Request LIC to accept non-BFSI sector customer references for Database Experience.	Please refer corrigendum-I.
59	Annexure-11 Eligibility Criteria	7. Legacy Modernization Experience During the last 7 years from the date of EOI, the Bidder must have successfully modernized or migrated at least one COBOL based legacy application.	As many legacy migration programs started around early 2000s, request LIC to consider the duration of the Legacy Modernization Experience instead of last 7 years.	Please refer corrigendum-I.
60	Annexure-11 Eligibility Criteria	12. Resource Capability - Certificate from Head (HR) or company secretary regarding both the requirements. Also complete list (Name, Qualification, Experience, etc) of technically qualified professionals in COBOL/mainframe on its rolls in India.	As per Organization policy, we can provide number of associates working in COBOL, types of qualifications and experience range on the company letter head. We hope that suffice the purpose.	The bidders may provide the type of qualification, experience range and masked names of COBOL resources working for them.

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61	Annexure-11,	Eligibility Criteria	Can OEM participant directly & execute the POC	All bidders (SI/OEM) can participate in the EOI and POC will be done by eligible bidders as per eligibility criteria mentioned in the EOI.
62	Annexure-11: Eligibility Criteria	d) 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 submission of bid), should have satisfactory performance and timely delivery completion certificate to be eligible to participate in the bid.	We may not get timely delivery completion certificate for an under implementation project. Kindly clarify, which document will help us to qualify this criteria.	Please be guided by the EOI.
63	Annexure-11: Eligibility Criteria	Points 5 to 10 : Annexure-12 along with Documentary evidence (Copies of Invoice/ Project completion Certificate/ Implementation Certificate / Work Order/ Purchase order/ Client confirmation letter or email) project nature, scope and size.	Pls. include Company Secretary signed letter as documentary proof and request to consider below changes. Annexure-12 along with Documentary evidence (Copies of Invoice/ Project completion Certificate/ Implementation Certificate / Work Order/ Purchase order/ Client confirmation letter or email/Company Secretary Certificate) project nature, scope and size.	Please be guided by the EOI.
64	Annexure-11: Eligibility Criteria points no 10		We request LIC to reduce the ask of >50 lakh lines of code, while retaining the focus on complexity, scale, and criticality of such migration projects. Kindly confirm if bidders with comparable large-scale legacy modernization experience, though with a lower count of line-of-code count, would be considered compliant?	Please refer Corrigendum-I.
65	Annexure-11: Eligibility Criteria points no 10		Code modernisation is a complex project so we request LIC to reduce the ask of 'bidder should have at least two engagement' to only 1 project engagement	Please refer Corrigendum-I.

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66	Annexure-11: Eligibility Criteria points no 9		Kindly confirm whether LIC would consider non-core but core-dependent Applications Project experience (e.g., new business processing, claims, commissions, policy servicing layers, enterprise integration, or data modernization platforms) as equivalent solutions, provided they serve 1 Crore+ policies or equivalent scale and are critical to end-to-end insurance operations.	Please be guided by the EOI.
67	Annexure-11: Eligibility Criteria points no 9		We request LIC to consider Core Insurance Platform implementation experience as equivalent solution provided they serve 25 Lakhs+ policies	Please refer Corrigendum-I.
68	Annexure-11: Eligibility Criteria - b) Bidder should have at least 100 technically qualified professionals in COBOL/mainframe on its rolls in India	Also complete list (Name, Qualification, Experience, etc) of technically qualified professionals in COBOL/mainframe on its rolls in India	Given the extensive nature of the documentation involved in submitting the complete list of qualified professionals along with the other requested details, we request LIC to relax this requirement and accept a certification from the Head of HR specifying the total number of COBOL / Mainframe professionals on the Company’s rolls in India.	The bidders may provide the type of qualification, experience range and masked names of COBOL resources working for them.
69	Annexure-11: Eligibility Criteria - Important points no 4	4. If masked documents are submitted by the bidder as a supporting document, then a declaration from the bidder, mentioning the details of the masked documents needs to be submitted.	As per our understanding, submission of Annexure 12 for such project duly signed by the Authorized Signatory should suffice to meet this requirement. Kindly confirm our understanding.	Please be guided by the EOI.
70	Annexure-11: Eligibility Criteria - Important points no 6	6. In case any Bidder has undergone corporate restructuring (including merger, demerger, hive off, slump sale etc.), it should showcase credentials of its erstwhile/current entity with sufficient documentary proof and undertaking to evince that such credentials have been transferred to the bidding entity and the	We understand that submission of the fresh Certificate of Incorporation, MOA, and AOA in the name of the merged entity would qualify as registered documents duly issued by the regulatory authority. Kindly confirm	Please be guided by the EOI.

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		bidding entity is authorized to use such credentials.		
71	Annexure-14: GENERAL USER GUIDE TO BIDDERS FOR E- PROCUREMENT PROCESS	Deployment and Data Landscape The production landscape comprises over 100 separate application instances, each supporting a cluster of business locations and backed by dedicated databases, with individual database sizes running into multiple terabytes in some cases. Inter-location communication and synchronization are enabled through a combination of message oriented middleware, service-based integrations, limited REST APIs, and batch processing mechanisms. Scheduled and automated processing is handled at both the Java and COBOL layers, supporting high volume transactional and other workloads	Are all the 100 instances sharing the same codebase and technology stack?	All application instances are identical in code base and technology.
72	Annexure-15	Deployment and Data Landscape The production landscape comprises over 100 separate application instances, each supporting a cluster of business locations and backed by dedicated databases, with individual database sizes running into multiple terabytes in some cases.	For the target state, does LIC prefer one consolidated national core, or a small number of regional instances?	The bidders should propose the most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
73	Annexure-15	Application Architecture & Functional Scope	Please provide a module-wise breakup of legacy programs (COBOL, java, etc) in eFeap (online & batch, policy lifecycle, claims, finance, commissions) along with business criticality?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
74	Annexure-15	Integration Ecosystem	How are legacy batch outputs currently integrated with downstream systems? Eg. API-based or event-driven integration? Please	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.

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			clarify	
75	Annexure-15 Current Landscape : Application Architecture	A COBOL-based business logic layer, which implements the majority of core insurance processing and is exposed through service interfaces.	Please confirm whether eFeap was originally developed on IBM mainframe and later rehosted to Micro Focus COBOL, or developed natively on Micro Focus COBOL.	eFeap was built using MF Cobol.
76	Annexure-2: Information on APPLICANT’S ORGANIZATION	Give details of the projects where bidder has implemented similar proposed solution	We understand that similar information is being sought in both annexures. Kindly clarify whether the response submitted in Annexure 12 can be referenced in Annexure 2 and please confirm our understanding and advise if there is any difference in the information expected across these annexures.	Please provide very high level information in Annexure 2 APPLICANT’S EXPERIENCE. Annexure 12 needs comprehensive details as per format.
77	Annexure-3: Authorization for signing of all documents related to EOI	Authorization to sign on behalf of the Company for LIC EOI Ref: LIC/CO/IT-DT/EOI/eFeapModernization/2025-26/01 dated 16.03.2026	The authorization for signing of all the documents related to EOI and RFP is assigned to VP and Sales Head – India Business by the MD & CEO of TCS. The Letter of Authority (LOA) is a legal document for this. Please confirm if LOA can be submitted instead of Annexure-3 believing that it is meant for the same purpose.	Copy of Letter of authority (LOA) establishing the delegation of signing powers to the authorized representative from the board will be acceptable subject to LIC's satisfaction.
78	Annexure-5: Pre contract Integrity Pact	Annexure-5: Pre contract Integrity Pact 5. Sanctions for Violations (v) To cancel all or any other contracts with the BIDDER. The BIDDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/recession and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER. (vi) To debar the BIDDER from participating in the future bidding processes of LIC for a minimum period of five years which any be further extended at the discretion of the	Annexure-5: Pre contract Integrity Pact 5. Sanctions for Violations (v) To cancel all or any other contracts with the BIDDER. The BIDDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/recession and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER. (vi) To debar the BIDDER from participating in the future bidding processes of LIC for a minimum period of five years which any be further extended at the discretion of the BUYER.	Please be guided by the EOI.

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		BUYER.		
79	Annexure-6: Non-Disclosure Agreement (NDA)	Annexure-6: Non-Disclosure Agreement (NDA) The Respondent herein agrees and undertakes to indemnify and hold LIC harmless from any loss, damage, claims, liabilities, charges, costs, or expense (including attorneys’ fees), that may arise or be caused or result from or be paid/incurred/suffered or caused to be paid/incurred/ suffered by reason of any breach, failure, delay, impropriety or irregularity on its part to honors, observe, adhere to, abide by or comply with any of the terms and conditions of this Agreement. In the event that the Respondent shall be liable to LIC in connection with this Agreement, the Respondent’s liability shall be limited to the value of the Contract.	Annexure-6: Non-Disclosure Agreement (NDA) The Respondent herein agrees and undertakes to indemnify and hold LIC harmless from any loss, damage, claims, liabilities, charges, costs, or expense (including attorneys’ fees), that may arise or be caused or result from or be paid/incurred/suffered or caused to be paid/incurred/ suffered by reason of any breach, failure, delay, impropriety or irregularity on its part to honors, observe, adhere to, abide by or comply with any of the terms and conditions of this Agreement. In the event that the Respondent shall be liable to LIC in connection with this Agreement, the Respondent’s liability shall be limited to the value of the Contract.	Please be guided by the EOI.
80	#REF!	Security	Anx10.7.3 states - "Integration with identity, access management, and privileged access systems." Please clarify if there is a requirement for IAM solution or whether LIC already has an existing IAM (IGA, AM, PAM) platform deployed. If yes, please provide name and version of IGA, AM, PAM solutions currently deployed to accurately scope the integration.	LIC has IGA and PAM solution. Further information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
81	Anx10.10.3	Knowledge extraction, documentation, and institutionalization approach.	Please clarify the deliverables expected under this section	Bidders are expected to propose the approach for systematically extracting knowledge from existing systems, creating comprehensive documentation and institutionalise the same through processes, tools etc.
82	Anx10.4.9	Scope and Boundary of the application vendor and infrastructure vendor	As we understand both application modernization and infrastructure procurement as well as setup will be part of the scope of the	As part of EOI, the bidders are expected to propose the infrastructure strategy for modernization of Core Insurance application. The exact scope of the bidder will be decided

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			bidder. Please clarify what is required to be responded as part of this section.	during RFP stage.
83	Anx10.6.8	Integration	As per the expectations there is an integration with Legacy systems. Would you provide more details on the same. Types of legacy systems and integration expected.	Bidders are expected to provide approach for Integration and abstraction mechanisms to avoid tight coupling with legacy systems. Further information regarding legacy systems will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.

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84	General	Other mandatory clauses to be added	<p>a. Bidder’s Proprietary Software and Pre-Existing IP. LIC acknowledges and agrees that this is a professional services agreement, and the Contract is not intended to be used for licensing of any Bidder’s proprietary software or tools. If Bidder and LIC mutually agree that the Bidder provides to LIC any proprietary software or tools of Bidder or of a third party, the parties shall negotiate and set forth the applicable terms and conditions in a separate license agreement and the provisions of this Section shall not apply to any deliverables related to customization or implementation of any such proprietary software or products of Bidder or of a third party. Further, LIC acknowledges that in performing Services under the Agreement Bidder may use Bidder’s proprietary materials including without limitation any software (or any part or component thereof), tools, methodology, processes, ideas, know-how and technology that are or were developed or owned by Bidder prior to or independent of the Services performed hereunder or any improvements, enhancements, modifications or customization made thereto as part of or in the course of performing the Services hereunder, (“Bidder Pre-Existing IP”). Bidder agrees that except with prior consent of LIC, Bidder shall not embed or incorporate any Bidder Pre-Existing IP. Notwithstanding anything to the contrary contained in the Agreement, Bidder shall continue to retain all the ownership, the rights title and interests to all Bidder Pre-Existing IP and nothing contained herein shall be construed as preventing or restricting Bidder</p>	Please be guided by the EOI.
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		<p>from using Bidder Pre-Existing IP in any manner. To the extent that any Bidder Pre-Existing IP or a portion thereof is incorporated or contained in a Deliverable under a Statement of Work under the Agreement, Bidder hereby grants to LIC a non-exclusive, perpetual, royalty free, fully paid up, irrevocable license, with the right to sublicense through multiple tiers, to use, copy, install, perform, display, modify and create derivative works of any such Bidder Pre-Existing IP in connection with the Deliverables and only as part of the Deliverables in which they are incorporated or embedded. The foregoing license does not authorizes LIC to (a) separate Bidder Pre-Existing IP from the Deliverable in which they are incorporated for creating a stand-alone product for marketing to others; (b) independently sell, lease, exchange, mortgage, pledge, license, sub license, assign or in any other way convey, transfer or alienate the Bidder Pre-Existing IP in favour of any person (either for commercial consideration or not (including by way of transmission), and/or (c) except as specifically and to the extent permitted by the Bidder in the relevant Statement of Work, reverse compile or in any other way arrive at or attempt to arrive at the source code of the Bidder Pre-Existing IP.</p>	
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85	General	Other mandatory clauses to be added	<p>b. Residuary Rights. Each Party shall be entitled to use in the normal course of its business and in providing same or similar services or development of similar deliverables for its other clients, the general knowledge and experience gained and retained in the unaided human memory of its personnel in the performance of the Agreement and Statement of Work(s) hereunder. For the purposes of clarity, the Bidder shall be free to provide any services or design any deliverable(s) that perform functions same or similar to the Deliverables being provided hereunder for the LIC, for any other client or customer of the Bidder (including without limitation any affiliate, competitor or potential competitor of the LIC). Nothing contained in this Section shall relieve either party of its confidentiality obligations with respect to the proprietary and confidential information or material of the other party.</p>	Please be guided by the EOI.
86	General	Other mandatory clauses to be added	<p>c. Third Party Components. Bidder shall specify in each Statement of Work or a change order, any third-party software, tools, products or materials required for performing the Services or for being incorporated into or provided in connection with the Deliverables prepared under such Statement of Work (“Third-Party Components”). Unless stated otherwise in the applicable Statement of Work, LIC shall be responsible for obtaining any and all appropriate consents and licenses for such Third-Party Components, at LIC’s costs and expenses, including applicable license fee. Bidder shall be responsible for providing reasonable assistance</p>	Please be guided by the EOI.

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			to LIC for securing all such licenses required from third parties for LIC’s use of any such Third-Party Components. Notwithstanding the foregoing, in the event that Bidder cannot at the time of signing the Statement of Work determine whether any Third Party Component will be required or incorporated into or in connection with a Deliverable, Bidder shall, as early as possible, but prior to the delivery of each Deliverable, notify LIC of such Third Party Components.	
87	General	Other mandatory clauses to be added	<p>2. Termination The Agreement resulting from this EOI and RFP may be terminated:</p> <p>(a) by Bidder by giving the other party not less than ninety (90) days written notice of termination;</p> <p>(b) forthwith if LIC does any material breach of any term of the contract and which in the case of a breach capable of being remedied shall not have been remedied within thirty (30) working days of written notice to remedy the same;</p> <p>(c) by Bidder party pursuant to Force Majeure.</p> <p>(d) If any amount due and payable by LIC under the Agreement is more than 30 days overdue; and there is no dispute between LIC and Bidder in relation to that amount, Bidder may issue to LIC a notice that payment is overdue. If LIC fails to pay Bidder within 7 days after the date of such notice, Bidder may by a further notice to LIC terminate the Agreement or at its election withdraw services or stop performance of its obligations until payment is made.</p> <p>Termination shall be without prejudice to any</p>	Please be guided by the EOI.

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			<p>other rights or remedies a party may be entitled to hereunder or at law and shall not affect any accrued rights or liabilities of either party nor the coming into force or continuation in force of any provision hereof which is expressly intended to come into force or continue in force on or after such termination.</p> <p>In the event of the Agreement being terminated, LIC shall be liable to make payments of all the amount due under the Agreement for which services have been rendered by Bidder’s Consultant’s. Forthwith on the expiry or earlier termination of the agreement, each party shall, return to the other party all documents and materials, belonging to the other party with regard to this assignment, or shall at the option of the disclosing party destroy all documents or materials in connection with this EOI and RFP.</p>	
88	General	Other mandatory clauses to be added	<p>3. Limitation of Liability</p> <p>1. The Bidder shall be excused and not be liable or responsible for any delay or failure to perform the Services or failure of the Services or a Deliverable under the Agreement to the extent that such delay or failure has arisen as a result of any delay or failure by the LIC or its employees or agents or third party service providers to perform any of its duties and obligations as set out in the Agreement and the applicable Statement of Work. In the event that the Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the LIC, the Bidder shall be allowed an additional period of time to perform its obligations and unless otherwise</p>	Please be guided by the EOI.

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agreed the additional period shall be equal to the amount of time for which Bidder is delayed or prevented from performing its obligations due to such failure or delay on the part of or on behalf of the LIC. Such failures or delays shall be brought to the notice the LIC and subject to mutual agreement with the LIC, the Bidder shall take such actions as may be necessary to correct or remedy the failures or delays. The Bidder shall be entitled to invoice the LIC for additional costs incurred in connection with correction or remedy.

2. Neither party shall be liable to the other for any special, indirect, incidental, consequential including loss of profit or revenue, loss of data, exemplary or punitive damages whether in contract, tort or other theories of law, even if such party has been advised of the possibility of such damages.

3. The total cumulative liability of either party arising from or relating to the agreement shall not exceed in the aggregate the total amount paid to BIDDER by the LIC during twelve (12) months under that applicable Statement of Work immediately preceding the claim that gives rise to such liability (as of the date the liability arose)

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89	General	Other mandatory clauses to be added	<p>4. Non Solicitation Bidder and LIC each agree that during the term a Bidder personnel or LIC employee is associated with the Services hereunder and for a period of two years after such person ceases to be so associated, neither Bidder nor LIC shall, directly or indirectly, solicit for hire or knowingly hire or retain such personnel of the other party as an employee or independent contractor, except with prior written consent of the other party. The foregoing restriction shall not apply to the employment of any person who responds to any general recruitment advertisement by a party in the normal course of business, without specifically targeting or approaching the personnel of the other party.</p>	Please be guided by the EOI.
90	General	Other mandatory clauses to be added	<p>5. Dispute Resolution The Agreement and each Statement of Work resulting from this EOI/ RFP shall be governed by and interpreted in accordance with the laws of India. Any disputes between the parties arising out of or relating to the Agreement shall be resolved by mutual discussions. Unresolved disputes, if any shall be subject to resolution by arbitration by sole arbitrator to be mutually nominated by the Parties. The proceedings shall be governed by the Arbitration and Conciliation Act, 1996 as amended. The language of the arbitration shall be English, and the decision of the sole arbitrator shall be final and binding on the parties. The place, seat and venue of Arbitration shall be Mumbai. The prevailing party shall be entitled to reasonable attorneys' fees and all costs of proceedings incurred in enforcing</p>	Please be guided by the EOI.

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			the Agreement. Subject to arbitration, the courts in Mumbai shall have exclusive jurisdiction.	
91	General		As we are bound by NDAs with most of our customers, we request LIC to accept a self-certified letter capturing the project details as documentary evidence for all the project experience requested under the Eligibility Criteria.	Please be guided by the EOI.
92	General point	General point	Given the criticality and complexity of this program, It will be desirable if LIC could keep a window for couple of discussions for all bidders open till 15th April 2026 where bidders can clarify any further queries they may have before the submission	Please be guided by the EOI.
93	General	General point	Considering the quantum and detailed information requested to be collated and submitted as part of the EOI, we kindly request LIC to grant an extension to the submission timeline.	Please refer corrigendum-I.
94	Generic	Current COBOL footprint	How many COBOL programs, modules and lines of code are in the eFeap core, and what is their distribution across the 142 databases?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
95	Generic	Legacy-to-modern API enablement	How does LIC envision exposing COBOL-based services via APIs and what are the performance & latency targets for the API layer?	The bidders should propose the most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
96	Generic	Business-rule extraction	What format and repository does LIC expect for business-rule capture from COBOL code and how will these rules be decoupled from presentation/data layers?	The bidders should propose the most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
97	Generic	Tooling	Are there mandatory development and build tools (e.g., Visual COBOL, Net Beans, Jenkins) that vendors must use, and are there any licensing restrictions on third-party COBOL-to-Java converters?	The bidders should propose the most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.

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98	Generic	Success criteria for PoC	What measurable outcomes (e.g., number of COBOL modules converted, latency improvement, error-rate reduction) will be used to deem the POC successful?	A detailed POC document will be shared with the eligible bidders based on EOI submission.
99	Generic	Number of integrations	How many number of integrations would have to be developed with internal LIC applications and external entities?	Details for implementation will be part of RFP.
100	NA	NA	Along with business and data tier, does LIC want to modernize/enhance the current Java UI and integration mechanism also?	The high level details are provided in the EOI document. The bidders should propose the most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
101	NA	NA	Has LIC any preference for Target platform for eFeap? If Yes, please provide the list of preferred target platforms	The bidders should propose the most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
102	NA	NA	Please share the NFRs of eFeap system to help us to assess the target state	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
103	NA	No of Concurrent Users	How many concurrent users are there. What is it in Mille sec, Micro sec etc.	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
104	NA	Max Transaction per Day	What is the number of transactions per day	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
105	NA	Max Size of Write /Transaction year	Need the maximum size of write transaction per year	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
106	NA	Any Document Upload Permitted	Is there any document upload required	Document upload functionalities are available in current application.
107	NA	Max Size of File in MB	What is the file Upload size in MB	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
108	NA	Max Files per User	What is the file upload per user required	There is no specified limit for file upload per user.
109	NA	Database Backup Policy	What is the database back policy	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
110	NA	Database Retention Policy	What is database retention policy	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
111	NA	DC - DR Policy	What is Data recovery policy	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.

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112	NA	RPO -- Recovery Point of Object	What is the required recovery Point of Object	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
113	NA	RTO -- Recovery Time of Object	What is the Recovery Time of Object	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
114	NA	Data Archival Policy	What is the current data archival policy	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
115	Page12 , Sect	Architectural Principles (Desired)	Do you have any Event streaming / Kafka platform , which should be extended for solution? Or Bidder can propose the component for this Architectural Principal	The bidders should propose the most suitable approach for modernization of core insurance solution adhering to EOI guidelines. LIC will decide about the final approach during RFP stage.
116	Section 2.2	EOI vs RFP Boundary	Kindly clarify if estimates of effort (high-level sizing), indicative phasing timelines, and indicative cost drivers (non-commercial) are acceptable as part of EOI technical submissions, purely for approach validation, without being treated as binding commitments.	Yes, the bidders should propose complete and most suitable approach and estimates/timelines to achieve the objectives and goals stated of modernization stated in EOI document.
117	Section 2.4.2	Engineering Excellence (DevSecOps)	LIC may please clarify the expected level of standardization and governance for Infrastructure as Code, including aspects such as use of reusable templates/modules, policy enforcement, and drift management across environments.	Bidders to propose the best and most suitable approach for this to achieve the objectives and goals stated of modernization stated in EOI document.
118	Section 2.5.1	Target Architecture – Cloud-ready/on-prem	Please clarify LIC’s preferred deployment direction for target state (On-prem private cloud vs hybrid vs regulated public cloud) to appropriately shape reference architecture in EOI.	The proposed solution should have capabilities of deployment in private, hybrid or public cloud environment. LIC will decide on final deployment approach.
119	Section 2.5.1	Architectural Principles	For the business layer, is the target state expected to be service-oriented APIs, micro services, or a hybrid coexistence model? Please clarify.	The bidders should propose complete and most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.

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120	Section 2.5.1	Service-to-Service Communication & Security	LIC may please clarify the expected operating model for service-to-service communication, specifically whether it is intended to be centrally governed through a unified control plane (covering service identity, secure communication, and traffic management) or managed independently at the application/service level.	The bidders should propose complete and most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
121	Section 2.5.2	Secrets Management	LIC may please clarify whether secrets management is expected to be centrally governed across all applications and environments, or managed at an individual application/platform level. Additionally, kindly specify the expected level of automation for credential lifecycle management (e.g., rotation, expiration).	The high level guidance has been provided in the EOI. The bidders should propose complete and most suitable approach for achieve and objectives and goals stated of modernization stated in EOI document.
122	Section 2.5.2	Application	LIC may please clarify for the private cloud set up that needs to be optimised for containerised deployment, whether it requires to run traditional always-up apps and micro services together.	We expect the setup should be able to handle all types of workloads in a cohesive manner. However the bidders should propose complete and most suitable approach to achieve the objectives and goals stated of modernization stated in EOI document.
123	Section 2.5.2	Application	LIC may please clarify for the private cloud set up whether it requires integration with modern DevOps tool chains. Please do specify in case there is any existing DevOps tool in place which needs to be integrated.	The bidders should propose the complete solution for core insurance modernization adhering to the objectives stated in the EOI.
124	Section 2.5.2	Application	LIC may please clarify for the private cloud set up which requires fast start for elastic scaling.	The bidders should propose the complete solution for core insurance modernization adhering to the objectives stated in the EOI.
125	Section 2.5.2	Application	LIC may please clarify for the private cloud set up which has high availability clustering for mission critical transactions.	The bidders should propose the complete solution for core insurance modernization adhering to the objectives stated in the EOI.
126	Section 2.5.2	Security	What is the preferred deployed form factor preferred by LIC for IAM solutions? (on-	The bidders should propose the complete solution for core insurance modernization adhering to the objectives stated in

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			premises, hybrid, SaaS, private cloud etc.)	the EOI.
127	Section 2.5.2	Platform	What OS & DB are you planning to use	The bidders should propose the complete solution for core insurance modernization adhering to the objectives stated in the EOI.
128	Section 2.5.2	Platform	What RTO & RPO you need between DC & DR / DC & NDC	The existing information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI. The bidders should propose the complete solution for core insurance modernization adhering to the objectives stated in the EOI.
129	Section 2.5.2	Platform	Do you have any HA (Cluster) setup in current server environment	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
130	Section 2.5.2	Platform	Where are the Test/Dev servers located & where do you want them (DC or DR or NDR)	The bidders should propose the complete solution for core insurance modernization adhering to the objectives stated in the EOI. This existing server information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
131	Section 2.5.2	Platform	Do you want Test/Dev servers in same infra where Production is hosted or in Separate Infra?	The bidders should propose the complete solution for core insurance modernization adhering to the objectives stated in the EOI.
132	Section 3	Evaluation Methodology	What success metrics will be used to assess modernization? Eg. batch runtime reduction, defect density, change lead time, or business KPIs? Please clarify.	A detailed POC document will be shared with the eligible bidders based on EOI submission.
133	Section 4.15	Encryption & Key Management	LIC may please clarify whether a software-based centralized key management solution, providing full lifecycle control (generation, rotation, revocation) and auditability, would be considered an acceptable approach. Additionally, kindly specify the regulatory and compliance standards that such a solution is expected to adhere to.	The bidders should propose the complete solution for core insurance modernization adhering to the objectives stated in the EOI. The standard regulatory and compliance details applicable to Insurance sector may be adhered to.
134		2.4.1 Business Objectives of the Modernization	Application will be accessed mainly for India or	The application is currently for India business operations.

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			any geography ?	
135		Support multi-channel and partner ecosystem integration to expand market reach.	Is LIC expecting API monetization ?	At this stage API monetization is not a specific objective, however, bidders may propose capabilities to support such a future ready feature.
136		AI/ML: Leveraging Secured and on-premise Generative/Argentic AI to orchestrate the	Is LIC is expecting local LLM based argentic AI solution here ?	The bidders should propose the most suitable AI/LLM strategy for modernization of core insurance solution adhering to EOI guidelines. LIC will decide about the final approach during RFP stage.
137		The PoC scope will include two selected functionalities from the Marketing and Sales module of eFeap, representing data-intensive, COBOL-heavy processes related to sales personnel performance evaluation and club membership; Incentive/ appraisal/ commission/ benefit extraction, computation, and settlement activities.	How many such modules are present in eFeap. What is total LOC of each module ?	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
138		Relevant code snippets/modules necessary for the POC scope.	Our understanding is that all dependent code will be shared?	All relevant code snippets/modules necessary for the POC scope will be provided.
139		Source code	Our understanding is that all legacy code is non signed, non encrypted and ready to be ingest into any tools for transformation. Kindly confirm	For POC, codes in plain text format will be provided.
140		Demonstrate modernization of sample COBOL programs (and java if needed),	Please explain more on Java if needed. What is target tech stack you need (java, react js, angular , node js etc) Also, 1) How java being used in Presentation (JSP/swing?) 2) What is total LOC in java 3) What is Total LOC in COBOL 4) Is LIC using JCL?	The bidders should propose the most suitable target stack for core insurance modernization adhering to the objectives stated in the EOI. This information on existing details will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
141		Reuse of existing software licenses and infrastructure components	Please share full details of existing software license and infrastructure components	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.

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142		Functional Scope & Application Architecture	Provide each module wise, Java & Cobol Program count and total lines of code. -Approximate COBOL LoC breakup (batch vs online)? -Number and complexity of cross-module dependencies? -Known high-risk domains LIC wants to modernize first? E.g. New Business Processing in eFeap has 50 Java programs for front end with total 50,000 LOC & 100 COBOL pgms/copybooks for backend with total 1,00,000 LOC.	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
143		Functional Scope & Application Architecture	Explain how Cobol programs are integrated with Java Programs in current state	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
144		Functional Scope & Application Architecture	Relational database table counts E.g. Policy Master tables - 50, Product Configuration - 30, Policy Transaction tables - 60 etc	High level table information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
145		Functional Scope & Application Architecture	Are Online & batch processes run manually ? If not specify the names of the schedulers used	Batch processes are run both manually and through schedulers.
146		Functional Scope & Application Architecture : Development, testing, and deployment involve multiple tool chains and centralized release processes to support a geographically distributed production footprint.	What's the tool chain used to deploy code to geographically distributed production footprint.	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
147		Database centralization and consolidation strategy, including division-wise instance consolidation where applicable	Are division-wise databases logically different or only physically segregated?	Division wise Database instances are hosted in separate servers.
148		Eligibility criteria related to point 6, 7, 8, 9,10	As we are bound by client confidentiality, sharing of the supporting evidence may not be allowed by the client, though we are asking for the same. In such situation please allow us to submit certificate from CA/Statutory auditor endorsing the ask in the eligibility criteria	Please be guided by the EOI.

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149		Analysis of existing data architecture and data distribution.	Please share details of the existing data architecture and data distribution patterns	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.
150		<p>Current Limitations and Drivers for Modernisation</p> <p>Despite significant infrastructure consolidation and platform upgrades, eFeap remains large, tightly coupled, and complex to enhance due to its legacy-heavy technology base, distributed data architecture, and extensive cross-module dependencies. These characteristics—combined with increasing business, regulatory, scalability, and integration demands—form the primary drivers for LIC’s proposed phased and modular modernisation of the eFeap application.</p>	Kindly share the volumetric with respect to the policies, clients, agent/brokers, Claims and projected YoY growth	Most of the information sought is available in the public domain. For this EOI purpose, we may consider an YoY growth of 15%.
151		Anx10.2.1 Understanding of the current application landscape, infrastructure, data architecture, and integration ecosystem.	<p>We need to have details of current application landscape, infrastructure, data architecture, and integration ecosystem, plug-ins and connectors used to understand eFeap application and surround ecosystem</p> <p>Are current application and business logic available in one layer or scattered across applications?</p> <p>For this we understand that NDA submission prior to EOI submission can happen, so that LIC can share the relevant details. Kindly confirm</p>	This information will be available in the detailed document on submission of NDA as mentioned in Annexure-15 of EOI.

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152		<p>Section 2.3 of EOI: Detailed Information: Higher level details are provided in Annexure-15. More detailed technology and infrastructure information, if required, shall be provided to prospective bidders subsequent to the execution of a Non-Disclosure Agreement (NDA) prior to the final submission of bids.</p> <p>Section 4.10 of Either bidder shall submit along with the Bid, a duly notarized Non-Disclosure agreement on a stamp paper of ₹500 (Rupees five hundred only) as per the format given in Annexure-6 which should be duly signed by the Authorized Signatory of the Company.</p>	<p>Our understanding is that prior to submission of EOI we can ask for detailed technology and infrastructure information, provided we sign NDA. Please confirm as this is contradicting with 4.10 clause of EOI</p>	<p>Soft copy of NDA submitted prior to EOI for detailed document may be submitted as part of EOI submission again.</p>
153			<p>As we understand that focus is on core insurance functions basis that policy accounting will be managed in modernized core platform. In that case will there be a separate Financial management system for GL, TRAIL BALANCE for non-policy accounting transactions</p>	<p>If and when LIC identifies any component for separation from core insurance the same will be informed. The exact scope will be decided and finalized before RFP stage.</p>
154		<p>Other mandatory clauses to be added</p>	<p>1. Intellectual Property Rights</p>	<p>Please be guided by the EOI.</p>
155	<p>Annexure-11 Eligibility Criteria</p>	<p>10. Code Understanding & Migration Capability: Within the last 7 years from the date of EOI, the bidder should have at least two engagements of code conversion / refactoring covering > 50 lakhs lines of code. At least one of these projects should be from legacy-to-modern platform migration.</p>	<p>As many legacy migration programs started around early 2000s, request LIC to increase the duration of the Code Understanding & Migration Capability Experience instead of last 7 years.</p>	<p>Please refer corrigendum-I.</p>