Expression of Interest (EOI)

for

Empanelment of the Technology Service Providers (TSP) for providing technology resources for various Applications and Digital initiatives at LIC.

EOI Reference No: LIC/CO/ITDT/RISE/2526/EOI-TSP

Date: 20.03.2026

The Executive Director, IT/DT, Life Insurance Corporation of India reserves the right to cancel the Notice No: LIC/CO/ITDT/RISE/2526/EOI-TSP for EOI and / or invite afresh with or without amendments to this Notice for EOI, without liability or any obligations.

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Information Technology/Digital Transformation – Central Office, 'Jeevan Seva Annexe',2nd Floor,
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DISCLAIMER

1. This ("EOI") document has been prepared solely to assist interested and eligible Bidders in understanding the requirements for participation in the challenge-based Pilot procurement process for the Proposal Form Data Extraction Solution. This EOI, and the information contained herein or subsequently provided to the Bidders, whether verbally, in documentary form, electronic form, or otherwise, is provided on the terms and conditions set out in this EOI and any additional terms and conditions that may be notified by the Procuring Entity from time to time.

2. This EOI is not an Agreement, nor shall it be construed as an offer, invitation to offer, or commitment on the part of the Procuring Entity to procure, contract, or enter into any binding or non-binding arrangement with any Bidder. The purpose of this EOI is to provide information that may assist Bidders in preparing their Proposals. Nothing in this document shall be construed as creating any binding obligation on the Procuring Entity.

3. The information contained in this EOI is not exhaustive, is subject to change, and is provided in good faith. While reasonable care has been exercised in compiling the information, the Procuring Entity, its officers, employees, consultants, advisors, or agents make no representation or warranty, express or implied, as to the accuracy, completeness, adequacy, correctness, fitness for purpose, or reliability of any part of this EOI.

4. Bidders shall conduct their own independent investigations, analysis, due diligence, technical appraisal, legal review, financial assessment, and business judgement with respect to all matters relating to this EOI, including statutory, regulatory, operational, and deployment matters. Bidders shall obtain their own professional advice including legal, taxation, financial, and technical advice before submitting their Proposals.

5. The Procuring Entity reserves the right, in its sole discretion and without assigning any reason, to amend, modify, supplement, replace, extend, withdraw, cancel, or terminate this EOI or any part thereof, or to issue clarifications, addenda, corrigenda, or notices, at any time prior to completion of the procurement process, without incurring any obligation or liability whatsoever.

6. Issuance of this EOI does not imply that the Procuring Entity is bound to select or shortlist any Bidder or to award any contract pursuant to this EOI. The Procuring Entity further reserves the right to reject any or all Proposals, in whole or in part, without assigning any reason, and without liability or obligation of any kind.

7. Neither the Procuring Entity nor any of its officers, employees, representatives, advisors, or consultants shall be liable to any Bidder or any other person under any law, statute, rule, or regulation, or under principles of tort, contract, equity, or otherwise, for any loss, damage, cost, or expense arising from or in connection with:

   a. any aspect of this EOI,
   b. participation by any Bidder in the EOI process,
   c. reliance on information contained in or omitted from this EOI,
   d. any amendment, modification, suspension, or cancellation of this EOI.

8. Participation in this EOI shall be deemed to constitute an unconditional acceptance by the Bidder of all the terms and conditions of this EOI, including this Disclaimer Clause.

PART 1: GENERAL INFORMATION

1.1 Introduction

The Life Insurance Corporation of India, a Statutory Corporation established under section 3 of the Life Insurance Corporation Act, 1956 (Act 31 of 1956) and having its Central Office at 'Yogakshema', Jeevan Bima Marg, Nariman Point, Mumbai, hereinafter referred as LIC or Corporation envisages to empanel/register Technology Service Providers (TSP) to provide need based technical and professional IT Support to LIC.

This empanelment and registration of firms shall be based on the requirements of the LIC, emerging technologies and availability of such experience and expertise with the Firms.

LIC's intention is to follow Challenge-Based Approach seeking innovative solutions with emerging technology companies to a problem statement as a challenge to be solved.

1.2 Purpose of Invitation of EOI

a. This Expression of Interest (EOI) is issued for the purpose of gathering information and shortlisting qualified firms for empanelment with LIC. The empanelled firms shall be capable of providing need-based technical and professional expertise to support LIC in the implementation of emerging digital technologies, modernization initiatives, and specialized technology solutions.

b. Commercial bids shall be submitted role-wise and profile-wise, indicating the empanelment rates for each expert role proposed under the scope of services.

c. Based on the technical evaluation scores, up to five (5) service providers shall be shortlisted for empanelment. The option to match the Lowest (L1) discovered commercial rate for each

respective role/expert category shall be offered only to these top five technically ranked bidders.

d. The option to match the Lowest (L1) discovered rate shall be offered role-wise to the technically shortlisted bidders. Bidders may choose to match the L1 rate for one or more specific roles/expert categories, and it shall not be mandatory for the bidder to match the L1 rate across all roles in order to be considered for empanelment for the respective roles.

e. Empanelment shall be finalized only for those technically shortlisted bidders who agree to match the L1 rate for the corresponding role or expert profile. Bidders who do not match the L1 rate for the respective role/category shall not be considered for empanelment for that role.

f. LIC reserves the right to empanel fewer than five service providers if the required commercial matching or other evaluation criteria are not met.

g. For Assignments under this empanelment, empanelled bidders may be requested to submit specific expert and technical resource profiles and/or technical proposals aligned to the scope of work. The selection for the assignment shall be based on the technical evaluation and scoring of the proposed profiles, relevant experience, and suitability for the assignment, in accordance with the evaluation criteria defined for that particular engagement. Such scoring shall be carried out on a relative basis among the technical proposals received for the assignment from the empanelled bidders. The assignment shall thereafter be awarded to the highest technically scored suitable profile/service provider, at the empanelled rate for the respective role, on either a Time & Material (T&M) basis or an Outcome/Deliverable-based basis, as applicable.

h. LIC reserves the right, at its sole discretion, to utilize or not utilize this empanelment for any specific requirement. While assignments may be offered to empanelled service providers under this empanelment framework, LIC may also choose to procure similar services through open EOIs, limited tenders, or any other procurement method permitted under its procurement policies, or engage existing agencies or service providers as deemed appropriate. Empanelment under this EOI shall therefore not confer any assured right to receive assignments, and LIC shall retain full discretion in determining the mode of procurement and allocation of work.

1.3   EOI Issuing Authority
Designation and address of the person inviting the proposal:

The Executive Director (IT/Digital Transformation),
LIC of India, Central Office, IT/DT Department,
2nd Floor, Jeevan Seva Annexe Building,

S.V. Road, Santacruz (W), Mumbai – 400054
Tel: 022 67090510 / 67090427 /
E-mail: co_ittenders@licindia.com

1.4 EOI Timelines

LIC of India may, in exceptional circumstances, and at its sole discretion, extend the Application Submission Due Date by issuing an Addendum/Corrigendum. The following tentative schedule would be followed for this EOI.

#	Particulars	Details
1	EOI Reference	LIC/CO/ITDT/RISE/2526/EOI-TSP
2	Date of issuance of EOI	20.03.2026
3	Last date for Submission of Queries	27.03.2026
4	Online Pre-Bid Meeting Date and Time	27.03.2026 | 15.00 Hrs. (IST)
5	Date of communication of responses to pre-bid queries and corrigendum, if any.	31.03.2026
6	EOI Online Submission Start Date	27.03.2026
7	Last date and time for EOI Online Submission	15.04.2026 | 15.30 Hrs. (IST)
8	Date and time of Online opening of EOI	15.04.2026 | 15.45 Hrs. (IST)

NOTE : ONE EXTENSION OF DUE DATE OF BID SUBMISSION:
If number of bids received online is found to be less than two on end date of bid submission then the following critical dates of the Tender will be extended at the time of bid opening for a period of four (4) days.
a. Last date of submission of EOI
b. Date of opening of EOI.
If any of the above extended Dates falls on Saturday/Sunday/Holiday i.e., a non-working day then the same is to be rescheduled to the next working day. This extension will be also applicable in case of receipt of Zero bid.

1.5 Pre-Bid Meeting and Clarifications

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

Following are the details of the scheduled meeting:

Meeting Link:
https://licindiasampark.webex.com/licindiasampark/j.php?MTID=mb6d66e4467b977d5b02c8bb48fae6c2a
Meeting number: 2516 803 6103
Password: 2703

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

1.6 EOI Processing Fee

The EOI Processing Fee is INR 11,800/- (Non-Refundable) (Rupees Eleven Thousand Eight Hundred Only) inclusive of GST.
[INR 10,000/- Bid Fees + INR 1800/- GST.]

Micro & Small Enterprises (MSE) units are exempted from payment of EMD and EOI processing fee provided the services they are offering are rendered by them. Exemption as stated above is not applicable for providing services, rendered by other companies. Bidder should submit supporting documents issued by competent Govt. bodies to become eligible for the above exemption.

1.7 Earnest Money Deposit

In the form of Bid Security Declaration.

1.8 Currency

All monetary values in the proposals in response to this invitation of EOI shall be in Indian Rupees (INR) only.

1.9 Governing Laws/Jurisdiction

The validity, performance, construction and effect of this EOI shall be governed by the substantive laws of India. Any controversy or claim arising out of or in relation to this EOI, or breach, hereof, shall be finally settled under the jurisdiction of Mumbai High Court only.

1.10 Performance Guarantee

Upon engaged for an assignment LIC may require a bidder to provide a Performance Bank Guarantee, within 15 days from the Notification of award, for a value equivalent to 5% of the total Contract Value in the manner as decided by LIC.

<div align="center">PART 2: EMPANELMENT CRITERIA</div>

2.1.1 Eligibility Criteria – Category Core

Sl. No.	Table A: Eligibility Criteria – Category Core	
	Criteria	Documents to be submitted
1	**Legal Entity** The Bidder must be an Indian Company/ LLP /Partnership firm registered under applicable Act in India.	a) Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with Memorandum & Articles of Association/ Partnership Deed. b) PAN, GSTIN Certificate and any other tax related document if applicable is required to be submitted along with the eligibility bid.
2	Bidder should have experience of minimum 5 years in providing IT Technical Resources of various skill sets.	Copy of the order and / or Certificate of completion and/or experience certificate from client for the work. PO earlier to five years from date of EOI Issuance.
3a	The Bidder must have an average turnover of minimum Rs.1000 crore during last 03 (three) financial year(s) i.e. FY 2022-2023, FY 2023- 2024 and FY 2024-2025	Copy of the audited Balance Sheets and / or CA certified details for the corresponding financial years to be submitted.
3b	The Bidder should have a positive net worth in last three (3) financial years, i.e. 2022-23, 2023-2024, 2024-2025.	Copy of the audited financial statement along with profit and loss statement for corresponding years and / or CA certified details for the last financial years to be submitted.
3c	The Bidder should be profitable organization on the basis of profit before tax (PBT) for at least 02 (two) out of last 03 (three) financial years mentioned in para 3a above.	Copy of the audited financial statement along with profit and loss statement for corresponding years and / or CA certified details for the last financial years to be submitted.
4	Minimum IT resource strength of 5000 as on date of this EOI. Relevant Technical Resource (Excluding helpdesk/call center/ BPO resources)	Undertaking by the authorized signatory

Table A: Eligibility Criteria – Category Core		
Sl. No.	Criteria	Documents to be submitted

5	BFSI Client references and contact details (email/ landline/ mobile) of customers to whom the Bidder has provided IT Human Resources in India. (Start and End Date of the Project to be mentioned) in the past.
	
	At least 03 client references are required and all must be from BFSI Clients.
	
	For the purpose of this EOI, the term "BFSI Client" shall mean any of the following entities:
	
	    a. An IRDAI regulated Insurance Company, or
	    b. An RBI regulated Bank, or
	    c. Insurance Regulatory and Development Authority of India (IRDAI) or
	    d. Reserve Bank of India (RBI).
	
	Wherever the term "BFSI Client" is used elsewhere in this EOI document, it shall be interpreted to mean the entities defined above unless specifically stated otherwise.
	
	For the purpose of evaluation under this EOI, only those Purchase Orders / Work Orders shall be considered which have been issued during the current financial year up to the date of EOI issuance and during the five (5) immediately preceding financial years, namely FY 2020-21. FY 2021-22, FY 2022–23, FY 2023–24, and FY 2024–25.
		Client PO/ Empanelment Letter.

6	The Bidder should have successfully completed contract of INR 25 Crores or above from a single client in providing Technical Resources for IT services (project and/or T&M basis) to a BFSI Client for digital initiatives during any of the last five financial years.	1. Mandatory Copy of relevant Purchase Orders / Work Orders issued by the Client. 2. Mandatory Client Satisfactory Performance Certificate confirming

Table A: Eligibility Criteria – Category Core		
Sl. No.	Criteria	Documents to be submitted
	For the purpose of this clause: Multiple Purchase Orders / Work Orders issued by the same Client may be aggregated to meet the minimum value, provided the assignments relate to technical resource deployment for IT projects, digital initiatives or services similar to LIC's requirement. **Purchase Order (PO) Eligibility Criteria:** For the purpose of evaluation under this EOI, only those Purchase Orders / Work Orders shall be considered which have been issued during the current financial year up to the date of EOI issuance and during the five (5) immediately preceding financial years, namely FY 2020-21. FY 2021-22, FY 2022–23, FY 2023–24, and FY 2024–25. Any Purchase Orders issued prior to 01 April 2020 shall not be considered for qualification or evaluation under this EOI. Bidders must submit documentary evidence such as copies of Purchase Orders / Work Orders and corresponding completion certificates or ongoing engagement proof, wherever applicable, provided satisfactory performance certificate is submitted. For avoidance of doubt, the Client referred to in this clause shall be the same Client as defined under Sl. 5 above.	satisfactory execution of the assignment(s). 3. Mandatory contact details (email/ landline/ mobile) of customers.
7	The Bidder should have ISO 27001 Certification valid as on date of EOI Opening.	Documentary Evidence for Valid Certification.

Table A: Eligibility Criteria – Category Core		
Sl. No.	Criteria	Documents to be submitted
8	Bidders should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this EOI/or submission of documents for annual review.	Self-declaration to this effect on the company's letterhead should be submitted.
9	The service provider should ensure that there are no legal proceedings / inquiries / investigations have been commenced / pending / threatened against service provider by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected.	Self-declaration to this effect on the company's letterhead should be submitted. Brief details of litigations, disputes related to product/services being procured under this EOI or infringement of any third party Intellectual Property Rights by prospective Bidder or disputes among Bidder's board of directors, liquidation, bankruptcy, insolvency cases or cases for debarment/blacklisting for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments or any such similar cases, if any are to be given on Company's letter head.
10	The Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020	Undertaking from the Bidder

Note: Considering that the proposed assignments will involve development, enhancement, and integration of mission-critical enterprise applications that process sensitive customer, financial, and regulatory data, and in view of the organization's obligations as an IRDAI-regulated entity, it is essential to engage software development firms with demonstrated experience in delivering large-scale, secure, and compliant technology solutions for BFSI or other regulated sectors. The development partners will also have exposure to core system integrations, enterprise APIs, and internal data structures. Accordingly, eligibility has been structured to ensure participation of established software engineering firms with scale, proven delivery capability, mature information security practices, and adequate financial, technical and organizational capacity to safeguard data privacy, ensure regulatory compliance, and support reliable enterprise-grade implementations.

2.1.2 Eligibility Criteria – Category MSE (Micro and Small Enterprise)

Sl. No.	Table B: Eligibility Criteria - Category MSE	
	Criteria	Documents to be submitted
1	**Legal Entity – MSE Category** The Bidder must be an Indian Company/ LLP /Partnership firm registered under applicable Act in India.	a) Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with Memorandum & Articles of Association/ Partnership Deed. b) PAN, GSTIN Certificate and any other tax related document if applicable is required to be submitted along with the eligibility bid.
2	**Eligibility - MSE Category** This category is exclusively open to bidders registered as Micro or Small Enterprises (MSEs) under the Udyam Registration portal of the Government of India. Only bidders possessing a valid and relevant Udyam Registration Certificate as on the date of bid submission shall be eligible. The Udyam Registration Certificate must clearly indicate the status as Micro or Small Enterprise and the business activity relevant to the scope of work under this EOI. Bidders shall submit a	Bidders shall submit a self-attested copy of the valid Udyam Registration Certificate along with their bid.

Table B: Eligibility Criteria - Category MSE		
Sl. No.	**Criteria**	**Documents to be submitted**
	self-attested copy of the valid Udyam Registration Certificate along with their bid. Medium Enterprises and entities not registered under Udyam as Micro or Small Enterprises shall not be eligible.	

3	**Relevant Revenue Experience – MSE Category**
	
	a. As on the date of issuance of this EOI, the Bidder must demonstrate relevant experience by meeting any one of the following revenue criteria within a continuous period of twelve (12) months from technical services engagements undertaken on a Project-based and/or Time & Material (T&M) basis, specifically relating to deployment of technical resources for IT projects or services, delivered to BFSI Client(s):
	  i. ₹3 Crore or above from a single BFSI client, OR
	  ii. ₹1.5 Crore or above each from two (2) separate BFSI clients
	  iii. ₹1.0 Crore or above each from three (3) separate BFSI clients
	
	b. The above revenue must have been earned within a continuous period of twelve (12) months under the relevant engagement(s).
	
	c. The Bidder shall submit supporting documentary evidence such as Work Orders, Agreements, Invoices, or CA-certified revenue certificates clearly establishing fulfilment of the above criteria. In addition, the Bidder shall provide a Client Satisfactory Performance Certificate / Letter from each
		1. Mandatory: Copy of relevant Purchase Orders / Work Orders issued by the client.
		
		2. Mandatory: Client Satisfactory Performance Certificate / Letter confirming satisfactory execution of the assignment(s).
		
		3. Mandatory: Customer contact details including email address and landline/mobile number for reference verification.
		
		For avoidance of doubt, the BFSI Client referred to in this clause shall be the same as defined under Sl. No. 2.1.1 (Table A, Sl. No. 5.)

Table B: Eligibility Criteria - Category MSE		
Sl. No.	**Criteria**	**Documents to be submitted**
	referenced client as part of the bid submission. LIC reserves the right to independently verify the submitted credentials and references with the respective clients. **d. Clarifications** i. Multiple Purchase Orders / Work Orders issued by the same client may be aggregated to meet the minimum revenue requirement only if such Purchase Orders / Work Orders relate to the same assignment or represent a continuous engagement for technical resource deployment services. Ongoing assignments shall also be considered. ii. The aggregated Purchase Orders / Work Orders must collectively demonstrate continuity of the assignment and the revenue generated within the same twelve (12) month period. iii. The relevant Purchase Orders / Work Orders must be dated on or after 01.04.2023. iv. Bidders must submit documentary evidence such as copies of Purchase Orders / Work Orders and corresponding completion certificates or ongoing engagement proof, wherever applicable, provided satisfactory performance certificate is submitted.	

	Table B: Eligibility Criteria - Category MSE	
Sl. No.	**Criteria**	**Documents to be submitted**
4	**Technical Resource Deployment Experience – MSE Category** a. The Bidder should have successfully executed or be currently executing IT technical resource deployment assignments (on a Project-based and/or Time & Material basis) for clients as defined in Sl. No. 2.1.1, Table A, Sl. No. 5. b. The Bidder must demonstrate deployment of technical resources meeting any one of the following criteria: 1. Minimum 15 resources deployed for a continuous period of at least 12 months for one (1) BFSI client, OR 2. Minimum 10 resources each deployed for a continuous period of at least 12 months for two (2) BFSI clients. 3. Minimum 5 resources each deployed for a continuous period of at least 12 months for three (3) BFSI clients.	Purchase Order(s) / Work Order(s) issued by the respective client(s), clearly evidencing the number of resources deployed and the duration of deployment. Ongoing assignments shall also be considered. For avoidance of doubt, the BFSI Client referred to in this clause shall be the same as defined under Clause 2.1.1, Table A, Sl. No. 5.
5	The Bidder should have: a. ISO 27001 Information Security Management Systems (ISMS) and b. ISO 20000 Certification - IT Service Management (ITSM).	Documentary Evidence for Valid Certification as on date of EOI Opening

Table B: Eligibility Criteria - Category MSE		
Sl. No.	Criteria	Documents to be submitted
6	Bidders should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this EOI/or submission of documents for annual review	Self-declaration to this effect on the company's letterhead should be submitted.
7	The service provider should ensure that there are no legal proceedings / inquiries / investigations have been commenced / pending / threatened against service provider by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected.	Self-declaration to this effect on the company's letterhead should be submitted. Brief details of litigations, disputes related to product/services being procured under this EOI or infringement of any third party Intellectual Property Rights by prospective Bidder or disputes among Bidder's board of directors, liquidation, bankruptcy, insolvency cases or cases for debarment/blacklisting for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments or any such similar cases, if any are to be given on Company's letter head.
8	The Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020.	Undertaking from the Bidder

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2.1.3 Eligibility Criteria – Category Experts Named Profiles

Sl. No.	Table C: Eligibility Criteria – Category: Experts Named Profiles	
	Criteria	**Documents to be submitted**
1	**Legal Entity – Named Expert Category** The Bidder must be an Indian Company/ LLP /Partnership firm registered under applicable Act in India.	a) Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with Memorandum & Articles of Association/ Partnership Deed. b) PAN, GSTIN Certificate and any other tax related document if applicable is required to be submitted along with the eligibility bid.

2	**Named Expert Eligibility and Experience Requirements**
	
	a. The Bidder shall propose named expert profiles for the Domain/Technology Areas specified for L4 and L5.
	
	b. Each proposed expert must meet the minimum experience requirements prescribed for the respective expert category.
	
	c. For each proposed expert, the Bidder shall submit a minimum of five (5) case studies of successfully completed assignments demonstrating proven expertise and hands-on experience in the relevant domain for which empanelment is sought. The proposed expert must have been engaged for similar level and relevant assignment as required by LIC . Each case study must clearly specify:
	
	  i. Client organization
	  ii. Industry sector
	  iii. Nature and objective of the assignment
	  iv. Scope of work performed
		Documentary Evidence Required
		The Bidder must submit the following supporting documents for each referenced assignment:
		
		1. **Mandatory:** Copy of relevant Purchase Orders / Work Orders / Agreements issued by the client.
		
		2. **Mandatory:** Client Satisfactory Performance Certificate / Completion Certificate confirming successful execution of the assignment.
		
		3. **Mandatory:** Client reference details, including name, designation, email address, and landline/mobile number for verification purposes.

	Table C: Eligibility Criteria – Category: Experts Named Profiles	
Sl. No.	**Criteria**	**Documents to be submitted**

	v. Specific role and responsibilities of the proposed expert
	   vi. Key deliverables produced
	  vii. Outcomes or measurable impact achieved
	
	d. The case studies must relate to assignments completed in the relevant technology or domain area and should substantiate the capability of the proposed expert to undertake similar strategic, advisory, architecture, or implementation engagements under this empanelment.
	
	e. LIC reserves the right to verify the authenticity, relevance, and outcome of the submitted case studies and associated credentials from the respective clients.
	
	f. For the purpose of this clause, the Client may belong to any industry sector, provided the assignment is relevant to the domain or technology area for which the expert is proposed.
	
	g. The proposed expert shall be a full-time employee, retained expert, or formally contracted domain specialist of the bidder. CVs submitted without demonstrable association with the bidder may not be considered.	

3	The Bidder should have ISO 27001 Certification valid as on date of EOI Opening.	Documentary Evidence for Valid Certification

**Table C: Eligibility Criteria – Category: Experts Named Profiles**		
Sl. No.	**Criteria**	**Documents to be submitted**
4	Bidders should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this EOI/or submission of documents for annual review	Self-declaration to this effect on the company's letterhead should be submitted.
5	The service provider should ensure that there are no legal proceedings / inquiries / investigations have been commenced / pending / threatened against service provider by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected.	Self-declaration to this effect on the company's letterhead should be submitted. Brief details of litigations, disputes related to product/services being procured under this EOI or infringement of any third party Intellectual Property Rights by prospective Bidder or disputes among Bidder's board of directors, liquidation, bankruptcy, insolvency cases or cases for debarment/blacklisting for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments or any such similar cases, if any are to be given on Company's letter head.
6	The Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020	Undertaking from the Bidder

Table C: Eligibility Criteria – Category: Experts Named Profiles		
Sl. No.	**Criteria**	**Documents to be submitted**
7	Educational Qualification: The proposed expert should possess a Bachelor's degree in Engineering / Technology / Computer Science / Information Technology or equivalent. Higher qualifications such as Master's Degree / PhD in relevant technology areas will be desirable.	Copy of Relevant Degree certificate
8	**Industry Engagement** The expert must have worked with large enterprises, BFSI institutions, government organizations, or digital platforms involving complex technology environments.	

9. Professional Experience The proposed expert must have minimum relevant professional experience as practitioners in the proposed domain of expertise as follows:

Table D: Eligibility Criteria (Sl. No. 2.1.2, Table C, Sl. No. 9): Professional Experience				
#	**Category**	**Role Type**	**Experience**	**Typical Responsibility**
1	**Level 5 – Principal Expert/ Architect**	i. Strategic Advisor / Transformation Leader ii. Enterprise Architect iii. Chief Architect / Strategic Advisor iv. Security Architecture Lead	Minimum 16 years of professional experience At least 10 years in senior architecture / consulting / leadership roles Proven experience in enterprise digital transformation programs and/or relevant domain	Enterprise-level strategy, architecture governance, technology roadmap

Table D: Eligibility Criteria (Sl. No. 2.1.2, Table C, Sl. No. 9): Professional Experience				
#	Category	Role Type	Experience	Typical Responsibility
2	**Level 4 – Architect / Consultant / Emerging Technology**	Architect / Lead Consultant / Technology Specialist	Minimum 12-16 years of professional experience At least 8 years in senior architecture / consulting / leadership roles Proven experience in enterprise digital transformation programs and/or relevant domain	Solution architecture, platform design, complex technology implementation Emerging Technology : Deep technical expertise in specialized or emerging technology areas

2.2 Empanelment Period:

i. Empanelment would be for a period of three (03) years from the date of issuance of empanelment letter / agreement subject to satisfactory service and yearly review. LIC will also continue empanelment on a regular basis as and when required. If the service provided by the Bidder/Applicant is found to be unsatisfactory or if at any time it is found that the information provided for empanelment or for any tender is false or if irregularities shown by the Bidder/Applicant for applying for the tenders, LIC shall reserve the right to remove such vendors from the empaneled list without giving any notice to the vendor in advance. If called for, the Bidder/Applicant should be ready to participate in LIC's tender process as per the terms and conditions of the respective RFQ.

ii. The quoted rates will be valid for a period of three (3) years from the date of issuance of empanelment letter. Post completion of three (3) years, rate revision, if any, may be considered **based on the year-on-year increase in the Consumer Price Index (CPI – Combined)** published by MoSPI, Government of India, subject to a **maximum cap of 5% per annum and approval of LIC**. Reference year for revision in year four (4) will be the CPI of the Year on Year increase in Year three (3).
Ex. Year-on-year inflation rate based on All India Consumer Price Index (CPI) with base year 2024 for the month of January, 2026 over January, 2025 is 2.75% (Provisional). However such increase will be purely at the discretion of LIC. (https://mospi.gov.in/uploads/latestReleases/latest_release_1770891893893_6b458c0a-c327-4fef-a554-41131ea67273_Press_Relase_of_CPI_for_Jan26.pdf)

iii. LIC reserves the right to extend the empanelment term for a period or periods of up to 1 year at a time with such extension or extensions on the terms and conditions of EOI and subject to LIC's obligations at law. The empaneled Vendor may modify or withdraw its empanelment after expiry of minimum three (3) years of its empanelment, provided that written notice of the modification or withdrawal is received and accepted by LIC.

iv. **Empanelment/Registration of firms does not assure that service contract/purchase order will be issued to the technology service provider/vendor/vendors.** Separate Technical-Commercial quotation will be asked from Empaneled software service providers as and when services will be required to be procured. Work will be assigned through a lump sum contract to empaneled vendor after inviting competitive technical commercial Proposal from eligible Empaneled software service providers. Each time, offer will be given to technically qualified, L1 vendor to provide the desired IT Services.

v. LIC may at its discretion put additional technical expertise requirement while calling for commercial quotations based on the nature of assignment and its requirements to further shortlist from among the Empaneled software service providers. Submission made in the EOI Proposal will be used for the shortlisting for assignment when so required by LIC. Bidders must provide information on the assignments, clients, relevant competencies and resource availability in sufficient details to facilitate such shortlisting.

vi. Empaneled software service providers will be asked to bid for only those assignments which LIC at its discretion decides for procurement from the Empaneled software service providers, and invites techno-commercial bids from the shortlisted empaneled vendors for such assignment only.

vii. As and when there is requirement from LIC, Empaneled software service providers will be shortlisted for invitation of the bids for the assignments based on their areas of expertise, key professionals and successful completion of previous similar engagements in other organizations and status or outcome of previous engagements with LIC.

viii. LIC may require the empaneled firms, based on the need of the assignment to provide software development resources (developers, Business Analyst, Technical lead, etc.) Apart from services of the experts' resources to facilitate some assignment when so required. The cost proposal for such resources may be invited along with cost proposal for expert resources for the identified assignment or later.

ix. LIC reserves the right to make additions, deletions, modification to the panel of Empaneled software service providers, additional technological roles from the empaneled software service providers based on technical requirements and the terms of empanelment at any time during the term of empanelment.

x. **LIC at all-time reserves the right to decide on the procurement of the desired IT Services through other procurement modes like open tender, limited tender, tendering within empaneled firms, or from firms with whom it has a rate contract or existing contract or in any manner that it deems fit and in the interest of the LIC.**

xi. TERMS AND CONDITIONS for RFP / Assignment Stage are provided in Annexure.

2.3   Bid Submission & Evaluation

i. The responses to this EOI must be complete and comprehensive with explicit documentary evidence in support of all the eligibility criteria mentioned herein section 2.1. The proposals shall be prepared in accordance with the requirements specified in this EOI and in the format prescribed (wherever mentioned). If necessary, LIC may ask for clarification and/or further information from the Bidder/Applicants.

ii. Proposals must be direct, concise, and complete. All information not directly relevant to this EOI should be omitted. The incomplete responses without the required documents are liable to be rejected.

iii. It is not necessary to provide for all Resource Skill Levels . Bidder/Applicant can apply for one or more items as per resource and competency available with the firm.

iv. If an empaneled Technology Service Providers fails to participate in three consecutive RFQ process, their empanelment will be cancelled.

v. The eligibility proposal will be evaluated first and only those Bidder/Applicants, deemed eligible as per the eligibility criteria mentioned in this EOI, will be shortlisted basis technical scoring .

vi. LIC reserves the right to accept/reject any or all offers submitted in response to this advertisement without assigning any reason whatsoever and LIC's decision will be final in this regard.

vii. If deemed necessary, LIC may seek clarifications on any aspect of EOI from the Bidder/Applicant. If a written response is requested, it must be provided within 02 working days beyond which the response received, if any will not be considered. However, that would not entitle the Bidder/Applicant to change or cause any change in the substances of their EOI document already submitted. LIC may also make enquiries to establish the past performance of the Bidder/Applicants in respect of similar work. All information submitted in the application or obtained subsequently will be treated as confidential.

viii. LIC further reserves the right to issue Request for Quotes (RFQ) to such empanelled vendors whom it deems eligible and qualified based on the evaluation of the responses received. LIC may issue a Request for Quotes (RFQ) covering detailed revised Scope of Work to shortlisted Bidder/Applicants for inviting technical and indicative/final commercial bids for next process of procurement. However, it may be noted that short listing of Bidder/Applicants should not be treated as a contract for the proposed work.

ix. Nothing contained in this EOI shall impair LIC's Right to issue an Open Tender on the proposed product/service.

x. In case the specified date of submission of EOI is declared a holiday in Maharashtra under N.I. Act, the bids will be received till the specified time on next working day.

xi. Bidder/Applicant has to qualify in all the eligibility criteria mentioned in the EOI document.

xii. This EOI is only for the purpose of empanelment with Man month/Man day rates for desired **Resource Skill Level.**

xiii. This EOI shall not define project specific terms and guidelines. They shall be specified in the subsequent RFQ documents issued for the specific requirements.

2.4 Empanelment Conditions

i. LIC will empanel the successful Technology Service Providers whose proposal has been determined to be substantially responsive as per the process outlined in this EOI.

ii. Technology Service Providers are required to demonstrate through their response, their proven previous expertise in the desired area/category for empanelment.

iii. Empanelment of the Vendors will be categorized based on their areas of expertise. Technology and Software Service providers will be entitled to bid for the assignment in their relevant category/area of expertise only.

iv. Having shortlisted the firm and experts / trainers based on the initial submissions and credentials and profile, any change in the resources, will require re-evaluation of the new profile for the continued empanelment of the firm.

v. Empaneled Technology and Software Service providers will be allowed to bid for only those software assignments which LIC at its discretion determines suitable for procurement through the Empaneled Technology and Software Service providers and the Technology Service Providers demonstrate their suitability through team interviews

resource profiles, solution approach and/or Proof of Concept/Demo and Compatibility and Integration with LICs System.

vi. LIC at all-time reserves the right to decide on the procurement of the desired IT Services/Solutions through various procurement modes like open tender, limited tender, tendering within empaneled Technology Service Providers or from Technology Service Providers with whom it has a rate contract or in any manner that it deems fit and in the interest of the LIC.

vii. **Right to Accept Any Application and To Reject Any or All Application (s):** LIC reserves the right to accept or reject any application, and to annul this process and reject all applications at any time, without thereby incurring any liability to the affected Technology Service Providers or any obligation to inform the affected Technology Service Providers of the grounds for LIC action.

viii. LIC reserves the right to standardize and equalize the resource-wise monthly rates across all empanelled Technology Service Providers based on the finalized benchmark rates determined through the bidding process, including the L1 discovered rates among technically qualified bidders and/or benchmarking with prevailing rates with LIC or Government agencies such as National e-Governance Division (NeGD). Accordingly, LIC may require all technically qualified bidders to match the finalized standardized rate for the respective resource category as a condition for empanelment. Only those bidders who agree to match such standardized rates shall be empanelled. Once finalized, the standardized rate card shall be uniformly applicable to all empanelled Technology Service Providers for the respective resource categories during the validity of the empanelment, unless revised by LIC as per the provisions of the empanelment. LIC reserves the right to rationalize, harmonize, or equalize the rates across resource categories and empanelled vendors in order to ensure competitiveness, transparency, and consistency in procurement. The decision of LIC regarding rate equalization and standardization shall be final and binding, and no representation or claim in this regard shall be entertained.

ix. Empanelment of Technology Service Providers under this EOI shall not guarantee any minimum business, assignment, or volume of work to the empanelled entities. LIC shall engage empaneled vendors strictly based on project requirements, technical suitability, and administrative approvals as applicable. The empaneled vendors shall not have any claim or entitlement to receive any work order solely by virtue of their empanelment.

x. LIC reserves the right to assign work to empaneled Technology Service Providers through limited EOIs, limited-competition, technical evaluation/interview, or direct nomination among the empaneled vendors depending on the nature, urgency, complexity, and specialization required for the assignment. For specific projects or engagements, LIC may

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seek technical proposals, solution approaches, or resource profiles from empanelled vendors prior to awarding the assignment.

xi. Certain assignments under this empanelment may be outcome-based, deliverable-based, or project-based engagements, where evaluation may be carried out based on a combination of technical criteria and commercial parameters. In such cases, LIC may adopt a Quality-cum-Cost Based Selection (QCBS) methodology or L1-based selection among technically qualified bidders, depending on the nature of the assignment, scope of work, and procurement guidelines applicable at that stage.For assignments where L1 criteria is adopted, the work order shall be awarded to the lowest priced bidder among the technically qualified empanelled vendors meeting the prescribed technical requirements for that assignment.

xii. LIC reserves the right, at its sole discretion, to invite additional applications and empanel new Technology Service Providers during the validity period of the empanelment, if deemed necessary due to emerging technology requirements, expansion of project scope, lack of adequate specialized expertise in the existing panel, or to ensure sufficient competition among vendors. Such onboarding may be undertaken through fresh EOI, limited invitation, or empanelment refresh process, and the newly empanelled entities shall be subject to the same terms and conditions of the empanelment framework.

xiii. LIC reserves the right to periodically review the performance of empanelled Technology Service Providers based on factors such as quality of deliverables, adherence to timelines, technical capability, resource stability, responsiveness, and compliance with contractual obligations. In case an empanelled vendor is found to have consistently underperformed, failed to meet agreed service levels, violated contractual terms, or engaged in practices detrimental to the interests of LIC, LIC may, after due review and recording of reasons, remove such vendor from the empanelled list or restrict their participation in future assignments under the empanelment framework. The decision of LIC in this regard shall be final and binding.

xiv. For assignments issued under this empanelment, the empanelled Technology Service Providers shall deploy qualified and experienced resources strictly in accordance with the roles, qualifications, and experience levels proposed in their submission and approved by LIC. All resources proposed for deployment shall be subject to review and approval by LIC prior to commencement of the assignment. LIC reserves the right to interview, evaluate, or seek replacement of any proposed resource if the resource does not meet the required technical competence, experience, or role expectations. The empanelled vendor shall not substitute or replace any approved resource without prior written approval of LIC, except under exceptional circumstances such as resignation, medical reasons, or other unavoidable situations. In such cases, the vendor shall provide a suitable replacement resource of equal or higher qualification and experience, subject to LIC's approval. In the event LIC determines that a deployed resource is not performing satisfactorily or does not meet the required competency standards, LIC reserves the right to request immediate replacement of such resource, and the vendor shall arrange a

replacement within the stipulated timeframe without any additional cost implications to LIC. Any misrepresentation of resource credentials, experience, or availability, including submission of incorrect profiles or substitution of approved resources without authorization, may result in rejection of the resource, cancellation of the assignment, or removal of the vendor from the empaneled list, at the sole discretion of LIC.

xv. LIC reserves the right to assess the suitability of proposed resources through technical interaction or interview prior to their onboarding for any assignment under this empanelment. The empanelled Technology Service Providers shall submit detailed profiles of the proposed resources, and LIC may conduct technical discussions, interviews, or competency assessments to evaluate the resource's domain expertise, technical capability, and suitability for the specific assignment. Based on the outcome of such evaluation, LIC shall have the right to approve or reject the proposed resource. Only those resources found suitable and approved by LIC shall be onboarded for the respective assignment. LIC may also request the empanelled vendor to propose alternate profiles if the initially proposed resource does not meet the required competency level or assignment requirements. The decision of LIC regarding selection and onboarding of resources shall be final and binding.

xvi. Considering that the empanelment framework covers multiple technology roles and resource categories, LIC reserves the right to shortlist bidders for empanelment or participation in assignments based on their ability to provide resources across a wider range of roles covered under the empanelment. Accordingly, preference may be given to bidders who have submitted empanelment rates and demonstrated capability for the maximum number of resource roles/categories, in order to ensure operational efficiency, ease of engagement, and availability of diverse technical skills under a single empanelled vendor. LIC may therefore, at its discretion, limit or shortlist the number of empanelled vendors based on the breadth of role coverage, technical capability, and commercial competitiveness, while ensuring adequate competition and availability of resources across the required technology domains. The decision of LIC in this regard shall be final and binding.

xvii. LIC may at its discretion put additional requirement while calling for technical proposal based on the nature of assignment and its requirements to further shortlist from among the Empaneled Technology and Software Service providers.

xviii. Bids not conforming to the requirements of the EOI may not be considered by LIC. However, LIC reserves the right, at any time, to waive any of the requirements, if, in the sole discretion of LIC, the best interests of LIC would be served.

xix. As and when there is requirement/challenge statement from LIC, Empaneled Technology and Software Service providers will be shortlisted for invitation of the

response/expression of interest for the assignments based on their areas of expertise, key professionals and successful completion of previous similar engagements in other organizations and status or outcome of previous engagements with LIC.

xx. LIC reserves the right to make additions, deletions, modification to the panel of Empaneled Technology and Software Service providers and the terms of EOI at any time during the term of empanelment.

PART 3: TECHNICAL EVALUATION FRAMEWORK

The scope of work for inviting Expression of Interest (EOI) for Empanelment of Technology Service Providers to provide need based technical and professional IT Support and Trainings, is mentioned below:

Empanelment Criteria
Firms meeting the:
(i) eligibility criteria and
(ii) Technical ranking cut off based on technical score.

a. Based on the technical evaluation scores, and subject to bidders meeting the minimum eligibility criteria and qualifying technical score, up to five (5) service providers shall be shortlisted for empanelment in each category. Where fewer than five bidders qualify, empanelment shall be limited to such qualifying bidders only. The option to match the Lowest (L1) discovered or LIC finalized commercial rate shall be extended only to these technically qualified bidders.

b. The option to match the Lowest (L1) discovered rate shall be offered role-wise to the technically shortlisted bidders. Bidders may choose to match the L1 rate for one or more specific roles/expert categories, and it shall not be mandatory for the bidder to match the L1 rate across all roles in order to be considered for empanelment for the respective roles.

c. Empanelment shall be finalized only for those technically shortlisted bidders who agree to match the L1 rate for the corresponding role or expert profile. Bidders who do not match the L1 rate for the respective role/category shall not be considered for empanelment for that role.

d. LIC reserves the right to empanel fewer than five service providers if the required technically qualified bidder or commercial matching or other evaluation criteria are not met.

e. For Assignments under this empanelment, empanelled bidders may be requested to submit specific expert and technical resource profiles and/or technical proposals aligned to the scope of work. The selection for the assignment shall be based on the technical evaluation and scoring of the proposed profiles, relevant experience, and suitability for the assignment,

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in accordance with the evaluation criteria defined for that particular engagement. Such scoring shall be carried out on a relative basis among the technical proposals received for the assignment from the empanelled bidders. The assignment shall thereafter be awarded to the highest technically scored suitable profile/service provider, at the empanelled rate for the respective role, on either a Time & Material (T&M) basis or an Outcome/Deliverable-based basis, as applicable.

f. An assignments under this empanelment may be awarded to a single empanelled bidder based on the overall suitability of the team of resources proposed for a specific requirement. LIC shall evaluate the combined competency, experience, and role alignment of the proposed team, and may award the assignment to the bidder whose team is found most suitable for successful execution of the assignment. The decision of LIC in this regard shall be final and binding.

g. LIC reserves the right, at its sole discretion, to utilize or not utilize this empanelment for any specific requirement. While assignments may be offered to empanelled service providers under this empanelment framework, LIC may also choose to procure similar services through open EOIs, limited tenders, or any other procurement method permitted under its procurement policies, or engage existing agencies or service providers as deemed appropriate. Empanelment under this EOI shall therefore not confer any assured right to receive assignments, and LIC shall retain full discretion in determining the mode of procurement and allocation of work.

h. For the purpose of evaluation under this EOI, only those Purchase Orders / Work Orders shall be considered which have been issued during the current financial year up to the date of EOI issuance and during the five (5) immediately preceding financial years, namely FY 2020-21. FY 2021-22, FY 2022–23, FY 2023–24, and FY 2024–25.

3.1   Technical Evaluation Framework (Core Category)

#	Component	Description	Max Marks
1	Case Study (Assignment 1)	Relevant Digital Implementation	30
2	Case Study (Assignment 2)	Relevant Digital Implementation	30
3	Case Study (Assignment 3)	Relevant Digital Implementation	30
4	Active Empanelment	Two similar empanelment (5 marks for each)	10
		Total	**100**

3.2   Technical Evaluation Framework (MSE Category)

#	Component	Description	Max Marks

#		Description	Max Marks
1	BFSI Client Case Study (Assignment) PO Value INR 3 Crores (Cr.). In case Two Case Studies/ Assignment Value of INR 1.5 Cr and above, each will be evaluated for 45 Marks. In case Three Case Studies/ Assignment Value of INR 1.0 Cr and above, each will be evaluated for 30 Marks. *Same marking framework as applicable for Core category with 3x weightage for the single Assignment and in case of two or three assignments 1.5x or 1.0x weightage for each assignment.* **Example:** *Scale of Deployment 4 Marks will become 12 Marks for Single Assignment submission case and 6 Marks each for two assignment evaluation and remain as 4 marks for three assignments submission.*	Relevant Digital Implementation	90
2	Active Empanelment	Two similar empanelment (5 marks for each)	10
		Total	**100**

3.3   Case Study Evaluation Framework (Core and MSE)

The marking framework will be per case study with maximum 30 marks each.

#	Component	Description	Max Marks
1	Relevance to Requirement	Alignment with digital onboarding / core platform / microservices / API-based systems	3
2	BFSI Client Experience	Implementation for BFSI client: 5 Marks Others: 0	5
3	Scale of Deployment	No. of resources deployed - 2 marks (higher weight for large teams) No. of End Users - 2 marks	4
4	Contract Value (PO Value)	Higher value reflects complexity and trust	5
5	Duration of Assignment	Longer and sustained engagements preferred 12 months and above – 3 marks	3

#	Component	Description	Max Marks
		6 to <12 months – 1.5 marks. 3 to < 6 months – 1 marks. < 3 months – 0 Marks	
6	Place of Delivery	Mumbai / MMR gets 2 Marks Others : 0	2
7	Complexity & Architecture	Microservices, cloud-native, integrations, security, APIs etc.	3
8	Client satisfaction certificate	Go-live, measurable outcomes, Client Satisfactory outcome letter - 5 No Client Certificate - 0	5
		Total	**30**

a. High Scale/ Value / High Relevance (same domain/technology): 100%
b. Moderate Scale/ Value / Moderate Relevance: 80%
c. Limited Scale /Value / Limited Relevance: 60%

d. In the event that fewer than two bidders qualify by securing the minimum technical score of 70 marks, LIC reserves the right, at its sole discretion, to relax the qualifying criteria. In such cases, a bidder securing a minimum technical score of 60 marks may be considered for empanelment, strictly for the purpose of ensuring empanelment of two bidders. In such cases, empanelment shall be restricted to a maximum of two (2) bidders securing the highest technical scores. The decision of LIC in this regard shall be final and binding. Under no circumstances shall bidders scoring below 60 marks be considered.

e. The technical evaluation of proposals shall be carried out based on the defined criteria, and scores shall be assigned in a relative manner taking into account the comparative merit of all proposals received. Accordingly, the marks awarded to each bidder may be based on benchmarking against other bidders for parameters such as relevance, scale, complexity, and quality of assignments. The decision of LIC in assigning such relative scores shall be final and binding.

f. Each case study/assignment submitted by the bidder shall be distinct and independently executed. Case studies must pertain to different clients, or where the same client is cited, they must relate to clearly separate and independent assignments/projects. Continuation or extension of the same assignment with the same client, even if issued through multiple Purchase Orders (POs), shall not be considered as separate case studies. Multiple submissions representing the same or substantially similar assignment shall not be evaluated. LIC reserves the right to seek clarification or reject such submissions if found duplicative. This is applicable for all the three category of empanelment.

3.4 Technical Evaluation Framework (Named Expert Empanelment)

#	Component	Description	Max Marks
1	Case Study (Assignment 1)	Relevant Expertise Area	20
2	Case Study (Assignment 2)	Relevant Expertise Area	20
3	Case Study (Assignment 3)	Relevant Expertise Area	20
4	Case Study (Assignment 4)	Relevant Expertise Area	20
5	Case Study (Assignment 5)	Relevant Expertise Area	20
		Total	**100**

    i. Only assignments where the proposed expert has had direct and substantial involvement shall be considered for evaluation. Generic organizational experience without clear attribution to the expert shall not be scored.

    ii. **Each assignment must include:**
        a. Client name
        b. Is Client BFSI?
        c. Project description
        d. Role of the expert
        e. Scale, Duration & Impact of Assignment
        f. Complexity & Architecture, technology used
        g. Outcome achieved,
        h. Client Satisfaction Certificate/Letter.
        i. Supporting document (PO / Certificate / Declaration)

    iii. **Qualification Criteria**
        a. Minimum Qualifying Score: 70 Marks
        b. Empanelment: Top scoring experts max upto 5 in each domain meeting qualifying criteria.

3.5 Case Study Evaluation Framework (Named Experts)

The marking framework will be per case study/assignment with maximum 20 marks each. Each expert must submit 5 assignments in the relevant domain of expertise.

#	Component	Description	Max Marks
1	Relevance to Role / Domain	Alignment with proposed expert role (Architecture / AI / DevOps / etc.) Direct involvement, leadership, ownership in assignment	3
2	BFSI Experience	Experience in BFSI Client	5

#	Component	Description	Max Marks
3	Scale ,Duration & Impact of Assignment	Extent of scale handled in the assignment, such as system criticality, transaction volumes, user base, data size, or enterprise-wide impact, with clear involvement of the proposed expert.	4
4	Complexity & Architecture	Use of modern architecture, integrations, security, scalability	2
5	Outcome & Delivery Success	Go-live, measurable outcomes, client satisfaction	2
6	Contract Value (PO Value)	Higher value reflects complexity and trust	2
7	Place of Delivery	Mumbai / MMR gets 2 Marks Others : 0	2
		Total	**20**

3.6 Developers/Technology Resource desired Profile:

a. Bachelor's Degree or Technical qualification in Information Technology or Computer Science or related stream.

b. Strong proficiency and hands-on experience in design, build, and maintain efficient, reusable, and reliable code and applications using relevant technologies.

c. Good understanding of web technologies such as HTML, CSS and JavaScript for web applications developers.

d. Java Developers: Experience in Spring Boot, Spring MVC, Hibernate and other JEE technologies frameworks with secure application development.

e. Familiarity with code versioning tool SVN , Git and build tools Maven

f. Experience with latest UI frameworks, preferred experience with new generation of Web Programming - using Micro Service, REST/JSON, Component UI models.

g. Knowledge of modern authorization mechanisms

h. Prior experience working with databases

i. Familiarity with Agile Development using JIRA.

j. Minimum experience of working in 3 projects in required technology.

PART 4: CONDITIONS UNDER WHICH THIS EOI IS ISSUED

4.1   This EOI is not an offer and is issued with no commitment. Without limiting its rights in law or otherwise, LIC reserves the right, in its absolute discretion, at all times, in relation to accepting or rejecting any EOI response; varying or discounting the EOI and related processes including "scope of work". LIC shall not be bound to give reasons for any decision made under this clause and its decision will be final and binding on all respondents to this EOI. LIC also reserves the right to disqualify any Bidder/Applicant, should it be so necessary at any stage.

4.2   **Right to Terminate the Process**

a.   LIC is not bound to accept any proposal and reserves the right to annul the selection process at any time prior to contract award without thereby incurring any liability to the Bidder/Applicants. LIC also reserves the right to cancel this invitation for EOI and/or invite afresh with or without amendments to this invitation for EOI, without liability or any obligation for such request for EOI and without assigning any reason. Information provided at this stage is indicative and LIC reserves the right to amend/add further details in the EOI document.

b.   LIC may terminate the EOI process and the resultant empaneled panel created at any time and without assigning any reason. LIC makes no commitments, express or implied, that this process will result in a business transaction with anyone.

4.3   Timing and sequence of events resulting from this EOI shall ultimately be determined by LIC.

4.4   No oral conversations or agreements with any official, agent, or employee of LIC shall affect or modify any terms of this EOI and any alleged oral agreement or arrangement made by a Bidder/Applicant with any department, agency, official or employee of LIC shall be superseded by the definitive agreement that results from this EOI process. Oral communications by LIC to Bidder/Applicants shall not be considered binding on LIC, nor shall any written materials have provided by any person other than LIC.

4.5   Neither the Bidder/Applicant nor any of the Bidder/Applicant's representatives shall have any claims whatsoever against LIC or any of their respective officials, agents, or employees arising out of, or relating to this EOI or these procedures (other than those arising under a definitive service agreement with the Bidder/Applicant in accordance with the terms thereof).

4.6   Bidder/Applicants who are found to canvass, influence or attempt to influence in any manner the qualification or selection process, including without limitation, by offering bribes or other illegal gratification, shall be disqualified from the process at any stage.

4.7   **Costs to be borne by Bidder/Applicants**
All costs and expenses incurred by Bidder/Applicants in any way associated with the development, preparation, and submission of proposals, including but not limited to the attendance at meetings, discussions, demonstrations, etc and providing any additional information required by LIC, will be borne entirely and exclusively by the Bidder/Applicant.

4.8   **No Legal Relationship**
No binding legal relationship will exist between any of the Bidder/Applicants and LIC until the execution of a contractual agreement. The selection in the EOI or participation in the EOI process does not qualify for any contractual obligation from LIC. The issuance of EOI for the selected Bidder/Applicants does not qualify for any contractual obligations from LIC. Mere submission of this EOI or Pre-qualification or issue of EOI does not vest any right in the Bidder/Applicant for being selected for the project.

4.9   **Compliance with Eligibility criteria**
The Technology Service Providers desiring to respond to the invitation for EOI will submit their details in Annexure regarding their meeting the eligibility criteria. The organizations are responsible for submitting all supporting documents that evidence their fulfilment of the pre qualification criteria. LIC of India is entitled to ask the Bidder/Applicant to submit any additional supporting documents regarding its meeting the pre-qualification criteria, which may include letters from past clients, copies of contracts and it will be the responsibility of the Bidder/Applicant to satisfy LIC. The Bidder/Applicant will not take refuge under Non-disclosure Agreements, Confidentiality agreements for non submission of documents supporting its claims of fulfilling the eligibility criteria.

4.10   **Validity clause**
The Expression of Interest submitted by the Bidder/Applicant would be valid for a period of 180 days from the date of opening of EOI.

4.11   LIC OF INDIA is not responsible for non-submission of EOIs within the specified date and time due to any reason including technical glitches in the server or holidays in between.

4.12   Shortlisted Bidder/Applicants must not advertise or publish the same in any form without the prior written consent of LIC OF INDIA.

4.13   **Rights to the content of the Proposal**
For all the proposals received before the last date and time of proposal submission, the proposals and accompanying documentation of the proposal will become the property of LIC

and will not be returned after opening of the pre-qualification proposals. LIC is not restricted in its rights to use or disclose any or all of the information contained in the proposal and can do so without compensation to the proposers. LIC shall not be bound by any language in the proposal indicating the confidentiality of the proposal or any other restriction on its use or disclosure.

4.14 Acknowledgement of Understanding of Terms

By submitting a proposal, each Bidder/Applicant shall be deemed to acknowledge that it has carefully read all sections of this EOI, including all forms, schedules and annexure hereto, and has fully informed itself as to all existing conditions and limitations.

4.15 Language of Proposals

The proposal and all correspondence and documents shall be written in English.

4.16 Confidentiality:

The contents of this EOI and the supporting documentation are confidential to LIC and are provided solely for the purpose of response to the EOI. Bidder/Applicants shall not include or reference this EOI and subsequent procurement in any publicity or references without prior written consent from LIC. No news release, public announcement, or any other reference to this EOI or subsequent procurement or any contract there under shall be made without written consent from LIC.

4.17 Fraud and Corrupt Practices:

a. The Bidder/Applicants and their respective officers, employees, agents and advisers shall observe the highest standard of ethics during the Selection Process. Notwithstanding anything to the contrary contained in this EOI, the LIC shall reject a Proposal without being liable in any manner whatsoever to the Bidder/Applicant, if it determines that the Bidder/Applicant has, directly or indirectly or through an agent, engaged in corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice (collectively the —Prohibited Practices) in the Evaluation Process. In such an event, the LIC shall, without prejudice to its any other rights or remedies, forfeit and appropriate the EMD or PBG, as the case may be, as mutually agreed genuine pre-estimated compensation and damages payable to LIC for, inter alia, time, cost and effort of LIC, in regard to the EOI, including consideration and evaluation of such Bidder/Applicant's Proposal.

b. Without prejudice to the rights of the LIC under Clause above and the rights and remedies which the LIC may have under the Letter of Notification of Award or the Agreement, if Bidder/Applicant, as the case may be, is found by the 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 Award or the execution of the Agreement, such Bidder/Applicant shall not be eligible

to participate in any tender or EOI issued by LIC during a period of 3 years from the date such Bidder/Applicant, as the case may be, is found by LIC to have directly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice, as the case may be.

For the purposes of this Section, the following terms shall have the meaning hereinafter respectively assigned to them:

c) "Corrupt practice" means

(i) The offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the action of any person connected with the Selection Process (for avoidance of doubt, offering of employment to or employing or engaging in any manner whatsoever, directly or indirectly, any official of LIC who is or has been associated in any manner, directly or indirectly with the Selection Process or the LOI or has dealt with matters concerning the Agreement or arising there from, before or after the execution thereof, at any time prior to the expiry of one year from the date such official resigns or retires from or otherwise ceases to be in the service of LIC, shall be deemed to constitute influencing the actions of a person connected with the Selection Process);

Or

(ii) Save as provided herein, engaging in any manner whatsoever, whether during the Selection Process or after the issue of the LOI or after the execution of the Agreement, as the case may be, any person in respect of any matter relating to the Project or the Award or the Agreement, who at any time has been or is a legal, financial or technical adviser of LIC in relation to any matter concerning the Project;

d) "Fraudulent practice" means a misrepresentation or omission of facts or disclosure of incomplete facts, in order to influence the Selection Process;

e) "coercive practice" means impairing or harming or threatening to impair or harm, directly or indirectly, any person or property to influence any person 's participation or action in the Selection Process;

f) "**Undesirable practice"** means
> (i) establishing contact with any person connected with or employed or engaged by Life Insurance Corporation of India with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the Selection Process;
> **or**
> (ii) Having a conflict of Interest; and

g) "Restrictive practice" means forming a cartel or arriving at any understanding or arrangement among Bidder/Applicants with the objective of restricting or manipulating a full and fair competition in the Selection Process.

4.18 Errors and Omissions

Each Recipient should notify LIC of any error, omission, or discrepancy found in this EOI document.

4.19 Notification

LIC will notify the Respondents in writing about the outcome of EOI evaluation process at the earliest, including whether the Respondents" EOI response has been accepted or rejected. LIC is not obliged to provide any reasons for any such acceptance or rejection.

4.20 Adoption of Integrity Pact

This EOI is issued on the condition that only those bidders who submit a signed Pre-Contract Integrity Pact **(Annexure enclosed)** with LIC would be eligible to participate in the bidding.

4.21 Issue of Corrigendum

At any time prior to the last date of receipt of bids, LIC may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the EOI document by a Corrigendum. Any such corrigendum shall be deemed to be incorporated into this EOI.

4.22 All technical requirement documents, business requirement documents, plans, diagrams, flowcharts, specifications, designs, reports, source code and any other documents submitted developed or customized by the empaneled firms under this empanelment contract shall become and remain the property of the LIC, and the empaneled firm shall not later than upon termination or expiration of the assignment deliver all such documents to the LIC. The intellectual property rights to all the deliverables of assignments under this empanelment shall remain sole and absolute property of the "LIC". The intellectual property rights of all the tools, processes, utilities, and methodology used in the provision of Services hereunder and/or development of any deliverables hereunder which were existing with empaneled firms prior to this empanelment shall remain the property of the empaneled firms.

4.23 The firm may be required to submit PBG of 5% of Purchase Order (PO) value (other than for training or short duration assignments i.e. up to 12 weeks) which is issued having validity of 30 days beyond the duration mentioned in the Purchase Order (including maintenance period). This PBG shall be submitted within 15 days after receiving PO. Separate PBG shall be submitted for every Purchase Order issued to the firm. PBG(s) will be extended with suitable duration as specified by LIC, in case the project time lines are extended for any reasons.

4.23 **Compliance to Rule 144 (xi) in GFRs 2017**

Office Memorandum F.No.6/18/2019-PPD dated 23.07.2020 issued by the Ministry of Finance, Department of Expenditure, Public Procurement Division inserting Rule 144 (xi) in GFRs 2017 which defines clauses regarding restrictions or procurement from a bidder of a country which shares a land border with India.

Bidder to submit a Declaration in the Annexure shared.

4.24 Right to Annul and Amend the Empanelment Process. LIC reserves the right not to accept any proposal and to annul or amend the RFE process or reject all proposals at any time, without thereby incurring any liability to the affected firm or firms.

PART 5: RESOURCE SKILL LEVEL CLASSIFICATION

Table D: Resource Skill Level Classification					
#	Skill Level	Typical Role Category	Minimum Total Experience (Years)	Minimum Relevant Experience (Years)	Typical Responsibility
1	**Level 1 – Junior Engineer**	Developer, QA Engineer, UI Developer	3 – 5 Years	2+ Years	Coding, testing, module level development
2	**Level 2 – Senior Engineer**	Senior Developer, Full Stack Developer, DevOps Engineer	5 – 8 Years	3+ Years	Module design, development and integration
3	**Level 2 Specialized (AI/ML/GenAI)**	Hands-on AI Engineer	5 – 8 Years	3+ Years	Hands-on development and integration of AI/ML/GenAI solutions including model development, prompt engineering, LLM/API integration, RAG implementation, and deployment support.

#	Skill Level	Typical Role Category	Minimum Total Experience (Years)	Minimum Relevant Experience (Years)	Typical Responsibility
**Table D: Resource Skill Level Classification**				
4	**Level 3 – Lead / Specialist**	Technical Lead, Security Specialist, Data Engineer	8 – 12 Years	5+ Years	Technical leadership and complex implementation
5	**Level 3 Lead / Specialist (AI/ML/GenAI)**	AI Specialist / Lead	8-12 Years	5+ Years	Lead development and optimization of AI/ML/GenAI solutions including LLM fine-tuning, RAG architectures, scalable integration and technical mentoring.
6	**Level 4 – Architect / Consultant**	Solution Architect, Cloud Architect, AI Architect	12 – 16 Years	8+ Years	Application and system architecture design / Consultant (AI/ML/GenAI)
7	**Level 5 – Principal Architect / SME**	Enterprise Architect, Program Architect	16+ Years	10+ Years	Technology strategy and enterprise architecture governance

a. Total Experience refers to the overall professional experience of the resource in the IT industry after completion of graduation.

b. Relevant Experience refers to experience in the specific technology stack, role or domain for which the resource is proposed.

c. The bidder shall quote all-inclusive monthly rates per resource for each skill level.

d. The quoted rates shall be all inclusive and shall include salary, statutory benefits, vendor margin, administrative costs, insurance, travel etc. and all other expenses related to deployment of the resource.

e. GST shall be payable extra as applicable.

f. The quoted rates shall remain valid during the entire empanelment period. Daily rate typically calculated as: Monthly Rate ÷ LIC's working days in the month.

g. Empanelment of vendors under this RFP does not guarantee allocation of any minimum quantity of work or business to the empaneled bidder. LIC reserves the right to conduct technical interviews of the proposed resources and select or reject candidates based on their suitability for the assignment.

h. LIC reserves the right to select any suitable resource from the empaneled vendors based on technical suitability, availability, project requirements and commercial considerations.

i. Empaneled Vendor shall replace the deployed resource within 15 working days in case of resignation, non-performance, or project requirement.

PART 6: DIGITAL TECHNOLOGY ROLE CATALOGUE FOR RFP / EMPANELMENT

6.1 Architecture and Strategy Roles

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
1	Enterprise Architect	Level 5	Enterprise Architecture frameworks (TOGAF), large-scale system design, microservices, cloud architecture, governance. **Certification: TOGAF**
2	Digital Transformation Architect	Level 5	Digital platforms, API economy, omnichannel architecture, cloud-native design, enterprise integration Preferred Relevant Architect Certifications.
3	Solution Architect	Level 4	Application architecture, API design, microservices, integration patterns, performance and scalability Preferred Relevant Architect Certifications.
4	Cloud Architect	Level 4	Cloud platforms (GCP/AWS/Azure), cloud-native architecture, containerization, security and cost optimization. Relevant Cloud Architect Certification.
5	Integration Architect	Level 4	API gateway, ESB, messaging systems, REST/SOAP services, enterprise integration patterns Preferred Relevant Integration Certifications.
6	Data Architect	Level 4	Data modeling, data warehousing, ETL architecture, big data platforms, data governance.

6.2 Application Development Roles

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
1	Technical Lead – Java / Application	Level 3	Java, Spring Boot, microservices, REST APIs, team leadership, code review
2	Full Stack Developer	Level 2 / Level 3	Java / Node.js, frontend frameworks (React), REST APIs, database integration
3	Backend Developer	Level 1 / Level 2	Java / Node.js, Spring Boot, REST APIs, database operations
4	Frontend Developer	Level 1 / Level 2	React, JavaScript, HTML, CSS, responsive UI development
5	API Developer	Level 2	RESTful API design, API security (OAuth/JWT), API documentation, integration
6	Microservices Developer	Level 2 / Level 3	Microservices architecture, Spring Boot, containerization, API communication

6.3 UI / UX Roles

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
1	UI Developer	Level 1 / Level 2	HTML, CSS, JavaScript, frontend frameworks, responsive design
2	UX Designer	Level 2	Wireframing, user journey mapping, usability principles, design tools (Figma/Adobe XD)
3	UX Research Specialist	Level 3	User research, usability testing, analytics, user behavior analysis
4	Design System Specialist	Level 3	Design systems, component libraries, UI consistency, accessibility standards

6.4 Mobile Application Development

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
1	Android Developer	Level 1 / Level 2	Android SDK, Kotlin/Java, REST API integration, mobile UI
2	iOS Developer	Level 1 / Level 2	Swift/Objective-C, iOS frameworks, API integration, UI development
3	Cross Platform Developer (Flutter / React Native)	Level 2	Flutter / React Native, mobile app architecture, API integration

6.5 DevOps & Cloud Engineering

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
1	DevOps Engineer	Level 2	CI/CD tools, Docker, Kubernetes, scripting, build and deployment automation
2	DevOps Architect	Level 4	DevOps strategy, CI/CD architecture, container orchestration, cloud integration
3	Cloud Platform Engineer	Level 2	Cloud services, VM/container management, networking, monitoring
4	Site Reliability Engineer (SRE)	Level 3	System reliability, monitoring tools, incident management, performance tuning
5	CI/CD Engineer	Level 2	Jenkins/GitLab CI, pipeline automation, version control, deployment processes

6.6 Testing and Quality Assurance

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
1	QA Engineer	Level 1	Manual testing, test case design, defect tracking, SDLC understanding
2	Automation Test Engineer	Level 2	Selenium / automation tools, scripting, test frameworks

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
3	Performance Test Engineer	Level 2	Performance testing tools (JMeter, LoadRunner), analysis, tuning
4	Test Architect	Level 4	Test strategy, automation framework design, performance and security testing

6.7 Data and Analytics

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
1	Data Engineer	Level 2	ETL tools, data pipelines, SQL, big data frameworks
2	Data Scientist	Level 3	Machine learning, statistical analysis, Python/R, data modeling
3	Business Intelligence Developer	Level 2	BI tools (Power BI/Tableau), dashboards, data visualization
4	Data Analyst	Level 1	SQL, data analysis, reporting, Excel/BI tools

6.8 Cyber Security

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
1	Cyber Security Analyst	Level 2	Vulnerability assessment, SIEM tools, security monitoring Preferred Relevant Security Certifications
2	Application Security Specialist	Level 3	Secure coding, SAST/DAST tools, OWASP Top 10 Preferred Relevant Security Certifications
3	Security Architect	Level 4	Security architecture, risk assessment, IAM, network and application security Preferred: CISSP, CISM

6.9 Database and Platform Engineering

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
1	Database Administrator	Level 2	Oracle/MySQL/PostgreSQL, backup, tuning, performance optimization
2	Database Architect	Level 4	Database design, data modeling, high availability, performance tuning
3	Platform Engineer	Level 3	Platform setup, middleware, system integration, performance management

6.10 Program and Delivery Management

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
1	Project Manager	Level 4	Project management, scheduling, risk management, stakeholder coordination
2	Program Manager	Level 5	Program governance, multi-project management, strategic delivery
3	Scrum Master	Level 3	Agile methodology, sprint planning, team facilitation, backlog management
4	Business Analyst	Level 2 / Level 3	Requirement gathering, process analysis, documentation, stakeholder interaction

6.11 Artificial Intelligence / Machine Learning / GenAI Roles

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
1	AI / ML Engineer	Level 2 / Level 3	Machine learning algorithms, Python, model development, data preprocessing, model deployment Preferred: Relevant Certifications
2	Data Scientist (Advanced AI/ML)	Level 3	Statistical modelling, ML/DL techniques, Python (TensorFlow/PyTorch), data analysis Preferred: Data Science / AI certifications

Sr No	Role	Typical Skill Level	Key Skill Requirements (Minimum)
3	GenAI Engineer	Level 2 / Level 3	Generative AI models, prompt engineering, LLM APIs, embeddings, vector databases Preferred: Generative AI / Cloud AI certifications
4	LLM Engineer	Level 3	Large Language Models, fine-tuning, prompt engineering, RAG (Retrieval Augmented Generation), embeddings Preferred: LLM / NLP / AI certifications
5	Prompt Engineer	Level 2	Prompt design, LLM interaction, evaluation of responses, prompt optimization. Preferred Certification: Generative AI certifications
6	AI Solution Architect	Level 4	AI/ML architecture, model lifecycle, MLOps, integration with enterprise systems Preferred Certification: Relevant Architect certifications.
7	MLOps Engineer	Level 3	ML pipelines, CI/CD for ML, model deployment, monitoring, Kubernetes Relevant MLOps / DevOps / Cloud certifications
8	NLP Engineer	Level 2 / Level 3	Natural language processing, text analytics, LLM/NLP models, Python
9	Computer Vision Engineer	Level 2 / Level 3	Image/video processing, deep learning (CNN), OpenCV, model training Preferred: Relevant AI/ML certifications
10	AI Governance / Responsible AI Specialist	Level 4	AI ethics, model governance, bias detection, compliance, risk management
11	Agentic AI Developer	Level 3	Autonomous agents, multi-agent systems, LLM orchestration, workflow automation, tool integration
12	AI Product Manager	Level 4	AI product lifecycle, use-case definition, stakeholder management, data-driven decision making

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a. The above list of roles is indicative. LIC may request deployment of any technology resource within the defined skill levels depending on project requirements. Vendors shall provide suitable resources matching the skill level and technology stack specified by LIC.

b. The above key skill requirements are indicative and not exhaustive. LIC may specify additional or specific technology skills based on project requirements.

c. The empanelled Technology Service Providers shall ensure deployment of approved resources within a maximum period of 4 to 6 weeks from the date of request or issuance of deployment confirmation by LIC, subject to completion of necessary formalities. However, depending on the nature, urgency, or criticality of the assignment, LIC reserves the right to prescribe a shorter deployment timeline for specific resource roles or assignments. In such cases, the empanelled vendor shall make reasonable efforts to deploy suitable resources within the timelines specified by LIC.

d. Failure to deploy the approved resources within the stipulated timeline may result in cancellation of the deployment request, assignment to another empanelled vendor, or other actions as deemed appropriate by LIC.

e. General Shift at LIC for onsite resource: 09:15 AM – 06:15 PM: 5 days a week.

f. Onsite resources work 5 days in a week and will follow the holiday calendar of LIFE INSURANCE CORPORATION OF INDIA. In case of emergency and urgent requirements the resource may be required to work beyond the mentioned schedule and on holidays.

g. LIC will empanel multiple bidders as stated in the EOI. Assignments may be distributed among empaneled bidders based on project requirements, resource suitability, performance and availability.

h. Allocation of assignments under this empanelment shall be based on the project requirements, suitability of the proposed resource for the specific requirement, availability. The proposed resources may be evaluated by LIC through CV screening and technical interview. Selection shall be based on the technical score obtained in the interview and the overall technical evaluation (T1) of the bidder across all resource categories taken together for the assignment. LIC reserves the right to select the most suitable resources from among the empaneled bidders based on the above criteria and project requirements at its discretion

i. Deployment process will typically follow the below given steps:
   1. LIC issues requirement
   2. Empaneled vendor submits CVs and Resource Availability

4. CV screening and technical interview of shortlisted resource by LIC, Assignment / case discussion, Resource Suitability and Availability as per Assignment requirements and timelines.

5. Technical Interview Evaluation Matrix: Technical Expertise, Relevant Project Experience, Problem Solving Ability, Communication & Collaboration, Understanding of Business Domain, Assignment / case discussion, Resource Availability.

4. Suitable candidate selected. Selected resource will be deployed within 4–6 weeks.

EXECUTIVE DIRECTOR (IT/DT)

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PART 7: BID SUBMISSION FORMS

The bidders are expected to respond to the EOI using the forms given in this section and all document supporting the EOI Empanelment Criteria.

i. All forms are to be submitted mandatorily on Bidders' letter head.

ii. Provide all relevant supporting documents like board resolution declaring the authorized signatory/s on to sign the documents on behalf of the bidder.

iii. All forms are to be duly signed by the authorized signatory.

iv. The signature of witnesses is mandatory in pre-contract integrity pact. Please note that no change in wordings/sentences is permitted in the pre-contract integrity pact. Please fill in the details wherever explicitly mentioned in the document.

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Form 1: Covering Letter with Correspondence Details

<Location,Date>

To,
Executive Director (IT/DT),
Life Insurance Corporation of India
Central Office, IT/DT Department,
5th Floor, East Wing, Yogakshema,
Jeevan Bima Marg, Mumbai – 400021

Dear Sir,

We, the undersigned, offer to provide need based technical and professional IT Support and Trainings for LIC, as per requirements and scope mentioned in the EOI document Ref: LIC/CO/ITDT/RISE/2526/EOI-TSP dated 20.03.2026.

Our correspondence details with regard to this EOI are:

S.No	Information	Details
1	Name of the Contact Person	
2	Address of the Contact Person	
3	Name, designation and contact, address of the person to whom, all references shall be made, regarding this EOI.	
4	Telephone number of the Contact Person.	
5	Mobile Number of the Contact Person	
6	Email ID of the Contact Person	
7	Corporate website URL	
8	PAN Number	
9	GST Number	
10	MSME/Startup Registration Details	

We are hereby submitting our response to the Expression of Interest in the desired format with the required documents. We understand you are not bound to accept any Proposal you receive.

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

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

Sincerely,

Signature: <<Insert Signature>>
<Applicant's Name with seal>
Name: <<Insert Name of Contact>>
Designation: <<Insert designation of Contact>>

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Form 2: Details of the Bidder's Operations

SI No.	Information Sought	Details to be Furnished
A	Name and address of the bidding Company	
B	Incorporation status of the firm (Public limited/private limited, etc.)	
C	Year of Establishment	
D	Date of Registration	
E	ROC Reference No.	
F	Details of company registration	
G	Details of registration with Appropriate authorities for GST	
H	Name, Address, email, Phone Numbers, Mobile Number of Contact Person	
I	Specialized Area of Operations	
J	Top 5 Relevant Clients (Similar scope of EOI)	

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Form 3: Litigations / Blacklist

Expression of Interest (EOI) for Empanelment of the Technology Service Providers (TSP)
[Ref: LIC/CO/ITDT/RISE/2526/EOI-TSP dated 20.03.2026.]

Eligibility Criteria (Pre- Qualification)	Bidder should not have any litigation against LIC or any other organizations which may materially impact the bidders' responsibility to implement the scope of this EOI
	Bidders should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this EOI.

(A) Details of Litigation(s)the Bidder is currently involved in, or has been involved in for the last three years:
1. Party in dispute with :
2. Year of initiation of dispute:
3. Detailed description of dispute:
4. Resolution / Arrangement arrived at (if concluded) :
(B) Under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this EOI. **YES / NO**

Authorized Signatory of the Bidder
(With stamp or digital signature)

Name: Place:
Designation: Date:

Form 4: Declaration Pertaining to Land Border Clause

<Location,Date>

To,
Executive Director (IT/DT),
Life Insurance Corporation of India
Central Office, IT/DT Department,
5th Floor, East Wing, Yogakshema,
Jeevan Bima Marg, Mumbai - 400021

Subject: Expression of Interest (EOI) for Empanelment of the Technology Service Providers (TSP) [Ref: LIC/CO/ITDT/RISE/2526/EOI-TSP dated 20.03.2026.]

Dear Sir/Madam,

I have read Office Memorandum F.No.6/18/2019-PPD, dated 23.07.2020, issued by the Ministry of Finance, Department of Expenditure, Public Procurement Division inserting Rule 144 (xi) in GFRs 2017, which defines Clauses regarding restrictions or procurement from a bidder of a country which shares a land border with India. I certify that this bidder/OEM is not from such a country or, if from such a country, has been registered with the competent authority; I certify that this bidder fulfills all requirements in this regard and is eligible to be considered. [Where applicable, evidence of valid registration by the competent authority shall be attached.]"

Authorized Signatory of the Bidder
(with stamp or digital signature)

Name: Place:
Designation: Date:

Form 5: Pre-Contract Integrity Pact

(To be submitted on plain paper and signed by the bidder on each page)
PRE-CONTRACT INTEGRITY PACT

General:

This pre-contract Agreement (hereinafter called the Integrity Pact) is made on…………………. day of the month of …………………2025, between, on one hand, the Life Insurance Corporation of India (hereinafter referred to as "LIC") a statutory Corporation established under section 3 of Life Insurance Corporation Act 1956 (31 of 1956) and having its corporate office at "Yogakshema" Jeevan Bima Marg, Mumbai 400021. (here in after called the "BUYER" which expression shall mean and include, unless the context otherwise requires,   his   successors   in   office   assigns) of   the   First   part.   And   M/s …………………………………………………………………represented   by   Shri……………………………………………… (Hereinafter called the "BIDDER /SELLER/SERVICE PROVIDER" which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns) of the Second part.

WHEREAS   the   BUYER   proposes   to   procure   ………………………………… (Name   of   the Stores/Equipment/Item/Service)   and   the   BIDDER/Seller/Service   Provider   is   willing   to offer/has offered the stores/services and WHEREAS the BIDDER/Seller/Service Provider is a private   company/public   company/Government undertaking/partnership/registered export agency, constituted in accordance with the relevant law in the matter and the BUYER is performing its function under the LIC Act 1956.

NOW, THEREFORE,

To avoid all forms of corruption by following a system that is fair, transparent and free from any influence/prejudiced dealings prior to, during and subsequent to the currency of the contract to be entered into with a view to:-

Enabling the BUYER to obtain the desired said stores/ equipment/ item/service at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement, and Enabling BIDDERs/Sellers/Service Providers to abstain from bribing or indulging in any corrupt practice in order to secure the contract by providing assurance to them that their competitors will also abstain from bribing and other corrupt practices and the BUYER will commit to prevent corruption, in any form, by its officials by following transparent procedures.

The parties hereto hereby agree to enter into this Integrity Pact and agree as follows:-

1. Commitments of the BUYER

1.1   The BUYER undertakes that no official of the BUYER, connected directly or indirectly with   the contract, will demand, take a promise for or accept, directly or through intermediaries, any bribe, consideration, gift, reward, favour or any material or immaterial benefit or any other advantage from the BIDDER, either themselves or for any person, organization or third party related to the contract in exchange for an advantage

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in the bidding process, bid evaluation, contracting on implementation process related to the contract.

1.2   The BUYER will, during the pre-contract stage/evaluation stage, treat all BIDDERs alike and will provide to all BIDDERs the same information and will not provide any such information to any particular BIDDER which could afford an advantage to that particular BIDDER in comparison to other BIDDERs.

1.3   All the officials of the BUYER will report to the "Chief Vigilance Officer" of the Buyer any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach.

2. In case any such preceding misconduct on the part of such official(s) is reported by the BIDDER to the BUYER with full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings, or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and such a person shall be debarred from further dealings related to the contract process. In such a case while an enquiry is being conducted by the BUYER the proceedings under the contract would not be stalled.

3. Commitments of BIDDERs

The BIDDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post-contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:-

3.1   The BIDDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with the bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.

3.2   The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER or otherwise in procuring the Contract or forbearing to do or having done any act in relation to the obtaining or execution of the contract of any other contract with the government for showing or forbearing to show favour or disfavor to any person in relation to the contract of any other contract with the Government.

3.3   Foreign BIDDERs shall disclose the name and address of their Indian agents and representatives in India, and Indian BIDDERs shall disclose their foreign BUYERs or associates.

3.4   BIDDERs shall disclose the payments to be made by them to their agents/brokers or any other intermediary, in connection with this bid/contract.

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3.5   The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufacturer/ integrator/authorized agent of the stores/equipment/items and has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER, nor has any amount been paid, promised or intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.

3.6   The BIDDER, either while presenting the bid or during pre-contract negotiations or before signing the contract, shall disclose any payments he has made, is committed to or intends to make to agents, brokers or any other intermediaries, including officials of the BUYER or their family members, if any, in connection with the contract and the details of services agreed upon for such payments.

3.7   The Bidder will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.

3.8   The BIDDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities.

3.9   The BIDDER/Contractor will not commit any offence under the relevant Indian Penal Code (IPC)/Prevention of corruption (PC) act. Further, the bidder will not use improperly, for purposes of competition or personal gain, pass on to others, any information provided by the BUYER as part of the business relationship, regarding plans, technical proposals and business details, including information contained in any electronic data carrier. The BIDDER also undertakes to exercise due and adequate care lest any such information is divulged.

3.10   The BIDDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.

3.11   The BIDDER shall not instigate or cause to instigate any third person to commit any of the actions mentioned above.

3.12   If the Bidder or any of the key personnel of the bidder, actively involved in the project is a relative of any of the actively involved personnel of the Buyer, the same should be disclosed. The term 'relative' for this purpose would be as defined in section 2(77) of the Companies Act, 2013.

3.13   The BIDDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee or the BUYER.

3.14   The Bidder(s) /Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.

4. Previous Transgression

4.1   The BIDDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact, with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Enterprise in India or any Government Department in India that could justify; BIDDER's exclusion from the tender process.

4.2   The BIDDER agrees that if it makes an incorrect statement on this subject, or committed a transgression through a violation of any of the clauses of the commitments of bidder, BIDDER can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason.

5. Sanctions for Violations:

5.1   Any breach of the aforesaid provisions by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER) shall entitle the BUYER to take all or any one of the following actions, wherever required:-

(i)   To immediately call off the pre contract negotiations without assigning any reason or giving any; compensation to the BIDDER. However, the proceedings with the other BIDDER(s) would continue.

(ii)   The Earnest Money Deposit (in pre-contract stage) and/or Security Deposit/ Performance Bond (after the contract is signed) shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assign any reason therefore.

(iii)   To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER.

(iv)   To encash the advance bank guarantee and performance bond/warranty bond, if furnished by the BIDDER, in order to recover the payments, already made by the BUYER, along with interest.

(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 may be further extended at the discretion of the BUYER.

(vii)   To recover all sums paid in violation of this Pact by BIDDER(s) to any middleman or agent or broker with a view to securing the contract.

(viii)   Forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this pact.

5.2   The BUYER will be entitled to take all or any of the actions mentioned at para 5.1(i) to (viii) of this pact also on the Commission by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER), of an offence as defined in chapter IX of the Indian Penal Code, 1860 or Prevention of Corruption Act, 1988 or any other statute enacted for prevention of corruption.

5.3   The decision of the BUYER to the effect that a breach of the provisions of this pact has been committed by the BIDDER shall be final and conclusive on the BIDDER. However, the BIDDER can approach the Independent Monitor(s) appointed for the purposes this Pact.

6. Independent Monitors:

6.1   The BUYER has appointed (hereinafter referred to as Monitors) for this Pact in consultation with the Central Vigilance Commission.

Name address of the Monitor(s):

1.   Shri Jose T. Mathew, IFS (Retd.),
House No. 37/930, Ebrahim Pillai Lane,
Via Kakkanad, Thrikkakara-682021, Dt. Ernakulam, Kerala.
Email: jtmat507@gmail.com

2.   Shri. Sanjay Kumar Srivastava, IAS (Retd.)
C-II, 2475, Vasant Kunj,
New Delhi – 110070
Email: srivastava.sk001@gmail.com

6.2   The task of the Monitors shall be to review independently and objectively, whether and to what extent the parties comply with the obligations under this Pact.

6.3   The Monitors shall not be subject to instructions by the representatives of the parties and perform their functions neutrally and independently. It will be obligatory for him to treat the information & documents of the Bidder as confidential.

6.4   Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings.

6.5   As soon as the Monitor notices, or has reason to believe, a violation of this pact, he will so inform the Executive Director (E&OS), LIC.

6.6   The BIDDER(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the BUYER including that provided by the BIDDER. The BIDDER will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable

to Subcontractors. The Monitor shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractor(s) with confidentiality.

The Monitor has also signed declarations on 'Non-Disclosure of Confidential Information' and of 'Absence of Conflict of Interest'. In case of any conflict of interest arising at a later date, the IEM shall inform MD & CEO, LICI and recues himself / herself from that case.

6.7   The BUYER will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the parties. The parties will offer to the Monitor the option to participate in such meetings.

6.8   The Monitor will submit a written report to the Chairperson, LIC within 8 to 10 weeks from the date of reference or intimation to him by the BUYER /BIDDER and, should the occasion arise, submit proposals for correcting problematic situations.

6.9   If the Monitor has reported to the MD & CEO, LIC, a substantiated suspicion of an offence under relevant IPC/ PC Act, and the MD & CEO LICI has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

7. Facilitation of Investigation:
In case of any allegation of violation of any provisions of this pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER. The BIDDER shall provide necessary information and documents in English and shall extend all possible help of the purpose of such examination/inspection.

8. Law and Place of Jurisdiction:
This Pact is subject to Indian Law. The place of performance and jurisdiction is the seat of the BUYER.
9. Other Legal Actions:

The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of the extent law in force relating to any civil or criminal proceedings.

If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members. Changes and supplements as well as termination notices need to be made in writing

10. Validity:

10.1   The validity of this Integrity Pact shall be from date of its signing and extend up to 12 months after the last payment under the contract. In case BIDDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.

10.2   Should one or several provisions of this Pact turn out to be invalid; the remainder of this pact shall remain valid. In this case, the parties will strive to come to an agreement to their original intentions.

11. The parties hereby sign this Integrity Pact at………………….on…………..

BUYER   Bidder

Executive Director (IT-SD)   CEO
Life Insurance Corporation of India

Witness   Witness

1.   1.

2.   2.

(Note: Bidder/Seller/Service Provider/Stores/equipment/item/service Bidding process/ bid evaluation/process of availing services.

All pages must be signed and numbered.
Appropriate word may be used where ever applicable without altering the purpose /desired intention of the clause.)

Form 6: Bid Securing Declaration Form

<div align="center">(Notarized on stamp paper)</div>

Expression of Interest (EOI) for Empanelment of the Technology Service Providers (TSP)
[Ref: LIC/CO/ITDT/RISE/2526/EOI-TSP dated 20.03.2026.]

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

Sir,

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

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

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

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

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

Signature of the Authorized Signatory
Name:
Designation:
Name & Address of the company:
Seal of the Company
Duly authorized to sign this Authorization on behalf of: [insert complete name of Bidder]
Dated on _____day of   _____2026.

Annexure Bank Account Details

Expression of Interest (EOI) for Empanelment of the Technology Service Providers (TSP)
[Ref: LIC/CO/ITDT/RISE/2526/EOI-TSP dated 20.03.2026.]

Bank Virtual Account No: LIC9IT00

Bank IFSC Code: UBIN0996335

Bank Name: Union Bank of India

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Form 7a – Core : Rate Card for Resource Skill Level Classification (Category Core)

#	Skill Level	Typical Role Category	Min. Total Exp. (Years)	Min. Relevant Exp. (Years)	Typical Responsibility	Unit	All Inclusive Rate (₹ / Resource / Month) Onsite (Mumbai)	All Inclusive Rate (₹ / Resource / Month) Offsite / Remote
1	**Level 1 – Junior Engineer**	Developer, QA Engineer, UI Developer	3 – 5 Years	2+ Years	Coding, testing, module level development	Per resource		
2	**Level 2 – Senior Engineer**	Senior Developer, Full Stack Developer, DevOps Engineer	5 – 8 Years	3+ Years	Module design, development and integration	Per resource		
3	**Level 2 Specialized (AI/ML/Gen AI)**	Hands-on AI Engineer	5 – 8 Years	3+ Years	Hands-on development and integration of AI/ML/GenAI solutions including model development, prompt engineering, LLM/API integration, RAG implementation, and deployment support.	Per resource		
4	**Level 3 – Lead / Specialist**	Technical Lead, Security Specialist, Data Engineer	8 – 12 Years	5+ Years	Technical leadership and complex implementation	Per resource		
5	**Level 3 Lead / Specialist (AI/ML/Gen AI)**	AI Specialist / Lead	8-12 Years	5+ Years	Lead development and optimization of AI/ML/GenAI solutions including LLM fine-tuning, RAG architectures, scalable integration and technical mentoring.	Per resource		

#	Skill Level	Typical Role Category	Min. Total Exp. (Years)	Min. Relevant Exp. (Years)	Typical Responsibility	Unit	All Inclusive Rate (₹ / Resource / Month) Onsite (Mumbai)	All Inclusive Rate (₹ / Resource / Month) Offsite / Remote
6	Level 4 – Architect / Consultant	Solution Architect, Cloud Architect, AI Architect	12 – 16 Years	8+ Years	Application and system architecture design / Consultant (AI/ML/GenAI)	Per resource		
7	Level 5 – Principal Architect / SME	Enterprise Architect, Program Architect	16+ Years	10+ Years	Technology strategy and enterprise architecture governance	Per resource		

Form 7b –MSE : Rate Card for Resource Skill Level Classification (Category MSE)

#	Skill Level	Typical Role Category	Min. Total Exp. (Years)	Min. Relevant Exp. (Years)	Typical Responsibility	Unit	All Inclusive Rate (₹ / Resource / Month) Onsite (Mumbai)	All Inclusive Rate (₹ / Resource / Month) Offsite / Remote
1	Level 1 – Junior Engineer	Developer, QA Engineer, UI Developer	3 – 5 Years	2+ Years	Coding, testing, module level development	Per resource		
2	Level 2 – Senior Engineer	Senior Developer, Full Stack Developer, DevOps Engineer	5 – 8 Years	3+ Years	Module design, development and integration	Per resource		
3	Level 2 Specialized (AI/ML/Gen AI)	Hands-on AI Engineer	5 – 8 Years	3+ Years	Hands-on development and integration of AI/ML/GenAI solutions including model development, prompt engineering, LLM/API integration, RAG implementation, and deployment support.	Per resource		
4	Level 3 – Lead / Specialist	Technical Lead, Security Specialist, Data Engineer	8 – 12 Years	5+ Years	Technical leadership and complex implementation	Per resource		
5	Level 3 Lead / Specialist (AI/ML/Gen AI)	AI Specialist / Lead	8-12 Years	5+ Years	Lead development and optimization of AI/ML/GenAI solutions including LLM fine-tuning, RAG architectures, scalable integration and technical mentoring.	Per resource		

#	Skill Level	Typical Role Category	Min. Total Exp. (Years)	Min. Relevant Exp. (Years)	Typical Responsibility	Unit	All Inclusive Rate (₹ / Resource / Month) Onsite (Mumbai)	All Inclusive Rate (₹ / Resource / Month) Offsite / Remote
6	Level 4 – Architect / Consultant	Solution Architect, Cloud Architect, AI Architect	12 – 16 Years	8+ Years	Application and system architecture design / Consultant (AI/ML/GenAI)	Per resource		
7	Level 5 – Principal Architect / SME	Enterprise Architect, Program Architect	16+ Years	10+ Years	Technology strategy and enterprise architecture governance	Per resource		

Form 7c : Rate Card for Resource Skill Level Classification (Category Expert)

#	Skill Level	Typical Role Category	Min. Total Exp. (Years)	Min. Relevant Exp. (Years)	Typical Responsibility	Unit	All Inclusive Rate (₹ / Resource / Month) Onsite (Mumbai)	All Inclusive Rate (₹ / Resource / Month) Offsite / Remote
1	Level 4 – Architect / Consultant	Solution Architect, Cloud Architect, AI Architect	12 – 16 Years	8+ Years	Application and system architecture design / Consultant (AI/ML/GenAI)	Per resource		
2	Level 5 – Principal Architect / SME	Enterprise Architect, Program Architect	16+ Years	10+ Years	Technology strategy and enterprise architecture governance	Per resource		

Desired Experts Domain :

i) Database & Data Engineering : MySQL Database Architect (Consolidation & Performance Engineering)
MySQL Database Encryption & Data Security Specialist

ii) Specialist Expert (Emerging Technology) – AI/ML/Analytics/GenAI Solution Architect (LLM integration, enterprise use cases)
iii) Domain Architect / Lead Expert – Application Performance Engineering
iv) Enterprise Architect (Application & Technology)
v) Chief Architect – Digital Platforms
vi) Principal Solution Architect
vii) Java / J2EE Enterprise Architect
viii) Microservices & API Architecture Expert
ix) Cloud-Native Enterprise Architect
x) Integration & Middleware Architect (ESB/API)
xi) Digital Transformation Architect
xii) Platform Architecture Expert (Enterprise Platforms)
xiii) Distributed Systems Architect
xiv) High-Performance & Scalability Architect
xv) Application Modernization Architect (Legacy to Microservices)
xvi) DevSecOps Enterprise Architect
xvii) Data & Application Integration Architect
xviii) Event-Driven Architecture Specialist
xix) API Economy & Open Insurance Platfrom Architect

xx)   Enterprise Security Architecture Expert (Application Security Focus)

xxi)   Domain Architect – Life Insurance Systems

xxii)   Core Systems Integration Architect (Policy/Admin Systems)

xxiii) Enterprise Application Governance & Standards Expert

xxiv) Expert Core Insurance Platform Modernisation & Architecture

xxv)   Document Management & Content Architecture Specialist

a. For the purpose of billing, the man-day rate shall be derived from the quoted man-month rate based on the actual number of working days of LIC in the respective month of engagement. Accordingly, the applicable man-day rate for a given month shall be calculated by dividing the man-month rate by the number of working days of LIC in that month.For other profiles or assignments, the number of billable days in a month shall be considered as the **actual number of working days as per the LIC's official working calendar for that month**, excluding weekends and notified holidays.

b. LIC   may engage empanelled resources either on **(i) Time & Material (T&M) basis measured in Man-Days or Man-Month basis as applicable** , or **(ii) Outcome / Deliverable based assignments**, depending upon the nature of the requirement. In case of T&M engagements, payments shall be made based on the **actual number of Man-Days deployed and approved**, while in case of outcome-based assignments, payment milestones shall be linked to the completion and acceptance of defined deliverables.

Form 8a: Project (Case Study / Assignments) Citations (for Core and MSE)

Note: For the purpose of evaluation under this EOI, only those Purchase Orders / Work Orders shall be considered which have been issued during the current financial year up to the date of EOI issuance and during the five (5) immediately preceding financial years, namely FY 2020-21. FY 2021-22, FY 2022–23, FY 2023–24, and FY 2024–25.

Form 8a: Project Citation Format for Technical Evaluation (for Core and MSE)

1. Basic Project Details

- **Project Title:**
- **Client Name:**
- **Client Industry:** (BFSI / Non-BFSI)
- **Client Location (City):**
- **Client contact details: Name, Designation, Email Address and mobile number.**
- **Project Start Date:**
- **Project End Date:**
- **Duration (in months):**
- **If project is available for public use then URL or App link.**

2. Relevance to Requirement (Max Marks: 3)

- Describe how the project aligns with:
  - Digital onboarding systems
  - Core platform modernization
  - Microservices architecture
  - API-based systems
- **Brief Description (Max 150 words):**

3. BFSI Client Experience (Max Marks: 5)

- Is the client from BFSI? (Yes / No)
- If Yes, specify:
  - Type: (Insurance / Banking)
- **Brief Description of engagement in BFSI context:**

4. Scale of Deployment (Max Marks: 4)

a) Team Size (No. of Resources Deployed):

- Total number of resources deployed:
- Peak team size during project:

b) End Users:

- Approximate number of end users impacted:
- Public review / rating available

5. Contract Value (PO Value) (Max Marks: 5)

- Total Work Order / PO Value (in INR):
- Whether multi-year engagement: (Yes / No)

6. Duration of Assignment (Max Marks: 3)

- Total duration (in months):
- Whether continuous engagement: (Yes / No)

7. Place of Delivery (Max Marks: 2)

- Project execution location:
    - Mumbai / MMR / Other (Specify)

8. Complexity & Architecture (Max Marks: 3)

- Tick applicable components:
    - ☐ Microservices Architecture
    - ☐ Cloud-native deployment
    - ☐ API integrations
    - ☐ Third-party integrations
    - ☐ Security frameworks implemented
- **Brief Description of architecture & complexity (Max 150 words):**

9. Client Satisfaction & Outcomes (Max Marks: 5)

- Go-live status: (Completed / Ongoing / Not achieved)
- Key measurable outcomes (e.g., reduced TAT, increased adoption, performance gains):
- **Attach Client Certificate:**
    - ☐ Go-live / Completion Certificate
    - ☐ Client Satisfaction Letter
    - ☐ Not Available

10. Declaration

We hereby certify that the above information is true and correct to the best of our knowledge. Supporting documents (PO copies, certificates, etc.) are attached.

- **Authorized Signatory Name:**
- **Designation:**
- **Signature & Stamp:**
- **Date:**

11. Supporting Documents Checklist

- ☐ Copy of Work Order / PO
- ☐ Completion / Go-live Certificate
- ☐ Client Satisfaction Letter
- ☐ Any Architecture Diagram (optional)

Form 8b: Project Citation and CV Format for Technical Evaluation (Experts)

(To be submitted for each of the 5 case studies per proposed expert)

---

1. Expert Details

- **Name of Proposed Expert:**
- **Proposed Role:** (e.g., Solution Architect / AI Specialist / etc.)
- **Total Experience (Years):**
- **Relevant Experience (Years in proposed domain):**

---

2. Project Overview

- **Project Title:**
- **Client Name:**
- **Client Industry:** (BFSI / Non-BFSI)
- **Client contact details: Name, Designation, Email Address and mobile number.**
- **Project Location:** (Mumbai / MMR / Other)
- **Engagement Duration:** (Start Date – End Date, in months)
- **Contract Value (PO Value in INR):**

---

3. Relevance to Role / Domain (Max Marks: 3)

- Clearly describe:
  - Alignment of the project with the **proposed role/domain**
  - **Specific responsibilities handled by the expert**
  - Level of involvement: (Design / Implementation / Review / Leadership / Ownership)

Response (Max 150 words):

---

4. BFSI Experience (Max Marks: 5)

- Is this a BFSI project? (Yes / No)
- If Yes:
  - Type: (Insurance / Banking)

Brief description of BFSI context and expert's role:

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5. Scale, Duration & Impact of Assignment (Max Marks: 4)

Provide details demonstrating scale and impact:

- System criticality: (Core / Mission-critical / Support system)
- No. of users / customers impacted:
- Transaction volume / data size (approx.):
- Enterprise-wide / department-level impact:

Clearly highlight expert's role in handling this scale:

---

6. Complexity & Architecture (Max Marks: 2)

Tick applicable:

- ☐ Microservices Architecture
- ☐ Cloud-native / Hybrid Cloud
- ☐ API / Integration-heavy system
- ☐ Security / Compliance implementation
- ☐ High availability / scalability design

Brief description (Max 120 words):

---

7. Outcome & Delivery Success (Max Marks: 2)

- Project Status: (Go-Live / Completed / Ongoing)
- Key measurable outcomes:
  - (e.g., % performance improvement, reduced TAT, increased user adoption, etc.)
- Client feedback / satisfaction (if available):

---

8. Contract Value (PO Value) (Max Marks: 2)

- Total PO / Contract Value (INR):
  (Attach supporting document)

---

9. Place of Delivery (Max Marks: 2)

- Location of execution:

o Mumbai / MMR / Other

10. Supporting Documents

- ☐ Work Order / PO Copy
- ☐ Completion / Go-live Certificate
- ☐ Client Feedback / Appreciation (if available)
- ☐ Copy of CV of proposed Expert

11. Declaration

It is certified that the above details are true and correctly represent the involvement of the proposed expert in the stated assignment.

- **Authorized Signatory Name:**
- **Designation:**
- **Signature & Stamp:**
- **Date:**

PART 8: TERMS AND CONDITIONS FOR RFP / ASSIGNMENT STAGE

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The Terms & Conditions mentioned in this section will apply to the Selected Bidder (Vendor) with whom LIC signs the contract as an outcome of this EOI/RFP process and/or issues Purchase Order.

1.1   PROJECT DURATION

a.   The initial period of validity of the submitted rates will be of 36 months.

b.   There shall not be any change in the man month rate for all categories for the initial 36 months.

c.   After 36 months, the man month rate for all categories shall be increased following the mechanism stated in EOI.

1.2   OPTIONS TO EXTEND PROJECT DURATION

There will also be optional extension periods (renewals) of 12 months each.

1.3   SERVICES LOCATION

The service location will be Mumbai. The TSP may choose the location(s) within the Mumbai/Navi Mumbai from which to perform the required software development services. Work may not be performed outside of the daily commutable distance from Mumbai. LIC reserves the right to require some resources of TSP at its discretion to be onsite at LIC for better coordination.

1.4   GENERAL OBLIGATIONS OF THE PARTIES

The Selected vendor will, at all times:

i.   Act reasonably in performing its obligations;

ii.   Diligently perform their respective obligations and work together with LIC in a collaborative manner.

iii.   The Vendor will supply the services:
   a.   With due skill and care and to the best of the Vendor's knowledge and experience;
   b.   Under relevant Indian industry standards, good industry practice and guidelines, or where none apply, relevant international industry standards, leading practice, and guidelines;
   c.   Using the Specified Personnel;
   d.   Under all applicable Laws;
   e.   Under any reasonable directions concerning the services to be provided by the vendor, given by LIC from time to time;
   f.   So as to meet the Milestones and other project plan requirements, and where no Milestones or project plan requirements are specified, promptly and without delay;

iv.   The Vendor will be responsible for managing the activities of its personnel and will hold itself responsible for any misdemeanors.

v.   The Vendor will be obliged to work closely with LIC's staff (if required), act within its authority and abide by directives issued by LIC and undertake implementation activities.

vi.   The Vendor will abide by the job safety and labor laws measures prevalent in India and will free LIC from all demands or responsibilities arising from such regulations,

laws, accidents or loss of life the cause of which is the Vendor's negligence. The Vendor will pay all indemnities arising from such incidents and will not hold LIC responsible or obligated.

1.4.1 Warranties
The Vendor will have to represent and warrant that:
a. It has the right to enter into the Contract resulting in this EOI/RFP;
b. It has all rights, titles, licenses, interests, and property necessary to lawfully perform the Services;
c. Its Personnel, including its Specified Personnel, have the necessary experience, skill, knowledge, and competence to perform the Services;
d. The Services will be complete, accurate, and free from material faults; and
e. It will not, nor will it suffer or permit any third party under its direction or control to negligently introduce into LIC's systems or any Deliverables any Harmful Code.

1.4.2 Access to LIC's Premises
LIC will provide the Vendor with necessary access to its premises, as and when required and is deemed reasonable.

1.4.3 Conduct at LIC's Premises
The selected Bidder will, if using or accessing LIC's premises or facilities, comply with all reasonable directions and procedures relating to occupational health and safety and security in operation at those premises or facilities whether specifically drawn to the attention of the Vendor or as might reasonably be inferred from the circumstances.

1.5 SUBCONTRACTING
NO Subcontracting is permitted for the scope of work to be provided to LIC pursuant to this RFP. The technical resources deployed for the assignment must be full time employees of the TSP.

1.6 ASSIGNMENTS
The vendor will not be allowed to assign, in whole or in parts, its obligations under the Contract/RFP, to any other entity except with Corporation's prior express consent.

1.7 RFP AMENDMENTS
No variation in or modification of the terms of the RFP shall be made except by a written amendment signed by both LIC and the vendor. Any changes in law, taxes, and policies shall be governed through the provision of Part 8 (Terms and Conditions), Section 1.14 (Empanelment Prices and Taxes).

1.7.1 Change in constitution
Any Change in the constitution of the firm, etc. shall be notified forthwith by the vendor in writing to LIC and such change shall not relieve any former member of the firm, etc., from any liability under the contract.

1.8   MONITORING PROGRESS

1.8.1   Progress Meetings

A regular review meeting will be held between the vendor and LIC to discuss any issues concerning the provision of the Services. The frequency of such progress meetings will be weekly during the implementation phase unless any other frequency is agreed to by LIC in writing.

1.8.2   Resource Activity Tracking and Reporting Platform

a. The Technology Service Provider shall mandatorily provide and maintain a secure, web-based (online) platform/tool for tracking and monitoring the activities of all resources deployed under the Time & Material (T&M) engagement. The platform shall, at a minimum, capture and maintain:

   (i)   Daily Developer Diary (DDD) detailing tasks performed, deliverables worked upon, time spent, and status updates;

   (ii)   Attendance and availability records, including login/logout time and leave/absence details;

   (iii)   Work allocation and task tracking with mapping to project milestones/deliverables;

   (iv)   Periodic (daily/weekly/monthly) reports and dashboards for review by the Procuring Entity; and

   (v)   Audit trails of all entries and updates made by the deployed resources.

b. LIC shall have real-time access to the platform, with role-based access controls, and the ability to review, validate, and approve the recorded activities and timesheets.

c. All records captured in the system shall be treated as official records for the purpose of monitoring, performance evaluation, and invoice validation. In the absence of duly recorded and approved entries in the system, LIC reserves the right to withhold or proportionately reduce payments.

d. The Technology Service Provider (Vendor) must provide LIC with reports under the Scope of Work.

1.9   PERFORMANCE ASSESSMENT

1.9.1   Assessment of Services

Each element of the Services is subject to assessment by LIC against the relevant Performance Criteria.

1.9.2   Notice of non-compliant Services

   a.   If LIC considers that all or part of the Services does not meet the specifications, LIC will notify the Vendor within seven Business Days of assessing the Services against the specifications.

   b.   LIC will include reasons for the Services not meeting the specifications in the notice given under clause a.

1.9.3 Rectification of non-compliant Services

If LIC notifies the Vendor that all or part of the Services does not meet the Performance Criteria, the Vendor will:

a) Take all necessary steps to ensure that the Services are promptly corrected within the period as requested by the bidder or the period as mutually agreed upon by both parties.

b) Give notice to LIC when the Services have been corrected; and

c) Allow LIC to repeat the assessment of all or part of the Services against the specifications, within five (5) Business Days after the date of the notice or such other time as agreed mutually in writing.

1.10 ENGAGEMENT AND MANAGEMENT OF TECHNICAL RESOURCES

a) The Empanelled Service Provider shall exercise due diligence in engaging technical resources for the project, ensuring that they possess established identity, integrity, requisite qualifications, skills, and prior deployment experience, particularly for critical activities. The Empanelled Service Provider shall provide well-trained technical resources, extend necessary mentoring and operational support, and confirm that each technical resource deployed has been duly vetted through a background check prior to their engagement.

b) The technical resource profiles which were submitted by the Empanelled Service Provider during the assignment, and only those profiles, having been duly evaluated and selected through a technical interview process conducted by LIC, will be approved for deployment under the RFP/Assignment from time to time. Accordingly, the Empanelled Service Provider shall not substitute, replace, or alter the approved category or categories of resources without prior written intimation to and express permission from LIC. Any replacement made without such approval shall constitute a material breach of the RFP/Purchase Order and may, at LIC's discretion, result in cancellation of the Purchase Order and imposition of penalty as applicable, without prejudice to any other remedies available to LIC under law or contract.

c) The Empanelled Service Provider shall remain solely responsible and accountable for the performance, conduct, and compliance of all resources deployed under this engagement.

d) If the performance of any technical resource engaged in the project is found to be unsatisfactory or detrimental to the interests of LIC, as reasonably determined by LIC, the Empanelled Service Provider shall replace the said resource with a suitably qualified and experienced individual within the time limits stipulated by LIC. Failure to comply with LIC's request shall entitle LIC to remove the said resource at its sole discretion. Any costs, delays, or operational impacts arising from such replacement shall be solely borne by the Empanelled Service Provider. In the event of severe operational impacts due to non-compliance, LIC reserves the right to terminate the empanelment and/or impose penalty as reasonably determined by LIC.

1.11 INTELLECTUAL PROPERTY RIGHTS (IPR)

1.11.1 Third-Party Material

The Vendor must have an ownership or obtain all necessary copyright and other Intellectual Property Rights permissions before using any Third-Party Material for the performance of services under this RFP and resulting contract.

1.11.2 Rights in Vendor's Pre-existing IPR

a. All IPR including the existing documents and materials developed or otherwise obtained independent of the efforts of a party under this RFP ("pre-existing work") including any enhancement or modification thereto shall remain the sole property of that party.

b. During the performance of the services for this agreement, each party grants to the other party (and their sub-contractors as necessary) a non-exclusive license to use, reproduce and modify any of its pre-existing work provided to the other party solely for the performance of such services for the term of this Agreement.

c. Except as may be otherwise explicitly agreed to in a statement of services, upon payment in full, the Vendor should grant LIC a non-exclusive, perpetual, fully paid-up license to use the pre-existing work in the form delivered to LIC as a part of the service or deliverables only for its internal business operations.

d. Under such license, either of the parties will have no right to sell, assign or transfer the pre-existing work of the other party to a Third Party. LIC's license to pre-existing work is conditional upon its compliance with the terms of this Agreement and the perpetual license applies solely to the pre-existing work that the bidder leaves with LIC after the performance of the services.

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

1.11.3 IPR Warranty

The Vendor will warrant that:
a. The Warranted Materials and LIC's use of those Warranted Materials, will not infringe the Intellectual Property Rights of any person; and
b. It has the necessary rights to vest the Intellectual Property Rights and grant the licenses as provided in this clause 7.11.

1.11.4 Remedy for breach of warranty

If someone claims, or LIC reasonably believes that someone is likely to claim, that all or part of the Warranted Materials infringes their Intellectual Property Rights, the Vendor will, in addition to the indemnity under Section 15 (Indemnity)of this RFP and to any other rights that LIC may have against it, promptly, at the Vendor's expense:

a. Use its best efforts to secure the rights for LIC to continue to use the affected Warranted Materials free of any claim or liability for infringement; or

b. Replace or modify the affected Warranted Materials so that the Warranted Materials or the use of them does not infringe the Intellectual Property Rights of any other person without any degradation of the performance or quality of the affected Warranted Materials.

c. The Vendor will indemnify LIC against all third-party claims of infringement of patent, Intellectual Property Rights, trademark, copyright, or industrial design rights arising from the use of the Vendor's Solution or any part thereof throughout the Offices of LIC, including but not limited to the legal actions by any third party against LIC.

d. LIC shall not be held liable for and would be absolved of any responsibility or claim/litigations arising out of the use of any third-party software or its components or modules supplied by the bidder in terms of requirements of this RFP.

1.11.5 Patent Rights and other litigation costs

In the event of any claim asserted by a third party of infringement of copyright, patent, trademark, or industrial design rights arising from the use of the systems or any parts thereof with relation to the contract deliverables, in LIC's country, the Vendor will act expeditiously to extinguish such claim. If the Vendor fails to comply and LIC is required to pay compensation to a third party resulting from such infringement, the Vendor will be responsible for the compensation including all expenses (court costs and lawyer fees). LIC will give notice to the Vendor of such a claim, if it is made, without delay as when received.

In no event shall LIC be liable for any indirect, incidental, or consequential damage or liability, under or in connection with or arising out of this RFP, or out of any subsequent agreement related to any hardware, software, and services delivered. For this purpose, it would be immaterial how such liability may arise provided that the claims against customers, users, and service providers of LIC are considered direct claims.

1.12   MORAL RIGHTS

1.12.1 Obtaining consents

To the extent permitted by applicable Laws and for the benefit of LIC, the Vendor will:
   i.   give, where the Vendor is an individual; and

   ii.   Use its best endeavors to ensure that each of the Personnel used by the Vendor in the production or creation of the Contract Material gives, genuine consent in writing, in a form acceptable to LIC, to the use of the Contract Material for the Specified Acts, even if such use would otherwise be an infringement of their Moral Rights.

1.12.2 Specified Acts

In this clause, Specified Acts means:
   i.   Crediting the authorship of any Contract Material, or any content in the Contract Material (including without limitation literary, dramatic, artistic works and cinematograph films within the meaning of the Copyright Act, 1957);
   ii.   Materially altering the style, format, colors, content, or lathe biddert of the Contract Material and dealing in any way with the altered Contract Material;

iii. Reproducing, communicating, adapting, publishing, or exhibiting any Contract Material; and

iv. Adding any additional content or information to the Contract Material.

1.13. PAYMENT TERMS

a. Payment for technical resources will be made monthly in arrears.

b. TSP will not be entitled to charge any additional cost on account of any items or services or by way of any out-of-pocket expenses, including travel, boarding, lodging, etc. during the initial implementation or on further troubleshooting support services.

c. No advance payment or interest will be made by LIC.

d. Payments will be made only on the TSP completing all activities as per the agreed project plan and deliverables sign-off for the same from LIC. Payment at all times will be linked to the successful delivery of the agreed items for the period for which payment is invoiced. Payment to the Empanelled Service Provider shall not be based solely on monthly attendance but shall be strictly linked to achievement of project deliverables and their acceptance by LIC.

e. LIC reserves the right to defer, proportionately reduce, or withhold payment in case milestones are delayed, partially achieved, or delivered with deficiencies, without prejudice to any other remedies available under the Agreement or the RFP terms.

f. LIC shall make payments in Indian Rupee (INR) on receipt of invoices, after deduction of penalties and applicable taxes at source from the agreed price to the selected Vendor.

g. The vendor is also duty-bound to report to LIC about any short recovery of taxes, cess, etc. at the source. Such reporting to LIC should also happen at the earliest. In case, the vendor fails to inform LIC about such short recoveries of tax, cess, etc. at source, LIC will have the right to recover all short recoveries of tax, related cess and surcharges, interest, and penalties as per the demand note of Income Tax dept. or any other govt. body or regulator.

h. LIC will not consider any other payment terms even if it is mentioned in the bidder's proposal.

i. The Amount against Penalties, if any, will be recoverable from the Payment OR any other payment due to the Vendor OR from performance Bank Guarantee.

j. The Empanelled Service Provider shall ensure that all invoices issued to LIC are fully compliant with the provisions of the Goods and Services Tax (GST) laws in force in India. In particular, where e-invoicing is applicable under the GST regime, the Vendor shall generate and upload such invoices on the designated Invoice Registration Portal (IRP) and obtain a valid Invoice Reference Number (IRN) along with a digitally signed QR code. Only such duly registered e-invoices bearing a valid IRN shall be accepted by LIC for processing of payment. Any invoice not complying with this requirement

shall be deemed invalid and liable to be rejected without any obligation on the part of LIC to make payment thereof.

k. LIC shall process payments within thirty (30) days from the date of receipt of a valid and duly compliant invoice, along with any supporting documents as may be reasonably required by LIC. Delays arising from non-compliance with GST requirements, incomplete documentation, or discrepancies in the invoice shall be the sole responsibility of the Vendor and shall not bind LIC to any interest or penalty for delayed payment.

l. The payment will be released by the LIC, Central Office. Payment-related objections, if raised after 3 months from the date of release of payment, would not be entertained. Such objection must be raised in writing.

m. **Change in Tax structure at the time of actual invoicing:** While any increase in the rates of applicable taxes or impact of new taxes after the submission of the quotation/rates shall be borne by LIC, any subsequent decrease in the rates of applicable taxes or impact of new taxes shall be passed on to LIC in its favor. This will remain applicable throughout the project tenure.

n. **Incorrect Invoices, under/over Payment:** If an invoice is found to have been rendered incorrectly after payment, any underpayment or overpayment will be recoverable by or from the Vendor, as the case may be, and, without limiting recourse to other available means, may be offset against any amount subsequently due by LIC to the Vendor under the contract.

1.14   EMPANELMENT, PRICES AND TAXES
1.14.1 Prices

Prices payable to the vendor will be fixed as per commercial bid . Any change in Prices will be governed by clauses mentioned in Section 7.1 (Project Duration).

Escalation of Costs: The vendor will in no circumstance be entitled to any escalation of costs or price of any material/items supplied or services tendered under the contract until explicitly specified by LIC in writing.

a. **To get full remuneration for a resource for a month, the service provider should deploy the resource for all of LIC's working days in a month. If the number of working days is less than LIC's working days then payment will be done for (No of days present /No of LIC's Working days) x one month's remuneration.**
b. Resources are required to work on all working days of LIC when engaged on man month basis . Man day rate for any month will be the Man Month rate / LIC's Working days in the month. Resources should work on all the working days of LIC . However, at the time of exigencies, if they are required to work on Saturdays / Sundays and/or other LIC holidays, payment will be made within the overall limit of   monthly remuneration and no extra cost will be payable .

1.14.2 Empanelment Period:

i. Empanelment would be for a period of three (03) years from the date of issuance of empanelment letter / agreement subject to satisfactory service and yearly review. LIC will also continue empanelment on a regular basis as and when required. If the service provided by the Bidder/Applicant is found to be unsatisfactory or if at any time it is found that the information provided for empanelment or for any tender is false or if irregularities shown by the Bidder/Applicant for applying for the tenders, LIC shall reserve the right to remove such vendors from the empaneled list without giving any notice to the vendor in advance. If called for, the Bidder/Applicant should be ready to participate in LIC's tender process as per the terms and conditions of the respective RFQ.

ii. The quoted rates have to be valid for a period of three years from the date of issuance of empanelment letter. Post completion of three (3) years, rate revision, if any, may be considered **based on the year-on-year increase in the Consumer Price Index (CPI – Combined)** published by MoSPI, Government of India, subject to a **maximum cap of 5% per annum and approval of LIC**. Reference year for revision in year 4 will be the CPI of the Year on Year increase in Year 3 .

iii. Ex. Year-on-year inflation rate based on All India Consumer Price Index (CPI) with base year 2024 for the month of January, 2026 over January, 2025 is 2.75% (Provisional). However such increase will be purely at the discretion of LIC. (https://mospi.gov.in/uploads/latestReleases/latest_release_1770891893893_6b4 58c0a-c327-4fef-a554-41131ea67273_Press_Relase_of_CPI_for_Jan26.pdf)

iv. LIC reserves the right to extend the empanelment term for a period or periods of up to 1 year at a time with such extension or extensions on the terms and conditions of RFP and subject to LIC's obligations at law. The empaneled Vendor may modify or withdraw its empanelment after expiry of minimum 3 year of its empanelment, provided that written notice of the modification or withdrawal is received and accepted by LIC.

v. **Empanelment/Registration of firms does not assure that service contract will be issued to the software service provider /vendor/vendors.** Separate Technical-Commercial quotation will be asked from Empaneled software service providers as and when services will be required to be procured. Work will be assigned through a lump sum contract to empaneled vendor after inviting competitive technical commercial Proposal from eligible Empaneled software service providers. Each time, offer will be given to technically qualified, L1 vendor to provide the desired IT Services.

vi. LIC may at its discretion put additional technical expertise requirement while calling for commercial quotations based on the nature of assignment and its requirements to further shortlist from among the Empaneled software service providers. Submission made in the EOI Proposal will be used for the shortlisting for assignment when so required by LIC. Bidders must provide information on the assignments, clients , relevant competencies and resource availability in sufficient details to facilitate such shortlisting.

vii. Empaneled software service providers will be asked to bid for only those assignments which LIC at its discretion decides for procurement from the Empaneled software service providers, and invites techno-commercial bids from the shortlisted empaneled vendors for such assignment only.

viii. As and when there is requirement from LIC, Empaneled software service providers will be shortlisted for invitation of the bids for the assignments based on their areas of expertise, key professionals and successful completion of previous similar engagements in other organizations and status or outcome of previous engagements with LIC.

ix. LIC may require the empaneled firms, based on the need of the assignment to provide software development resources (developers, Business Analyst, Technical lead, etc.) Apart from services of the experts' resources to facilitate some assignment when so required. The cost proposal for such resources may be invited along with cost proposal for expert resources for the identified assignment or later.

x. LIC reserves the right to make additions, deletions, modification to the panel of Empaneled software service providers, additional technological roles from the empaneled software service providers based on technical requirements and the terms of empanelment at any time during the term of empanelment.

xi. **LIC at all-time reserves the right to decide on the procurement of the desired IT Services through any one of empanelled category or other procurement modes like open tender, limited tender, tendering within empaneled firms, or from firms with whom it has a rate contract or existing contract or in any manner that it deems fit and in the interest of the LIC**.

1.14.2 Taxes and Duties

a. Vendors will be entirely responsible for all taxes, duties, license fees, road permits, transit insurance (wherever applicable) etc., except GST, incurred until delivery of the contracted services to LIC.

b. The vendor shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price Bid by Service Provider shall include all such taxes in the quoted price.

c. Prices quoted **should be inclusive of GST (Central / State Government taxes/duties and levies) and** inclusive of all corporate taxes and Customs duties as also the cost of incidental services such as transportation, road permits, insurance, (if applicable) etc.

d. The quoted prices and taxes/duties and statutory levies such as GST etc. should be specified separately. **GST will be reimbursed at actual.**

e. All expenses, stamp duty, and other charges/ expenses in connection with the execution of the Agreement as a result of this RFP process shall be borne by the selected bidder. The Agreement/ Contract would be stamped as per Maharashtra Stamp Act, 1958 and any amendment thereto.

1.14.3 Deduction of Taxes at Source

LIC will deduct taxes from the amounts due and payable to the Vendor wherever applicable. LIC will provide Vendor with the statement of any taxes deducted by LIC on payments under the contract. The Vendor agrees to reimburse and hold LIC harmless from any deficiency including penalties and interest relating to taxes including recovery of any tax retrospectively that are its responsibility under this clause. For purposes of the contract, taxes shall include taxes incurred on transactions between LIC and the Vendor.

1.15 INDEMNITY

1.15.1 Subject to Clause 1.15.2 below, Vendor will undertake to indemnify LIC from and against all losses on account of bodily injury, death, or damage to tangible personal property arising in favor of any person, corporation, or other entity (including LIC) attributable to the Vendor's negligence or willful default in performance or non-performance under the contract. If LIC promptly notifies Vendor in writing of a third-party claim against LIC that any Service provided by the Vendor infringes a copyright, trade secret, or Indian patents of any third party, Vendor will defend such claim at its own expense and will pay any costs or damages that may be finally awarded against LIC.

The vendor will not indemnify LIC, however, if the claim of infringement is caused by:
a. LIC 's misuse or modification of the service;

b. LIC 's failure to use corrections or enhancements made available by the Vendor;

c. LIC 's use of the Service in combination with any product or information not owned or developed by Vendor;

d. LIC 's distribution, marketing, or use for the benefit of third parties of the Service; or

e. Information, direction, specification, or materials provided by LIC or any third party contracted to it.

If any Service is or is likely to be held to be infringing, Vendor will at its expense and option either:
a. Procure the right for LIC to continue using it,
b. Replace it with a non-infringing equivalent,
c. Modify it to make it non-infringing.

The foregoing remedies constitute LIC 's sole and exclusive remedies and Vendor's entire liability concerning infringement.

1.15.2 **The indemnities set out in Clause 1.15.1 shall be subject to the following conditions:**
    i. LIC as promptly as practicable informs the Vendor in writing of the claim or proceedings and provides all relevant evidence, documentary or otherwise;

ii. LIC will, at the cost of the Vendor, give the Vendor all reasonable assistance in the Defense of such claim including reasonable access to all relevant information, documentation, and personnel provided that LIC may, at its sole cost and expense, reasonably participate, through its attorneys or otherwise, in such Defense;

iii. If the Vendor does not assume full control over the Defense of a claim as provided in this Article, the Vendor may participate in such Defense at its sole cost and expense, and LIC will have the right to defend the claim in such manner as it may deem appropriate, and the cost and expense of LIC will be included in losses to be indemnified by the vendor;

iv. LIC shall not prejudice, pay or accept any proceedings or claim, or compromise any proceedings or claim, without the written consent of the Vendor;

v. All settlements of claims subject to indemnification under this Clause will:

   a. Be entered into only with the consent of LIC, which consent will not be unreasonably withheld and include an unconditional release to the Indemnified Party from the claimant or plaintiff for all liability in respect of the such claim; and

   b. include any appropriate confidentiality agreement prohibiting disclosure of the terms of such settlement;

vi. LIC will account to the Vendor for all awards, settlements, damages, and costs (if any) finally awarded in favor of LIC which are to be paid to it in connection with any such claim or proceedings;

vii. LIC will take steps that the Vendor may reasonably require to mitigate or reduce its loss as a result of such a claim or proceedings;

viii. if the Vendor is obligated to indemnify LIC according to this Article, the Vendor will, upon payment of such Indemnity in full, be subrogated to all rights and defenses of LIC concerning the claims to which such indemnification relates; and

ix. if a Party claims the indemnity set out under Clause 15.1 above in respect of any particular Loss or Losses, then that Party shall not be entitled to make any further claim in respect of that Loss or Losses (including any claim for damages).

1.16.1 LIABILITY

a. Except in cases of criminal negligence or willful misconduct and the case of infringement of patent, IPR, trademark, copyright, or industrial design rights arising from the use of the Solution or any part thereof in any of the services supplied by the vendor and used/consumed by LIC, the Supplier/vendor shall not be liable to LIC, whether in contract tort or otherwise, for any indirect or consequential loss or damage, loss of use, loss of production, or loss of profits or interest costs, provided that this exclusion shall not apply to any obligation of the supplier/vendor to pay liquidated damages to LIC and the aggregate liability of the Supplier/vendor to LIC,

whether under the Contract, in tort or otherwise, shall not exceed the total Contract Price provided that this limitation shall not apply to the cost of repairing or replacing defective equipment.

b. The bidder's aggregate liability in connection with obligations, undertaken as a part of this project regardless of the form or nature of the action giving rise to such liability, shall be limited to the Total Cost of Ownership (TCO) of the project. The bidder's liability in case of third-party claims against the LIC resulting from breach of confidentiality, Willful Misconduct, or Gross Negligence of the bidder, its employees, and subcontractors or third-party claims resulting from infringement of patents, trademarks, copyrights, or such other Intellectual Property Rights shall be unlimited.

1.16.2 Obligation to Indemnify LIC

For breach of IPR Rights

1) The Technology Solution Provider shall indemnify and hold harmless, free of costs, the LIC and its employees and officers from and against all suits, actions or administrative proceedings, claims, demands, losses, damages, costs, and expenses of any nature, including attorney's fees and expenses, which may arise in respect of the Services provided by the Technology Solution Provider under this Contract, as a result of any infringement or alleged infringement of any patent, utility model, registered design, copyright, or other Intellectual Proprietary Rights (IPR) or trademarks, registered or otherwise existing on the date of the contract arising out of or in connection with:
a) Any design, data, drawing, specification, or other documents or Services provided or designed by the Technology Solution Provider for or on behalf of the LIC.
b) The sale by the LIC in any country of the services/ products produced by the Services delivered by Technology Solution Provider, and
c) The delivery of the Services by the Technology Solution Provider or the use of the Services at the LIC's Site

2) Such indemnity shall not cover any use of the Services or any part thereof other than for the purpose indicated by or to be reasonably inferred from the contract, neither any infringement resulting from the use of the Services or any part thereof, or any service/ products produced thereby in association or combination with any other service, equipment, plant, or materials not delivered by the Technology Solution Provider.

3) If any proceedings are brought, or any claim is made against the LIC arising out of the matters referred above, the LIC shall promptly notify the Technology Solution Provider. At its own expense and in the LIC's name, the Technology Solution Provider may conduct such proceedings and negotiations to settle any such proceedings or claim, keeping the LIC informed.

4) If the Technology Solution Provider fails to notify the LIC within twenty-eight (28) days after receiving such notice that it intends to conduct any such proceedings or claim, then the LIC shall be free to conduct the same on its behalf at the risk and cost to the Technology Solution Provider.

5) At the Technology Solution Provider's request, the LIC shall afford all available assistance to the Technology Solution Provider in conducting such proceedings or claims and shall be reimbursed by the Technology Solution Provider for all reasonable expenses.

1.16.3 For Losses and Damages Caused by Technology Solution Provider

1) the Technology Solution Provider shall indemnify and keep harmless the LIC, from and against, all actions, suit proceedings, losses, costs, damages, charges, claims, and demands of every nature and description brought or recovered against the LIC because of any act or omission or default or negligence or trespass of the Technology Solution Provider, his agents, or employees despite all reasonable and proper precautions may have been taken, during the execution of the Services. The
Technology Solution Provider shall make good at his own expense all resulting losses and/ or damages to:
(a) the Services themselves or
(b) any other property of the LIC or
(c) the lives, persons, or property of others

2) In case the LIC is called upon to make good such costs, loss, or damages or to pay any compensation, including that payable under the provisions of the Workmen's Compensation Act or any statutory amendments thereof, the amount of any costs or charges including costs and charges in connection with legal proceedings, which the LIC may incur about it, shall be charged to the Technology Solution Provider. All sums payable by way of compensation under any of these conditions shall be considered reasonable compensation to be applied to the actual loss or damage sustained and whether or not any damage shall have been sustained.

3) The LIC shall have the power and right to pay or to defend or compromise any claim of threatened legal proceedings, or in anticipation of legal proceedings being instituted consequent on the action or default of the Technology Solution Provider, to take such steps as may be considered necessary or desirable to ward off or mitigate the effect of such proceedings, charging to Technology Solution Provider, as aforesaid, any sum or sums of money which may be paid and any expenses whether for reinstatement or otherwise which may be incurred and the propriety of any such payment, defence or compromise, and the incurring of any such expenses shall not be called in question by the Technology Solution Provider.

1.16.4 Confidentiality, Secrecy and Property and IPR Rights

Property Rights
1) Physical assets, e.g., Equipment, vehicles and materials made available to the Technology Solution Provider by the LIC or purchased by the Technology Solution Provider wholly or partly with funds provided by the LIC, shall be the property of the LIC and shall be marked accordingly. Upon termination or expiration of this Contract, the Technology Solution Provider shall make an inventory of such equipment, vehicles, and materials available to the LIC and dispose of such equipment, vehicles, and materials in accordance with the LIC's

instructions. While in possession of such equipment, vehicles and materials, the Technology Solution Provider, unless otherwise instructed by the LIC in writing, shall insure them at the expense of the LIC in an amount equal to their total replacement value.

2) Intangible assets, e.g., license agreements, Software Packages, and memberships for purposes of performance of this contract provided by the LIC or purchased by the Technology Solution Provider wholly or partly with funds provided by the LIC, shall be the property of the LIC and shall be registered accordingly., These shall be obtained in the name of the LIC after obtaining the LIC's prior written approval. The LIC shall have an encumbered right to use such assets, even after the termination of the Contract. Any restrictions about the future use of these documents and software shall be specified in the Contract.

3) IPR Rights

All deliverables, outputs, plans, drawings, specifications, designs, reports, and other documents and software submitted by the Technology Solution Provider under this Contract shall become and remain the property of the LIC and shall be subject to laws of copyright and must not be shared with third parties or reproduced, whether in whole or part, without the LIC's prior written consent. The Technology Solution Provider shall, not later than upon termination or expiration of this Contract, deliver all such documents and software to the LIC, together with a detailed inventory thereof. The Technology Solution Provider may retain a copy of such documents and software but shall not use it for commercial purposes.

4) Confidentiality

All documents, drawings, samples, data, associated correspondence or other information furnished by or on behalf of the LIC to the Technology Solution Provider in connection with the contract, whether such information has been furnished before, during or following completion or termination of the contract, are confidential and shall remain the property of the LIC and shall, without the prior written consent of LIC neither be divulged by the Technology Solution Provider to any third party, nor be used by him for any purpose other than the design, procurement, or other services and activities required for the performance of this Contract. If advised by the LIC, all copies of all such information in original shall be returned on completion of the Technology Solution Provider's performance and obligations under this contract.

5) Secrecy

if the contract is marked as "Secret", the Technology Solution Provider shall take all reasonable steps necessary to ensure that all persons employed in any connection with the contract, have acknowledged their responsibilities and penalties for violations under the relevant laws, regulations or any regulations framed thereunder.

6) Restrictions on the Use of Information

a) Without the LIC's prior written consent, the Technology Solution Provider shall not use the information mentioned in the sub-clauses above except for performing this contract.

b) The Technology Solution Provider shall treat and mark all information as confidential (or Secret – as the case may) and shall not, without the written consent of the LIC, divulge to any person other than the person(s) employed by the Technology Solution Provider in the performance of the contract. Further, any such disclosure to any such employed person shall be made in confidence and only so far as necessary for such performance for this contract.

c) Notwithstanding the above, the Technology Solution Provider may furnish to its holding company or its Sub-Technology Solution Provider(s) such documents, data, and other information it receives from the LIC to the extent required for performing the contract. In this event, the Technology Solution Provider shall obtain from such holding company/ Sub-Technology Solution Provider(s) an undertaking of confidentiality (or secrecy – as the case may be) similar to that imposed on the Technology Solution Provider under the above clauses.

d) The obligation of the Technology Solution Provider under sub-clauses above, however, shall not apply to information that:

   i) the Technology Solution Provider needs to share with the institution(s) participating in the financing of the contract;

   ii) now or hereafter is or enters the public domain through no fault of Technology Solution Provider; iii) can be proven to have been possessed by the Technology Solution Provider at the time of disclosure and which was not previously obtained, directly or indirectly, from the LIC; or

   iv) otherwise lawfully becomes available to the Technology Solution Provider from a third party with no obligation of confidentiality.

e) The above provisions shall not in any way modify any undertaking of confidentiality (or Secrecy – as the case may be) given by the Technology Solution Provider before the contract date in respect of the contract, the RFP Document, or any part thereof.

f) The provisions of this clause shall survive completion or termination for whatever reason of the contract.

1.16.4 Protection and Security of Personal Data

1) Where the Technology Solution Provider is processing Personal Data for the LIC (as part of Services), the Technology Solution Provider shall:

   a) Process the Personal Data only as per instructions from LIC (which may be specific instructions or instructions of a general nature) as set out in this Contract or as otherwise notified by LIC;

   b) Comply with all applicable laws;

   c) Process the Personal Data only to the extent and in such manner as is necessary for the discharge of the Technology Solution Provider's obligations under this Contract or as is required by Law or any Regulatory Body;

   d) Implement appropriate technical and organisational measures to protect Personal Data against unauthorized or unlawful Processing and accidental loss,

destruction, damage, alteration, or disclosure. These measures shall be appropriate to the harm which might result from any unauthorized or unlawful Processing, accidental loss, destruction, or damage to the Personal Data and having regard to the nature of the Personal Data which is to be protected;

e) Take reasonable steps to ensure the reliability of its staff and agents who may have access to the Personal Data;

f) Obtain prior written consent from the Authority to transfer the Personal Data to any Sub-Technology Solution Provider for the provision of the Services;

g) Not cause or permit the Personal Data to be transferred, stored, accessed, viewed, or processed outside of India without the prior written consent of the LIC.

h) Ensure that all staff and agents required to access the Personal Data are informed of the confidential nature of the Personal Data and comply with the obligations set out in this clause.

i) Ensure that none of the staff and agents publishes or disclose any personal data to any third parties unless directed in writing to do so by the LIC.

j) Not disclose Personal Data to any third parties in any circumstances other than with the written consent of the LIC or compliance with a legal obligation imposed upon the LIC;

2) Notify the LIC (within five Working Days) if it receives the;

a) a request from an employee of LIC to have access to his or other employees' Personal Data; or

b) a complaint or request relating to the LIC's obligations under the law;

3) The provision of this clause shall apply during the contract period and indefinitely after its expiry.

1.17 NORMALIZATION OF BID

LIC, at its discretion, will go through a process of technical evaluation and normalization of the bids to the extent possible and feasible, to ensure that Bidders are more or less on the same technical ground. After the normalization process, if LIC's bid evaluation committee feels that any of the bids need to be normalized and that such normalization has a bearing on the price bids, LIC may at its discretion ask all the technically short-listed Bidders to resubmit incrementally or totally the technical and commercial bids once again for scrutiny or to bid in the ORA (if applicable) accordingly based on the outcome of the normalization process. LIC can repeat this normalization process at every stage of technical submission or before the commercial evaluation till LIC is satisfied. By responding to this RFP, the Bidders have agreed that they have no reservation or objection to the normalization process and all the bidders shortlisted for technical proposal evaluation will agree to participate in the normalization process and extend their cooperation to LIC during this process. The bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process. LIC reserves the rights to add, delete, or modify requirements /components/technical parameters/specifications at any time during the bid process, without assigning any reasons whatsoever and without being required to intimate the bidder of any such change. During technical evaluation LIC may decide not to procure some components, in such circumstances the price of such components would not be considered for commercial evaluation. LIC may

at its discretion when so needed, require all or few of the bidders to do a working PoC at no cost to LIC for duration of 3 months to assess the commercial implication of their proposal.

1.18. CONFIDENTIALITY OF PRIVACY

1.18.1 Confidential Information not to be disclosed

a. Information relating to the examination, clarification, comparison and evaluation of the proposals submitted shall not be disclosed to any of the responding firms or their representatives or to any other persons not officially concerned with such process until the selection process is over. The undue use by any responding firm of confidential information related to the process may result in rejection of its proposal.

b. The Bidder including but not limited to its personnel, its partners, agents and associates is bound by the conditions of the Non-Disclosure Agreement pertaining to the conducted Technical Workshop (June 25th and 26th, 2023) and to be submitted by the Bidder in response to this RFP before release of the purchase order by LIC.

c. During the execution of the project, the successful bidder will have access to confidential information of LIC such as servers, applications, network design, and architecture etc. The bidder shall use the same degree of care to maintain the confidentiality of the information as if the information is their own and shall not disclose at any point of time to any other person/third party the information so received.

d. The bidder will:
   (i) Use the information only for serving LIC's interest and restrict disclosure of information solely to their employees on a need to know basis in order to accomplish the purpose stated in this RFP,

   (ii) Advise each such employee, before he or she receives access to information, of the obligation of bidder under this agreement and require such employees to honor these obligations. The Bidder will treat as confidential all data and information about LIC, obtained in the execution of his responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of LIC.

e. Violation of NDA will lead to forfeiture of performance Bank guarantee and additionally will lead to legal action and blacklisting.

1.18.2 Exceptions to obligations

The obligations on the parties under this clause 6.18 will not be taken to have been breached to the extent that Confidential Information:

a) is disclosed by a party to its advisers or employees solely in order to comply with obligations, or to exercise rights, under the contract;

b) is disclosed to a party's internal management personnel, solely to enable effective management or auditing of Contract related activities;

c) is disclosed by LIC;

d) is disclosed by LIC, in response to a request by a House or a Committee of the Parliament/ Assembly;

e) is authorized or required by law, including under the contract, under a license or otherwise, to be disclosed; or

f) Is in the public domain otherwise than due to a breach of this clause 7.18.

g) Lawfully known by the Recipient at the time of disclosure without any obligation to keep the same confidential;

h) Independently developed by the Recipient without use or reference to such Confidential Information.

1.18.3 Obligations on disclosure
Where a party discloses Confidential Information to another person:
a. Pursuant to clauses a) and b) of 7.18.2 above, the disclosing party must notify the receiving person that the information is Confidential Information; and not provide the information unless the receiving person agrees to keep the information confidential; or

b. Pursuant to clauses c) and d) of 7.18.2 above, the disclosing party must notify the receiving party that the information is Confidential Information.

1.18.4 Additional confidential information
a. The parties may agree in writing after the date of the contract that certain additional information is to constitute Confidential Information for the purposes of the contract.

b. Where the parties agree in writing after the date of the contract that certain additional information is to constitute Confidential Information for the purposes of the Contract, this documentation is incorporated into, and becomes part of the contract, on the date by which both parties have signed this documentation.

1.18.5 Period of confidentiality
The obligations under this clause 7.18 continue, notwithstanding the expiry or termination of the contract:

a. Any item of information, for the contract period and one year thereafter; and

b. In relation to any information which the parties agree in writing after the date of the contract is to constitute Confidential Information for the purposes of the contract, for the period agreed by the parties in writing in respect of that information

1.19   PROTECTION OF PERSONAL INFORMATION

1.19.1 Application of the clause

This clause applies only where the Vendor deals with personal information and for the purpose of, providing Services under the contract.

1.19.2 Obligations

The Vendor acknowledges that it will use or disclose personal information obtained during the course of providing Services under the contract, only for the purposes of the contract.

1.20   CONFLICT OF INTEREST

1.20.1 Warranty that there is no conflict of interest

a. The Vendor will warrant that, to the best of its knowledge after making diligent inquiry, at the date of signing the contract no conflict of interest exists or is likely to arise in the performance of its obligations under the contract.

b. A Vendor will not have a conflict of interest that may affect the Services.

c. LIC requires that the Vendor provides professional, objective, and impartial services and at all times hold LIC's interests paramount, avoid conflicts with other assignments or its own interests, and act without any consideration for future work. The Vendor shall not accept or engage in any assignment that would be in conflict with its prior or current obligations to LIC, or that may place it in a position of not being able to carry out the assignment in the best interests of LIC.

d. Without limiting the generality of the above, a Vendor shall be deemed to have a Conflict of Interest, if there is a conflict among this and other assignments of the Vendor (including its personnel and other members, if any) and any subsidiaries or entities controlled by the Vendor or having common controlling shareholders. The duties of the Vendor will depend on the circumstances of each case. While providing services to LIC for this particular assignment, the Vendor shall not take up any assignment that by its nature will result in conflict with the present assignment;

1.20.2 Notification of a conflict of interest

The Vendor shall make a disclosure to LIC as soon as any potential conflict comes to their notice but in no case later than 7 (seven) days and any breach of this obligation of disclosure

shall be construed as Conflict of Interest. LIC shall, upon being notified by the Vendor under this Clause, decide whether it wishes to terminate this Services or otherwise, and convey its decision to the Vendor within a period not exceeding 15 (fifteen) days.

1.20.3 Ambiguities within the Document

In case of ambiguities or discrepancies within this RFP, the following principles shall apply:

a) Apart from the clauses where specifically mentioned all other terms and conditions of the RFP are applicable.

b) as between two Clauses of this RFP, the provisions of a specific Clause relevant to the issue under consideration shall prevail over those in a general Clause;

c) as between the provisions of this RFP and its Annexures, the RFP shall prevail, save and except as expressly provided otherwise in the RFP or the Annexures; and

d) As between any value written in numerals and that in words, the value in words shall prevail.

1.20.4 Roles and responsibilities
Role of LIC

a. Providing required inputs for the service enablement.
b. Payment as per schedule.
c. Monitoring and reviewing as per RFP.

Role of Vendor

a. To ensure that the services are delivered as per scope of work and time lines are adhered to.
b. Regular monitoring, MIS to LIC regarding progress of project.
c. Proper liaison with LIC officials for smooth implementation of project.

1.20.5 Disqualifications:

LIC may at its sole discretion and at any time during the evaluation of Proposal, disqualify any Bidder, if the Bidder has:

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a. Made misleading or false representations in the forms, statements or attachments submitted in proof of the eligibility requirements;

b. Exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding three years;

c. Submitted a proposal that is not accompanied by required documentation or is nonresponsive;

d. Failed to provide clarifications related thereto, when sought;

e. Submitted more than one Proposal;

f. Been declared ineligible by the Government of India/State/UT Government/ PSUs for corrupt and fraudulent practices or blacklisted.

g. Submitted a Proposal with price adjustment/variation provision.

1.21   SECURITY

The selected Bidder must ensure the security of the application and the data throughout the project lifecycle. The System should be compliant with the latest IT Act and Security Guidelines issued by Govt. Agencies. The outcome of this task must include, but not limited to, the following information on:

a. Approach to establishing and maintaining security responsibility and accountability

b. Granting or restricting access to all the application and data, auditing security events, auditing security configurations and changes, generating security reports, and monitoring the application for vulnerabilities and intrusions.

c. Managing user creation, assignment of new User ID (User Identification)/password/personal identification numbers (PINs), role assignments, and activity monitoring.

d. Compliance, including the approach to maintaining compliance with law, standards, best practices and LIC's enterprise security requirements.

1.21.1 Compliance with LIC requirements / Regulatory Compliance

The Vendor will ensure that its Personnel comply with:

a. All relevant security and other requirements specified in LIC 's Information Security Policy, if the same has been made aware by LIC;

b. Any other security related incidents /procedures or requirements notified, in writing, by LIC to the Vendor. The Vendor must comply with such a security procedure or requirement, from the date specified in the notice, or if none is specified, within five Business Days of receipt of the notice.

c. Any regulatory guidelines about IT security issued by the Regulator.

1.21.2 Security clearance

LIC may, from time to time, notify the Vendor of the level of security or access clearance applicable to the Vendor's Personnel, and the date from which, or the period during which, that clearance will be effective and the Vendor must comply with and ensure its Personnel act in accordance with that notice.

1.22   REMOVAL OF LIC DATA

The Vendor will not, and will ensure that its Personnel do not:

a. Remove LIC Data or allow LIC Data to be removed from premises; or
b. Take LIC Data or allow LIC Data to be taken outside of offices.

1.23   FORCE MAJEURE OR UNFORESEEN EVENTS

1.23.1 Occurrence of unforeseen event

LIC or the vendor is excused from performing its obligations under the Contract to the extent it is prevented by circumstances beyond its reasonable control (other than lack of funds for any reason or any strike, lockout and labour disputes in respect of the Vendor only), including but not limited to acts of God, natural disasters, acts of war, riots and strikes outside that party's organization.

1.23.2 Notice of unforeseen event

When the circumstances described in the contract arise or are reasonably perceived by the affected party as an imminent possibility, the affected party will give notice of those circumstances to the other party as soon as possible but within 7 days, identifying the effect they will have on its performance. An Affected Party will make all reasonable efforts to minimize the effects of such circumstances on the performance of the contract.

1.23.3 Termination

If non-performance or diminished performance by the Affected Party due to the circumstances under the contract continues for a period of more than 30 consecutive days, the other party may terminate the Contract immediately by giving the Affected Party written notice.

1.23.4 Consequences of termination

If the Contract is terminated:

i.   Each party will bear its own costs and neither party will incur further liability to the other;

ii.   Where the Vendor is the Affected Party, it will be entitled to payment for Services Accepted or work performed prior to the date of intervention of the circumstances described in the contract.

1.24   DISPUTE RESOLUTION

Settlement of Disputes, Arbitration:

a.   Any dispute and differences of any kind whatsoever arising out of or in connection with the contract or the carrying out of work (whether during the progress of the work or after its completion and whether before or after determination, abandonment or breach of contract) shall be referred through Contract Executing Authority to a three members committee to be constituted by LIC of India. All disputes / representations are to be placed before the committee and the committee after due diligence and hearing both the parties will submit the report to LIC of India. The report will be shared with contractually agreed parties for their acceptances / non-acceptance. In case of non-acceptance by any of the party, the matter shall be referred to the arbitration tribunal which will be constituted by ED (ITDT) only after receipt of specific request from either of the aggrieved party. The arbitration tribunal prescribed herein above with shall comprise of a three members Arbitral Tribunal, one of each will be appointed by either party and both the appointed Arbitrator by either party will appoint the 3rd Arbitrator who will act as a Presiding Arbitrator. The processing of arbitration will be as per Arbitration and Conciliation Act 1996 or any statutory modifications or Amendment to it from time to time.

b.   Any disputes or differences that the employer may have with the contractor shall also be referred to Arbitration.

c. All disputes between the parties to the contract (other than those for which the decision of the Chief-ITDT or any other person is by the contract expressed to be final & binding i.e. issues pertaining to EXCEPTED MATTERS) shall after written notice by either party to the contract to the other of them be referred.

d. If the arbitrator so appointed resigns his appointment or vacates his office or is unable or unwilling to act due to any reason whatsoever, the appointing authority shall appoint a new arbitrator in his place.

e. The Arbitral Tribunal shall determine all matters in disputes other than EXCEPTED MATTERS as below:

    i. Scope of Work
    ii. Technical and Functional Specifications
    iii. Discrepancies (varying or conflicting provisions among documents, agreement).
    iv. Suspension or discontinuation of work
    v. Acceptance of deliverables

In the above EXCEPTED MATTERS, the decision of the Executive Director (ITDT) will be final, conclusive and binding on the parties hereto and shall be without appeal.

f. The references to arbitration by contractor on the matter of withholding by the Employer the certificate for interim payment can take place during the currency of the contract. However, on other kinds of disputes, unless both the parties agree in writing, reference of such disputes to arbitration shall not take place until after the completion or alleged completion of the work or termination or determination of contract.

g. It is a term of the contract that the person invoking Arbitration shall state the facts supporting his claim, the points at issue and the relief or remedy sought.

h. It is also a term of the contract that if the contractor does not make any demand for arbitration in respect of any claims within 120 days of receiving the intimation from the Corporation that the final bill is ready for payment, the claims if any received after 90 days period shall be absolutely barred from reference to the Arbitrator.

i. The Arbitration shall be conducted in accordance with the provisions of the Arbitration and Conciliation Act 1996 or any statutory modifications or Amendment to it from time to time.

j. In all cases Arbitration shall give separate award for each dispute or difference referred to him. The Arbitration shall decide each dispute in accordance with term of the contract and give a reasoned award. The venue of arbitration shall be in accordance with Arbitration Act. However, it may preferably be at L.I.C. of India, Central Office or Place of Work Site in Mumbai only.

k. The work under contract shall continue during the Arbitration proceedings and no payment due or payable to the contractor shall be withheld on account of such proceedings.

l.   The Arbitration is deemed to have entered on the reference on the date he issues notice to both the parties calling them to submit their statement of claims and counter statement of claims.

m. Any fees payment/ reimbursements payable to the Arbitrator shall be shared equally by both the parties.

n.   The bidder hereby also agrees that Arbitration under this Clause shall be a condition precedent to any right of action in Law Courts under the Contract.

o. No interest will accrue on any amount during the arbitration proceedings.

p. Any legal dispute will come under the sole jurisdiction of Mumbai High Court Only.

q. Any information or documents disclosed by a party under this clause must be kept confidential and may only be used to attempt to resolve the dispute.

1.25   TERMINATION

1.25.1 Right to terminate

If Vendor fails to comply with the clause 6.9 for Performance Assessment and, if any part of the service does not meet the specifications on three or more occasions, LIC may (in addition to its other remedies) terminate the Contract immediately by giving the Vendor written notice of 30 days.

1.25.2 Termination and Reduction for Convenience

a. LIC may, at any time, by a prior written notice of 30 days, terminate the assignment/ contract and / or reduce the scope of the Services.

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b. On receipt of a notice of termination or reduction, the Vendor must stop work as specified in the notice; take all available steps to minimize loss resulting from that termination and to protect LIC Material and Contract Material; and continue work on any part of the Services not affected by the notice.

c. If the contract is terminated, LIC is liable only for payments in respect of services rendered before the effective date of termination.

d. If the scope of the Services is reduced, LIC's liability to pay the Service Charges or to provide LIC Material abates in accordance with the reduction in the Services.

e. LIC is not liable to pay compensation under clause ('C') supra, if the amount, in addition to any amounts paid or due, or becoming due, to the Vendor under the contract, exceeds the total Service Charges payable under the Contract. The Vendor is not entitled to compensation for loss of prospective profits.

f. The services/deliverables that are complete and ready for delivery within 30 days after the Vendor's receipt of notice of termination shall be accepted by LIC as per the Contract. For the remaining services/deliverables, LIC may choose to have any portion completed and delivered at the Contract terms and prices, and /or to cancel the remainder and pay to the Vendor an agreed amount for partially completed services/deliverables by the Vendor.

1.25.3 Termination by LIC for default

Notwithstanding what has been stated in Section 7.4 (General Obligation to the Parties) of this RFP, LIC may, without prejudice to any other remedy for breach of contract, by written notice of default sent to the Vendor, terminate the purchase order in whole or part if the Vendor fails to deliver any or all of the systems within the period(s) specified in Scope of Work of the RFP, or if the Vendor fails to perform any other obligation(s) under the RFP.

In the event of LIC terminating the Contract in whole or in part, LIC may procure, upon such terms and in such manner as it deems appropriate, Systems or Services similar to those undelivered, and the Vendor shall be liable to LIC for any excess costs for such similar systems or Services. However, the Vendor shall continue the performance of the Contract to the extent not terminated.

1.25.4 Termination for Insolvency

LIC may at any time terminate the Contract by giving written notice to the Vendor, if the Vendor becomes bankrupt or otherwise insolvent. In this event, the termination will be without compensation to the Vendor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to LIC.

In case of termination under this clause, LIC is liable to pay for all the services performed by the Vendor till the effective date of termination.

1.25.5 After termination

On termination of the contract the Vendor must:

a. Stop work on the Services;
b. deal with LIC Material as directed by LIC; and
c. return all LIC's Confidential Information to LIC

1.25.6 Survival

The following clauses survive the termination and expiry of the contract:

a) Clause related to   (Intellectual Property Rights);
b) Clause related to   (IPR Warranty)
c) Clause related to   (Indemnity);
d) Clause related to   (Confidentiality and privacy);
e) Clause related to   (Protection of personal information);
f) Clause related to   (Security);
g) Clause related to   (Knowledge transfer)

1.25.7 Severability

If for any reason whatever, any provision of this Agreement is or becomes invalid, illegal or unenforceable or is declared void by any court of competent jurisdiction or any other instrumentality to be invalid, illegal or unenforceable, the validity, legality or enforceability of the remaining provisions shall not be affected in any manner, and the Parties shall negotiate in good faith with a view to agreeing to one or more provisions which may be substituted for such invalid, unenforceable or illegal provisions, as nearly as is practicable to such invalid, illegal or unenforceable provision. Failure to agree upon any such provisions shall not be subject to the dispute resolution procedure set forth under this Agreement or otherwise.

1.25.8 Termination does not affect accrued rights

Termination of the contract does not affect any accrued rights or remedies of a party.

a. Consequences of Termination of the Selected Bidder:

In the event of termination of the selected bidder (vendor) due to any cause whatsoever, [whether consequent to the stipulated terms of the RFP, end of project life or otherwise], LIC shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the terminated Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach.

The terminated vendor shall support takeover of the solution by LIC or a new vendor selected by LIC for continuity of the project during the period of transition. This period of transition shall not exceed six months from the effective date of termination.

Nothing herein shall restrict the right of LIC to invoke the Performance Bank Guarantee and take other actions as defined in this RFP and pursue such other rights and/or remedies that may be available under law or otherwise.

The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the RFP that are expressly or by implication intended to come into or continue in force on or after such termination.

b. Business continuity beyond contract period

At the end of the contract period the vendor shall support takeover of the solution by LIC or a new vendor selected by LIC for business continuity. Vendor will provide an export facility to obtain the data / knowledge in a usable format.

1.25.9 Knowledge transfer

Subject to any qualification or provision to the contrary in the Scope of Work, the Vendor must provide the following assistance to LIC on termination or expiration of the contract:

a) Transferring or providing access to LIC to all information stored by whatever means held by the Vendor or under the control of the Vendor in connection with the contract; and

b) Making Specified Personnel and Vendor Personnel available for discussions with LIC as may be required. The time, length and subject of these discussions will be at the sole discretion of LIC, provided that any matter discussed is not considered to reveal any Commercial-in- Confidence' information of the Vendor.

c) The Parties agree that duration of Knowledge transfer shall in no event exceed for more than the project duration.

1.26 NOTICES AND OTHER COMMUNICATIONS

Any notice given by one party to the other pursuant to the contract shall be sent to other party in writing or by email.

1.26.1 Service of notices

A Notice must be:

a) In writing, in English and signed by a person duly authorized by the sender; and

b) Hand delivered or sent by prepaid post to the recipient's address for Notices, as varied by any notice given by the recipient to the sender.

LIC's Address for notices:

Executive Director (IT/DT)

Life Insurance Corporation of India,

Information Technology/SD – Central Office, 'Jeevan Seva Annexe',

2nd Floor, South Wing, SV Road,

Santacruz (West), Mumbai – 400054.

Notices served at any address other than above shall not be treated as served or delivered. The successful bidder shall provide the contact details of their officials for similar communication from LIC.

1.26.2 Effective on receipt

A Notice given in accordance with the contract takes effect when it is taken to be received (or at a later time specified in it) and is taken to be received:

i. If hand delivered, on delivery;

ii. If sent by prepaid post, on the second Business Day after the date of posting (or on the seventh Business Day after the date of posting if posted to or from a place outside India);

1.27 MISCELLANEOUS

1.27.1 Varying the Contract

The contract may be varied only in writing signed by each party.

1.27.2 Approvals and consents

Except where the contract expressly states otherwise, a party may, in its discretion, give conditionally or unconditionally or with hold any approval or consent under the contract.

1.27.3 Assignment and Novation

A party may only assign its rights or novate its rights and obligations under the contract with the prior written consent of the other party.

1.27.4 Further action

Each party must do, at its own expense, everything reasonably necessary (including executing documents) to give full effect to the contract and any transaction contemplated by it.

1.27.5 Waiver

Waiver of any provision of or right under the contract:

a. must be in writing signed by the party entitled to the benefit of that provision or right; and

b. is effective only to the extent set out in any written waiver.

1.27.6 Relationship

a. The parties must not represent themselves, and must ensure that their officers, employees, and agents do not represent themselves, as being an officer, employee, partner or agent of the other party, or as otherwise able to bind or represent the other party.

b. The contract does not create a relationship of employment, agency or partnership between the parties.

1.27.7 Announcements

a. The Vendor must, before making a public announcement in connection with the contract or any transaction contemplated by it, obtain LIC's written agreement to the announcement.

b. If the Vendor is required by law or a regulatory body to make a public announcement in connection with the contract or any transaction contemplated by the contract the Vendor must, to the extent practicable, first consult with and take into account the reasonable requirements of LIC.

1.27.8 Governing law and jurisdiction

The contract shall be governed by and construed in accordance with the laws of India, without giving effect to conflict of law rules. Each party irrevocably and unconditionally submits to the non-exclusive jurisdiction specified in an item of the RFP/Contract details and hence any legal dispute will come under the jurisdiction of Mumbai High Court Only.

1.27.9 Non-Solicitation

During the term of the contract and for a period of two years after completion of the assignment, both the selected bidder and LIC shall refrain, without the explicit written consent of the other party, from directly engaging in any activities that directly compete with the scope of work delineated in the contract.

It is expressly stated that this clause shall not impose any restrictions on LIC's ability to recruit, hire, appoint, engage, or make attempts to recruit, hire, appoint, or engage individuals through its public recruitment process.

1.28   VERIFICATION

LIC reserves the right to verify any or all of the statements made by the Bidder in the Bid document and to inspect the Bidder's facility, if necessary, to establish to its satisfaction about the Bidder's capacity/capabilities to perform the job.

1.29   SUPPORT TO BE PROVIDED BY LIC

LIC will provide the following support, post the award of the contract to the successful bidder:

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Subject Matter Expert (SME) shall provide information / FAQ regarding services and Business Requirements.

    a. The aspirations / expectation of the system which is planned to be procured

    b. Setup meeting with stakeholders in the project.

    c. Make available any earlier reports or information available with LIC that is relevant.

1.30 POWERS TO VARY OR OMIT WORK

1.30.1 No alterations, amendments, omissions, additions, suspensions or variations of the work (hereinafter referred to as variation) under the contract shall be made by the successful Bidder except as directed in writing by LIC.

1.30.2 LIC shall have full powers, subject to the provision herein after contained, from time to time during the execution of the contract, by notice in writing to instruct the successful Bidder to make any variation without prejudice to the contract.

1.30.3 LIC reserves the right to initiate any change in the scope of contract. Any change in the general scope will be informed to the vendor in writing. If LIC wants to vary the Services:

    a. LIC will request the Vendor in writing setting out the proposed variations;

    b. Addition to Scope: In such a case, the additional effort estimated by the bidder and its impact would be discussed and finalized in discussions with the Bidder. The basis of this would be the effort estimates quoted by the bidder and the available man day rates.

    c. Additional procurements of softwares / Hardwares.

    d. Within 15 days after receiving LIC's request or within another period mutually agreed, the Vendor must respond in writing to LIC specifying what impact those variations will have on:

        i. the Scope; the Services or Deliverables, including any particular Deliverable;

        ii. the Vendor's ability to perform its obligations under current Contract (including its ability to meet Milestones) and with respect to the change of scope proposed;

    e. Within 15 days after receiving the Vendor's response, or within another period mutually agreed, LIC will give the Vendor a written notice accepting or rejecting the response.

1.30.4 Effective date of variation

Any variation in the Services will takes effect from the date on which the parties execute a Change Order. In such a case, the Contract will be amended to give effect to the Change Order.

1.30.5 Change Order

If any such change causes an increase or decrease in the scope of, or the time required for, the vendor's performance of any provisions under the Contract, an equitable adjustment shall be made in the scope or delivery schedule, or both, and the Contract shall accordingly be amended. Any claims by the vendor for adjustment under this clause will be asserted within fifteen (15) days from the date of the vendor's receipt of LIC's change order.

It should be understood that payment under this clause will be made only if Change orders are exercised, approved and delivered.

1.30.6 Change Requests

The following would constitute a Change request:

a) Any work which has not been specifically mentioned in the scope of work of the EOI, RFP, the annexures and the pre-bid queries;

b) Any changes in the deliverables post approval by LIC.

c) Any additional components that are additional to the approved quantity.
In such a case, the additional cost/effort estimated by the bidder and its impact would be discussed and finalized in discussions with the Bidder. The basis of this would be the effort estimates quoted by the bidder or the unit price available to the respective component.

1.30.7 Contract Amendments

No variation in or modification of the terms of the contract shall be made except by written amendment signed by both LIC and the vendor.

1.31   RIGHT TO AUDIT

The Selected Bidder (Service Provider) may be subject to annual audit by internal/ external Auditors appointed by the LIC / IRDAI or any regulatory authority.

1.32   PRIVACY AND SECURITY SAFEGUARDS, TRADEMARKS, PUBLICITY

a.   The bidders must ensure to report forthwith in writing of information security breaches to the Bidder by unauthorized persons (including unauthorized persons who are employees of any Party) either to gain access to or interfere with the Project's Data, facilities or Confidential Information.

b.   The bidders need to ensure to treat information passed on to them under the agreement with the bidder as classified. Such Information will not be communicated / published / advertised by the CSP to any person/organization without the express permission of the bidder.

c.   **Trademarks, Publicity:**
Neither Party may use the trademarks of the other Party without the prior written consent of the other Party. Except as required by law or the rules and regulations of each stock exchange upon which the securities of one of the Parties is listed, neither Party shall publish or permit to be published either alone or in conjunction with any other person any press release, information, article, photograph, illustration or any other material of whatever kind relating to this Agreement, the SLA or the business of the Parties without prior reference to and approval in writing from the other Party, such approval not to be unreasonably withheld or delayed provided however that the TSP may include the LIC on its client lists for reference to third parties subject to the prior written consent of the LIC. Such approval shall apply to each specific case and relate only to that case.

d.   **Protection and Security of Personal Data**
Where the TSP is processing Personal Data, as a Data Processor or otherwise for LIC, the TSP shall:

a.   Process the Personal Data only as per instructions from the LIC (which may be specific instructions or instructions of a general nature) as set out in this Agreement or as otherwise notified by LIC;

b.   Comply with all applicable laws;

c. Process the Personal Data only to the extent, and in such manner as is necessary for the discharge of the TSP's obligations under this Agreement or as is required by Law or any Regulatory Body;

d. Implement appropriate technical and organizational measures to protect Personal Data against unauthorized or unlawful Processing and accidental loss, destruction, damage, alteration, or disclosure. These measures shall be appropriate to the harm which might result from any unauthorized or unlawful Processing, accidental loss, destruction, or damage to the Personal Data and having regard to the nature of the Personal Data which is to be protected;

e. Take reasonable steps to ensure the reliability of its staff and agents who may have access to the Personal Data;

f. Not cause or permit the Personal Data to be transferred, stored, accessed, viewed, or processed outside of India without the prior written consent of.

g. Ensure that all staff, employees, and agents required to access the Personal Data are informed of the confidential nature of the Personal Data and comply with the obligations set out in this clause.

h. Ensure that none of the staff and agents publishes or disclose any personal data to any third parties unless directed in writing to do so by LIC. Not disclose Personal Data to any third parties in any circumstances other than with the written consent of LIC or compliance with a legal obligation imposed upon LIC.

1.33   Performance Bond/Security

1) Within twenty-one days (or any other period mentioned in RFP Document or Contract) after the issue of the Letter of Award (LoA or the contract, if LoA is skipped) by the LIC, the Technology Service Provider shall furnish to the LIC performance security, valid up to sixty days (or any other period mentioned in RFP Document or Contract) after the date of completion of all contractual obligations by the Technology Service Provider .

2) The amount of Performance security shall be stipulated in the RFP document, or the Contract (or if not specified @ 10% of the contract Price) denominated in Indian Rupees or the currency of the contract and shall be in one of the following forms:

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a) Unless otherwise stipulated in the RFP Document or the Contract, Insurance Surety Bonds, Account Payee Demand Draft, Fixed Deposit Receipt from any commercial bank in India, or online payment in an acceptable form safeguarding the LIC's interest, or

b) Bank Guarantee (including an e-Bank Guarantee) issued by a commercial bank in India, in the prescribed form provided by LIC

3) If the Technology Service Provider , having been called upon by the LIC to furnish Performance Security, fails to do so within the specified period, it shall be lawful for the LIC at its discretion to annul the award and forfeit the EMD (or enforce Bid Securing Declaration, if that was submitted in lieu of Bid Security),

besides taking any other administrative punitive action like 'Removal from List of Registered Suppliers' etc.

4) If the Technology Service Provider fails to maintain the requisite Performance Security during the Contract's currency, it shall be lawful for the LIC at its discretion.

(a) treat it as a breach of contract and avail any or all contractual remedies provided for breaches/ default, including termination of the Contract for Default, or

(b) without terminating the Contract, recover from the Technology Service Provider the amount of such security deposit by deducting the amount from the pending bills of the Technology Service Provider under the contract or any other contract with the LIC or the Government or any person contracting through the Procuring Organisation or otherwise,

5) If a contract is amended, the Technology Service Provider shall furnish amended Performance Security with revised value and validity within twenty-one days of the issue of such an amendment.

6) The LIC shall be entitled, and it shall be lawful on his part,

(a) to deduct from the performance securities or to forfeit the said security in whole or in part in the event of: i) Any default, failure, or neglect on the part of the Technology Service Provider in the fulfilment or performance in all respect of this contract or any other contract with the Procuring Organisation or any part thereof ii) for any loss or damage recoverable from the Technology Service Provider which the LIC may suffer or be put to for reasons of or due to the above defaults/ failures/ neglect

(b) and in either of the events aforesaid to call upon the Technology Service Provider to maintain the said performance security at its original limit by making further deposits, provided further that the LIC shall be entitled, and it shall be lawful on his part, to recover any such claim from any sum then due or which at any time after that may become due to the Technology Service Provider for similar reasons.

7) Subject to the sub-clause above, the LIC shall release the performance security without any interest to the Technology Service Provider on completing all contractual obligations. Alternatively, upon the Technology Service Provider submitting a suitable separate Defect Liability Security for the duration of Defect Liability obligations, the original Performance Guarantee Security shall be released mutatis mutandis.

8) No claim shall lie against the LIC regarding interest on cash deposits, Government Securities, or depreciation thereof.

1.34 CONFIDENTIALITY

The bidders must ensure that

a) The Technology Service Provider shall execute non-disclosure agreements with the bidder with respect to this Project. For the avoidance of doubt, it is expressly clarified that the aforesaid provisions shall not apply to the following information:

   i.   information already available in the public domain;

   ii.   information which has been developed independently by the Service Provider;

iii. information which has been received from a third party who had the right to disclose the aforesaid information;

iv. Information which has been disclosed to the public pursuant to a court order.

1.35   VALIDITY OF AGREEMENT

The Agreement/ SLA will be valid for the initial period of 3 Years. LIC reserves the right to terminate or extend the Agreement as per the terms of RFP/ Agreement and as extended as per provision of this RFP.

1.36   COMPLIANCE TO RULE 144 (xi) in GFRs 2017

Office Memorandum F.No.6/18/2019-PPD dated 23.07.2020 issued by the Ministry of Finance, Department of Expenditure, Public Procurement Division inserting Rule 144 (xi) in GFRs 2017 which defines clauses regarding restrictions or procurement from a bidder of a country which shares a land border with India. Bidder to submit a Declaration in the Annexure provided.

1.37   Governing Framework for Unspecified Provisions

Notwithstanding anything contained in this RFP, in respect of any matter, provision, process, or condition not specifically covered or explicitly provided herein, the same shall be governed by and construed in accordance with the provisions of the Model Tender Document for Procurement of Consultancy Services issued by the Department of Expenditure, Ministry of Finance, Government of India, and the General Financial Rules (GFR), 2017, as amended from time to time.

In case of any conflict between the provisions of this RFP and the aforesaid documents, the provisions of this RFP shall prevail to the extent of such conflict.

LIC reserves the right to issue the purchase order in compliance with:
- Provision of the CVC and Government of India on procurements
- General Financial Rules 2017 for contract management as updated from time to time.
  https://doe.gov.in/sites/default/files/GFR2017_0.pdf

LIC reserves the right to cancel this RFP, to make a partial award, or to make no award if it determines that such action is in the best interest of the LIC.

LIC, at all times, reserve the right to modify, include or exclude procurement of products/services under consideration in this RFP if it is to LIC's advantage to do so.

1.38   PENALTY & SERVICE LEVEL AGREEMENT (SLA)

The empaneled service provider shall adhere to the service levels and timelines defined under each Purchase Order (PO) issued for resource engagement. Any deviation shall attract penalties as defined below:

a. In case of unjustified and unacceptable delay in execution of the assigned work by the empanelled service provider, for time and material engagements, a penalty of 1.0% of the

purchase order value per week of delay in non-deployment of resources shall be levied on a pro-rata basis, subject to a maximum limit of 10% of the purchase order value.

b. The penalties and delays shall be linked to defined deliverables. All factors, including those beyond the control of the empanelled service provider, shall be duly assessed by the empanelled service provider prior to undertaking the assignment. Risks and dependencies impacting deliverables shall be clearly highlighted upfront and may be considered by LIC on a case-to-case basis.

c. In case the delay is significantly prolonged (as specified in the respective purchase order) and is not acceptable to LIC, LIC shall have the right to cancel the purchase order by providing 30 days' prior written notice and may assign the work to any other empanelled service provider, without any liability or compensation to the defaulting empanelled service provider. In such cases, LIC shall also have the right to invoke and encash the Performance Bank Guarantee (PBG) and terminate the engagement/empanelment.

d. In the event that any services rendered by the empanelled service provider fail to conform to the specified requirements of the assignment, or if the project is adversely impacted due to indifferent conduct (such as inadequate engagement with LIC), negligence (such as substandard quality of deliverables), or non-supportive approach (such as failure to deploy adequate resources within stipulated timelines), LIC shall have the right to terminate the engagement by providing 30 days' prior written notice. In such cases, LIC shall also be entitled to invoke and encash the PBG.

e. Limitation of Liability (LoL): The aggregate liability of the empanelled service provider under this Agreement, or otherwise in connection with the services to be performed hereunder, shall in no event exceed the total fees payable under the respective work order. However, this limitation shall not apply in cases involving fraud, gross negligence, or wilful misconduct on the part of the empanelled service provider. In such instances, the liability shall be determined in accordance with applicable laws and subject to adjudication/arbitration as per the terms of the Agreement.

2. E-TENDERING GUIDELINES AND INFORMATION

Information and Instruction to the Bidders for using
ONLINE ELECTRONIC TENDERING SYSTEM (e-TS)

Special Conditions & instructions for using online Electronic Tendering System (eTS) through portal (website) http://www.tenderwizard.com/LICadopted by Life Insurance Corporation of India (LIC), Central Office, Mumbai as given in the subsequent pages will over-rule the conditions stated in the Bid documents, wherever relevant and applicable.

• **Registration of the Contractors/Bidders:**All the Contractors intending to participate in the Bids floated online using Electronic Tendering System (eTS) are required to get registered on the e-Tender Portal (website) http://www.tenderwizard.com/LIC

After successful Registration on the above mentioned portal, the bidder will get a User ID and Password to access the website.

• **Viewing of Online Tenders:** The contractors/bidders can view tenders floated on online Electronic Tendering System (eTS) hereinafter referred as "e-Tendering System" through portal (website) at http://www.tenderwizard.com/LIC. They can view the details like Tender Notice, Terms and Conditions, drawing (if any) and any other information. To download through, they need to login on to the above portal and can download the tender documents of an e-Tender.

• **Key Dates:** The contractors/bidders can view the Online Scheduled dates of e-tendering System (time schedule) hereinafter referred as "Key Dates" for all the tenders floated using the online electronic tendering system on above mentioned portal (website) http://www.tenderwizard.com/LIC

The bidders are strictly advised to follow dates and time as mentioned in Key Dates of a particular Bid/tender. The date and time will be binding on all the bidders. The bidders are required to complete the stage within the stipulated time as per the schedule (Key Dates) to continue their participation in the Bid/tender. All online activities are time tracked and the system enforces time locks that ensure that no activity or transaction can take place outside the start and end dates and time of the stage as defined.

The bidder should ensure that the status of a particular stage should be shown as "Completed" before the expiry date and time of that particular stage and they should possess a copy of receipt of completion of each stage to be performed from their end which should match with the status with their offer on online portal. It will be the sole responsibility of the bidder if the status of a particular stage is "Pending" till the expiry date and time of that stage and he is not able to proceed further in the e-Tendering process. The Key dates are subject to change in case of any corrigendum / amendment in schedule due to any reason stated by the Department.

Obtaining a Digital Certificate and its Usage:
• On e - Tendering System, the bids should be Encrypted and Signed electronically with a Digital Signature Certificate (DSC) to establish the identity of the bidder on online Portal. The Digital Signature Certificate (DSC) has two keys i.e. Public Key and Private Key. The Public Key is used to Encrypt (code) the data and Private Key is used to decrypt (decode) the data. The Encryption means conversion of normal text into coded language whereas decryption means conversion of coded language into normal text. These Digital Signature Certificates (DSCs) are issued by an approved Certifying Authority, by the Controller of Certifying Authorities (CCA India), Government of India.

• The contractors may obtain Class III digital certificate from any Certifying Authority or Sub-certifying Authority authorized by the Controller of Certifying Authorities on the portal http://cca.gov.in. or may obtain information and application format and documents required for issue of digital certificate from our Service Provider for Electronic Tendering System (ETS):

Help Desk Contact Details:

- The Bid (Online Offer) for a particular e - Tender may be submitted only using the Digital Signature Certificate (DSC), which is used to Encrypt (codified) the data and sign the Hash (Impression of your data) during the stage of Bid Preparation and Hash submission. In case, during the process of a particular e-Tender, the user loses his Digital Certificate (i.e. due to virus attack, hardware problem, operating system problem), he may not be able to submit the bid online. Hence, the users are advised to keep their Digital Signature Certificates in safe custody.

- In case of online Electronic Tendering, if the Digital Certificate issued to the authorized user of a firm is used for signing and submitting an online bid, it will be considered equivalent to a no-objection certificate/power of attorney to that User. The firm has to authorize a specific individual via an authorization certificate signed by all partners to use the Digital Certificate as per Indian Information Technology Act 2000 and its amendments. Unless the certificates are revoked, it will be assumed to represent adequate authority of the user to bid on behalf of agency for LIC of India, Central Office, Mumbai as per Information Technology Act 2000 and its amendments. The Digital Signature of this authorized user will be binding on the firm. It shall be the responsibility of management / partners of the registered firms to inform the certifying authority or Sub Certifying Authority; in case of change of authorized user and that a fresh digital certificate is procured and issued an "Authorization Certificate for the new user. The procedure for application of a Digital Certificate will remain the same for the new user.

- The same procedure holds true for the authorized users in a private/Public limited company. In this case, the authorization certificate will have to be signed by the directors of the company.

- Bidders participating in e-tendering shall check his/her validity of Digital Signature Certificate before bidding in the specific work floated online at the e-Tendering Portal (website) through http://www.tenderwizard.com/LIC.

Submission of Tender Fees: (When Applicable)
- The Contractors have to submit a Demand Draft /Banker's cheque of requisite amount as mentioned in the particular e-Tender (against the Tender fee) of any of the Nationalized / Scheduled Banks drawn in favour of the "Life Insurance Corporation of India" payable at "Mumbai" only, and not in favour of any other Authority or Location.

- The scanned copy of the Demand Draft / Banker's cheque against Tender Fees should be uploaded mandatorily during "Bid Hash Submission" stage (as per the due date mentioned in Key Dates of e-Tender and original DD should be submitted to the Executive Director (IT.), Central office, Life Insurance Corporation of India, 'Yogakshema',6thFloor West wing, J B Marg, Mumbai –400021 in a sealed envelope on or before the due date mentioned in Key Dates of respective e-Tender, otherwise your Tender will not be scrutinized.

- If the tenders are cancelled or recalled on any grounds, the tender document fees will not be refunded to the agency.

Submission of Earnest Money Deposit: (When applicable)

- Contractors have to deposit EMD of required amount in the form of BANK GUARANTEE of any of the Nationalized / Scheduled Banks drawn in the favour of the "Life Insurance Corporation of India" payable at "Mumbai" only, and not in the favour of any other Authority or Location.

- A scanned copy of Bank Guarantee against EMD should be uploaded mandatorily alongwith Bid submission stage (as per the Key Dates mentioned in e-Tender and Tender document) and original Bank Guarantee(B.G) should be submitted to the Executive Director, IT- SD Department, Central office, Life Insurance Corporation of India, Yogakshema, 6thFloor West wing, J B Marg, Mumbai - 400 021 in the sealed envelope (BID I) within the time &date as mentioned in Key Dates of e-Tender, otherwise your BID will not be evaluated / scrutinized.

- Refund of Earnest Money Deposit to the unsuccessful bidders will be made through RTGS/NEFT or Guarantee returned as applicable.

Tender Download:

- The Eligible Bidders can download the Tender Document online from above e - Tendering Portal http://www.tenderwizard.com/LICbefore the Tender closing date & time mentioned in the e-Tender floated.

Submission of online bids:
(These may be clarified from M/s Antares (Tenderwizard) as required)

- The bidders are required to prepare their bids on online e-Tendering Portal as mentioned above. During bid preparation, the bidders have to send their Public Key of DSC hence they are advised to procure DSCs at earliest to participate in the e-Tender. They are required to upload the scan copies of Demand Draft for Tender Document Fees and Earnest Money Deposit. Also, bidders are required to scan and upload any other documents related to their credentials and submit wherever asked online. The bidders have to prepare their commercial bid online during in this stage only and seal (Encrypt) and digital sign the online bid with their Digital Signature Certificates. The Bidders should take note of any corrigendum being issued on the web portal on a regular basis. They should view and note down or take a printout the Bid Hash submitted and ensure that it matches during "Re-Encryption of Bids" stage. The bidders will not be able to change their technical details and offer (rates) after expiry of due date and time on online portal.

- **Generation of Super Hash:** After the time of submission of Bid Seal (Hash) by the Contractors/Bidders has lapsed, the bid round will be closed and a "Digitally signed tender Super-Hash" will be generated by concerned LIC Department official. This is equivalent to sealing the tender box.

- **Re-Encryption of Bids:** Once the Generation of Super Hash stage is completed the Contractors/bidders have to decrypt their bids as they are in encrypted mode by their DSC and re-encrypt with Department user's Public Key which will be included in the e-Tender.

During this process they need use their DSC for decryption of Bids and signing of Bid Hash once again for security. The electronic bids of only those Contractors/bidders who have submitted their bid seals (hashes) within the stipulated time, as per the tender time schedule (Key Dates), will be accepted by the system. A Contractor who does not submit his bid seal (hash) within the stipulated time will not be allowed to submit his bid (Re-Encryption). This stage could be considered as transfer of control to LIC Department user.

- Pre-bid discussion with all applicants as per key dates to clarify doubts of potential bidders in respect of this RFP. Any prospective bidder may, in writing seek clarification in respect of the bidding documents, However, last date of submitting clarification request shall be 2 (two) days before the schedule Pre-bid meeting

Opening of Tender (Electronic offers):
(a) Eligibility and Technical Bid shall be opened on the mentioned dates.
(b)The date of opening of Price Bid shall be intimated to the Eligible Bidders.

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3.   Annexure - SCOPE OF WORK AND DELIVERABLES GUIDELINES

TSP shall use the agile/iterative methodology. A continuous delivery pipeline should be used to deliver the application. The build and test phases shall involve portions of the applications being worked upon in iterations and provided to LIC for testing and providing feedback
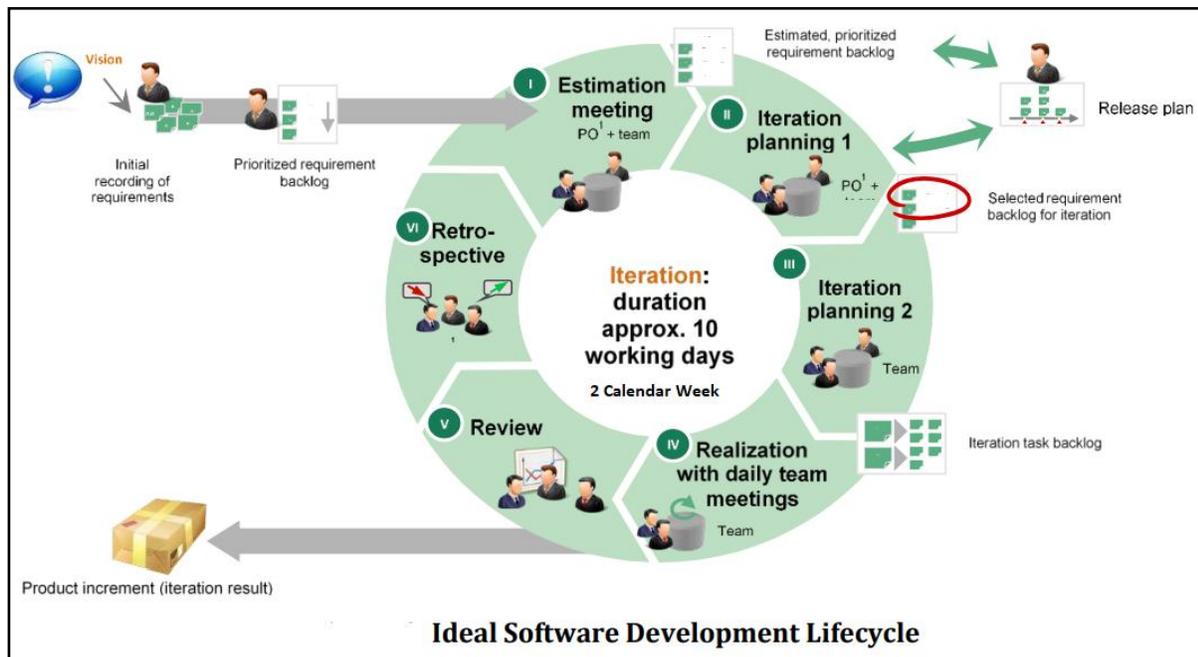
Illustration1: Ideal Software Development Life Cycle

a. There may be a requirement to ramp up and ramp down the requirement of teams as per the RFP Scope of work and the TSP may accordingly propose the deployment of teams/resources.

b. LIC requires the team members to be onsite at LIC at Mumbai. The TSP may be permitted solely at LIC discretion to choose the location(s) within the Mumbai/Navi Mumbai from which to perform the required software development services. Work may not be performed outside of the daily commutable distance from Mumbai. LIC reserves the right to require team members at its discretion to be onsite at LIC for better coordination.

c. LIC's core working hours for the technical resources are from 9 AM to 6 PM daily, Monday through Friday.

Table 1 : Responsibilities

#	Key Responsibilities	TSP	LIC
	TABLE 1 – RESPONSIBILITIES		
1	Develop and document business requirements	✓	
2	Approve business requirements documents		✓
3	Conduct interviews, group workshops and surveys to determine functional and end-user requirements	✓	
4	Develop technical requirements to support business and functional requirements	✓	
5	Develop functional requirements documents and conceptual data model	✓	
6	Develop logical data model	✓	
7	Develop physical data model	✓	
8	Develop and maintain the traceability matrix for business to functional requirements	✓	
9	Maintain the traceability matrix for functional to technical requirements	✓	
10	Approve all functional requirements		✓
11	Recommend and document acceptance test criteria for LIC approval	✓	
12	Approve test criteria		✓
13	Maintain document repository with all master documents pertaining to all modules and sub-modules stored in a structured manner with proper version control	✓	
14	Define design standards and documentation System Documentation	✓	

#	Key Responsibilities	TSP	LIC
	Review and establish programming, development, and technical documentation policies, procedures, and standards		
15	Process standards (e.g., coding standards, naming convention, user interface standards, interfaces standards etc.), develop processes and procedures to meet applications standards and other technology standards	✓	
16	Create a design to contain security features in compliance with LIC security policies	✓	
17	Provide planned technology design that specifies all components, program modules, data stores, interfaces, interface components and associated operations procedures for the application	✓	
18	Review and approve detailed design documentation		✓
19	Document the logical data model	✓	
20	Document technical requirements and physical data model	✓	
21	Review and approve technical requirements and physical data models for consistency with documented requirements		✓
22	Develop and implement rigorous automated Unit Testing cases, with the goal of their reuse in subsequent Regression Testing	✓	
23	Define implementation and deployment policies and staffing requirements to meet deployment and delivery requirements	✓	
24	Maintain document repository with all relevant documents stored in a structured manner with proper version control	✓	
25	Perform all necessary technical design, programming, development, automated unit testing, scripting, configuring, or customizing of application modules as required to develop and implement the design plans and specifications	✓	
26	Run automated testing such as unit testing, functional testing,	✓	

The table title row: **TABLE 1 – RESPONSIBILITIES**

#	Key Responsibilities	TSP	LIC
	TABLE 1 – RESPONSIBILITIES		
	security testing, integration testing, etc. periodically as part of the build process, to get fast feedback on the quality of the code		
27	Perform application database administration functions	✓	
28	Recommend modifications and performance-enhancement adjustments to system software and utilities based on LIC performance requirements	✓	
29	Manage all programming and development efforts using industry-standard project management tools and methodologies	✓	
30	Deliver all applicable documentation such as High Level Architecture, High Level Design, Low Level Design, System Requirement Specification, test scripts, code, and all other artifacts	✓	
31	Regularly inform LIC about the build progress and demo the artifacts which will be delivered at the end of the build phase (show & tell sessions)	✓	
32	Create concept paper for code security mentioning traceability and code ownership sanctity mechanism	✓	
33	Implementation of code security standards	✓	
34	Maintain document repository with all relevant documents stored in a structured manner with proper version control	✓	
35	The application software developed by the TSP must be based on responsive web design principles and user friendly so that users can access it without having extensive training.	✓	
36	Different teams should work in parallel to complete the track activities per the given timelines.	✓	
37	LIC will be responsible for supplying all the required subscriptions/ licenses (including development, test, and production licenses) of the application and related software		✓

TABLE 1 – RESPONSIBILITIES			
#	Key Responsibilities	TSP	LIC
	products as well as subsequent installation to meet system requirements. All such licenses shall be in the name of LIC (LIC can provide the following licences for which LIC has enterprise agreement or licences available with LIC RHEL OS RHEL JBoSS EAP Oracle RDBMS/MySQL Tibco FTL , Business Works.		
38	The TSP shall be following DevSecOps principles and will be deploying tools and processes required for the same and implementing CI/CD Pipeline.	✓	
39	LIC shall also supply any other tools & accessories required to complete the integrated solution per requirements. a. Software & licenses b. Tools, accessories, documentation and prepare a list of items supplied. Tools and accessories shall be part of the solution. The Service Provider should provide a technologies matrix.		✓
40	System Documentation: System Documentation both in soft and hard copy will be supplied by the TSP	✓	
41	Testing/Quality assurance TSP will provide testing strategy including the traceability matrix and relevant test cases and shall also conduct the testing of various components of the software developed/customized along with the solution as a whole. The testing should be comprehensive and should be carried out at each stage of development as well as implementation.	✓	

TABLE 1 – RESPONSIBILITIES			
#	Key Responsibilities	TSP	LIC
42	Build Verification Services (Application Integration and Testing) Build Verification includes verifying the code quality, the refinement of test cases, the execution of test cases, the provision of supporting tools, equipment and environment and the production of documentation for phase completion and approval.	✓	
43	Execute automated static code analysis and verify no blocking or major issues are detected	✓	
44	Manual code review, to verify the code quality and to verify if code is compliant with agreed conventions, standards, and best practices	✓	
45	Possibility to participate in the code review		✓
46	Develop an overall test plan that documents the test strategy, test coverage, test scenarios, test bed, test data, test methods, test schedule and responsibilities to accomplish quality assurance of the affected system	✓	
47	Provide and manage a test environment with either scrambled real-time production data or relevant generated test data. This test environment should allow the execution of all test categories required.	✓	
48	Mask the test data for sensitive information	✓	
49	Create test cases and suitably use the existing data to generate new test data to perform all appropriate testing, including Assembly Testing, End-to-end Testing, Stress Testing, Regression Testing, Cross-browser/platform testing	✓	
50	Conduct technical smoke tests	✓	
51	Conduct functional smoke tests, e.g., story testing	✓	
52	Support functional smoke tests		✓

#	TABLE 1 – RESPONSIBILITIES		
#	Key Responsibilities	TSP	LIC
53	Conduct Regression Testing per test plan requirements	✓	
54	Conduct system testing per test plan requirements	✓	
55	Conduct cross-browser / cross-platform testing if appropriate	✓	
56	Automate test scenarios as much as possible, to a certain extent	✓	
57	Provide shared access to the mutually agreed defect tracking system for purposes of allowing LIC to initiate, track, and the report found defects (e.g., user acceptance testing)	✓	
58	Correct defects found as a result of testing efforts	✓	
59	Develop, document, and maintain in the Policies and Procedures Manual integration and testing procedures	✓	
60	Maintain software release matrices across development, quality assurance, and production environments and networks	✓	
61	Provide and support in-scope application associated middleware required to integrate software and hardware	✓	
62	Perform configuration management and Change management activities related to integration and testing	✓	
63	Continuously improve the testing services, for example by introducing new automated test approaches or any other improvements	✓	
64	Maintain document repository with all relevant documents stored in a structured manner with proper version control	✓	
65	Handover from Build Verification to Acceptance testing Before delivering to LIC any Deliverable, TSP shall (a) complete appropriate testing to ensure that the Deliverable meets the applicable quality acceptance criteria and (b) submit the results	✓	

#	Key Responsibilities	TSP	LIC
	of such testing to LIC for preliminary review. TSP shall provide LIC with access to proof and all results of such required deliverables, documentation, code review, testing, test data and testing tools so that LIC may ascertain that the applicable quality acceptance criteria have been met during LIC's review of the Deliverable in accordance with the agreed standards.		
66	Application Acceptance Testing Prepare LIC QA environment, including relevant data and configuration Provision and maintain the Acceptance Test environment	✓	
67	Migrate code approved by LIC to LIC source code control; move code approved by LIC to QA Release and deploy signed-off code to LIC's Acceptance Test environment. Support compilation and configuration, as appropriate	✓	
68	Support LIC User Acceptance Testing (UAT) team(s), if applicable Support LIC execution of Acceptance Testing including issue investigation and resolution	✓	
69	Conduct Performance and Load testing	✓	
70	Conduct Security Testing	✓	
71	Provide Reports which prove conformance with the non-functional requirements	✓	

The header row "TABLE 1 – RESPONSIBILITIES" spans the table.

TABLE 1 – RESPONSIBILITIES			
#	Key Responsibilities	TSP	LIC
72	Execute Functional Acceptance testing	✓	✓
72	Execute User Acceptance testing	✓	✓
73	Perform defect management	✓	
74	Support and respond to change requests	✓	
75	Prepare deployment plan, including release management process	✓	
76	Complete updated support documentation (e.g., user manuals, training material, FAQ, new features, etc.)	✓	
77	Maintain document repository with all relevant documents stored in a structured manner with proper version control.	✓	
78	Go-Live preparedness and Go-Live Set up and deployment of Production Infrastructure, network and security components should be completed	✓	
79	The application should be deployed successfully in the production environment	✓	
80	There will be a post Go-live monitoring phase for every feature which will be a minimum of 7 days where it will be monitored that the feature is functioning seamlessly, integrations are properly in place and performance is being maintained at requisite levels. During this period, daily reports on the feature performance will need to be supported by TSP	✓	
81	Existing Users Migration when required	✓	
82	Existing Users Migration of Profile/Limits/Details on the New Platform	✓	
83	Data and Integration Dependencies from Existing System to the New Platform	✓	

#	Key Responsibilities	TSP	LIC
	TABLE 1 – RESPONSIBILITIES		
84	ODS API Development for the Customer and other required Data	✓	
85	Tibco FTL /BW Integration for sending messages to the Core Insurance	✓	
86	API Gateway as per requirement (WSO 2 API Gateway licenses by LIC)	✓	
87	Operations and Maintenance of the Platform.	✓	
88	LIC will get the system audited by 3rd party auditors at its own discretion. The TSP shall provide necessary support and co-operation for the audit and close the findings of the audit. Any fee required to be paid to the auditor shall be borne by LIC.	✓	✓
89	The TSP's operations to be carried out in a hybrid mode, with onsite resources at LIC premises as per requirement and also employees at TSP managed facilities	✓	
90	Data is the most crucial aspect of security and should be protected in multiple ways. Classify the data as per its sensitivity level (Highly sensitive, medium sensitivity, not very sensitive). Appropriate methods should be chosen while storing the data in the database, files, directories or any other mechanism. Based on the level of sensitivity the policy should be chosen for storing the data. Various mechanisms can be encryption, hashing, maintaining in clear text format	✓	
91	Data needs to be secured when at rest, at motion i.e., in transit or in use – Every piece of data irrespective of its sensitiveness need to be secured against the threats of unauthorized access, data corruption or complete data loss Depending on the sensitivity and availability needs, methods should be applied to	✓	

TABLE 1 – RESPONSIBILITIES			
#	Key Responsibilities	TSP	LIC
	secure the data.		
92	Personally identifiable information (PII) Personally identifiable information (PII) is any data that could potentially identify a specific individual. Any information that can be used to distinguish one person from another and can be used for de-anonymizing anonymous data can be considered PII. PII can be sensitive or non-sensitive. Non-sensitive PII is information that can be transmitted in an unencrypted form without resulting in harm to the individual. Non-sensitive PII can be easily gathered from public records, phone books, corporate directories and websites. Sensitive PII is information that, when disclosed, could result in harm to the individual whose privacy has been breached. Sensitive PII should therefore be encrypted in transit and when data is at rest. Such information includes biometric information, medical information, personally identifiable financial information (PIFI) and unique identifiers such as passport or Aadhaar numbers. PII data will require multiple layers of protection including but not limited to encryption, masking, anonymizing, pseudonymizing.	✓	✓

4. Annexure - TECHNICAL ENVIRONMENT

(To be filled with bidder response and submitted with technical proposal).

Table 2: Existing Technology Stack

TECHNOLOGY STACK		
#	Technology Area	Technology Component
1	Client Side	Modern JavaScript Framework - **React**
2	Server-Side	Node.js / Express.js / Java (OpenJDK) / Python (Automation /Scripting)
3	Programming Language	Java , HTML, CSS, Javascript , Typescript, SQL , Procedures, Functions, Shell / Python Scripts . .
4	Framework (Server Side)	Spring Boot, JPA: Spring Data with Hibernate.
4	Platform and Infrastucture	LIC Private Cloud (On Premise Mumbai - UAT -Pre Prod - Production and DR at Bengaluru) Operating System : RHEL. Kubernetes platform and DevSecOps with CI/CD pipelines Kubernetes cluster Management and Open stack Cloud management TSP to Setup / configure / re-configure End-to-End DevSecOps Platform along with Container Orchestration Layer on LIC's on-premises private cloud, comprised of Licensed or Open Source (with Commercial Support) tools to ensure continuous everything i.e.,

TECHNOLOGY STACK		
#	Technology Area	Technology Component
		Continuous Planning,
		Continuous Development,
		Continuous Integration,
		Continuous Delivery,
		Continuous Deployment,
		Continuous Testing,
		Continuous Monitoring,
		Continuous Operation,
		Continuous Feedback and
		Continuous Security.
		Facilitate Source Code Version Control.
		Provide provision for integration testing
		Include capability of Artifact Management and Dependency Management
		Provide provision of Static Code Analysis
		capability to provision new environment to perform automated testing by way of Infrastructure as Code (IaC)
		Facilitate multiple release strategies
		configuration-based feature to scale up / down instances of the application as per the real time load.
		Continuous Security Tool(s) should be omnipresent throughout the SDLC (Software Development Life Cycle)
		Container Orchestration Platform to automate

	TECHNOLOGY STACK	
#	Technology Area	Technology Component
		deployment and management of containerized applications
		Jenkings, Maven, Ansible, Git, Static Code Analysis took , Unit Testing (Junit) , Component Testing, Load Testing(JMeter), Code Coverage, Coding Standard, Open Source Repo Scan, SAST, DAST, Terraform, Binary Artifacts management, API Documentation,
		Jira, Confluence, Selenium, Ansible/Cucumber.
		* Subscription / Licences for these tools should be included in the Commercials. The nature of license , duration and quantity to be mentioned.
5	Data Stores	Oracle RDBMS (On Premise Provided by LIC).
		MySQL .
		Database Infra: Oracle Exadata. X86 on RHEL for MySQL.
		However solution design must be RDBMS Agnostic.
		TSP to setup, configure the database , schema , data model and DB Objects as per solution requirements.
6	Development	Version control with git

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#	Technology Area	Technology Component
		TECHNOLOGY STACK
		CI/CD TSP to provision and setup .
7	Web/App	Nginx , JBoss EAP, Tomcat, Docker containers TSP to provision and setup .
8	API	Open Source Enterprise Grade API Gateway. (WSO 2) Istio (Service Mesh) . TSP to provision and setup . (LIC is also in the process of Enterprise Procurement of API and there may be a requirement to integrate with such System) .
9	I&AM	Open Source Enterprise Grade (KeyCloak / eMudhra) Protocol Supported : OpenID Connect, OAuth 2.0, and SAML 2.0 Integration : LDAP /AD . Support Single Sign-On and Single Sign-Out.

#	Technology Area	Technology Component
		TECHNOLOGY STACK

#	Technology Area	Technology Component
		Social Login . TSP to provision and setup.
10	Log Management and Observability	ELK stack (Elasticsearch, Logstash, Filebeat, Metricbeat, Kibana) Open-source monitoring tools such as Grafana and Prometheus or Elastic APM. TSP to provision and setup.
11	Document Store	NoSQL DBs – MongoDB TSP to provision and setup.
12	Messaging	Kafka/RabbitMQ/TibcoFTL TSP to provision and setup.
13	HelpDesk	OSTicket API (UI to be built by the TSP)
14	Cache	Open Source In Memory Cache - Redis/Ignite/Caffeine TSP to provision and setup.
15	DevSecOps/ CI CD	Preferably Open Source Solutions.

#	Technology Area	Technology Component
	TECHNOLOGY STACK	
	Technology Area	Technology Component
		TSP to provision and setup.
16	CCMS	Open Source API based Solution. Preferable ready to Use . TSP to provision and setup.
17	Project Management	Jira / Confluence TSP to provision and setup .
18	Secure Code Review/Analyzer	TSP to provision and setup .
19	QA	Issue Tracking and Testcase Management TSP to provision and setup .
20	SMS Gateway	LIC Provided API Based Integration (Two Service Providers) thru the CCMS Module(developed by TSP) .
21	Email Gateway	LIC Provided SMTP Based Integration thru the CCMS Module (TSP to provision and setup .)
22	eSign Gateway	LIC Provided API for Integration by TSP
23	eKYC/CERSAI	LIC Provided API for Integration by TSP
24	DigiLocker	LIC Provided API for Integration by TSP
25	Payment Gateway	API Based Integration with PG Service Providers engaged by LIC (Two Service Providers). Integration by TSP
26	POS/CARDS/ UPI	API Based Integration with Service Providers engaged by LIC (Three Service Providers). Integration by TSP
27	SECURITY: OWASP and SANS Verified Anti	TSP to provision and setup.

TECHNOLOGY STACK		
#	Technology Area	Technology Component
	Hack Preventions	
28	IDE	Spring Tool Suite / IntelliJ
29	Binary Artifacts Management	TSP to provision and setup.
30	IT Automation	Ansible
31	Architecture	API First, Microservice, Domain Driven Design principles for functional modularity and fault isolation. Micro front end architecture for independent development and scalability of the front end.

5.   Annexure - PRODUCT BACKLOG/USER STORIES

a. LIC expects the TSP will work closely with the LIC team to perform user research, prepare user personas, and to develop and prioritize a full gamut of user stories as the project progresses. The TSP will also work closest with the end-users and LIC team to perform usability testing at regular intervals throughout the development process.

b. Individual user stories may be modified, added, retracted, or reprioritized by LIC at any time; LIC also expects that the user stories will be continuously refined during the development process. Development and the backlog of user stories will be maintained in a software development system, or other system as required and such systems needs to be provisioned by the TSP.

ANNEXURE-PR

6.   Annexure - Project Requirements and Approach

The technology service provider shall:

A. TRANSFORMATION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

20)   The TSP shall build products and continuously improve new and existing functionality. For each product to be developed or enhanced, the TSP shall support agile product initiation, requirements refinement and design, development, testing, deployment, project management, and rollout. LIC anticipates that the development support

personnel will function as a collaborative, multi-disciplinary team including Product Managers, Engineers, Designers, and Quality Assurance Software Testers.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

B. DEVOPS

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

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

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

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

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

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

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

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

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

System impaired: < 24 hours (Acceptable Measure)

Production system impaired: < 4 hours (Acceptable Measure)

Production system down: < 1 hour (Acceptable Measure)

Business-critical system down: < 15 minutes (Acceptable Measure)

C. USER EXPERIENCE

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

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

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

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

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

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

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

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

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

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

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

PERFORMANCE MANAGEMENT

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

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

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

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

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

70) Ensure all products are mobile-responsive.

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

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

D. OPEN SOURCE

73) The TSP is required to deliver any products, technical data, configurations, documentation or other information, including source code, during contract performance. The LIC shall receive Unlimited Rights in intellectual property first

produced and delivered in the performance of this contract. This includes all rights to source code and any and all documentation created in support thereof.

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

75)   Separate configuration and sensitive information from source code.

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

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

E. SECURITY

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

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

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

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

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

F. TRAINING AND ROLLOUT / TRANSITION SUPPORT

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

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

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

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

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

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

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

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

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

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

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

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

95) Ensure no breaks in service availability.

96) Maintain existing service quality and performance levels.

97) Ensure a transparent and seamless transition.

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

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

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

101) Ensure no service disruption or degradation during transition.

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

G. Technical Acceptance Service Level Agreement (SLA) for Development Milestone Based Assignments

The solution would be tested during the User acceptance testing phase with reference to the Technical SLAs mentioned below:

Table 12-G: Technical Acceptance SLA

TABLE 12.G : TECHNICAL ACCEPTANCE SLA			
#	Criteria / Element	Description	Value/Measurement
1	Time to Connect	Time elapsed from initial request to when the connection between the visitor's browser and an origin server is established	Less than 150 msec
2	Waiting Time (relates to Time to First Byte)	Time elapsed from establishing a connection to delivering the first byte of a webpage	Less than 400 msec
3	Time to First Byte	Time elapsed for the first byte of a website to make it to the visitor's browser	Less than 550 msec

#	Criteria / Element	Description	Value/Measurement
4	Receiving Time (relates to Time to Last Byte)	Time elapsed from downloading the first byte to the last byte of a webpage	Less than 200 msec
5	Time to Last Byte	Time elapsed when every byte of a website has made it to the visitor's browser	Less than 750 msec

H. Front-End Performance Metrics

Table 12.H: Front End Performance Metrics

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TABLE 12.H : FRONT END PERFORMANCE METRICS			
#	**Criteria / Element**	**Description**	**Value/Measurement**
1	Time to Title	Time elapsed when a user's browser downloads the first byte of the Its website and the webpage's title displays in the browser	Less than 1,300 msec
2	Time to Start Render	Time elapsed when the first visible element appears on the blank page	Less than 2,500 msec
3	Time to Display	Time elapsed when all visual elements of the page are in place	Less than 5,000 msec
4	Time to Interact	Time elapsed when a user has gained control of a webpage and can interact with content	Less than 6,300 msec

I. PERFORMANCE METRICS

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

Table 12.I : Performance Metrics

TABLE 12.I: PERFORMANCE METRICS			
#	Performance Objective	Performance Standard	Acceptable Levels of Performance
1	Technical Quality of Product or Service	i. Shows understanding of requirements ii. Efficient and effective in meeting requirements iii. Meets technical needs and mission requirements iv. Services are accessible with desired performance. v. Provides quality services/products vi. Maintains an excellent rating on help desk surveys (optional task order) vii. Meets agreed-upon operational and/or help desk support SLAs	Satisfactory or higher
2	Project Milestones and Schedule	i. Quick response capability ii. Products completed, reviewed, delivered in accordance with the established schedule iii. Notifies customer in advance of potential problems	Satisfactory or higher
3	Cost & Staffing	i. Currency of expertise and staffing levels appropriate ii. Personnel possess necessary knowledge, skills and abilities to perform tasks	Satisfactory or higher

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#	Performance Objective	Performance Standard	Acceptable Levels of Performance
	TABLE 12.I: PERFORMANCE METRICS		
4	Management	Integration and coordination of all activities to execute effort	Satisfactory or higher

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

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

J. PLACE OF PERFORMANCE:

i. **LIC Premises in Mumbai**.
   a) TSP staff should be readily available 9am-6pm ET.
   b) TSP should also be able to maintain a rotating on-call schedule to respond to critical production issues.
   c) LIC at its discretion and depending upon the nature of assignment and feasibility may permit the Development activities from the TSP Premises.

ii. **Commencement of Work:**

   All Key Personnel and initial team members / resources should be available to commence work within 21 days of award .

iii. **Equipment:**
   LIC will not provide IT or any other equipment. The TSP is responsible for providing all necessary equipment/s, such as laptops, setup of the Development, Unit and Integration Testing Environment.

iv. **Project Tools and Services:**

a) The TSP shall provide additional project tools and services as necessary and as determined in consultation with the LIC.

b) TSP shall not make any assumption about the availability of tools with LIC and must make provision for the same in their proposal.   Any software component available with LIC is being explicitly stated in this document. Such Tools include, but are not limited to: content management tools, team collaboration and meeting tools, prototyping tools, user story development tools, and user feedback tools.

c) Any tools and services purchased under this contract shall be considered Other Direct Costs (ODC), will be reimbursed on a Time & Materials basis via Pass- through Price Lines, and must be approved by LIC prior to purchase. No mark-up will be provided.

Travel:

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

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

7. ANNEXURE: ADOPT DIGITAL SERVICE BEST PRACTICES

7.1 Understand what users need

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

7.2 Address the whole user experience from start to finish

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

7.3 Make it simple and intuitive

a. Use a simple and flexible design style guide for the service.

b. Use the design style guide consistently for related digital services

c. Give users clear information about where they are in each step of the process

d. Follow accessibility requirements to ensure all people can use the service

e. Provide users with a way to exit and return later to complete the process

f. Use language that is familiar to the user and easy to understand

g.   Use language and design consistently throughout the application.

7.4   Build the service using agile and iterative practices

a.   Ship functioning "minimum viable products" (MVP) that solves a core user need as soon as possible, no longer than one month from the beginning of an initiative, using a "beta" or "test" period if needed.

b.   Run usability tests monthly, at a minimum, to see how well the service works and identify improvements that should be made.

c.   Ensure the individuals building the service communicate closely using techniques such as launch meetings, war rooms, daily stand-ups, and team chat tools.

d.   Keep delivery teams small and focused.

e.   Release features and improvements multiple times each month, if not a daily.

f.   Use a modern source code version control system.

g.   Give the entire product team access to product's repository.

h.   Create a prioritized list of features and bugs in issue tracker, also known as the "feature backlog" and "bug backlog".

i.   Use small code reviews to ensure quality. Every line of code submitted to the product's repository shall be reviewed by at least one other qualified person and merged in by a party other than the person who wrote it

7.5   Assign one leader and hold that person accountable

a.   A product owner shall be identified for product

b.   The product owner has the authority to assign tasks and make decisions about features and technical implementation details in consultation with LIC

c.   The product owner shall have a product management background with technical experience to assess alternatives and weigh trade-offs

d.   The product owner shall maintain and update the product's work plan

f.   The product owner shall work closely with key stakeholders

7.6   Bring in experienced teams

a.   Member(s) of the team shall have experience building popular, high-traffic digital services that support 100,000 users at a minimum.

b.   Member(s) of the team shall have experience designing mobile and web applications such as iOS, Android, HTML5.

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c. Member(s) of the team shall have experience using automated testing frameworks.
d. Member(s) of the team shall have experience with modern development and operations (DevOps) techniques like continuous integration and continuous deployment.

7.7 Use a modern technology stack

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

7.8 Deploy in a commodity infrastructure available at LIC Cloud.

a. Application shall be hosted on commodity infrastructure.
b. LIC Private Cloud is based on VMWare and Nutanix .
c. Resources shall be provisioned on demand.
d. Resources shall scale based on real-time user demand
e. Resource shall be provisioned through an API
f. Static content shall be served through a content delivery network as arranged by LIC.
g. RDBMS will be OnPremise Oracle Exadata 19c.
h. TSP Will ensure the setup and deployment of the system both at the Primary Site (Mumbai) and the DR Site (Bengaluru)

7.9. Automate testing and deployments

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

7.10 Manage security and privacy through reusable processes

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

7.11   Use data to drive decisions

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

7.12   Default to open

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

8.   ANNEXURE: TECHNICAL PERFORMANCE STANDARDS

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

Table 14: Technical Performance Standards

Table 14: Technical Performance Standards				
#	Deliverable	Performance Standard(s)	Acceptable Quality Level	Method of Assessment
1	Tested Code	Code delivered under the order must have substantial test code coverage. Version-controlled repository of code that comprises the product that will remain in the LIC domain.	Minimum of 90% test coverage of all code. All areas of code are meaningfully tested.	Combination of manual review and automated testing
2	Properly Styled Code	best- practice based front- end style guide	0 linting errors and 0 warnings	Combination of manual review and automated testing
3	Accessible	Web Content Accessibility Guidelines	0 errors reported using an automated scanner and 0 errors reported in manual testing	Combination of manual review and automated testing;

#	Deliverable	Performance Standard(s)	Acceptable Quality Level	Method of Assessment
		Table 14: Technical Performance Standards		
4	Deployed	Code must successfully build and deploy into staging environment.	Successful build with a single command	Combination of manual review and automated testing
5	Documented	All dependencies are listed and the licenses are documented. Major functionality in the software/source code is documented. Individual methods are documented inline in a format that permit the use of tools such as JSDoc. System diagram is provided.	Combination of manual review and automated testing, if available	Manual review
6	Secure	OWASP Application Security Verification Standard 3.0	Code submitted must be free of medium- and high- level static and dynamic security vulnerabilities	Clean tests from a static testing SaaS and from OWASP ZAP, along with documentation explaining any false positives

Table 14: Technical Performance Standards				
#	Deliverable	Performance Standard(s)	Acceptable Quality Level	Method of Assessment
7	User research	Usability testing and other user research methods must be conducted at regular intervals throughout the development process (not just at the beginning or end).	Research plans and artifacts from usability testing and/or other research methods with end users are available at the end of every applicable sprint, in accordance with the TSP's research plan.	LIC will manually evaluate the artifacts based on a research plan provided by the TSP at the end of the second sprint and every applicable sprint thereafter.

9.   ANNEXURE: SECURITY AND PRIVACY

9.1   SECURITY PLAN

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

9.2   INFORMATION SECURITY PROGRAM MANAGEMENT

The TSP shall establish and maintain a framework to provide assurance that information security strategies are aligned with and support the LIC's business objectives, are consistent with applicable laws and regulations through adherence to policies and internal controls, and

provide assignment of responsibility, in an effort to manage risk. Information security program management shall include, at a minimum, the following:

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

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

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

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

9.3   COMPLIANCE

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

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

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

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

d. LIC will conduct a security audit , VA/PT through an independent Cert In Empanelled auditor and the TSP will have to ensure resolution and compliance to the audit findings and facilitate to obtain the Safe to Host Certificate from the Auditor.

9.4   PERSONNEL SECURITY

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

a. Position descriptions that include appropriate language regarding each role's security requirements;
b. To the extent permitted by law, employment screening checks are conducted and successfully passed for all personnel prior to beginning work or being granted access to information assets;

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

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

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

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

9.5   SECURITY AWARENESS AND TRAINING

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

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

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

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

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

9.6   RISK MANAGEMENT

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

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

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

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

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

9.7 PRIVACY

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

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

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

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

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

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

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

g. **Minimum Necessary:** TSP shall ensure that PII and other LIC Confidential Information requested represents the minimum necessary information for the services as described in this Bid Solicitation and, unless otherwise agreed to in writing by LIC, that only necessary individuals or entities who are familiar with and bound by the P.O. will have access to the LIC Confidential Information in order to perform the work.

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

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

9.8   ASSET MANAGEMENT

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

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

9.9   SECURITY CATEGORIZATION

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

a. Implementing a data protection policy;

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

9.10 MEDIA PROTECTION

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

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

9.11 CRYPTOGRAPHIC PROTECTIONS

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

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

9.12   ACCESS MANAGEMENT

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

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

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

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

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

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

f. Conduct periodic reviews of access authorizations and controls.

9.13   IDENTITY AND AUTHENTICATION

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

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

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

9.14 REMOTE ACCESS

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

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

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

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

9.15 SECURITY ENGINEERING AND ARCHITECTURE

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

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

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

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

d. Delineating physical and logical security boundaries;

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

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

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

h. Ensuring information system clock synchronization.

9.16   CONFIGURATION MANAGEMENT

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

a. Hardening systems through baseline configurations; and

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

9.17   CHANGE MANAGEMENT

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

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

9.18   MAINTENANCE

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

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

9.19   THREAT MANAGEMENT

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

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

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

9.20   VULNERABILITY AND PATCH MANAGEMENT

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

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

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

c. Conducting penetration testing and red team exercises; and

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

9.21   CONTINUOUS MONITORING

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

a. Centralizing the collection and monitoring of event logs;

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

9.22 SYSTEM DEVELOPMENT AND ACQUISITION

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

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

9.23 PROJECT AND RESOURCE MANAGEMENT

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

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

9.24 CAPACITY AND PERFORMANCE MANAGEMENT

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

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

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

9.25 THIRD PARTY MANAGEMENT

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

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

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

c. Third party interconnection security; and

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

9.26 PHYSICAL AND ENVIRONMENTAL SECURITY

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

a. Physical access controls (e.g. locks, security gates and guards, etc.);
b. Visitor controls;
c. Security monitoring and auditing of physical access;
d. Emergency shutoff;
e. Emergency power;
f. Emergency lighting;
g. Fire protection;
h. Temperature and humidity controls;
i. Water damage protection; and
j. Delivery and removal of information assets controls.

9.27 CONTINGENCY PLANNING

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

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

9.28 INCIDENT RESPONSE

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

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

10. Annexure : Key Considerations Compliance

Table : Key Considerations

TABLE : KEY CONSIDERATIONS	
#	**Key Considerations**
1	i. Design a Modern and Scalable Platform with Delivery excellence practices such as DevSecOps, CI/CD, feature teams etc. ii. Software Development following Agile Process (API driven development, DevSecOps, CI/CD etc.)
2	**DevSecOps Platform with tools to ensure:** i. Continuous Planning ii. Continuous Development iii. Continuous Integration iv. Continuous Delivery v. Continuous Deployment vi. Continuous Testing vii. Continuous Monitoring viii. Continuous Operations ix. Continuous Feedback and x. Continuous Security
3	Preferably Free and open-source software (FOSS) with commercial support.
4	Scalable & high-available architecture, design, and provisioning
5	**12-factor app methodology:** methodology for building modern, scalable, maintainable software-as-a-service apps
6	**LIC will provision the Compute Infrastructure and Licenses**

#	Key Considerations
TABLE : KEY CONSIDERATIONS	
7	The software development project will use agile development principles, with robust documentation, human-centered design, and an extensible infrastructure and automation.
8	**LIC software development team must be able to alter and maintain the code bases once the same is handed over to LIC after successful implementation .**
9	LIC expects to deploy software as soon as it has been sufficiently developed to provide the minimal viable functionality, as defined by LIC. This is subject to change. LIC expects that regular and frequent releases will follow the Minimum Viable Product (MVP).
10	The software development and release process will be mutually agreed upon, with the goal of reaching a more mature DevSecOps practice, such as the 12-factor app methodology. As new areas for developing additional functionality emerge, the team will continue to iteratively and incrementally expand work products and releases, with a sprint cycle that is mutually agreed upon. **DevSecOps Practice:** practice of coordinating the work of development, security, and system operations to automate the work that goes into testing software and moving it to a live server where people can use it — merging software development, security testing, and system operations. **Sprint cycle:** Typically, on a 2-3 week sprint cycle, in accordance with agile software development.

	TABLE : KEY CONSIDERATIONS
#	**Key Considerations**
11	LIC will be responsible for the hosting infrastructure required for the deployed product as per the infrastructure specifications provided. The setup, configuration and softwares required will be provisioned by the TSP.
12	The TSP is required for all configurations and to use best practices for security and compliance in writing, testing, and delivering code.
13	LIC has in-house proficiency with java programming languages (Spring Framework, Oracle RDBMS.
14	**LIC will own the source code and all other artifacts developed under the contract resulting from this engagement. The TSP must post to a source code management repository set up for LIC by the TSP.**
15	Contract Duration: The initial period of validity of the rates is expected to be of 36 months There will also be optional extension periods (renewals) of 12 months each. There shall not be any change in the man month rate for all categories for the initial 36 months.
16	TSP should provide resources as per requirement of LIC on T&M Basis.

#	Key Considerations
	TABLE : KEY CONSIDERATIONS

#	Key Considerations
17	**Place of Performance / Work Location :** ONSITE LIC PREMISES AT MUMBAI LIC at its discretion may require the TSP to facilitate Offsite development from TSP Premises when so desired by LIC .
18	**EQUIPMENT:** **LIC will not provide IT or other equipment. The TSP is responsible for providing all necessary equipment for development activities, such as laptops etc.**
19	**PROJECT TOOLS AND SERVICES:** The TSP shall provide additional project tools and services as necessary and as determined in consultation with the LIC. Examples include, but are not limited to: content management tools, team collaboration and meeting tools, prototyping tools, user story development tools, and user feedback tools. Any tools and services purchased under this contract shall be considered Other Direct Costs (ODC), will be reimbursed on a Time & Materials basis via Pass-through Price Lines, and must be approved by LIC prior to purchase. No mark-up will be provided.
20	**TRAVEL:** No TRAVEL requirement out of Mumbai is envisaged under the assignment and no additional expenses on such count will be paid/reimbursed .

21	**Appropriate experience to do this work includes:**
	
	  i. Agile development practices, project management, source version control.
	  ii. Application Protocol Interface (API) development and documentation
	 iii. Automated (unit/integration/end-to-end) testing
	  iv. Building and testing public facing sites and tools
	  v. Continuous Integration and Continuous Deployment

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TABLE : KEY CONSIDERATIONS

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

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