Request for Proposal for availing Call Centre Services

RFP Ref: LIC/CO/CRM/CCS/RFP/2026-27 Dated: 28/07/2026

RFP Issuing Authority: -
Executive Director (CRM/PS)
Life Insurance Corporation of India
CRM/PS Department,
Central Office, 5th Floor (Link)
”Yogakshema Building”
Jeevan Bima Marg, Mumbai – 400021.

Address for Communication:-
Secretary (CRM/PS- PCMC),
Life Insurance Corporation of India
PCMC Unit, Central Office,
Jeevan Seva Annex, 1st Floor,
S.V. Road, Santacruz (West),
Mumbai, 400054.

Email: pcmc_rfpccs@licindia.com

https://licindia.in/web/guest/tenders
https://eprocure.gov.in/epublish/app
https://www.tenderwizard.com/LIC

Contents

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

1. Disclaimer

a) The information contained in this Request for Proposal document (RFP) or subsequently provided to the Bidders, whether verbally or in documentary or in any other form by or on behalf of the Purchaser or any of its employees or advisors, is provided to the Bidders on the terms and conditions set out in this RFP and all other terms and conditions subject to which such information is provided.

b) This RFP is not an Agreement and is neither an offer nor an invitation by the Purchaser to the Bidders or any other person. The purpose of this RFP is to provide interested parties with information that may be useful to the formulation of their Proposals. The information is not an exhaustive account of statutory requirements and should not be regarded as a complete or authoritative statement of law.

c) While reasonable care has been taken in providing information in this RFP, the Bidders are advised not to rely on this information alone but also to carry out their independent due diligence and risk assessments before submitting their response to this RFP. Further, the Bidders are advised to conduct their own analysis of the information contained in this RFP, carry out their own investigations about the project, the regulatory regime which applies thereto and all matters pertaining to the Purchaser and to seek their own professional advice on the legal, financial and regulatory consequences of entering into an agreement or arrangement relating to this RFP.

d) The information contained in this RFP is subject to update, expansion, revision and amendment prior to the last day of submission of the Bids at the sole discretion of the Purchaser. In case any major revisions to this RFP are made by the Purchaser within seven days preceding the last date of submission of the Proposals, the Purchaser may, at its discretion, provide reasonable additional time to the Bidders to respond to this RFP. Neither the Purchaser nor any of its officers, employees nor any advisors nor consultants undertake to provide any Bidder with access to any additional information or to update the information in this RFP.

e) Subject to any law to the contrary and to the maximum extent permitted by law, LIC and its Directors, Officers, employees ,agents disclaim all liability from any loss or damage suffered by any person acting or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this RFP document and any addendum/corrigendum to it or conduct ancillary to it whether or not the loss or damage arising in connection with any omission, default, lack of care or misrepresentation on the part of LIC or any of its officers, employees or agents. All information processed by the Bidder during solution deployment and maintenance belongs to LIC By having the responsibility to maintain the infrastructure, the Bidder does not acquire implicit access right to the information or right to redistribute the information.

2. Definitions and Abbreviations

2.1 Definition: Unless the context otherwise requires the following capitalized terms shall have the meanings given or ascribed to such terms in the table Bidder.

Authorised Signatory of the Bidder	Shall mean the person authorised by the Bidder through a valid Power of Attorney by the company's Managing Director/Director who has the necessary powers to delegate pursuant to either a Board resolution or a Power of Attorney appointing him/her as authorised signatory for signing the Bid documents on behalf of the Bidder.
Bid/ Proposal	Shall mean the Bidder's written submissions in response to the RFP signed by its Authorised Signatory.
Bidder	Shall mean an eligible firm i.e. firm fulfilling eligibility criteria set forth under the RFP, in its individual right.
Business Day	Shall mean be construed as a day excluding Saturdays and Sundays and public holidays declared under the Negotiable Instruments Act, 1881 by the concerned State Governments or the Central Government of India
Clarifications	Shall mean Addenda, corrigenda and clarifications to the RFP
Contract	Shall mean the Agreement signed between LIC and the Selected Bidder. The "Agreement" includes the RFP, subsequent modifications to the RFP issued by LIC (including clarifications) the Bid submitted by the selected Bidder to the RFP and the agreement document itself.
Contract Material	Shall mean any material created or provided by the Bidder on or following the Commencement Date, for the purpose of or as a result of performing its obligations under this Contract and includes any modification that may be required under the contract.
Contract Value	Shall mean the grand total of the lowest Bid at the conclusion of the Commercial Bid evaluation
COTS	Shall mean commercial off the shelf (Product/ Software)
Day	Shall mean calendar Day
Default Notice	Shall mean the written notice of Default of the Agreement issued by one Party to the other in terms hereof

Deliverables & Services	Shall mean all services and deliverables as per the Scope of Work of this RFP
FTE	Shall mean Full Time Equivalent (FTE) indicates the equivalent resource working full time. A full-time resource is counted as 1 FTE
H1 Elimination	Shall mean after the opening of Commercial Bids, technically qualified Bidders who have not been eliminated due to H1 Elimination will be required to participate in an Online Reverse Auction
L1 Bidder	Shall mean the Bidder with L1 Quote i.e. lowest quote discovered through Online Reverse Auction held as per the conditions of RFP.
Law	Shall mean any Act, notification, bye law, rules and regulations, directive, ordinance, order or instruction having the force of law enacted or issued by the Central Government and/ or the Government of any state or any other Government or regulatory authority.
LIC	Shall mean without limitation the “Life Insurance Corporation of India” (LIC), a statutory corporation established under section 3 of Life Insurance Corporation Act, 1956, (Act 31 of 1956) having its Central Office at “Yogakshema”, Jeevan Bima Marg, Mumbai 400 021
OPEX Model	Shall mean systems are owned by the Bidder, LIC pays for the services.
Party and Parties	Shall mean each of the parties i.e. LIC and Selected Bidder are collectively referred to as the ‘Parties’ and individually as a ‘Party’.
Personnel	Shall mean professionals and support staff provided by the Bidder to meet the requirements of this RFP and assigned to perform the Services or any part thereof.
Requirements	Shall mean statements which identify a necessary capability, characteristic, attribute or quality of a system and include schedules, details, description, and statement of technical data, performance characteristics, standards (Indian as well as International) as applicable and specified in the RFP.
RFP/ Tender Documents	Shall mean this Request for Proposal Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27 dated 28/07/2026, inclusive of any clarifications that may be issued by LIC.

SIT	Shall mean System Integration Testing – Testing of software components to ensure all software module dependencies are functionally supported and that data integrity between separate modules or applications is maintained.
Specifications	Shall mean all the functional, technical, operational, performance or other characteristics required of a Product or Service as mentioned in the RFP document or any of the Annexure or clarifications to the RFP document or any of the Annexures or Clarifications.
Specified Personnel	Shall mean the personnel deployed by the Bidder on the project to meet the requirements of the RFP within the timelines as mentioned in the RFP. The details of all such personnel will have to be shared in Personnel Deployment Plan.
Successful Bidder	Shall mean L1 Bidder selected by LIC pursuant to the Evaluation Process under this RFP and to whom LIC issues the Award of Contract.
Timelines	Shall mean wherever Timelines have been defined as days, weeks, months; they will mean Calendar days, Calendar weeks and Calendar months.
UAT	Shall mean User Acceptance Testing – The final phase in software development process in which the software will be tested for functionality by panel of users to ensure it can handle required tasks in real-world scenarios according to the specifications.
Bidder	Shall mean Successful Bidder with whom LIC signs the Contract.

2.2 Abbreviations:

The following are the abbreviations, and their expansions used in this document.

Abbreviation	Description		Abbreviation	Description
ACD	Automated Call Distribution		NAV	Net Asset Value
AMC	Annual Maintenance Contract		NEFT	National Electronic Fund Transfer

AML	Anti- Money Laundering	NDA	Non-Disclosure Agreement
ANI	Automatic Number Identification	ODS	LIC’s Online Data Store
ASR	Automatic Speech Recognition	OS	Operating System
ATS	Annual Technical Support	OSP	Other Service Provider
BPO	Business Process Outsourcing	P&GS	Pension & Group Schemes, LIC
BHCC	Busy Hour Call Completion	PAN	Permanent Account Number
CD	Compact Disk	PBG	Performance Bank Guarantee
CMS	Content Management System	PBX	Private Branch Exchange
CRM	Customer Relationship Management	PC	Personal Computer
CST	Central Sales Tax	PCI DSS	Payment Card Industry Data Security Standard
CTI	Computer Telephony Interface	PO	Purchase Order
DD	Demand Draft	PO VALUE	Purchase Order Value
DNIS	Dialed Number Identification Service	POS	Point of Sale Terminal
DOT	Department of Technology	PRI	Primary Rate Interface
DTMF	Dual Tone Multi Frequency	PSTN	Public Switched Telephone Network
eFEAP	Front End Application Package	QROPS	Qualifying Recognised Overseas Pension Scheme
EMD	Earnest Money Deposit	RFP	Request for Proposal

FTE	Full Time Equivalent	RHEL	Red Hat Enterprise Linux
GST	Goods and Services Tax	SB	Survival Benefit
HCB	Hospital Cash Benefit	SI	System Integrator
HR	Human Resource	SLA	Service Level Agreement
INR	Indian Rupee	SNMP	Simple Network Management Protocol
IPsec	Internet Protocol security suite	SPOC	Single Point of Contact
IRDAI	Insurance Regulatory & Development Authority of India	TDM	Time Division Multiplexing
IT	Information Technology	TPA	Third Party Administrator
ITB	Instructions to Bidders	TRAI	Telecom Regulatory Authority of India
TBP	Total Bid Price	TCO	Total Cost of Ownership
IVRS or IVR	Interactive Voice Response System		
KPI	Key Performance Indicator		
KYC	Know Your Customer		
MSME	Micro Small and Medium Enterprises		
MSB	Major Surgical Benefit		

3. Invitation to Bid

3.1 Proposal

This Request for Proposal (RFP) document has been prepared solely to enable LIC of India (LIC) (i.e. Life Insurance Corporation of India, a statutory corporation established under Section 3 of Life Insurance Corporation Act, 1956 (Act 31 of 1956) and having its Central Office at ‘Yogakshema’, Jeevan Bima Marg, Mumbai – 400021), in the selection of suitable organization for availing Call Centre Services. The selected “Bidder” must be able to provide Call Centre Services as required by LIC.

This RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or other arrangement in respect of the Call Centre Services. The provisions of the Call Centre Services are subject to appropriate documentation (Contract) being agreed/executed between "LIC of India (LIC) and the Bidder for the purpose. The Bidder shall arrange to provide the necessary licenses and clearances, certifications from the Authorities concerned like TRAI, DOT etc.

This RFP document contains statements derived from information that is believed to be reliable on the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending Bidder to determine whether or not to enter into a contract or arrangement with "LIC of India" in relation to the provision of Call Centre Services. Bidders are advised to carry out their independent due diligence and risk assessments before submitting their response to this RFP. Neither LIC of India nor any of its Directors, Officers, employees, Agents, contractors, or advisers gives any representation or warranty, express or implied, as to the accuracy or completeness of any information or statement given or made in this RFP document.

3.2 Consortium bidding is not allowed under this RFP.

The Bidder must try to submit the Bid well before the last date and time in order to avoid any inconvenience at the last moment.

3.3 Availability of the RFP Document:

The RFP document shall be published on the tender page of the LIC website namely **www.licindia.in,** the e-tender portal namely **www.tenderwizard.com** and the central procurement portal namely **www.eprocure.gov.in** and shall be available for download from the date and time of the start of availability till the deadline for availability as mentioned in the RFP. Unless otherwise stipulated in the RFP, the downloaded RFP document is free of cost. Any query/clarification regarding downloading RFP documents and uploading Bids on the Tender Wizard portal may be addressed **to** **pcmc_rfpccs@licindia.com**.

4. Bid Processing Fee and EMD

4.1 Bid Processing Fee

Eligible and interested Bidders shall download the soft copy of the Bid document containing all the Annexures and submit the Bid Processing Fee (non-refundable) as per Annexure 8 of Rs.10,000/- plus 18% GST Total Rs.11800/- (Rupees Eleven Thousand Eight Hundred Only, inclusive of GST) through NEFT as detailed below along with the Bid. Any Bid submitted without Bid Processing Fee will be summarily rejected.

Beneficiary Name: Life Insurance Corporation of India
Virtual Account Number (VAN): LIC9PM00
Bank: Union Bank of India
IFSC: UBIN0996335

*MSME (Micro and Small Enterprises) Bidders and MSME Start-ups are exempted from payment of Bid Processing Fee if Bidder can furnish requisite proof subject to the satisfaction of LIC.

4.2 Earnest Money Deposit (EMD)

Bidders shall submit, along with the Eligibility Bid, an EMD of **₹ 10,00,000 (Rupees Ten Lakhs only)** in the form of an unconditional and irrevocable Bank Guarantee (BG) issued by any Nationalised / Scheduled Commercial Bank as per the format given in Annexure-9, which should be executed by a Nationalised or Scheduled Commercial Bank, payable at Mumbai. The scanned copy of the BG is to be uploaded online with the Bid document in the e -tender portal. **The Bidders are also required to submit the original BG document to LIC within 3 working days from the last date and time for submission of the Bid at the communication address given in the Activity Schedule.**

4.2.1 Exemption of EMD:

a) Micro, Small & Medium Enterprises (MSME) units and MSME Start-ups are exempted from payment of EMD, provided the services they are offering are rendered by them.

b) Bidder should submit valid supporting documents issued by Competent Government Bodies to become eligible for the above exemption. NSIC Certificate/ Udyog Aadhar Memorandum should cover the items tendered to get EMD exemptions. Certificate/ Memorandum should be valid as of the due date / extended due date for Bid submission or/and Bid documents submission.

c) A “Start-up” company should enclose the valid Certificate of Recognition issued by the Department for Promotion of Industry and Internal Trade (DPIIT), **Start-ups which are not under the category of MSME shall not be eligible for exemption from EMD**. The Bidder must comply with all applicable regulatory guidelines issued by the Reserve Bank of India & other relevant authorities.

4.2.2 Validity of EMD and Interest on EMD:

a) EMD shall be valid for a period of 6 months from the date of submission of the Bid.

b) Bids without submission of the original Bank Guarantee within the prescribed time shall not be considered for evaluation/scrutiny.

c) LIC will not pay any cost or any interest on the EMD for any period in any case. EMD will be returned to the Bank of the Successful Bidder only after it furnishes the Performance Bank Guarantee.

d) The EMDs of those Bidders, who do not qualify under the eligibility criteria or technical evaluation, will be returned to the Banks of the respective Bidders without interest, within 30 days from the dates of the declaration of the respective results.

e) The EMD of the unsuccessful Bidders as per the commercial evaluation, will be returned to the bank of the Bidder without interest within 30 days after the process under this RFP is over.

f) The EMD will be refunded to the successful Bidder/s only after fulfilment of all three conditions:

i. Acceptance of Purchase Order,
ii. Signing of the Contract(s) and
iii. Submission of required Performance Bank Guarantee (PBG)

4.2.3 Forfeiture of EMD:

The EMD submitted by the Bidder may be forfeited in full or part, as decided by LIC, if:

i. In the case of a successful Bidder, the Bidder qualifies and backs out of the L1 Quotes or, if the Bidder fails

- To sign the contract; or
- To furnish an unconditional and irrevocable Performance Bank Guarantee, as mentioned in this RFP or
- To furnish Non-Disclosure Agreement (NDA) as per LIC's format **Annexure 6**.

ii. In case the Bidder is found to be indulging in Fraudulent and Corrupt practices as defined in this RFP; or

iii. The Bidder withdraws or amends its Bid during the period of Bid validity.

iv. The Bidder makes any written statement or encloses any form which turns out to be false /incorrect at any time prior to signing of contract; or

v. Bidder does not respond to requests for clarification of its Bid; or

vi. Bidder fails to provide required information during the evaluation process or is found to be non-responsive.

4.2.4 EMD not conforming the Required Conditions:

Bids submitted without EMD, or EMD not submitted conforming to the above criteria will be treated as non-responsive and will be summarily rejected by LIC.

4.2.5 Extension of EMD in Exceptional Circumstances:

In exceptional circumstances, LIC may seek the Bidders' consent for extension of the period of validity of Bids. The request and the responses thereto shall be made in writing. If consented by the Bidder, the EMD provided shall also be suitably extended. If not, the Bidder may refuse this request without forfeiting its Bid security (EMD) unless it is the successful Bidder who has been notified by LIC that its Bid has been accepted. A Bidder granting the request will not be required or permitted to modify its Bid.

5. Activity Schedule

SL. No.	Activity	Details
1	Title /Name of Assignment	Invitation for Request For Proposal for availing Call Center Services for Life Insurance Corporation of India
2	RFP Reference & date	Ref: LIC/CO/CRM/PS/CCS/RFP/ 2026-27 Dated: 28/07/2026
3	Published Date	28/07/2026
4	Date of Commencement of issue of RFP	28/07/2026
5	Bid Validity Period	**180** days from the date of publishing the RFP
6	Address of Communication	To, The Secretary (PCMC) Unit Life Insurance Corporation of India, CRM/PS Department, 1st Floor,Central Office, Jeevan Seva Annex Bldg, S.V. Road, Santacruz West, Mumbai, 400054.
7	Contact Details	Shri Sayesh Nayak, (Admin. Officer) 022-67090444 Shri Prabhakar Surve (Admin. Officer) 022-67090444 Smt. Swarna Thakurdesai, (Dy.Secretary) 022-67090593 Smt. Lakshmi Balan, (Secretary) 022-67090567

8	Important link for the download of the RFP and corrigenda	**https://licindia.in/web/guest/tenders** **https://eprocure.gov.in/epublish/app** **https://www.tenderwizard.com/LIC**
9	Contact Email ID	• All communications regarding this RFP must be sent only by email to: **pcmc_rfpccs@licindia.com** • Subject line must contain: **LIC/CO/CRM/CCS/PS/RFP/2026-2027"** Any mail communication not sent as above is likely to get missed, for which LIC will not be responsible.
10	Tender Wizard Helpdesk	**Help Desk Nos. 080-45811365, 080-40482100** **Contact & Emails:** **1) Senthil Raj – +91 9731467274** **Email: senthil@antaressystems.com** **2) Ms. Hithaishi- 9731737722** **E-mail : hithaishi.p@antaressystems.com** **lokesh.hr@antaressystems.com** **3) Mr. Rudresh K S- 9969395522** **E-mail : rudresh.ks@etenderwizard.com** **(For DSC Queries)**
11	Bid Processing Fee (INR)	**₹10,000 + 18% GST = (Total ₹11,800)** MSME (Micro and Small Enterprises) and MSME Start-ups Bidder is exempted from payment of Bid Processing Fees if Bidder can furnish requisite proof subject to the satisfaction of LIC such as MSME/NSIC Certificate as defined in Public Procurement Policy issued by Department of Micro, Small and Medium Enterprises and Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT) for MSE and MSE Startup respectively
12	Earnest Money Deposit (EMD)	By way of Bank Guarantee **Rs.10,00,000/-** (Rupees Ten Lakhs only) favouring LIC of India (scanned copy of BG to be uploaded with Bid documents) Bid Securing Declaration as per **Annexure-17** for claiming Bid processing fee and EMD exemption, if applicable.

		(EMD exemption will be given to MSME and Startup MSME on submission of the relevant document.)
13	Last date and Time for Receipt of Pre-Bid Queries	Date: By **04.08.2026** Time: Up to **3.00 p.m**.
14	Pre-Bid Meeting date, time and venue	Date :**05/08/2026** Time: **3.00 p.m**. onwards Venue of Meeting: LIC of India, IT/DT Department, 3rd Floor Conference Room, Jeevan Seva Annex Bldg., Santacruz (West), Mumbai 400054 **V/C Link is also provided in clause 8.20 (Pre Bid meeting)** **Only 2** representatives per Bidder will be permitted to attend the pre-Bid meeting in person. Representatives to carry Company I card/Authorisation letter for identification and prior intimation to be sent to our email ID : pcmc_rfpccs@licindia.com
15	Response to Pre- Bid Queries	LIC will respond collectively to all Bidders and may choose not to respond to some queries at its discretion. Normally, queries received after the pre-Bid meeting will not be entertained. Responses to pre Bid meeting will be published on our website and Tender Wizard only.
16	Last Date and Time for Bid Submission	**01/09/2026** up to **3.00** pm
17	Mode of Submission	**Online through www.tenderwizard.com/LIC** However, signed physical copies of the eligibility and technical Bid documents only are also to be submitted to the above communication address within 3 working days from last day of submission of Bids for reference purposes.

17	Eligibility and Technical Bid opening date/time/ venue	Both the Eligibility and Technical Bids will be opened by LIC in the presence of the Bidders/ representatives who choose to attend the Bid opening on **01/09/2026** at **3.30** pm at the communication address given above (i.e. PCMC Unit, Jeevan Seva Annex Bldg.). Only 2 representatives per bidder will be permitted to attend the bid opening in person
18	Indicative Commercial Bid Opening Date	The Indicative Commercial Bids of the technically qualified Bidders will be opened on the notified date which will be intimated to all technically qualified Bidders only.
19	Online Reverse Auction (ORA)	Date and time for conducting Online Reverse Auction (ORA) will be intimated separately to technically qualified Bidders after the opening of the Indicative Commercial Bid.
20	Corrigenda / Amendments to RFP	Any corrigendum, addendum, amendment, clarification, or time extension will be notified through Website/ Portal as given in serial No.8 of the Activity Schedule. No separate advertisement will be issued. Bidders must regularly visit the website/Portal for updates.
Important: The above schedule is tentative only and subject to change. Any change to the Activity Schedule will be notified in the above mentioned web addresses at item 8.		

6. Pre Contract Integrity Pact

This RFP (Notice Inviting Tender – NIT) is an offer made on the condition that the Bidder will sign the Integrity Pact with LIC. Only those Bidders who have entered into Pre-Contract Integrity Pact with LIC on non-judicial stamp paper of Rs.500/- would be eligible to participate in the Bidding. The format for “Pre-Contract Integrity Pact” will be as per Annexure 7

The Bidder shall upload a scanned copy of the Pre Contract Integrity Pact along with the Bid documents in the e tender portal (Tender Wizard). The original hard copy shall be submitted to LIC at the communication address given in the RFP within 3 working days from the last date and time for Bid submission.

Any Bid submitted without the Pre Contract Integrity Pact will be summarily rejected.

The “Pre Contract Integrity Pact” may also be downloaded from our website:

https://licindia.in/documents/20121/1699765/Integrity+Pact.pdf/48658083-d63b-8209-81fb-76e59df471ed?version=1.0&t=1773765417900

As per CVC Circular No 04/06/23 having Reference: 015/VGL/091dated 14.06.2023 of Standard Operating Procedure (SOP) under clause Number 2.2/2.4. "Integrity Pact, in respect of a particular contract, would be operative from the stage of invitation to submit Bids till the completion of the warranty period from the end of contract period. Any violation of the same would entail disqualification of the Bidders and exclusion from future business dealings. Bidders may refer to Chapter 2 of the Central Vigilance Commission related to the Integrity Pact.

https://cvc.gov.in/files/whatsnew-pdf//WN%2000005.pdf

7. Authorisation for Signing of all Documents Related to this e- Tender Process:

a) The Bidder is required to submit the Letter of Authorisation, from an appropriate authority having the power to authorise a signatory for the company, clearly identifying and authorising the person (Authorised Signatory) to sign the response to this RFP. **(Annexure 22)**

b) Offer letter to be submitted by the Authorised Signatory on the Company letter head **(Annexure1)** providing a certification that if selected, such successful Bidder shall sign and deliver and procure the signing and delivery of the Non-Disclosure and Confidentiality Agreement and Data Processing and Security Agreement from Directors and Employees of the Bidder, Bidders affiliates and approved sub-contractor in the format provided in the **Annexure-6** or otherwise in the form and substance prescribed by LIC of India.

c) Power of Attorney or a duly certified copy of the Board resolution appointing the Authorised Signatory to act on behalf of the Bidder for all legal and financial matters pertaining to this Bid and the resulting contract, if any to be submitted.

Only such Bidders, who satisfy the eligibility criteria mentioned under this RFP process as on the date of submission of their respective Bids, shall be considered under this selection process.

Further, such Bidder should not incur any disqualification criteria as mentioned in this selection process at any stage. If at any stage, based on a summary scrutiny of the Bid documents received and/ or any additional documents called for from the Bidders, or any evaluation undertaken pursuant thereto, it is found the Bidder does not satisfy the eligibility criteria as mentioned, or is not capable of providing the services of Call Centre in accordance with the regulations, the Bid of such Bidder shall not be considered for selection under this process and is liable to be rejected at any stage.

8. General Terms and Conditions

This RFP document along with its Annexures/ Appendices/ Clarifications/ Addenda/ Corrigenda states the terms and conditions of this RFP. Responding to this RFP and submission of the Bid by the Bidder will be deemed as consent from the Bidder to all the terms and conditions mentioned in this RFP and these will be contractually binding on the Bidders. All these terms and conditions and the contents of the RFP along with the Annexure/ Appendices/ Clarifications/ Addenda/ Corrigenda issued will form the part of the purchase orders and any resulting contracts with the Bidder from time to time as an outcome of this RFP Process.

8.1 Treatment of RFP Response –Deviation:

Any deviation /requirements other than what is stated in the RFP shall be discussed in the pre-Bid meeting and if necessary appropriate addendum/amendment/corrigendum to the RFP shall be put in place by the LIC, as deemed fit. Any deviation/requirement or pre-condition other than allowed by the LIC and stated in the RFP including addendum/amendment, to that extent shall be invalid. The Successful Bidder cannot define and limit the Scope of Work mentioned in the RFP including addendum/amendment/ corrigendum. If it is necessary to sign the Scope of Work document with Successful Bidder such Scope of Work document shall be identical to the Scope of Work stated in the RFP including addendum/amendment/corrigendum. If any deviation is noticed thereafter then the RFP Scope of Work mentioned in the RFP including addendum/amendment/ corrigendum will be final.

All questions relating to the RFP, technical or otherwise, must be in **writing only** to the designated E-mail ID: pcmc_rfpccs@licindia.com. LIC will answer all communication initiated by Bidders as per the time frame mentioned in Clause No. 5 “Activity Schedule”. However, LIC may at its absolute discretion seek additional information or material from any Bidder after the Time Table for submission of the Response to RFP and the Bids.

Bidders should provide details of their email address/es. Responses to any query raised by the prospective Bidders will be provided via email only. LIC at its absolute discretion deems that the originator of the question will gain an advantage by a response to a question, then LIC reserves the right to communicate such response to all the prospective Bidders.

LIC of India may, at its absolute discretion, engage in discussion or negotiation with any Bidder (or simultaneously with more than one Bidder) after the Response closes to improve or clarify any response.

8.2 Issue of Corrigendum:

At any time prior to the last date for receipt of Bids, LIC may, for any reason, modify the RFP Document by issuing corrigendum any such corrigendum shall be deemed to be incorporated into this RFP.

8.3 Bidder Obligation to confirm information

The Bidder must conduct its own investigation and analysis regarding information contained in the RFP document and the meaning and impact of that information.

8.4 LIC's Procurement Objective

It is the objective of LIC of India to obtain the best services from the successful Bidder to ensure the highest possible levels of service quality and customer satisfaction for LIC's customer, while providing fair and impartial consideration to all Bidders invited to submit a response to this RFP. Every potential Bidder shall be considered on a fair and equal basis.

8.5 Errors & Omissions

Each Bidder should notify LIC of India of any error, omission, or discrepancy found in this RFP document, not later than the Pre-Bid meeting. However LIC reserves the right to issue one or more clarifications before the date of closing for the submission of the RFP response and all such clarifications by way of corrigenda or otherwise shall form an integral part of RFP.

8.6 Acceptance of Terms

The successful Bidder acknowledges and agrees that this RFP including any clarifications issued by LIC, the successful Bidders response to RFP (Bid/ Proposal) the letter of Award and Contract Agreement tying all the foregoing documents together shall constitute the Contract. LIC may at its discretion may require the successful Bidder to execute a formal Service contract with the Scope of Work and a Service Level Agreement (SLA) to formally record the terms of the Contract.

8.7 Contractual Commitment

The successful Bidder acknowledges and agrees that LIC may at its discretion require the successful Bidder to execute a formal service contract containing Scope of Work and a SLA to be drafted by LIC and executed between LIC and the successful Bidder in substitution of or in addition to the RFP, any clarification issued by the LIC, the successful Bidders response to RFP, the letter of Award and the Contract Agreement. The successful Bidder undertakes to sign the Contract Agreement with the RFP, any clarifications issued by LIC, the successful Bidders response to RFP, the letter of Award as Annexures or a formal service contract containing Scope of Work and a SLA to be drafted by LIC.

8.8 Cost of Bidding

The Bidder shall be responsible for and bear all the costs incurred in connection with participation in the RFP process, preparation and submission of its Bid, including, but not limited to, costs incurred in the conduct of informative and other diligence activities, participation in meetings/ discussions/ presentations, preparation of Bid, and providing any additional information required by LIC to facilitate the evaluation process. LIC will in no case be responsible or liable for any costs, regardless of the conduct or outcome of the Bidding process.

8.9 Relationship between LIC and the Bidders

It is clarified that no binding relationship exists between any of the Bidders and LIC of India till the purchase order is issued by LIC and/or the execution of a contractual agreement.

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 relationship of employment, agency or partnership between the parties.

8.10 Information Provided in the RFP

The information provided in the RFP is believed to be true and reliable at the date obtained, but does not purport to provide all the information necessary or desirable to enable the Bidder to determine whether or not to participate in the RFP. Each Bidder should conduct its own investigation and analysis and should check the accuracy, reliability and completeness of the information in this RFP and where necessary should obtain independent information/advice. LIC makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP

8.11 Clarification Sought by LIC on Bids

During evaluation of Bids, LIC may, at its discretion, ask the Bidder for clarifications on its Bid. The request for clarification and the response shall be in writing and within 5 working days of being called for.

8.12 Modification and Withdrawal of the Bids

The Bidder may modify its Bid's submission anytime by logging in to the Tender Wizard and uploading the documents again till last date and time of Bid submission. No Bid can be modified or withdrawn by the Bidder subsequent to the closing date and time for submission of Bids. No Bid shall be withdrawn in the intervening period between deadline for submission of Bids and expiration of period of Bid validity. In the event of withdrawal of the Bid by Bidders, default Bidder will be suspended from participating in future tenders of LIC and EMD will be forfeited. The bid and all the supporting documents submitted by the bidder shall be the property of LIC.

8.13 Compliant Bids / Completeness of Response

a. The responses to this RFP must be complete and comprehensive with explicit documentary evidence in support. Information should be submitted in the same format as per the Annexure(s) attached.

b. Bidders are advised to study all instructions, clarifications, terms, requirements, appendices/ Annexures and other information in this RFP document carefully. Submission of the Bid / proposal shall be deemed to have been done after careful study and examination of the RFP document with full understanding of its implications.

c. Failure to comply with the requirements as set out within the RFP and failure to submit the Bid as detailed in the RFP may render the Bid non-compliant and the Bid may be rejected.
d. Bid with insufficient information to permit a thorough evaluation may be rejected.
e. LIC reserves the right to verify the validity of Bid information, and to reject any Bid where the same appears to be incorrect, inaccurate or inappropriate in LIC's estimation.
f. Bids not conforming to the requirements of the terms and conditions may not be considered by LIC. However, LIC reserves the right to waive/ modify any of the requirements of the Bid, in the best interests of LIC.
g. If a Bid is not responsive and not fulfilling all the conditions of the RFP and does not meet technical specifications and requirements, it will be rejected by the Corporation and may not subsequently be made responsive by the Bidder by correction of the non-conformity.
h. Rejection of non-compliant Bid:

- LIC reserves the right to reject any or all Bids on the basis of any deviation(s).
- Bids found with suppression of details, subjective, conditional offers, partial offers will be rejected.

i. The decision of LIC in the evaluation of Bids shall be final.

8.14 Bid Validity Period

Bids shall remain valid for 180 days from the date of Bid opening as prescribed by LIC in the Activity Schedule. LIC shall reject a Bid as non-responsive if the Bid is submitted with a shorter validity period.

In exceptional circumstances, LIC may solicit the Bidder's consent for an extension of the period of validity at any time before the expiry of the validity period. The request and the response thereto shall be made in writing and the validity period of the EMD will be suitably extended. A Bidder may refuse the request without forfeiting its EMD unless it is the successful Bidder who has been notified by LIC that its Bid has been accepted. A Bidder granting the request will not be required or permitted to modify its Bid.

8.15 Late Bids

Bids received after the date and time specified in the Activity Schedule will not be considered and will be rejected. LIC may, at its sole discretion change the date/time of submission and LIC's decision in this matter will be final. LIC will not be responsible for non-receipt of Bids within the specified due date and time for any reason.

8.16 Contacting LIC

No Bidder shall contact through any means of communications with LIC or its employees on any matter relating to this Bid, from the time of the Bid opening to the time the Contract is awarded. If the Bidder wishes to bring additional information to the notice of LIC, it should do so through the designated email-id as given in the Activity Schedule or in writing till the evaluation process is over. Any effort by a Bidder to influence LIC in its decisions on Bid evaluation, Bid comparison or contract award may result in rejection of the Bid.

8.17 Right to Terminate the RFP Process

a. LIC may terminate the RFP process at any time without assigning any reasons whatsoever. LIC makes no commitments, express or implied, that this process will result in a business transaction with anyone.
b. This RFP document does not constitute an offer by LIC. The Bidder's response to this RFP may or may not result in the selection of Bidder(s) after completion of selection process as detailed in this RFP document.
c. LIC reserves the right to accept or reject any proposal, and to annul the RFP process and reject all proposals at any time, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for its action.
d. LIC may cancel any procurement under this RFP at any time without assigning any reasons whatsoever. The decision of LIC will be final in this matter.

8.18 Disqualifications

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

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 work, 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. 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.

8.19 Fraudulent and Corrupt Practices

The Bidders and their respective officers, employees, agents and advisers shall observe the highest standard of ethics at all times during the Selection Process (pre and post the RFP process). Notwithstanding anything to the contrary contained in this RFP, LIC shall reject a Proposal without being liable in any manner whatsoever to the applicant, if it determines that the Bidder 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, LIC shall, without prejudice to any of its 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 RFP, including consideration and evaluation of such Bidder’s Proposal.

Without prejudice to the rights of LIC under this Clause and the rights and remedies which LIC may have under the Agreement, if Bidder, as the case may be, is found by LIC to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Selection Process, or during the execution of the Agreement, such Bidder shall not be eligible to participate in any tenders or RFP issued by LIC during a period of 3 years from the date such Bidder, 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:

a. “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 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 issuance of work order 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 Bidder/ adviser of LIC in relation to any matter concerning the Project;

b. “Fraudulent practice” means a misrepresentation or omission of facts or disclosure of incomplete facts, in order to influence the Selection Process;

c. “Coercive practice” means impairing or harming or threatening to impair or harm, directly or indirectly, any persons or property to influence any person’s participation or action in the Selection Process;

d. “Undesirable practice” means (i) establishing contact with any person connected with or employed or engaged by LIC 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

e. “Restrictive practice” means forming a cartel or arriving at any understanding or arrangement among Bidders to restrict a full and fair competition in the selection process.

8.20 Pre Bid Meeting and Clarifications:

a. LIC shall hold a pre-Bid meeting with the prospective Bidders as stated in Activity Schedule. A maximum 2 representatives per Bidder will be allowed to attend the pre-Bid meeting and the names of the attendees will have to be provided to LIC by the Bidder/prospective Bidder through the mail id for correspondence as mentioned in the Activity Schedule, at least one working day in advance. Representatives of the

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

Bidder(s) attending the pre-Bid meeting will have to bring their Company Identity Cards at the time of pre-Bid meeting for verification. The Bidders will have to ensure that all their queries are submitted in one consolidated mail in a single Excel Sheet as per the format mentioned in **Annexure 13**, latest by the Date and Time mentioned in the Activity Schedule.

b. Bidders who wish to join the meeting through video conferencing can do so through the following link:

Join from the meeting link
https://licindiasampark.webex.com/licindiasampark/j.php?MTID=mc63a2ccaa8661daa43c376752b621cac

Join by meeting number
Meeting number (access code): 2513 799 6659
Meeting password: fuHVPcci555 (38487224 when dialing from a video system)

Tap to join from a mobile device (attendees only)
+65-6703-6949,,25137996659## Singapore Toll

Join by phone
+65-6703-6949 Singapore Toll

Join from a video system or application
Dial 25137996659@licindiasampark.webex.com
You can also dial 210.4.202.4 and enter your meeting number.

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.

 # Important: Pre-registration by prospective Bidder and confirmation by LIC for attending the Pre-Bid conference is mandatory. Firms can send email to get confirmation for attending the Pre-Bid Conference.

c. Clarifications, if any, regarding the terms & conditions of this RFP, any error, omission or discrepancy found in this RFP document, have to be obtained by the Bidder latest by the date and time mentioned in the Activity Schedule. Thereafter, no representations/ queries may be entertained in this regard. Later on, if any issue(s) arise(s), LIC will consider the matter on merits and decide the same, prior to opening of commercial Bids.

The queries should necessarily be submitted to the email id**:** **pcmc_rfpccs@licindia.com.** The file size should not exceed 1MB per mail. No other form of communication shall be entertained.

LIC will endeavor to provide timely response to all queries. However, LIC shall not be responsible for ensuring that the Bidders' queries have been received. Any requests for clarification received after the indicated date and time may not be entertained by LIC.

At any time prior to the last date for receipt of Bids, LIC may, for any reason, whether at its own initiative or in response to clarifications requested by prospective Bidders, modify the RFP document by issuance of corrigenda.

The clarifications/corrigenda will be notified to the Bidders on the following website/portal:
https://licindia.in/web/guest/tenders
https://eprocure.gov.in/epublish/app
https://www.tenderwizard.com/LIC

These clarifications/ corrigenda issued by LIC at any time before the due date of submission of the Bid will become a part of the RFP document.

In order to provide prospective Bidders reasonable time for taking the clarifications/corrigenda into account, LIC may, at any time prior to the last date of Bid submission, extend the date for the submission of Bids.

Requests for clarification on the telephone will not be entertained.

9. Scope of Call Centre functions and SLA:

9.1 Operations of Call Centre Services

LIC will be utilising the services of the Call Centre for Inbound Calls for customer support, complaint handling, product inquiries, service related enquiries and Outbound Calls for any servicing, sales & marketing, payment/renewal reminders, lead generation, follow up calls and any other functions. LIC reserves the right to take or discontinue any line of service as per need in future.

9.2 Inbound Calls

- The Call Centre to be made operational by outsourced Bidders would include advanced functionalities such as AI Voice BOT, Co-browse facilities, Social media, SMS, Chatbots.

- The Call Centre will directly receive inbound calls which shall be processed by them.

- In case any Customer query cannot be attended to at Level 2 escalation (Team Leader) the same shall be escalated to Level 3 (LIC's designated Office/Phone number) and the same will be responded to by designated LIC Team.

- The Call Centre will be required to register the complaints and service requests as per the format and process provided by LIC.

- The Call Centre must provide services through IVR as well as AI Voice Bot in 2 main languages (English and Hindi) and 8 regional languages (Bengali, Gujarati, Kannada, Malayalam, Marathi, Oriya, Tamil and Telugu). LIC may add additional regional languages at a later date to strengthen the Call Centre Services.

- The Call Centre should be capable of providing Sentiment Analysis, etc. to be implemented in a phased manner depending on LIC's requirements and LIC's plan in the future to provide a seamless digital experience to the customer.

- The Automated Voice AI provisioned by the Call Centre shall have the stack and components as given below:

a) ASR – Automatic Speech Recognition for capturing audio input from speaker

b) NLU – Natural Language Understanding for identifying intent, confidence scores and generating dialogue flows. NLU components are built with complex neural networks, algorithms supported by robust internal architecture.

c) NER – Named Entity Recognition for identifying named and numbered entities like customer ID, proper nouns, etc. NER component is built with complex neural networks, algorithms supported by a robust internal architecture

d) Cache Service – A system to store and retrieve data temporarily to improve access speed and reduce application latency.

e) Analytics Service – To analyse the conversation and find meaningful insight and prepare a dashboard for visualisation.

f) Interface Service – It will be used to keep track of the real time conversation happening between bot and customer, by coordinating amongst multiple services.

g) TTS – Text to Speech to convert the machine generated dialogues back to human like speech output.

h) LLM – Large Language Models a highly secure banking/financial services domain instruction and task fine-tuned private Large Language Model, which gives higher flexibility in terms of customization, deployment, improvisation and ownership of data and privacy for seamless Enterprise adoption.

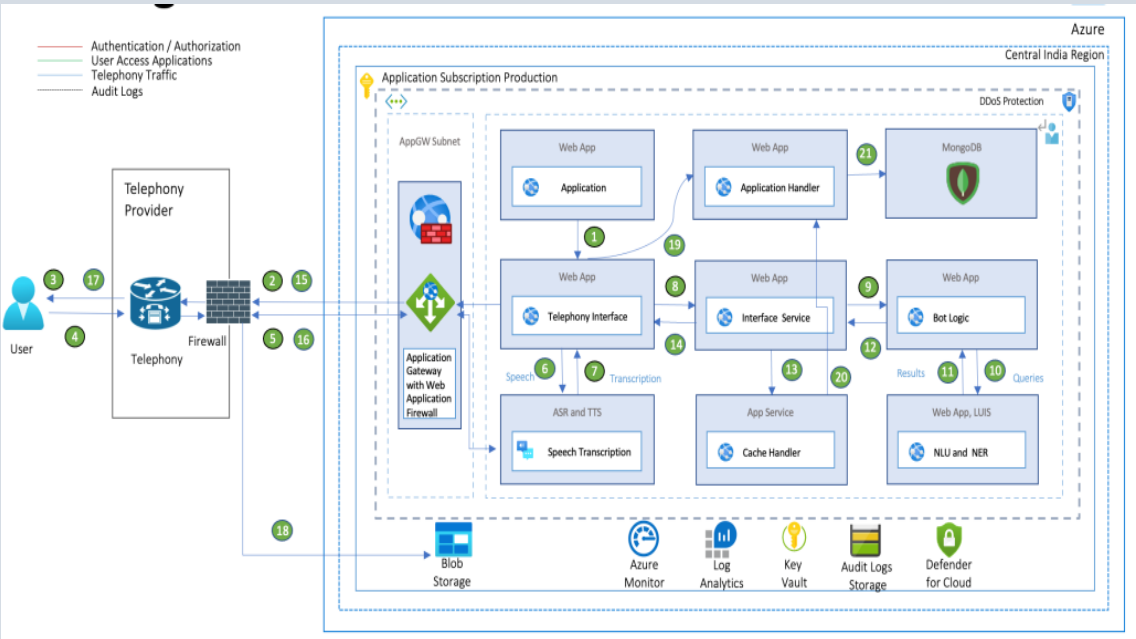
i) Telephony Interface – This is the entry point of the application and receives the request coming from the external telephony and relays it to the subsequent services.

j) Telephony – Automated Voice AI agent integrates seamlessly with major dialers and CPaaS (Communication Platform as a Service) platforms in the market. Automated Voice AI comes along with a completely managed cloud telephony infrastructure, and it helps the Bot application to connect with the end customer through multiple concurrent telephony channels. Every telephony channel or port represents a unique Voice AI agent

k) Payment link/notifications through SMS / WhatsApp / Email will be triggered via Client's Service Provider APIs. Necessary integrations need to be provided.

l) Campaign scheduler/workflow management: A role-based user interface can be accessed via 2 step secured authentication.

m) System architecture example as below:



9.3 IVRS/ AI Bot for Inbound calls

The Bidders selected will be required to design the IVR / AI Voice BOT tree structure in consultation and with the approval of LIC. LIC may suggest changes and customisation in IVRS/ AI Voice BOT tree structure from time to time, which the Bidder will be required to execute within the time as mutually discussed and agreed by both parties.
All necessary recordings/ music/ script messages for IVR shall be provided by LIC. Bidder shall ensure that it has a robust IVR/ AI BOT System and that at least 70% of calls get completed through IVRS/ AI BOT in the initial stages and reach 80% in due course. IVRS/ AI BOT has to be available for 24 hours, 365 days.

9.4 Indicative list of functions under Inbound Calls

The table below is the indicative list of functions to be covered in Call Centre operations

Sr. No.	Query Response Services	Basic queries in respect of all products and services offered by LIC
1	Policy related enquiries	Queries regarding Policy status, next premium due, Late-fee enquiry & premium history
		Enquiry about title under the policy (i.e. whether nomination available, whether policy assigned)
		Rules, requirements for Nomination/change of Nomination, Assignment, Reassignment
		Bonus accrued under the policy, information about the Guaranteed addition
		Information about outstanding Loan, Loan-interest, loan-foreclosure
		Partial surrender requirements and procedure, full surrender requirements and procedure, Discounted Value of Maturity-procedure and requirements
		Requirements for age admission, change of address, change of frequency of payment of premium.
		Information about various alterations available and requirements for the same
		Documents to be submitted for KYC compliance
		Rules for policies issued under HUF/Key-man/employer-employee
		Queries regarding the Date of last payment, Due date of Survival Benefit/Maturity
		Documents required for SB/Maturity/Death
		Queries related to SSS policies
2	Quotations	Revival Quotations & Requirements for Non-medical/Medical/Special Reports
		Revival for minor lives
		Types of revival and their conditions (SB-cum-revival, Loan-cum revival, instalment revival)
		Loan, Surrender, Discounted value of Maturity quotations (including ULIP policies)

		Loan calculation, eligibility, rate of interest on loan
3	Payment enquiries	Claim status - Information about already paid claims
		Information about unclaimed & outstanding payments
		Queries related to payments already made through NEFT (SB/MAT/Death/Loan/Surrender/ Refund of deposit)-UTR No. date of payment etc.
		Reasons for NEFT rejection
		Reasons for payment due but not paid (court attachment etc.)
4	Annuity related queries	Features of Immediate & Deferred Annuity Plans
		Annuity options available (A to J)
		Annuity master information about vested annuities, next annuity due, last annuity paid
		Information about Life Certificate up-dation
		Reasons for NEFT rejection under Annuity policy.
		Processing Death claim under vested annuity policies
5	ULIP queries	Information on existing and New ULIP plans
		Information on NAV
		Units available under the policy
		Concept and effects of Discontinuance of ULIP policy
		Conditions and process of revival of discontinued policy
		Process of partial and full surrender
		ULIP-Annuity-rules for paying annuity
		Method of calculation of units after deduction of monthly charges
		Difference between ULIP& Non-ULIP products

6	Health Insurance queries	Information about Health Plans; HCB payable; MSB Payable.
		Types of diseases covered, Benefits available
		Role of TPA
		Procedure for the submission of requirements
7	Product queries	Types of plans offered - Conventional/ULIP/Annuity/health
		Eligibility criteria, salient features of Plans
		Information about the features of withdrawn Plans
		Online Products- information of Plan and process
		Provision of Cooling-Off-Conditions and requirements
		Premium calculator
		Benefit illustration
8	LIC related queries	Office locator
		Doctor/TPA locator
		Agent locator
		PA Code locator
		Information provided through Public Disclosures
9	Handling of Grievances	Registering of complaints through ICMS
		Current status of the complaint
		LIC's Grievance Redressal Mechanism
		Survey of customers after resolution of complaints
10	NACH/Alternate channel queries	Process of NACH (National Automated Clearing House) & e-NACH
		Issues and solutions for NACH & e- NACH
		Types of alternate channels of premium payment
		Process for premium payments through an alternate channel

11	Capturing information for delivering services	Capturing of contact details (e-mail id, mobile No.) and passing the information to LIC for further processing.
		Information regarding documents to be provided for registration of PAN, Aadhaar, NEFT and Passport details with LIC
		Request registration for Premium Paid Certificate, Annuity Paid Certificate
		Exit interview for surrender and posting the response
12	Marketing related queries	Lead Management system-registering of queries for the purchase of products
		Product related queries-New Products
		Agency related queries (procedure to become an LIC Agent)
13	e-Initiatives of LIC	Process of registration for LIC's e-Services, services provided through e-Services
		Issuing of e-policy (NB)-Process
		SMS based enquiries through LICHELP
		Information about Online Loan, Loan interest, Loan repayment

9.5 KPI Metrics for Inbound Calls

LIC will review the performance of the Call Centre services on the basis of data and call recordings provided on a monthly, quarterly and annual basis and also on specific request by LIC. **The Bidder should be able to handle the provisioning of staff to cater to increase in volumes of calls up to at least 110% at any point in time.**

Some of the KPI metrics that are required to measure SLAs are as follows:

➢ Number of calls resolved by Level 1 (Call Centre Representatives) also called as First Point of Contact (FPOC) Resolution Rate (100%) – FPOC to be defined specifically as per the process and Call Centre Representative empowerment. In case of any special cause like outage, special product launch, and volume trend >110% FPOC KPI will get normalised.

➢ Abandoned call rate (%) (This is the percentage of calls abandoned by a caller when a caller is in Call Centre Representative queue) to be kept minimum but not more than 1% of total calls received in a reporting month. In case of any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.

➢ Average delay before abandoning (This is the average time spent by callers in Call Centre Representative queue before abandoning calls) to be kept to minimum but not more than 1 minute from receipt of call. In case of any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.

➢ Average call response time (This is the average time taken by callers waiting in a queue to be attended by a Call Centre Representative). Also known as Average Speed of Answer (ASA). In case of any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.

➢ Average call handling time (This is the average amount of time during which Call Centre Representative works with callers, including actual talk time, hold time and after call work/ wrap up time). In case of any special cause like outage, special product launch, and this KPI will get normalised.

➢ Repeat call rate (%) (This is the number of calls relating to a previous ticket /complaint number). In case of any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.

➢ Average After call work time / Wrap up time (This is the time taken by a Call Centre Representative to complete talks related to a call after the call has terminated. Ex. Data entry, etc.). In case of any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.

➢ Average hold time (AHT) (This is the average amount of time a caller is connected with a Call Centre Representative and placed on hold while waiting to be transferred for an escalation or while a Call Centre Representative seeks assistance for the caller's issue). In case of any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.

➢ Average talk time (ATT) (This is the amount of time a caller is connected with a Call Centre Representative and not on hold). In case of any special cause like outage, special product launch, and volume trend >110% this KPI will get normalised.

➢ Number of calls escalated to Level 2 (Team Leader) and resolution time

➢ Number of calls escalated to Level 3 (designated LIC Office)

➢ Error rates (rework and overrides)

➢ Customer survey results (call satisfaction levels).

Bidder shall ensure meeting the following SLA parameters as defined above:

a) Call Answer

b) Call Abandonment Rate

c) First Call Resolution Rate

d) Average Call Handling Time

e) Occupancy

f) Utilisation

g) Fatal Error

h) Customer Satisfaction

9.6 Expected Progressive Transition for inbound calls.

Currently IVR is managing 60% of the inbound calls received at the target address 022-68276827. That is 60% of the calls/ queries of the policyholders are resolved at IVR stage itself. 40% of the calls are handled by human agent.

The bidder shall ensure progressive transition from Human-assisted channels towards AI-bot calls. AI bot call shall take up the jobs of the human agent in a phased manner and over a period of time, the calls handled by human agent shall be brought down to 20%.

Progressive Transition Table of Inbound Calls

Channel / Target	Starting with % (Start Date of Call Centre)	% @ *H1 (Half Year From start Date)	% @ H2 (Half Year From H1 end Date)	% @ H3 (Half Year From H2 end Date)
IVR calls	60	60	60	60
AI Bot calls	0	10	15	20
Human Agent calls	40	30	25	20

Final Target: ≤20% within 18 months

1) Above is an indicative plan for implementation of AI bot calls and shall be finalized by the User department with the selected Bidder. Any excess of CCE calls above 20% at the end of H3 will be paid at AI rate.
2) The Service charges shall be applicable and payable for the highest level at which the interaction is successfully concluded. No cumulative charges shall be payable for the intermediate layers used for routing or escalation.
3) In view of providing a better customer experience & considering the complete readiness of AI Bot, LIC may at its discretion consider phasing out of IVR in due course of time, in future.

4) Table appended for understanding and clarity:-

Sl No.	Call Outcome	Payable
1	Resolved in IVRS	IVRS Rate only
2	Resolved by AI Voice Bot	AI Voice Bot Rate
3	Escalated to Human Agent (CCE)	Human Agent Rate

9.7 SLA for Inbound Calls:

These are Only Indicative and shall be finalized by the User department with the selected Bidder in future.

SLA	Definition	Measured In	Frequency	Compliance Threshold	Data Source	Penalty (% on Monthly Bill without Tax)
Call Answer	Time taken for a call to be answered by a live person (front-end directed via ACD).= (Calls Answered < 20 sec / Total Calls) * 100	Measure calls answered in <20 seconds	Monthly	90%	CMS Report / SR Dump / ACD & CTI logs	>= 88% - 90% - 2% >=85% < 87% - 3% 86% or less - 5%
Call Abandonment Rate	% of calls where the caller disconnects before being answered. Immediate hang-ups (<5 sec) are excluded.	Measure abandoned calls that entered the queue and discon	Monthly	< or =3%	CMS Report / SR Dump / ACD & CTI logs	>3% - 5% - 2% 6% or more- 5%

		nected				
First Call Resolution (FCR)	% of customer issues resolved in the first call without warm transfer or call-back.	Monitor calls resolved on first contact	Monthly	≥ 75%	CMS Report / SR Dump / ACD & CTI logs	Less than 75% up to or equal to 70 % - 2% Less than or equal to 69% - 3%
Avg. Call Handling Time	Total time spent on each call interaction, including talk, hold, and after-call work.	Exclude short calls <10 sec. Include talk + hold + wrap time	Monthly	2% of Calls to be Equal to or more than 300 secs	CMS Report / SR Dump / ACD & CTI logs	More than 300 secs - 3%
Occupancy (%)	Time agent is actively handling work (talk/hold/wrap) compared to total time including availability.	Compare productive time to total logged-in time (excluding	Monthly	More than or Equal to 85%	CMS Report	Less than 85% up to or equal to 70 %- 2% Less than

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		breaks)				70% - 3%
Utilisation (%)	Agent's total logged-in time (including availability) vs. scheduled hours.	Compare login time to target working hours	Monthly	>75%	CMS Report	Equal to 75% up to or equal to 70 %- 2% <70% - 3%
Fatal Error	% of calls with serious service delivery errors causing misinformation or dissatisfaction due to agent behaviour.	Sample <1% daily activity across all functional areas for quality audit	Monthly	Equal to or less than 0.25%	QA voice logs / CMS / LIC QA audits	More than 0.25% up to or equal to 0.50% - 2% More than 0.50% - 3%
Customer Satisfaction (CSAT)	Measures customer perception of service quality. Captures satisfaction/dissatisfaction and reasons.	Conduct monthly survey for 5–10% of daily users. Survey includes rating	Monthly	More than or equal to 80%	Survey system / CSAT forms / CRM	Less than or equal to 80% up to or equal to 70 % 2% Less than 70% - 3%

		+ open feedback.				
Call Recording	Call recordings must be preserved in an encrypted manner by Bidder	100% calls records maintained certificate to be provided	Monthly	100%	A certificate under authorised signatory should be provided.	Less than 100% - 2%
Transition from Human Interface to AI	Call volumes in Human Interface to be reduced and to be taken over by AI	% of calls shifted from CCE to AI after initial 18 months from go live of the project.	Monthly	Equal to or less than 20% on CCE from the total number of calls	CMS Report / SR Dump / ACD & CTI logs	Excess of CCE calls in excess of **20%** will be paid at AI rate.

9.8 Outbound Calls

LIC shall implement Outbound Call Services and the end to end processes will be handled by the respective user department of LIC. The facility of Outbound Calls shall be carried out in a phased manner by the respective user department as and when required and requested. The selected Bidder shall coordinate with the user department of LIC for implementation and day to day monitoring of the outbound services as per their requirements.

Service provider should have the capability for calling customers on the data received from various teams viz. Marketing, New Business, CRM/PS, CRM/Claims etc. for various campaigns and for the data compiled from the hits on the LIC website for which the callers have given their consent and details for call back.

Service Provider will be responsible for contacting, assisting and addressing any concerns or queries of the customers relating to the filling up of the application form for purchase of online products of the Company.

The Call Centre will receive leads from different channels, including but not limited to:

- Drop-off leads from web form & LIC customer app
- Call back request through SMS, Missed Call, Web form
- Analytics based leads
- Any other source of leads as guided by LIC later

Following is the list of activities to be carried out by the service provider. The list is indicative and not exhaustive.

❖ Service provider to churn the data based on attempts required to achieve conversation on marketing data.

❖ Service Provider shall attempt to contact all users who showed interest and shared their details within the first 1hr of lead landing in CRM post submission of customer's details. This should specifically be met for all customers approaching during working hours (10 AM TO 6 PM). For leads received during non-working hours, the service provider should aim to establish connect the very next day within 24 hours.

❖ Service Provider will provide on its own for seating, hardware and other infrastructure support to its resources for carrying out services.

❖ Service provider should have the capabilities to do API integration. API to be created and shared by the service provider as and when required for integration.

❖ Service provider should have the tech capability to integrate with various marketing systems of LIC.

❖ Service Provider should have their own Learning Management System (LMS) and CRM systems to be used for this process and should be able to enable necessary dialer integration with Company's CRM if Company decides to implement its own CRM.

❖ The agents to follow a standard script for Tele-assistance provided by LIC.

❖ TRAI registration certificate needs to be submitted by the Service Provider.

❖ Service Provider will send daily/bi-weekly/weekly/monthly reports with various statistics as per the formats agreed with LIC from time to time.

❖ Non-contactable but prospective customers are to be scheduled for follow-up on regular basis. The definition of successful contactable lead is a conversation with the prospect.

❖ Follow ups/scheduled call back to be done stringently without fail during working hours. Company shall run remarketing campaigns to assist in churning such data. The remarketing campaign and dialer logic for such campaign needs to be automated and assigned to the telecallers.

- Cases where customer is non-contactable since the first call is to be followed up as per the process finalized in the final agreement. If the lead is non-responsive, then the disposition to be classified accordingly and to be shared back with LIC's marketing team for nurturing.

- The service provider to maintain a register having the records of all the employees hired for this process including their training and assessment particulars.

- A login-based dashboard should be created and shared with LIC for accessing various information like dispositions caller productivity, non-contactable data, total data etc. This should be a part of the Learning Management System (LMS) created for LIC.

- Regular Feedback should be provided by the service provider to LIC on the quality/efficiency/performance of the data generated and shared for calling.

- The service provider to have flexibility of live call barging and listening and the same should be extended to LIC.

- The service provider should have the capability of Chat service up and running while applying for the RFP or ensure that they are capable to initiate such service within 3 months of the agreement.

- All telecallers are required to be IRDAI certified.

The Indicative but not exhaustive list of outbound calling services that may be required in future are as under:

9.9 Service/Transactional Calls

i) Calling for Renewal persistency.

The primary responsibilities for Outbound Renewal Calls are as follows:

a) To do multilingual Outbound voice calls to LIC customers to maximize the renewal retention.

b) During the outbound calls – ensure renewal conversion by explaining the policy benefits and guiding the customers to renew their policies through various modes of payment.

c) To do outbound calls for premium payment due cases.

d) Prepare reports for the necessary reconciliation process.

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e) Making outbound calls to LIC customers between 10:00 am to 06:00 pm on all days of the week or as specified by LIC, throughout the year to increase the renewal retention. The working hours/days may be aligned as per regulatory compliances.

f) Outbound Calls to remind the customers to renew the policy in time to enjoy the benefits of the policy.

g) Outbound Calls to guide the customers to renew their policies through various modes of payments or usage of various Mobile applications to make premium payments.

h) Raising the Service Request tickets in the CRM system, as specified by LIC.

i) Providing daily default mutually agreed MIS Reports or additional reports as and when required by LIC.

ii) <u>Calling for Surrender Prevention</u>

a) Participant(s) should have the capability to provide outbound calling services for surrender prevention as per requirements of LIC.

b) Differentiated scripts shall be provided for calling along with tools which shall be used for Tele-calling requesting customers to continue the policy.

c) Generation of MIS with required data fields for cases sent for surrender prevention calling.

d) Feedback sharing through SFTP (Secure File Transfer Protocol) with calls recordings on daily basis.

e) Ability to integrate with LIC workflows / CRM.

f) Performance of Call Centre on basis of the following parameters will be measured:-

g) Percentage of customer retentions/ conversions.

h) Renewal collection from assigned buckets.

i) Quality of calling – Script needs to be followed, and all the information communicated to the customer should be proper and accurate with voice modulation.

j) Any other point decided mutually.

iii) Calling for Revival & Re-investment:

1) Participant(s) should have capability to provide outbound calling services for Maturity/Foreclosure/Data Enrichment follow-ups as per requirements of LIC.

2) Contact details of the non-contactable customers will have to be verified from scan copy of the Proposal form (made available by LIC) in case required and calling to be done on verified numbers.

3) There may be instances where LIC may entrust calling for other activity as per requirement.

4) LIC shall give advance intimation to participant(s) about calling services for any miscellaneous activity.

iv) Maturity Claims Follow up

Follow up with policyholders for submission of maturity claim, annuity claim etc. requirements shall be done as per requirement.

v) NEFT/ KYC registration follow up

Follow up with policyholders for submission of NEFT details and other KYC details shall be done as per requirement.

vi) Any other activity as decided by LIC from time to time

Any other activity that may be required as per LICs requirement shall be undertaken from time to time.

9.10 Outbound Service/ Transactional Calls

SLA for Insurance Policy Persistency Calls (Retention / Renewal)
Objective: Prevent policy lapse and encourage renewal or premium payment.

For insurance companies, persistency campaigns usually track 13th month persistency ratio and renewal success rate, so SLAs are tied to those business KPIs. They are broadly as under:-

- Renewal reminder calls
- Premium payment follow-ups
- Policy lapse prevention

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9.11 SLA for Outbound Service/ Transactional Calls—

These are Only Indicative and shall be finalized by the User department with the selected Bidder in future.

Outbound Persistency

Activity	Definition	Measured In	Frequency	Compliance Threshold	Data Source	Penalty (% on Monthly Bill without Tax)
Call Per Agent	Number of call attempts made by each agent per day	Call Attempts per Agent per Day (based on available minimum data)	Monthly	100 calls per day	Dialer reports / ACD / CRM	**Penalty:** < =80 calls - 2%
Occupancy	Time spent actively working (talk + wrap + hold + preview) vs. total logged-in	Sum of talk, wrap, hold, and preview time divided by login time	Monthly	70 %	ACD / Workforce Management (WFM)	**Penalty:** >=60 % - 70%- 2% <60% - 3%
Headcount	Ratio of productive agents available vs.	Compare active headcount with projected headcount	Monthly	≥ 95 %	HR / WFM Reports	**Penalty:** >=92 % -

	projected	nt on 1st of month				95%-1% <92% - 2%
Contactability	Percentage of customers successfully contacted	Number of customers contacted vs. dialled	Monthly	>60 %	Dialer / CRM reports	**Penalty:** >=55 %-60% - 1% <55% - 2%
Average Talk Time	Average time spent on call per interaction	Total talk time per agent per day	Monthly	>3 hours/day	ACD / Dialer / Telephony Reports	**Penalty:** >=2hr - 3hr - 1% <2hr- 2%
Quality Score	Percentage score achieved in call evaluations based on set quality parameters	Total quality score based on audit checklist divided by maximum possible score	Monthly	>85 %	QA Audits / Quality Monitoring System	**Penalty:** >=75 % - 85% - 2% <75% - 3%
Fatal Error	% of contacts with unacceptable errors (wrong info or behavi	Random daily sampling of <1% activities, scanning for fatal errors across functional areas	Monthly	<0.25 %	Voice logs / QA reviews (Bidders or LIC QA team)	**Penalty:** >= 0.25 % - 0.50 % - 2%

	our) causing customer dissatisfaction or misguidance					>0.50 % - 3%

vii) <u>Pre-Issuance Welcome Calls (PIWC)</u>

The pre-welcome calls are made to the customers who have applied for LIC policy. The intention of this calling activity is to verify and confirm correctness of the customer details.

a) First attempt of calling should be done on fresh data on same day.

b) All the cases to be called till the time information received from LIC to stop the call or the case is getting cleared.

c) Effective calling needs to be done to close the cases.

d) Participant(s) should have special callers for HNI customers.

e) Participant (s) should have the call calibration facility.

f) Performance of Call Centre shall be measured on basis of the parameters elaborated in the RFP.

g) Quality of calling – Script needs to be followed, and product features should be communicated to the customer as and when asked by the customer, apart from this any other information communicated to the customer should be proper and accurate.

h) The calling scripts according to the products, category, priority, customers (HNI) etc. should be visible in the Participants CRM for the agents while calling the customer. Product features to be visible in the CRM itself.

i) Participant should have the system to call the customer on the time communicated by the customer/LIC. This provision should be provided via a module where LIC can directly update the timings and cases and accordingly calling should be done. Also provision through web service should be developed for the same activity.

viii) Medical Triggered Stage – Reminder & Appointment Coordination

Process Flow Overview

1. Trigger Identification
- System flags policies requiring medicals based on underwriting rules.
- Automated notification sent to the medical coordination team.

2. Customer Outreach
- Reminder Calls: Initiate reminder calls within 26–68 hours of trigger.
- Appointment Fixing: Offer flexible slots and coordinate with diagnostic centers or home visit providers.
- Multi-Channel Communication: Use SMS, WhatsApp, Email, and IVR for reminders and confirmations.

3. Follow-Up Protocol
- Escalation matrix for unresponsive customers (e.g., 3 attempts over 7 days).
- Rescheduling support and real-time updates to CRM.

4. Completion Tracking
- Monitor medical completion status via partner portals.
- Update internal systems to reflect stage closure.

5. Customer Experience Enhancements
- Personalized messaging based on customer profile.
- Feedback collection post-medical for service improvement.

9.12 Outbound NB Pre-issuance Welcome Calls/ Medical Trigger

A predefined time frame and quality standard within which a specific process or service must be completed. For New business operations, SLA is formulated to the committed turnaround time for activities such as pre-issuance welcome calls and medical trigger handling, ensuring timely customer service and process efficiency.

The service provider shall conduct Pre-Issuance Verification Calls (PIWC) to validate customer details, product understanding, and consent before policy issuance.

The service provider shall conduct calls to facilitate Medical Examination triggers for New Proposals requiring medical examination.

9.13 SLA Outbound Pre-issuance Welcome Calling (NB)/ Medical Trigger:

Only Indicative and shall be finalized by the User department with the selected Bidder in future.

Activity	Definition	Measured In	Frequency	Compliance Threshold	Data Source	Penalty(% on Monthly Bill without Tax)
Attempt rate	100% allocated data to be churned	Call attempted against each policy	Monthly	100% data to be attempted 3 churns (2 churns in the same day and 1 churn in the next day)	Dialer / CRM reports	**Penalty:** <=80 % - 2%
Quality Score	Percentage score achieved in call evaluations based on set quality parameters	Total quality score based on audit checklist divided by maximum possible score	Monthly	>85%	QA Audits / Quality Monitoring System	**Penalty**: <=85% - >=75% - 2% <75% - 3%
Fatal Error	% of contacts with unacceptable errors (wrong info or behaviour) causing customer dissatisfaction or	Random daily sampling of <1% activities, scanning for fatal errors across functional areas	Monthly	<0.25%	Voice logs / QA reviews (Bidder or LIC QA team)	**Penalty:** >= 0.25% - 0.50% - 2% >0.50% - 3%

	misguidance					
Customer Satisfaction (CSAT)	Measures customer perception of service quality. Captures satisfaction/dissatisfaction and reasons.	Conduct monthly survey for 5–10% of daily users. Survey includes rating + open feedback.	Monthly	≥ 80%	Survey system / CSAT forms / CRM	**Penalty:** >=70% - 80% - 2% <70% - 3%

9.14 Marketing Calls

i) Leads for conversion including website leads
ii) Promotion of new products
iii) Policy upgrades
iv) Nudge for reinvestment
v) Customer education and awareness
vi) Reminder/ Follow up calls to Agents

9.14.1 Indicative list of functions for marketing

Sr. No.	Category	Description
a.	Lead management & online	• Pre-warming of leads generated from digital marketing, organic & direct traffic, database churn, other sources • Assistance to customers in purchase journey online

	sales support	○ Explaining features and benefits of policy basis ongoing proposals ○ Information on documents and requirements to complete the process ○ Explanation of other benefits like tax benefits, riders ○ Assistance in completing process step-by-step ○ Follow up for completing process • Support may be provided on call, on video call, chat and with/without co-browsing
b.	Promotion of new products	• New policies that are eligible to the relevant customer • Cross-selling and up-selling of new products • Special features and benefits of new policies • Encourage to buy new policies basis existing life cover
c.	Policy upgrades	• Encourage to upgrade existing policies by adding riders, enhancing life cover • Encourage to buy new policies for family members to plan for upcoming goals like marriage, education
d.	Nudge for reinvestment	• Explain importance of a continue life cover and push for reinvestment • Explain new and upgraded plans eligible for the person along with improved benefits • Information on documents and requirements to complete the process
e.	Customer education and awareness	• Educating on the benefits of Life Insurance • Scheduling consultations or advice sessions to help customers pick policies best suited to their goals
f.	Reminder/follow-up calls to agents	• Reminder calls to agents to keep pushing them to drive persistency and reinvestment • Follow up calls with agents to track progress on pending applications, open requests, etc.
g.	Omnichannel support and live dashboards	• Omnichannel Support: Providing customer support across multiple channels, such as phone, email, chat & social media. • Live dashboards to give near realtime management performance views/statistics and to also help LIC teams respond/escalate before SLAs are breached and reduce delays (if any).

Objective: Generate interest, leads, or sales through outbound calling.

Marketing / Promotional Calls will deal with:-

- Lead generation and follow up
- Product promotion
- Appointment setting etc.

9.14.2 SLA Outbound Marketing Calls

Key SLA Parameters

Parameter	Typical SLA
Dialing Attempts	Minimum 3–5 attempts per lead per day
Contact Rate	25–35% of total dialed numbers
Conversion Rate	5–10% depending on campaign
Call Handling Quality	90%+ QA score
Script Adherence	95% compliance
Daily Productivity	120–160 calls per agent/day
Data Accuracy	98% accurate lead disposition
Call Recording Availability	100% calls recorded
Customer Complaint Ratio	<1% of total contacts

Marketing department shall formulate penalties for the respective SLA parameters.

Reporting Frequency

- Daily productivity report
- Weekly conversion report
- Monthly campaign effectiveness report
- Sharing of upload file every day by the pre-decided time
- Retrieval of call recording
- Availability of Reports & Dashboard
- Percentage of connected calls / conversion ratio.

9.15 IVR Blast Facility

Call Centre should have IVR Blast facility which will be used by LIC for various follow up activities.

9.16 Virtual Relationship Managers

In addition to regular calling, the Call Centre shall also be capable of managing a set of HIGH END CUSTOMERS as specified by LIC. This will be done through Virtual Relationship Managers of the Bidder. Virtual relationship managers are expected to make relationship check in & service calls at an agreed upon frequency in addition to sales & collections calls.

9.17 Email Management Services

LIC of India may decide to roll out the E-mail Management Services in phased manner in future therefore the Service Provider should have the capability to provide comprehensive Email Management Services for handling customer, prospect, intermediary, and stakeholder communications received through designated email channels of the Company. The scope shall include acknowledgment, classification, prioritization, response management, follow-up, resolution tracking, and closure of email-based interactions in accordance with defined Service Level Agreements (SLAs).

The Service Provider shall ensure accurate, professional, and customer-centric responses for policy servicing requests, premium-related queries, claims-related inquiries, policy status requests, fund value inquiries, customer grievances, service requests, and other life insurance-related communications. All responses shall be provided in compliance with applicable regulatory guidelines, Company policies, approved response templates, and service standards.

The Service Provider shall maintain strict confidentiality and security of customer information, including personally identifiable information (PII) and policyholder data, and shall comply with all applicable data privacy (DPDP Act), information security, and insurance regulatory requirements. Appropriate controls shall be implemented to prevent unauthorised access, disclosure, or misuse of customer information.

All email interactions shall be recorded and tracked through the Company's CRM, ticketing, or workflow management system to ensure complete auditability, monitoring, reporting, and timely resolution. The Service Provider shall establish robust quality assurance mechanisms, including periodic reviews of email content, response accuracy, compliance adherence, and customer experience metrics.

As and when the Email Management Services is rolled out in future, the Service Provider shall deploy adequately trained and certified personnel with knowledge of life insurance products, processes, regulatory requirements, and customer servicing protocols. Regular MIS and performance reports covering email volumes, turnaround times, first response times, resolution rates, ageing analysis, grievance handling, quality scores, and SLA compliance shall be submitted to the Company as per the agreed reporting framework.

Data Processor Obligations: The successful Bidder, acting as a data processor on behalf of LIC, shall comply with all applicable data protection and privacy laws, process personal data only on documented instructions of LIC. Bidder shall implement appropriate technical and organizational security measures, ensure confidentiality, promptly notify LIC of any personal data breach, assist LIC in meeting its legal obligations, and execute a data processing agreement, if required.

Bidders must confirm in their proposal their absolute compliance to Mandatory 'Information Security Requirements' Criteria as per Annexure 14 of the RFP. The Bidder shall submit an overview of their data security framework and incident response policy.

9.18 Comprehensive SLA Framework applicable to all functions

#	Metric	Channel	Target	Measurement	Penalty
1	**Platform Uptime**	All	≥ 99.5% monthly	Automated monitoring; downtime = platform unavailable >5 consecutive minutes except for planned downtime	2% of Monthly billing Invoice
2	**Information Security & Vulnerability Management**	All	(a) Quarterly internal VAPT + half-yearly external VAPT + annual third-party security audit aligned to ISO 27001/DPDPA, reports shared with Buyer. (b) Vulnerability remediation: Critical (CVSS ≥9.0) 48 hours; High (7.0–8.9) 7 days; Medium (4.0–6.9) 30 days; Low (<4.0) 90 days, from detection/disclosure. (c) Security incident notification to Buyer within 24 hours of detection	VAPT reports, audit report, vulnerability tracker with timestamps, incident log	Will be decided with the successful bidder.

3	**Regulatory Compliance — DPDPA & TRAI**	All	Zero violations of (a) DPDP Act consent, processing, and data-subject-rights requirements; (b) TRAI commercial communication regulations including DND scrubbing for outbound; (c) any other applicable telecom/data regulations	Regulatory notice, Buyer audit finding, or upheld citizen complaint	Any non-compliance shall lead to recovery of losses if any and also passing on of penalty in part or full which shall be determined by the Competent Authority.

Penalty Mechanics:

- All SLAs shall be measured on a monthly basis except the Transition from Human Interface to AI
- Cumulative cap of 10% of Monthly Billing for all SLAs to be calculated separately for inbound and outbound calls of the respective user department. Likewise separate invoices shall also be raised for department wise usage of the Call Centre facilities.
- If penalties under any SLA are triggered in 3 consecutive months, LIC may issue a cure notice; failure to cure within 60 days constitutes grounds for termination for cause.
- No penalty shall during the first 30 days post go-live (stabilization period), though all SLAs are tracked and reported.
- However, compliance & security related SLAs #2 and #3 of the Comprehensive SLA Frame work shall be applicable from Day 1 with no stabilization exemption.

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9.19 Disclaimer for SLA parameters.

All the above SLAs are indicative and not exhaustive. The user departments of LIC reserve the right to negotiate/re-negotiate the SLA parameters. Participants will have to adhere to the process and service quality parameters as laid down by LIC of India. These parameters will be covered in the actual SLA in detail. The participant should make known the action points in place to improve performance and the sustainability practices adopted.

9.20 Technology & Tools Requirement

LIC is open to innovative ideas and approaches that can raise customer service to new heights. Furthermore, LIC is looking forward to working with a Service Provider that demonstrates scalability and flexibility with innovative processes and practices. LIC is constantly evolving, and needs a partner who can adapt to changing needs and implement technology and processes that enable staying ahead in a dynamic market.

The successful Bidder shall be responsible for procurement and setup of all technology components required for enabling the Call Centre to carry out all the activities mentioned in the scope. The final set of components and the design shall be in accordance with the solution documents submitted by the Bidder and agreed upon between the Bidder and LIC. All integrations with LIC's Systems shall be done by the Bidder, at their own cost subject to the directives and SOPs laid down by LIC and in compliance to LIC's security policies and directives as per the relevant regulatory bodies in India. The Tech Stack shall be setup by the Bidder in LIC's private cloud only. The Bidders Applications incidental to Call Centre services provided to LIC of India shall also reside on LIC's private Cloud service. All applications should be integrated with LIC's SIEM, EDR, Antivirus, PAMS etc.

The setup, including UAT, shall be in two locations, one primary and a second for DR. In case that during execution of the contract, there is a need for shifting of the premises where the technology stack is hosted, the cost for the same shall be borne by the Bidder.

Bidders are required to make necessary arrangements for hardware, software and integrations with LIC systems to get the required details from LIC databases by providing/customizing necessary middleware. The Bidder shall upgrade to the latest version across all components at no extra cost to LIC as and when new versions are made available. In addition, all technological components required for improving the overall performance at the Call Centre (mentioned as futuristic/new age tech components) shall be provided by the Bidder if requested by LIC and commercials for the same shall be mutually agreed. The Bidder shall also be responsible for the run and maintenance support of the technology stack for the contract duration. Following is a list of hardware and software components that the Bidder will be required to arrange for running the Call Centre operations:

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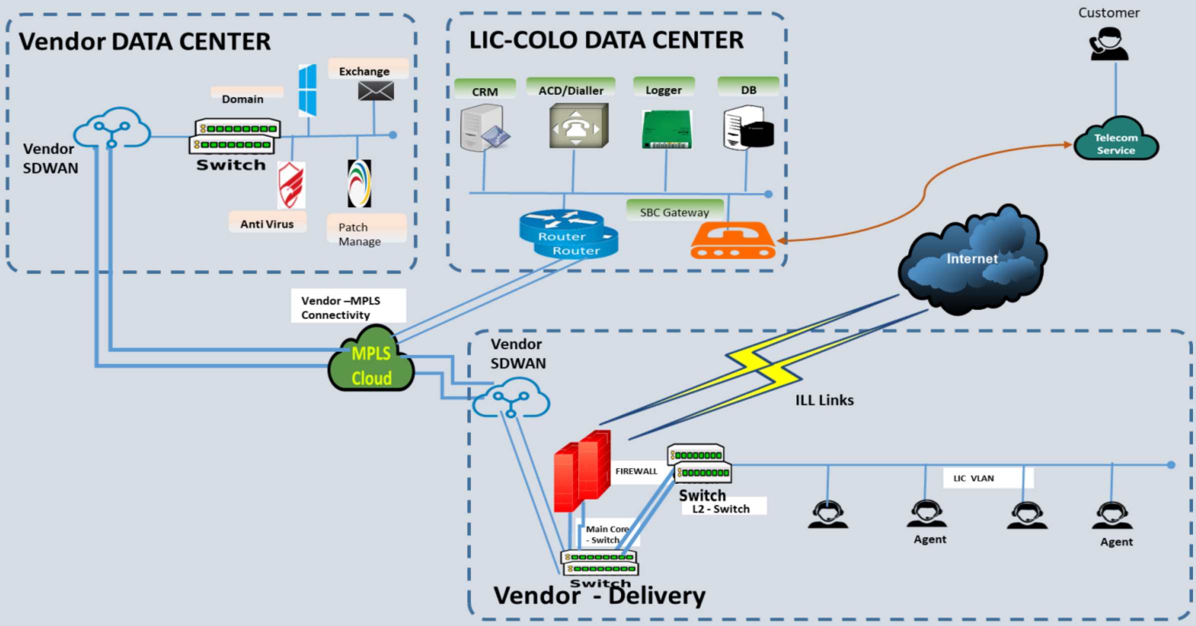
Network Architecture Diagram (Cloud – Co-location)

TECHNOLOGY DIAGRAM



Tech Stack Capability*	Technology Typ
Automatic Call Distributor, CTI and Dialler	Basic Traditional Solution
Dynamic IVR	Basic Traditional Solution
Call recording and Screen Recording	Basic Traditional Solution
Automated quality monitoring tool (AQM) & Quality Management Tool	Basic Traditional Solution
Email Management	Basic Traditional Solution
Live Chat	Basic Traditional Solution
Knowledge Management software	Basic Traditional Solution
WFM Tool	Basic Traditional Solution
Analytics and reporting	Basic Traditional Solution
PRI and Other Telecom Requirements	Basic Traditional Solution
Voice Bot	Digital Value Add
Chat Bot	Digital Value Add
Co-Browsing	Digital Value Add
Video chat	Digital Value Add
Real time speech analytics	Digital Value Add
Sentiment Analytics	Digital Value Add
Automated Speech Recognition	Digital Value Add
Text to Speech and vice versa	Digital Value Add

Whitelisting solution	Digital Value Add
Voice Biometrics	Digital Value Add

- Incident Management help-desk
- Security Systems-Access Control System, CCTV with camera, provision of security guards, smoke detectors, fire detectors and other general security alert systems, etc.
- Standard fire-fighting systems
- Computer Telephony Interface (CTI) connector to integrate LIC Systems (prevalent & future) with Call Centre & IVR applications using the industry standard interfaces for automatic pop-up of customer profile/ 360-degree view on every inbound call alert on Call Centre application
- Computer Telephony Interface (CTI) Server, CTI solution including Automated Call Distribution System
- ISDN/lease lines and connectivity between the Call Centre, Data Centre of LIC and Master Server of successful Bidder for real time data flow. The necessary network LL/MPLS link (Provision and Management) from LIC's proposed Call Centre to LIC's Data Centre including network devices (Routers, Switch, Modem etc.) with dual redundancy
- Links for connecting LIC's Data Centre site with Bidders proposed Call Centre and maintaining the links by ensuring 99.99% monthly up time. Bidder has to deliver the last mile as Ethernet handoff to LIC's Data Centre and DR site. Bidder has to ensure the traffic which is flowing from LIC's proposed Call Centre should be IPSEC (Internet Protocol Security) enabled.
- Bidder shall ensure that the remote access to LIC's VPN is performed through a laptop/desktop specially allotted for that purpose by the Bidder and not through any other private or public device. Bidder shall ensure that only its authorised employees/representatives access the device
- Bidder has to make the necessary arrangements for providing authorised internet access for the LIC staff, on their visit/deputation at proposed Call Centre locations
- Bidder should setup the Outbound Call Centre Tech Stack at identified location, PR, DR sites, UAT, Agent Manpower provider locations etc. as per requirement of LIC
- The resources must be proficient in OS, Database, Middleware, Network and any Monitoring Tools. Further, the service provider should have adequate resources at all Call Centre locations to provide technical and operational support
- Bidder shall ensure that services are performed in a physically protected and secure environment which ensures confidentiality and integrity of LIC's data and artefacts, including but not limited to information (on customer, account, transactions, users, usage, staff, etc.), architecture (information, data, network,

application, security, etc.), programming codes, access configurations, parameter settings, executable files, etc., which the LIC representative may inspect. Bidder shall facilitate and/ or handover the device to LIC or its authorised representative for investigation and/or forensic audit

- Bidder shall be responsible for protecting its network and sub networks, from which remote access to the LIC's network is performed, effectively against unauthorised access, malware, malicious code and other threats in order to ensure LIC's information technology system is not compromised in the course of using remote access facility
- Recording of all the calls and maintaining this for minimum period of 1 year duration.
- Periodic various MIS/reports to LIC as agreed from time-to-time.

9.21 AI Bot Security Criteria

a) Authentication and Authorisation:

Strong user authentication: Implement multi-factor authentication (MFA) for both human users and bots to prevent unauthorised access.

Granular access control: Define clear roles and permissions for different types of users and bots, limiting access to sensitive information and functionalities.

Bot identity verification: Ensure bots can be uniquely identified and authenticated to prevent impersonation and malicious activities.

b) Data Security:

Encryption: All voice data, call recordings, and user information must be encrypted at rest and in transit, employing strong encryption algorithms and key management practices.

Data minimization: Collect and store only the minimum data necessary for the intended purpose, reducing the attack surface and potential data breaches.

Data privacy: Comply with relevant data privacy regulations like GDPR (General Data Protection Regulation), DPDP Act 2023 (Digital Personal Data Protection Act 2023) and ensuring transparent data handling practices and user consent mechanisms.

c) Bot Security:

Secure bot development: Establish secure coding practices and vulnerability management processes to minimize vulnerabilities in bot code and APIs.

Bot behavior monitoring: Implement mechanisms to monitor bot behavior for anomalies and potential malicious activities.

Bot kill switch: Develop a mechanism to disable or deactivate bots in case of security incidents or malfunctions.

d) System Security:

Infrastructure security: Secure the underlying infrastructure; including servers, communication channels, and application platforms, following best practices like firewalls, intrusion detection, and regular security patching.

Security architecture: Implement layered security architecture with defence-in-depth principles, including network segmentation, access controls, and intrusion prevention systems.

Incident response: Have a well-defined incident response plan to quickly identify, contain, and remediate security incidents.

e) Additional Considerations:

Penetration testing: Conduct regular penetration testing of the system and bots to identify and address vulnerabilities.

Bidder security practices: Evaluate the Bidder's security track record, certifications, and adherence to security standards.

Compliance requirements: Ensure the solution complies with relevant industry regulations and security standards.

9.22 Resource eligibility/qualification criteria

This section elaborates the eligibility criteria for Tele callers which can be deployed for this engagement.

1) 70% experienced from BFSI/ Life Insurance 6 Months to 1Yr Minimum.
2) 30% fresher.
3) IRDAI Certification required for Agents sharing Quotation with customers.
4) Good Communication.
5) Mix of Graduates and under graduates. All callers must be comfortable on computer with good typing speed.

Adequate number of Support staff and other managerial staff with a higher academic qualification and skills (experienced) is a must. Re-badging on current staff can be carried out on a case-to-case basis with prior written permission from LIC. Resources to be engaged/ employed by Bidder in the Call Centre cannot be construed as employee of LIC and cannot claim any benefit thereof.

It is expected that the Bidder may adhere to the following indicative criteria for recruiting / deploying their employees. LIC will at its discretion, check the qualification of the persons to be recruited for the Call Centre.

The following are the minimum requirements for Call Centre Agents:

- Minimum 12th passed and pursuing graduation, preferably graduate or equivalent
- Able to speak, read and write in Hindi, English and Marathi, Telugu, Kannada and Tamil , Malayalam, Gujarati, Oriya and Bengali
- Experience of at least 6 months in a Call Centre, or in direct selling telemarketing in the service industry
- Awareness of life Insurance industry and LIC's products e.g. policy types, policy services, claim services, etc.

The following are the minimum indicative requirements for Team Leaders:

- Must be graduate or equivalent
- Should be above 18 years of age
- Able to speak, read and write in Hindi & English (additional languages including Marathi, Telugu, Kannada, Tamil, Malayalam, Gujarati, Oriya and Bengali are a plus)
- Experience of at least 3 years in a Call Centre, or in direct selling telemarketing in the service industry, out of which 1 year should be as Team Leader (Fresh candidates CANNOT be considered)
- Experience in coaching and developing skills of people
- Effective problem-solving and decision-making skills
- Good knowledge of LIC's products & processes, their uniqueness, comparison to competitors etc.

The following are the minimum requirements for the Quality Manager:

- Should be minimum graduate in any discipline
- Should have good knowledge of insurance processes and products
- Should have Minimum 3 Year experience as Quality Manager in any Call Centre / BPO, preferably from Life insurance domain.

The following are the minimum requirements for the Call Centre Head of operations:

- Should be minimum Post graduate
- Should have a minimum experience of 10 years out of which at least 1 Year experience should be as Call Centre Head of Operations

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The ratio of staff would be as under:

- Team Leader: Agents – 1:10 to 15
- Head of operations: TL – 1:5
- Quality Manager: Agents – 1:35
- Trainer: Agents – 1:50

Bidders are also expected to ensure quality of the manpower including regular trainings, qualification requirements, language proficiency, etc. The Call Centre should be multilingual, supporting the following languages at the time of project launch. (LIC reserves the right to update the list of languages by giving a notice period that is mutually agreed between LIC & the successful Bidder)

- English
- Hindi
- Marathi
- Tamil
- Telugu
- Kannada
- Malayalam
- Bengali
- Gujarati
- Oriya

Bidders shall provide necessary trainings for the entire duration of the contract to the staff/agents periodically after mutually aligning between LIC and the Bidder on the following but not limited to:

- set up of new sites
- induction of new resources
- launch of new campaigns/products
- specific features of new products
- newly introduced processes and requirements

These trainings will be provided without any extra cost to LIC.

Quality checks would be conducted at intervals agreed between LIC and the Bidder. In case of fatal errors, a recording of all the calls and a report from the Bidder's quality control team would be required to be submitted to LIC. LIC will also hold the right to conduct quality checks on its own basis the report submitted.

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9.23 Language Requirements

Both Inbound & Outbound Call facilities should have multilingual capabilities. The Languages used for **IVR / AI Voice BOT** and by Call Centre Agents/ Executives will be English, Hindi and other 8 regional languages viz. Bengali, Gujarati, Kannada, Malayalam, Marathi, Oriya, Tamil and Telugu. The Bidder should have capabilities to include any additional regional languages as desired by LIC at any future date

9.24 Performance Review

a. Service provider to arrange for monthly business reviews with the company for regular SLA monitoring and driving efficiency and productivity.

b. Service provider to arrange weekly meetings with the Company's internal team & marketing team to review the performance and data.

c. Service provider to track and publish daily reports on agent wise productivity/attrition/shrinkage etc and have weekly sales review.

d. Service provider to track and monitor performance basis industry benchmarking and publish the same in frequent intervals.

e. Process specific quality scores.

f. Training & assessment scores.

9.25 Functional Requirements and Coverage

The scope of functions and coverage of LIC's services by the Call Centre is discussed below.

Bidders are required to submit their proposals in strict adherence with the following:

Operationalization of Centralized Call Centre for "LIC of India" on OPEX model basis.

The Bidder will be required to arrange for the Hardware and Software, and necessary integration with LIC systems for getting the required details from LIC databases. The Bidder to provide adequate space with following hardware/software components:

a) Software and Hardware components for IVR/AI with appropriate integrations and customization.

b) Procuring of necessary Primary Rate Interface (PRI) lines for inbound calls as well as "1600" and "140" numbering series for outbound calls for Service/Transactional and "Promotional call, in the name of LIC of India will be the responsibility of the Bidder. Bidder has to ensure the Uptime of these Primary Rate Interface lines with the Telecom Service Provider (TSP). Payment and Maintenance of the Primary Rate Interface lines shall be the responsibility of the Bidder. However, reimbursement of the cost incurred for procuring PRI lines and for the periodic bills of said PRI lines will be done by LIC on submission of Invoice along with the necessary documents.

c) CMS (Call Manager System)

d) Dialer& Voice Logger

e) All electrical fittings for lighting, Fans, AC etc.

f) Basic amenities including drinking water and rest rooms.

g) Security Systems-Access Control System, CCTV with camera, provision of security guards, smoke detectors, fire detectors and other general security alert systems, etc.

h) Standard fire-fighting systems

i) Call Centre Solution should allow smooth integration with existing LIC systems

j) Scope also includes providing and/ or customizing the necessary middleware and component to connect/integrate with existing LIC systems.

k) The Bidder needs to provide Computer Telephony Interface (CTI) connector to integrate LIC Systems (prevalent & future) with Call Centre& IVR applications using the industry standard interfaces for automatic pop-up of customer profile/ 360-degree view on every inbound call alert on Call Centre application.

l) Computer Telephony Interface (CTI) Server, CTI solution including Automated Call Distribution System.

m) Terminals for Call Centre Representatives, Team Leaders etc which shall also include data cabling etc.

n) Furniture/Fixture for workstations/cubicles/seats for Call Centre Representatives, Team Leaders and Supervisors as provided to suit a typical Call Centre.

o) ISDN/lease lines and connectivity between the Call Centre, Data Centres of LIC and Master Server of selected Bidder for real time Data flow. The necessary network LL/MPLS link (Provision and Management) from LIC's proposed Call Centre to LIC's Data Centres including network devices (Routers, Switch, Modem etc.) with dual redundancy should be provided by the Bidders. The links for connecting LIC's Data Centre site with Bidders proposed Call Centre is to be procured by the Bidder and maintain the links by ensuring 99.95% monthly UP time. Bidder has to deliver the last mile as Ethernet handoff to LIC's Data Centre and DR site. Bidder has to ensure the traffic which is flowing from LIC's proposed Call Centre should be IPSEC enabled.

p) Bidder has to make the necessary arrangements for providing authorised internet access for the LIC staff, on their visit/deputation at proposed Call Centre locations.

This Call Centre should offer services broadly in the following three categories:

a) Effective query response services
b) Basic LIC services and transactions
c) Service requests and complaints redressal
d) Outbound Calls

9.26 Phased introduction of functions covered under scope

Call Centre will start off with inbound calls that provide information requests, receives service requests and registers and answers customers' queries and escalating the complaints/feedback to LIC. The scope of Call Centre may further be expanded, if need be, to other processes depending upon the maturity of Call Centre and LIC's readiness. The initial skill sets of Call Centre Representatives would be generic to suit simple Call Centre functions and gradually, as advanced functions will be introduced, specialized skill sets will be developed by the Bidder in consultation and coordination with the LIC.

9.27 Overall Call View: Suggested Call Flow

The following call flow will work on LIC's Tele services

Inbound calls (Customer directly calls to the Call Centre)	Customers routed by **IVRS to AI to human interface** for further queries
	By Prospective customers or general callers for General Information and New Plans Lead
Outbound Calls	Calls to be made by **AI or CCE** as the case maybe for 1) Marketing 2) New Business (Welcome, Verification etc.), 3) Persistency, 4) Claims or any other activities decided by LIC.

9.28 Call Centre Timings

LIC proposes to have services from single centralized Call Centre with operations from Mumbai/Thane/Navi Mumbai as a full-fledged Call Centre working for 24 hours in 3 shifts or as decided by LIC, 365/366 days. **IVR, AI Voice BOT and Human Interface (CCE)** has to be for 24 hours, 365/366 days.

The Call Centre Representatives, team leaders and other personnel are required to be available during this period of time.

Transportation and security of Call Centre Representatives, etc., will be the sole responsibility of the Bidder.

9.29 Call Centre Infrastructure

The Bidder will put in place the following infrastructural facilities in the proposed Call Centre location:

- Premises & Furniture
- Required floor space
- Lighting
- Air-conditioning
- Security systems - Access control system, CCTV with camera, provision of security guards, smoke detectors, fire detectors and other general security alert systems, etc.,
- Basic amenities e.g. water facilities / rest room etc.
- Training facilities
- Standard firefighting systems
- Workstations, cubicles, chairs, etc., constructed / provided to suit a typical Call Centre
- Space for LIC's team – At least 2 tables and 6 chairs

9.30 Hardware, Software, Telecom facilities

- CTI Server, CTI Solution including ACD, Dialer, Voice logger, etc.
- Personal computers (without USB and other copying devices), headphones
- Power connection with power back up and UPS
- Cabling – Data, Power and Voice Integration of LIC's IVR with LIC's CRM through a standard CTI solution for popping up customer dashboard. The integration of the PBX system with the IVR system shall be the responsibility of the Bidder.
- Standard security system / network security solutions and firewalls
- Primary Rate Interface (PRI) connections,
- AMCs wherever required in respect of the above infrastructure will be for Five Years or for complete Contract Period.

Bidder will further provide

- Processes for running / managing the Call Centre such as Management, HR, Training, etc.
- Bidder will bring in any other infrastructural facilities that it feels necessary to deliver the required level of performance after concurrence of LIC. If the Bidder wants to host any application for better management of Call Centre, the same may be allowed

by the LIC as per the Security Policy of the LIC. However, LIC will not allow remote access to Bidder's application hosted on the proposed Call Centre facilities.

- LIC will provide access to customer's required information.

Following is a list of other facilities that the Bidder will be required to arrange for running the Call Centre operations:

- Locker facility for the employees
- All electrical fittings for lighting, fans, air conditioners, etc.
- Basic amenities including drinking water and rest rooms
- Training rooms with furniture, projector and screen
- All physical facilities for women employees and specially abled employee as required by the respective labour laws or any other statutory/regulatory authority
- Terminals for Call Centre Representatives, Team Leaders etc. which shall also include data cabling
- Furniture/Fixture for workstations/cubicles/seats for Call Centre Representatives, Team Leaders and Supervisors as provided to suit a typical Call Centre

Apart from the above, the Bidders shall make available all necessary requirements for the purposes of running the Call Centre.

9.31 Location of the Call Center

The Call Centre will be operated from the premises provided by the successful Bidder. The proposed locations should be only at Mumbai/ Navi Mumbai/ Thane and the DRs should be at a geographical distant. LIC will select the location most suitable for its Call Centre. The Call Centre will run with an initial seat capacity adequate for handling LIC's inbound/Outbound calls at the proposed location.

The Call Centre must be located at one of the three locations of Mumbai region as mentioned above. Bidder shall finalize Call Centre location in consultation with LIC.

The minimum and maximum number of FTEs to be maintained at each location should be decided upon by the Bidder depending upon the requirements and in conformity with the decided SLAs.

Depending upon the increase in call volumes, the Bidder should provide additional seats / agents to cater to the calls, without any additional cost to LIC. The necessary infra need be provided at their own cost, as per forecast. LIC expects that the number of seats could increase further, considering the anticipated increase in calls.

9.32 Manpower

Call Centre should have Bidder's own dedicated staff members and shall not sub-contract the manpower.

- LIC proposes to adopt a model in which the Bidder will use their staff members for all Call Centre operations.

- The granular role clarity and rules for shifting the calls to LIC's Office/ Phone number will be worked out while implementing the Call Centre.

- The Bidder will employ the necessary personnel such as Call Centre Representatives, team leaders, etc. to managing the Call Centre effectively and efficiently. HR management shall be the responsibility of the Bidder. The Bidder may use their systems / software such as performance management systems, HR systems, etc., for operating the Call Centre after taking approval for the systems from the LIC.

- The Bidder will ensure, at all times that all the seats are properly manned in order to maintain the uninterrupted and qualitative services.

- The Call Centre executives should be well trained in respect of linguistic and behavioral skills sets to talk with the customers/ policy holders.

9.33 Monitoring by LIC

LIC requires the Bidder to deploy all the manpower resources required for running the Call Centre. However, LIC will reserve the right to depute its employees, either full time or part time, to the Call Centre for monitoring the Call Centre activities through planned and surprise visits, periodical review of recorded transcripts, barging in on the calls and review of the MIS provided by the Call Centre Bidder. LIC reserves the right to recall the customers for feedback on the Call Centre experience.

9.34 Seat Capacity & Scalability

The successful Bidder should deploy adequate number of Call Centre Representatives in each shift which should be sufficient to handle call flow from LIC's customers. The premises should have the capacity for scalability to a higher number of seats in future date, depending upon the experience and requirement. Accordingly, the successfully Bidder should be in a position to scale up their operations, at the request of the LIC.

9.35 Training

The successful Bidder, in consultation with the LIC, shall provide training to all the resources on the systems and procedures laid down by the LIC, as appearing in this document, but not limited to the provisions herein. The training will cover the following:

- Life Insurance Call Centre processes
- The products and services of the LIC,
- The behavioral and cultural expectations of LIC from a professional Call Centre Representative
- The Information security and their relevance and importance to the customers
- Knowledge of LIC systems, operational procedures, KYC norms, AML norms, etc.
- The new IT initiatives taken up or floated by LIC.

First time training shall introduce the Call Centre resources on systems, procedures and processes in an elaborate manner. However, since LIC will keep modifying its products and services, introducing new products and campaigns, changing its interest rates, etc., the Bidder will put a training system in place to ensure continuous updating of knowledge, processes and skill sets to provide desired services.

The actual requirement of training may be assessed while implementing the Call Centre and will be decided mutually by LIC and Bidder. LIC in coordination with Bidder will also organize an initial Trainer's Training programme to train the trainers of the Bidder on LIC's products and services, processes, etc.

The training infrastructure will be made available in the Bidders premises. At least one training room with necessary accessories like whiteboard, projector, furniture, etc., should be provided. The Bidder will provide necessary faculty support for the training on Call Centre processes. LIC will support training efforts initially (maximum for a period of 3 months) by providing its faculty on LIC's operations and processes and will provide documents containing required information.

9.36 Staff Retention programme

The Bidder will put in place systems to ensure that the resources are not changed frequently for internal purposes. The Bidder will ensure that the requisite seating capacity is fully resourced and will ensure achievement of SLA parameters.

9.37 Assessment & Remedial Action

The Bidder will put in place evaluation systems to continuously evaluate the performance of its resources.

- A "Quality Score" may be generated for all the Call Centre Representatives & team leaders. The parameters for "Quality Score" will include time duration for various functions, number of calls handled, number of leads generated, fatal error etc.
- LIC and Bidder will jointly decide on the benchmarks for Quality Score and the Bidder will agree to maintain only those Call Centre Representatives / Team Leaders who qualify the "Quality Score" criteria as decided above.

9.38 Quality Management

The Bidder will deploy exclusive quality management team which will continuously audit the systems and procedures of operations and management of the Call Centre. This team will also suggest systems to improve the ratings against SLA parameters. The Bidder will present information about its internal audit and quality assurance practices in all areas of operations, including human resources in periodic review meetings.

- There must be provision for collection of rating by policy holder immediately after the call is over, ratings must directly be captured at LIC server.
- LIC's authorised resources will inspect / audit the Call Centre facility any time with or without notice to the Bidder.
- LIC's authorised resources will inspect the procedures, reviews of Call Centre Representatives, etc., based on "Quality Score" discussed in this document.
- LIC will conduct any mystery calling / Barging in process, onsite & offsite, to ensure service quality management.
- LIC will review the performance of the Call Centre services on the basis of MIS and call recordings.

9.39 Industrial Relations and Discipline

The Bidder will put in place appropriate disciplinary procedures and ensure congenial industrial relations with its employees. LIC shall not intervene in any of the industrial disputes between the Call Centre employees and (Bidders) management, nor can LIC be drawn in any circumstances in such industrial disputes. The employees of the Bidder will never be considered as employees (fulltime or part-time or contractual) of the LIC in any circumstances. The employees of the Bidder will never claim any right to employment in the LIC irrespective of their status of employment with Bidder.

9.40 Remuneration to employees of Bidder

LIC will have **NO** obligation to pay any remuneration, reimbursements or incentives to employees or members of the Bidder. All the payments including **Statutory Payments** due to them shall be paid only by the Bidder.

9.41 Insurance Coverage

Bidder shall procure insurance policies to include requisite insurance coverage as applicable including but not limited to Comprehensive General Liability insurance and/ or third-party accident insurance to safeguard any eventuality while the employees of the Bidder are on duty.

9.42 Compliance to Labour Laws

The Bidder shall be responsible for compliance of all laws, rules, regulations and ordinances applicable in respect of its employees, sub-contractors and Call Centre Representatives (including but not limited to Minimum Wages Act, Provident Fund Laws, Workmen's Compensation Act, Employees' State Insurance, etc) and shall establish and maintain all proper records including, but not limited to, accounting records required by any law, code, practice or corporate policy applicable to it from time to time, including records and returns as applicable under labour legislations.

9.43 Availability of Professional Staff/ Experts

Having selected the Bidder on the basis of, among other things, an evaluation of proposed Professional staff, Bidder will be required to assure LIC that this proposed Professional staff will actually be available for the project implementation as per this RFP at the time of contracting. LIC will not consider substitutions during contract negotiations unless both parties agree that undue delay in the selection process makes such substitution unavoidable or is for reasons such as death or medical incapacity. If this is not the case and if it is established that Professional staff were offered in the proposal without confirming their availability, the Bidder may be disqualified. Any proposed substitute shall have equivalent or better qualifications and experience than the original candidate and any changes will require an approval from LIC at the time of contracting.

LIC may call for details regarding number of resources deployed for LIC's Call Centre Services by the Bidder, along with their qualification, certification, experience etc.

9.44 Liquidated Damages

LIC will consider the inability of the Bidder to deliver the manpower and other deliverables as per scope of this RFP and proposed Agreement within the specified time limit, as a breach of Contract and would entail the payment of Liquidated Damages on the part of the Bidder. The liquidated damages represent an estimate of the loss or damage that the LIC may have suffered due to delay in performance of the obligations (relating to delivery, implementation and training etc.) by the Bidder.

If the Bidder fails to deliver or perform the Services within the time period(s) specified in the Contract, the LIC shall without prejudice to its other remedies under the Contract deduct from the Call Price, as liquidated damages, a sum equivalent to 0.5% of the complete contract amount until actual delivery or performance, per week or part thereof.

Both the above penalty as well as liquidated damages are independent of each other and are applicable separately and concurrently in addition to the termination of the contract if found desirable by the LIC.

9.45 Set-off

Without prejudice to other rights and remedies available to LIC, LIC shall be entitled to set-off or adjust any amounts due to LIC under this clause from Bidder against payments due and payable by LIC for the services rendered, besides the amount of penalty and Liquidated damages. The provisions of this Clause shall survive the termination of this Agreement.

9.46 Governance and Management

The Bidder will comply with all applicable LIC's policies, including but not limited to, the LIC's Privacy Policy, Information Security Policy, Code of Conduct/Ethics, IRDAI guidelines on outsourcing and the Do-Not-Call policies and other regulations of TRAI, IRDAI Cyber security guidelines, DPDP Act 2023 and its rules and also any other regulations which shall be made applicable to Call Centre services in future.

9.47 Management Information System - Report

Bidder shall install necessary software and will be available for the Bidder to use the same for generating reports on operation of Call Centre. The Bidder must have a system of recording all the calls. Duration of preserving the recordings will be specified in SLA. Bidder should provide the recordings as and when called for by LIC.

MIS Reports

Few sample reports are as below. These are only indicative.

- Number of incoming calls handled
- Average talk time for calls handled -measured
- Average active time per call
- Summary of the interval of time required for handling incoming calls
- Number of calls exceeding threshold (i.e. calls waiting in queue longer than given time)
- Average time in queue by call type
- Number of abandoned calls
- Call recordings.
- Category-wise Outbound calls
- Sentiment Analysis Report every month.
- Detailed MIS on outbound campaign, whenever conducted, after completion of the campaign.

The Bidder will provide any other reports revealing the functioning of the Call Centre and as required by LIC in prescribed format from time to time.

9.48 Project Go-Live & Scale-up

The awarded Bidder would be required to make the project LIVE within a period of TWO months from the date of issue of work order. Any scale-up or scale down of operations, as per the request of the LIC will have to be affected as and when required.

9.49 Period of Service

LIC proposes to enter into agreement with the Bidder for a period of **FIVE years**, subject to LIC's right as per Clause 31.7.1. The Bidder should be in a position to provide the services for at least five years and will specifically agree on this term in response to this RFP. Only those Bidders who expressly agree on this parameter will be short-listed for further processing.

LIC may consider extending the contract after completion of five years for maximum two occasions with each occasion not more than one year. This provision of extension of contract / agreement will be on mutually agreed same terms and conditions at the sole discretion and requirement of LIC. However, there is no binding on the LIC to necessarily extend the contract with the successful Bidder after five years.

In case, LIC decides to terminate the relationship on any count during the interim period or without assigning any reason as mentioned in **Clause No 31.7.1**, LIC may do so by giving a notice for a period of 3 months to the Bidder to quit.

9.50 Continuity of Business

The service provider by executing the outsourcing agreement shall be deemed to have unconditionally agreed as under:

1) The parties shall comply with the provisions of the Business Continuity Plan and the Service provider shall ensure that it is able to implement the Business Continuity Plan at any time in accordance with its terms.

2) The Service provider shall test the Business Continuity Plan on a regular basis (and in any event not less than once in every 12-month period) jointly with LIC. LIC may require the Service provider to conduct additional tests of the Business Continuity Plan where LIC considers it necessary, including where there has been any change to the Services or any underlying business processes, or on the occurrence of any event which may increase the likelihood of the need to implement the Business Continuity Plan. The Authority reserves the right to attend any Business Continuity Plan test undertaken by the Contractor.

3) If LIC requires an additional test of the Business Continuity Plan, it shall give the Service Provider, a written notice and the Service provider shall conduct the test in accordance with LIC's requirements and the relevant provisions of the Business Continuity Plan. The Contractor's costs of the additional test shall be borne by the Service Provider unless the Business Continuity Plan fails the additional test in which case the Contractor's costs of that failed test shall be borne by the Contractor.

4) Following each test, the Service provider shall send to LIC, a written report summarizing the results of the test and shall promptly implement any actions or remedial measures, which LIC considers to be necessary as a result of those tests.

5) The Service provider shall undertake regular risk assessments and/or business impact analysis in relation to the provision of the Services not less than once every six months and shall provide the results of, and any recommendations in relation to those risk assessments or business impact analysis to the LIC promptly in writing following each review.

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9.51 Parameters for Service Level Agreements & Compliance

The Bidder will ensure meeting of all SLA parameters and will enter into an agreement with LIC on SLA parameters indicated for each line of services in the Scope of Work. SLA performance compliance will have to be achieved by the Call Centre.

10. Eligibility Criteria

a. The Bidders should submit their responses to the eligibility criteria in the format as provided in **Annexure 2 – Eligibility Criteria'**.
b. Evidence to be submitted for each eligibility criteria should be part of the same response document. Proper naming and indexing should be done to avoid any ambiguity.
c. All copies of supporting documents should be submitted as enclosures to Annexures.
d. The soft copies submitted should be digitally signed by authorised signatory.
e. Bidder must comply with all the requirement under the eligibility criteria.
f. Non-compliance to any of the criteria may entail rejection of the Bid.
g. LIC reserves the right to verify/evaluate the claims made by the Bidder independently. Any misrepresentation will entail rejection of the offer.

Minimum Eligibility Criteria

Sr. No.	Eligibility Condition	Description	**Documents to be submitted(attested by the Authorized Signatory with Company seal and date)**
1	Offer Letter	Offer Letter	**Annexure 1 of RFP**
2	Proof of submission of Bid Processing Fee	Details of payment of Rs.11,800/- transferred to designated Bank Account of LIC of India vide NEFT must be provided as per Annex 8	**Annexure 8 of RFP**
3	Earnest Money Deposit (EMD)	Bank Guarantee for Rs.10,00,000/- along with Annex	**Annexure 9 of RFP**
4	Pre-Contract Integrity Pact	To be provided on Stamp Paper of Rs.500/- Refer Format as per Annex	**Annexure 7 of RFP**

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5	Company Registration	Bidder must be a Public/Private Limited Company registered in India under the Companies Act, 2013 and should be in existence for at least 5 years	(i) **Copy of the Certificate of Incorporation** and **Certificate of Commencement of Business** (ii) **Copies of Memorandum of Association (MOA) and Articles of Association** (AOA)
6	MSME / Start-ups	Micro, Small & Medium Enterprises (MSME) units and MSME Start-ups are exempted from payment of bid fee, provided the Services they are offering, are rendered by them. Bidder should submit supporting documents issued by competent Govt. bodies to become eligible for the above exemption NSIC Certificate/ Udyog Aadhaar Memorandum should cover the items tendered to get processing fee exemptions. Certificate/ Memorandum should be valid as on due date / extended due date for Bid submission. “Start-up” company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), Start-ups which are not under the category of MSE shall not be eligible for	**Annexure 17** of RFP with documentary evidence

		exemption of tender fee. If all these conditions are not fulfilled or supporting documents are not submitted with the technical Bid, then all those Bids without processing fee will be summarily rejected and no queries will be entertained	
7	Annual Turnover& Net Worth	Bidder's yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 **with a positive Net Worth for all 3 years**. Audited Balance Sheet and also certificate of company's Statutory Auditor required. In case of Demerged Company, parent entity turnover may be considered.	**CA/CFO/CS Certificate** along with audited Financial Statements to prove crore net worth during last three financial years and **CFO/CA/Statutory Auditor** to certify that minimum net worth maintained on an ongoing basis
8	Profitability	The Bidder must be a profit making (profit before tax) organization in at least two financial years out of Financial Years 2023-24, 2024-25 and 2025-26.In case of Demerged Company, Profit before	**Statement of Standalone Revenue** for the last three accounting years signed by the **Practicing Chartered Accountant** or

		Tax of parent entity may be considered	authorized signatory duly supported by copy of Audited Balance Sheet and Profit and Loss account.
9	DOT Registration, IRDAI	Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT.	Documentary evidence of registration
10	Call Center Capacity	Bidder should have operated professional Call Centre facilities having a minimum combined capacity of at least 2,000 FTEs for Indian domestic call centre operations.	Self-declaration under Authorized Signatory
11	Operational Experience	Call Centers should have been operational for at least 3 years with minimum of 2,000 FTEs.	Self-declaration under Authorized Signatory
12	Client Experience	Bidder's clientele must include at least one Life Insurance Company or 2 General Insurance Companies or 3 Public Sector Banks or experience with minimum 5 BFSI companies.	**Annexure 5** of RFP
13	Current Service Provision	Bidder must be providing In-bound Customer Care Call Centre services on Life Insurance/ General Insurance / Banking / PSU/Central or State Government Organizations/Financial Sector in India as on the date of RFP release	**Self-Declaration** under Authorized Signatory

		and award of contract (Self Certification required).	
14	Blacklisting Status	Bidders should not have been blacklisted for deficiency in service by any State Government, Central Government, Public Sector Bank, or Regulatory body (like IBA, RBI, TRAI, DoT, or any foreign regulator) or any Financial Sector during the last 5 years.	Annexure 15 of RFP
15	Certifications	Bidder must possess following certifications: ✓ ISO 27001:2013 or higher, ✓ ISO 11001:2015 or higher, ✓ ISO 16001-2015 or higher, ✓ ISO 10002:2018 or higher Latest System Audit Report conducted by a Cert-In Empanelled Auditor.	**Copies of Certifications** and **System Audit Report** along with Annexure 14 of RFP.
16	Insolvency Status	Bidder should not be Insolvent, in Receivership, Bankrupt, or being wound up. A self-declaration to be submitted.	Annexure 15 of RFP

17	Conflict of Interest	Bidder's Firm should not be owned or controlled by any Director or Employee (or their relatives) of Life Insurance Corporation of India. A self-declaration to this effect, signed by the authorized signatory, must be provided on the Bidder's letterhead.	**Self-Declaration** under **Authorized Signatory**
18	Power of Attorney/Board resolution or Authorization, duly authorizing the authorized signatory to act on behalf of the Bidder for all legal and financial matters pertaining to this Bid and the resulting contract, if any	Copy of POA / Board resolution attested by Company Secretary to be submitted along with Annex	**Annexure 22** of RFP
19	The bidder should be registered for GST	Copy of Goods and Services Tax Registration Certificate duly signed by Authorized Signatory of the bidder.	Copies of **GST Registrations** certified by Authorized Signatory
20	The bidder should have a valid PAN number.	Copy of PAN Card or Letter quoting PAN number duly signed by Authorized Signatory of the bidder.	**Copy of PAN** certified by Authorized Signatory
21	Client reference list,	Documentary evidence in support signed by authorized signatory Refer Annex 5	**Annexure 5** of RFP
22	Documentary evidence of skilled staff on rolls	Self-Declaration by authorized signatory	**Annexure 23** of RFP

23	Bidder should have a Disaster Recovery Site and Business Continuity Plan in place. DRS should be reference able	Board Approved Policy/ Document should be provided.	Copy of **Business Continuity Plan** to be submitted under Authorized Signatory.
24	The bidder should be Class-I local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.This condition is for Bidders who are bidding under Public Procurement (Preference) to Make in India.	Certificate of local content to be Submitted as per Annexure 18	**Annexure 18 of RFP**
25	Compliance with “Restriction on Procurement due to National Security” Bidders from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority as specified in the Annexure I of Order No. 6/18/2019-PPD dated 23rd July 2020 issued by Ministry of finance Department of Expenditure, Govt. Of India	Undertaking to be provided by Authorized Signatory	**Annexure 16** of RFP
26	Declaration/Undertaking certifying no deviation in uploaded electronic documents and physical copies submitted to LIC of India	Undertaking to be provided by Authorized Signatory	**Annexure 21** of RFP

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

27	Data Processing Addendum	Undertaking to be provided by Authorised Signatories of Bidder	Annexure 24 of RFP
28	Service Covenants, Deficient Services, Remedial Measures and Deficiency Liability	Undertaking to be provided by Authorised Signatories of Bidder	Annexure 25 of RFP

11. Technical Criteria

a. The technical Bids of those Bidders who qualify in the eligibility Bid evaluation shall only be taken for evaluation.
b. All requirements as per Technical Score Matrix should be met.
c. Bidder should give an undertaking to abide by the Mandatory Information Security requirement as given in **Annexure-14**.
d. All copies of supporting documents should be submitted as enclosures to Annexures.
e. The soft copies submitted should be digitally signed by authorised signatory.
f. Non-compliance to any of the criteria may entail rejection of the Bid. LIC reserves the right to verify/evaluate the claims made by the Bidder independently.
g. Any misrepresentation will entail rejection of the offer.

12. Instructions for Online Bid Submission

a. Eligibility Bid

The Bidder shall ensure that the Eligibility Documents listed out in **Annexure 3** (Minimum Eligibility Criteria) should be submitted in the e-tender system (tender wizard) along with required soft copy of Pre- Contract Integrity Pact, Bank Guarantee towards the EMD, all Annexures, Certificates and other required documents as stated in the Section **“Eligibility Criteria” – Annexure 2**

b. Technical Bid

The Bidder’s response to Technical Bid should be submitted in the e-tender system (Tender Wizard), as specified in Clause No 15.3 under Technical Evaluation Criteria Score Sheet of the RFP. All relevant supporting documents for evaluation as per the technical score sheet should be submitted under this section including Solution Architecture Document, if not already covered under eligibility Bid submission along with Mandatory Information Security Declaration form as given in **Annexure-14**.

No price related information/ cost sheet should be uploaded under this section, failing which the Bid may be rejected.

c. Indicative Commercial Bid

The Indicative Commercial Bid should be submitted in the e-tender system (tender wizard) only.

d. The Bid (All Documents and Annexures submitted as a part of Bid or called for by LIC) must be duly signed on each page and stamped on each page. Bid shall be signed by the Bidder or a person duly authorised to bind the Bidder to the Contract. Authorisation by the Bidder for the signatory shall be in form of a Power of Attorney or a duly certified copy of the Board resolution appointing the authorised signatory. The person signing the Bid shall sign all pages of the Bid, except for un-amended printed literature.

e. The Bid will be treated as legally void and will be rejected if:

i. Bid is not signed by the duly authorised person; or
ii. Bid submitted is unsigned or partially unsigned; or
iii. An image of signature is found pasted on pages instead of wet signature, or digital signature.

By submitting a signed Bid, the Bidder's signatory certifies that in connection with this RFP:

- The Bidder's organization or an agent of the Bidder's organization has arrived at the prices in its Bid without consultation, communication or agreement with any other respondent or with any competitor, with a view to restricting competition.
- The prices quoted in the Bid have not been knowingly disclosed and will not be knowingly disclosed by the Bidder's organization or by any agent of the Bidder's organization, directly or indirectly, to any other respondent or to any competitor.
- No attempt has been made or will be made by the Bidder's organization or by any agent of the Bidder's organization to induce any other person or firm to submit or not to submit a Bid for the purpose of restricting competition.
- The Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected. If there is a discrepancy between words and figures, the amount in words shall prevail.

f. Language of Bid

The Bid prepared by the Bidder, as well as all correspondence and documents relating to the Bid exchanged by the Bidder and LIC shall be in English Language. As far as numbers are concerned the same should be in English Numerals.

g. Bid Currencies

Prices for all the components shall be quoted in Indian Rupees (INR). Bids in currencies other than INR will not be considered.

h. During Eligibility / Technical Bid evaluation, if any deviation is observed, LIC may call for clarifications and may decide to accept any deviation at its discretion and the decision of LIC in this matter will be final. However, this will be done before opening of Indicative Commercial Bids. Technicalities or minor irregularities in Bids may be waived if the Evaluation Team determines that it shall be in LIC's best interest.

i. If any compliance or clarification sought by LIC is not submitted **within 5 working days** of being called for, the Bid is liable to be rejected. The above matter is entirely at LIC's discretion and decision of LIC in this matter will be final.

13. Indicative List of Documents Required for Bid Submission

13.1 Pre Contract Integrity Pact, Bid Processing Fee and EMD

1	**Annexure- 7** Pre-Contract Integrity Pact-as per
2	**Annexure 8 -** Confirmation of Bid processing fee by NEFT (Details of NEFT done i.e. UTR No., Date and Bank details to be mentioned and duly signed.) as per
3	**Annexure 9-** Scanned copy of the Bank Guarantee for Earnest Money Deposit (Rs.10,00,000/)- as per

13.2 Eligibility Bid

1	**Annexure-1 –** Bid Offer letter
2	**Annexure-3 –** Minimum Eligibility Checklist (MEC)
3	**Annexure-4 –** Bidder's Organization Details
4	**Annexure-2 –** Eligibility Criteria
5	**Annexure-5 –** Client Reference Format
6	**Annexure-23 –** Human Resource Certificate
7	**Annexure-15** Details of Litigation(s)/Blacklisting
8	**Annexure-16 –**Land Border Declaration
9	**Annexure-17** Certificate for exemption Bid Processing Fee and EMD for MSME/NSIC Firms/and MSME Start-ups
10	**Annexure-18** Make in India Certificate (Certificate of Local Content)

13.3 Technical Bid

1	Supporting Documents for the technical evaluation criteria enlisted in Technical Score Sheet
2	**Annexure 14-** Mandatory Information Security Requirements Criteria

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

3	Solution Architecture Document

13.4 Indicative Commercial Bid

1	**Annexure-10** Indicative Commercial Bid

The above list of requirements is indicative. The Bidder should refer to the complete RFP for all requirements that are required to be submitted along with Eligibility Bid, Technical Bid and Indicative Commercial Bid. The Annexures and their contents should be submitted as stated in the format only. The Bid may be rejected in case of non-adherence to any of the above instructions

14. Procedure for Opening of the Bids:

(Eligibility cum Technical Bid and Indicative Commercial Bid)

Bids received before the specified closing date and time given in the “Activity Schedule” will only be opened. Bids received within the specified closing date and time in the Activity Schedule will be opened by the Tender Opening Committee (TOC) constituted for the said purpose by the competent authority in the presence of Bidders’ representatives (maximum two representatives per Bidder in each of the Bid openings) who choose to attend the opening of the Bids on the specified date, time and venue as given in the Activity Schedule.

a. Initially, Eligibility Bid and Technical Bid shall be opened as stated in the Activity Schedule by the TOC constituted for the said purpose by the Competent Authority and a list of participating Bidders will be prepared and will be published in our Website/ Tender wizard.

b. The Indicative Commercial Bid of only the qualified Bidders in the Technical Bid will be opened by the TOC constituted for the said purpose.

c. The Online Reverse Auction (ORA) will be conducted after the opening of the Indicative Commercial Bid. The date and time of the ORA will be informed to the Bidders subsequently. All technically qualified Bidders after the H1 elimination will be eligible for participation in the online reverse auction.
d. will be informed to the Bidders subsequently.

15. Evaluation Process:

The predefined parameters and standards used to assess and compare Bids received against the RFP, are based on factors such as technical capability, experience, compliance, financial quote, service quality, and overall suitability for selection.

15.1 Evaluation Criteria Stages

Responses from Bidder will be evaluated on THREE stages, sequentially, as below:

Stage A. Evaluation of Eligibility will be done as detailed in the RFP.

Stage B. Technical Evaluation consisting of Site visit, presentation by Bidder and Final document evaluation will be done as detailed in this document.

Stage C. Commercial Evaluation will be done as detailed in this document.

The three-stage evaluation shall be done sequentially on knock-out basis. This implies that those Bidders qualifying in Stage A will only be considered for Stage B and those who qualify in Stage B will only be considered for Stage C.

Please note that the criteria mentioned in this section are only indicative and LIC, at its discretion, may alter these criteria without assigning any reasons. LIC also reserves the right to reject any / all proposal(s) without providing any specific reasons.

All deliberations and evaluations performed by LIC will be strictly confidential and will be maintained as property of LIC exclusively and will not be available for discussion to any Bidder of this RFP.

15.2 Stage A: Evaluation of Eligibility

The Bidders of this RFP will present their responses as detailed in this document and sub paragraphs therein. The Response includes, which provide details / evidence in respect of the Bidder for meeting the eligibility criteria, leading LIC to evaluate the Bidder on eligibility criteria.

The Bidder will meet the eligibility criteria mentioned in this document individually. LIC will evaluate the Bidders on each criterion severally and satisfy itself beyond doubt on the Bidder's ability / position to meet the criteria. Those Bidders who qualify on ALL the criteria will only be considered as "Qualified under Stage A" of evaluation and will be considered for evaluation under Stage B.

Those Bidders who do not qualify at this Stage A will not be considered for any further processing. The Bank Guarantee for EMD (as detailed in **Clause No 4.2** of this document) in respect of such Bidders will be returned on completion of this Stage A evaluation.

LIC, therefore, requests that only those Bidders who are sure of meeting all the eligibility criteria only need to respond to this RFP process.

15.3 Stage B -Technical Evaluation

The Technical offer submitted by the Bidders shall be evaluated as per various components mentioned:

- Past experience
- Technical Capabilities and Process Capabilities
- Bidder presentation
- Approach methodology & plan presentation and demonstration of the end to end roadmap will be an important input to understand quality of the Bidder's capability and experience and other details furnished by the Bidder.

Technical Evaluation is a single stage, consisting of above components and these processes will be done simultaneously. No process has any condition to the conduct of other process.
LIC may visit any of the Centers for "Site Visit" or any other existing center at its discretion.

LIC will allot score to the above evaluation criteria individually. The Bidder should score at least the minimum marks under each line item of the Technical Evaluation Criteria Score Sheet. The aggregation of the scores under the above three criteria will be termed as "Aggregate Technical Score (ATS)" and will be used for further evaluation.

Those Bidders who meet a threshold score (70%) under "Aggregate Technical Score" will be considered as "Qualified under Stage B" and will be considered for evaluation under Stage C. Those who do not meet the above threshold will not be considered for further evaluation and their EMD will be returned.

The "Aggregate Technical Score" secured by the Bidders will be used to qualify Bidders for in the Stage C – Commercial Evaluation.

LIC reserves the right to relax the threshold score in case number of technically qualified Bidders is less than 3.

Technical Evaluation Criteria Score Sheet

Bidder should qualify for minimum marks for each line item.

Criteria	Description	Minimum Marks	Maximum Marks
Technology Capabilities	Technology infrastructure and tools, data management practices, analytics and AI capabilities etc. shall be evaluated	**20**	**40**
Process Capabilities	Processes handled by the call centre like inbound, outbound and collections.	**10**	**20**

Past Experience	Client portfolio and past experience, client references, time to market etc. are some of the parameters on which the Bidders shall be evaluated. The experience of the Bidder will be marked basis the past implementation specific to the type of client/ entity serviced	**5**	**10**
Bidder presentation	Bidder presentation showcasing process and technological capabilities as illustrated in this RFP document	**10**	**20**
Demonstration of the capability	Capability Demonstration of any existing client	**5**	**10**
Total		**50**	**100**

Technology Capabilities

Maximum Marks - 40
Scoring Criteria
Capability - 1 mark,
Executed (Proof to be enclosed - Client Letter/ MSA/ PO) - 2 marks

Sr No.	Tech Stack Capability*	Marks (1 or 2)	Response with Documentary Proof
1	Automatic Call Distributor, CTI and Dialler		
2	Dynamic IVR		
3	Call recording and Screen Recording		
4	Automated quality monitoring tool (AQM) & Quality Management Tool		
5	Email Management		
6	Live Chat		
7	Knowledge Management software		
8	WFM Tool		
9	Analytics and reporting		
10	PRI and Other Telecom Requirements		
11	Voice Bot		
12	Chat Bot		
13	Co-Browsing		
14	Video chat		
15	Real time speech analytics		
16	Sentiment Analytics		
17	Automated Speech Recognition		

18	Text to Speech and vice versa		
19	Whitelisting solution		
20	Voice Biometrics		

Process Capabilities

Maximum Marks – 20:

Bidder should qualify for minimum marks for each line item.

Criteria	Evaluation Parameters	Min Scores	Max Scores
Demonstration of successful implementation and execution of below process via **client satisfactory letters/ MSA/ PO. 2 marks for each client**		6	10
Inbound calling process AI IVR Human Agent	Inbound calling process **–** **5 marks if 2 or more process,** **2 marks if 1 process**	2	5
Outbound calling process AI IVR Human Agent	Outbound telesales process – **5 marks if 2 or more process,** **2 marks if 1 process.**	2	5

Past Experience

Maximum Marks -10 Minimum Score must be at least 5

Criteria	Evaluation Parameters	Maximum Marks
Documents to be provided: SLA/ client certificates/ contracts/ Purchase Orders copies	Minimum 5 BFSI clients with minimum 3 Insurance Clients and 1 Life Insurance client with voice process	10 Marks
	Minimum 3 BFSI clients with minimum 1 Insurance Clients and 1 Life Insurance client with voice process	6 Marks
	Minimum 2 BFSI clients with minimum 1 Insurance Client	4 Marks

<u>Bidder Presentation</u>

Maximum Marks – 20 Marks

1. Previous experience with case examples in insurance sector
2. Proposed commitments to SLAs mentioned in this document
3. Size and Profile of team to be committed
4. Data security and confidentiality measures
5. Transition Plan

<u>Demonstration of the capability</u>

Maximum Marks – 10 Marks

15.4 Stage C- Indicative Commercial Evaluation

The Indicative Commercial Bid should be submitted in the e tender platform. All rates quoted will be inclusive of all charges except GST.

The Indicative Commercial Bids will be opened on the INFORMED date and time in the presence of bidder representatives (not exceeding 2 per bidder). **The Indicative Commercial Bid of technically qualified bidders will only be opened.**

On the receipt of Commercial Bids of the technically qualified Bidders, there will be Online Reverse Auction and the Bidder quoting lowest will be declared as a Successful Bidder.

15.5 Cost of Services

The costs to be shown above are **<u>EXCLUSIVE OF TAXES.</u>** Any TDS deductible, as per the Income Tax Regulations, will be deducted from amounts payable to the Bidder.

The cost of calls is to be quoted for provision of services through IVRS/AI/CCE 24/7.

Also, as mandated by TRAI regulations the Bidder has to ensure the acquisition of the PRI lines under the Calls numbering services viz “140” and “1600” in the name of LIC of India for the two categories of out bound Calls viz “Marketing call” and Service/ Transactional respectively. The cost of the same shall be reimbursed separately by LIC.

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15.6 Estimated Call Volume:

Inbound Calls:

Type of Call	Activity	Expected Call Volumes Per Annum
IVR Calls	For basic Information	19,00,000
AI Calls	For further handling of queries not resolved by IVR	19,00,000
FTE Calls	For further handling of queries not resolved by AI	15,00,000
Total		**53,00,000**

Outbound Calls:

Proposed activity through Out Bound Calls	Expected Call Volumes Per Annum
IVRS Blast	**36,00,000**
Service Calls AI	68,00,000
Service Calls Call Center Executive	27,00,000
Marketing Calls AI	10,00,000
Marketing Calls per Connect	7,50,000
Total	**1,48,50,000**

***Disclaimer: The above call volumes are only estimations and may vary in actuals. LIC does not take any responsibility to compensate the service provider whatsoever in case actual calls being less or more than the estimated values.**

15.7 H1 Elimination

If there are 4 or more technically qualified Bidders, then the Bidder with the highest TBP in the Indicative Commercial Bid will be eliminated, in case, it is more than 25% of the average TBP of the other technically qualified Bidders.

The names of the successful Bidders in the technical Bid evaluation after H1 elimination will be published on the website of LIC and also Tender Wizard who shall participate in the ORA.

15.8 Disqualification during evaluation

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

a. Made misleading or false representations
b. Exhibited a record of poor performance
c. Failed to provide clarifications related thereto, when sought;
d. Been declared ineligible by the Government of India/State/UT Government/ PSUs for corrupt and fraudulent practices or blacklisted.
e. Submitted a Proposal with price adjustment/variation provision. Made any form of canvassing/lobbying/influence/query regarding short listing, status etc.

16. Online Reverse Auction

1) Service Provider will make all necessary arrangement for fair and transparent conduct of Online Reverse Auction like hosting the web portal, imparting training to eligible Bidders, etc., and finally conduct of Online Reverse Auction.
2) Bidders will be participating in Online Reverse Auction event from their own office / place of their choice. Internet connectivity and other paraphernalia requirements shall have to be ensured by Bidders themselves.
3) Bidders are advised to make all the necessary arrangements / alternatives such as back–up power supply so that they are able to circumvent any untoward situation and are able to participate in the Online Reverse Auction successfully. However, the Bidders are requested to not wait till the last moment to quote their Bids to avoid problems. Failure of internet connection, power at the premises of Bidders during the Online Reverse Auction, etc. cannot be the cause for not participating in the Online Reverse Auction. On account of this, the time for the auction shall not be extended and LIC is not responsible for such eventualities.
4) LIC and/or Service Provider will not have any liability to Bidders for any interruption or delay in access to site of Online Reverse Auction irrespective of the cause.
5) For making the process of Online Reverse Auction and its result legally binding on the participating Bidders, Service Provider will enter into an agreement with each eligible Bidder, before the start of Online Reverse Auction event. Without this, Bidder will not be eligible to participate in the event. The format of the agreement to be given later to the eligible Bidders participating in ORA.
6) Bidders' name will be masked in the Online Reverse Auction process and will be given random Dummy names by the Service Provider.
7) Bidder / his authorised representative will be given unique Login ID & Password by Service Provider. Bidder/ his authorised representative will change the Password after the receipt of initial password from Service Provider to ensure confidentiality. All Bids made from the Login ID given to the Bidders will be deemed to have been made by the concerned Bidder/ his company. Only one Login ID will be provided to each Bidder.
8) Online Reverse Auction will be conducted as per English Reverse Auction with no tie, where more than one Bidder cannot have identical Total Bid Price.
9) Once a Bid is made by the Bidder through registered Login ID & Password, the same cannot be cancelled. The Bidder is bound to supply the requisite Call Center Services as per the RFP at the Bid price quoted by the Bidder in the Online Reverse Auction.
10) Online Reverse Auction will be conducted in accordance with the ORA Business Rules (**Annexure-19**).

11) In case, only one Bidder is technically qualified, no reverse auction will take place. However, LIC reserves right to negotiate price with the lone Bidder. The prices once finalized through online reverse auction or negotiation will be termed as the “approved prices”.

12) The time period of Online Reverse Auction and extension time are subject to change and will be advised to eligible Bidders before the start of the Online Reverse Auction event.
13) The final L1 Price (Total Bid Price) for the Bidder will be calculated as – **Final L1 Price (**Total Bid Price) **=** the lowest quote at the end of the evaluation of the final quotes submitted by the Bidders in the Online Reverse Auction. The second lowest quote at the end of the evaluation of the final quotes submitted by the Bidders in the Online Reverse Auction may be considered as L2, and so on.
14) During reverse auction, the participating Bidders shall input only the total cost that they have to offer. This amount shall be arrived at by the Bidder themselves off-line by using the formula mentioned for evaluation to outbid the earlier Bid.
15) Only fixed price financial Bids indicating total price for all the deliverables and services specified in this Bid document will be considered.
16) The commercial figure quoted will be an all-inclusive figure – inclusive of out-of-pocket expenses, travelling, boarding, lodging, all taxes, duties, license fees, road permits and transit insurance etc., except VAT/GST, Services Tax and octroi /LBT. No such expenses will be reimbursed separately.
17) Any conditional Bid would be rejected.
18) The Bidder shall arrange the Digital certificates (at no cost to LIC) from a Certifying Agency notified by Comptroller of Certifying Authority (CCA) as per Information Technology Act, 2000 as amended from time to time.
19) LIC will determine the Start Price and other parameters for the Reverse Auction:
i) on its own and / or
ii) Evaluating the price band information available in the Commercial Bids of the technically qualified Bidders based on the basis of the lowest quote received in the commercial Bids.
20) Based on the Total Cost of Ownership (TCO) declared by the Bidders during the Reverse Auction, the Bidders will be categorized as L1, L2, L3 etc. (In the ascending order, i.e. L1 being the Bidder with the lowest TCO, followed by L2 with the next lowest score and so on.)
21) The Bidder with the L1 Quote post the Online Reverse Auction and Commercial evaluation will be declared L1 Bidder. However, if the prices discovered as a part of the Online Reverse Auction are felt to be unrealistic for the products offered or beyond LICs budget estimates, to give a fair chance to the Bidder, LIC shall call the Bidder for a price negotiation. Post this only the commercial Bid process will be termed as complete.
22) During Online Reverse Auction, if Total Bid Price is not received within the specified time, LIC, at its discretion may decide to scrap, or re-conduct the Online Reverse Auction process.
23) The final outcome of the Bidding process will be published on the LIC website https://licindia.in/web/guest/tenders

A. Conclusion of Online Reverse Auction Process:

1) At the end of Online Reverse Auction event, Service Provider will provide LIC all necessary details of the Total Bid Prices and reports of Online Reverse Auction.
2) Upon receipt of above information from Service Provider, LIC will evaluate the same and will decide upon the winner, i.e., the Successful Bidder.
3) L1 Bidder has to submit the prescribed format (**Annexure-11**) duly signed and filled-in, by email to LIC within 24 hours of Online Reverse Auction without fail. The Original signed copy should be submitted in person to LIC at the communication address given in the RFP.
4) Any variation between the Online Reverse Auction Total Bid Price and signed document will be considered as sabotaging the tender process and will invite disqualification of Bidder/ Bidder from conducting business with LIC as per prevailing procedure.
5) Successful Bidder is bound to supply/ execute/ provide as per the scope of work defined in the RFP at their final lowest Total Bid Price of Online Reverse Auction. In case of backing out from the reverse auction process or not agreeing to perform as per the rates quoted, LIC will take appropriate action against such Bidder and may blacklist /debar from participating in any tenders in future and the EMD shall be forfeited.

B. Bidder's Obligation:

1) Bidder will not involve by self or any of his representatives in price manipulation of any kind directly or indirectly with other suppliers /Bidders.
2) Bidder will not divulge either his Bid details or any other details of LIC to any other party without written permission from LIC.

C. Business Rules, Terms & Conditions for Online Reverse Auction:

The Indicative Commercial Bid of technically qualified Bidders will be opened on the prescribed date in the presence of Bidder's maximum 2 representatives. Thereafter, the technically qualified Bidders after elimination of H1 Bidder shall participate in online reverse auction for which web-based e-tender platform namely tender wizard will be made available by LIC. The date, time and process of online reverse auction will be communicated to all technically qualified Bidders eligible for online reverse auction.

a) Price quoted by the Bidders at the end of online reverse auction will be taken as the final commercial quote for evaluation of that Bidder.
b) LIC shall conduct the 'Reverse Auction Process' for the determination of the L1 Bid Price (Total Bid Price). During reverse auction, the participating Bidders shall input only the Total Bid Price that they have to offer. This amount shall be arrived at by the Bidders themselves off-line by using the Table in **Annexure 11,** to arrive at Total Bid Price.
c) The Bidder with lowest qualifying financial Bid, i.e. (L1) Bidder will be eligible for award of the contract. On receipt of the consent and confirmation of L1 price with the breakup of the rates of each line item, such Bidder may also be considered by LIC for

providing Call Center Services.

d) The commercial figure quoted will be an all-inclusive figure as per **Annexure-11**, and exclusive of all GST.

e) Any conditional Bid would be rejected outright.

f) **Errors & Rectification:** Arithmetical errors will be rectified on the following basis: "If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected. If there is a discrepancy between words and figures, the amount in words shall prevail.

g) The Bidder shall arrange the Digital certificates (at no cost to LIC) from a Certifying Agency notified by Comptroller of Certifying Authority (CCA) as per Information Technology Act, 2000 as amended from time to time.

h) In case, only one Bidder is technically qualified, no reverse auction will take place. However, LIC reserves the right to negotiate price with the lone Bidder. The prices once finalized through online reverse auction or negotiation will be termed as the "approved prices".

i) LIC will determine the Start Price and other parameters for the Reverse Auction –
   i. on its own and / or
   ii. evaluating the price band information available in the indicative commercial Bids of the technically qualified Bidders.
   iii. Based on the lowest quote received in the indicative commercial Bids.

j) In case the successful Bidder fails to fulfill any of the obligations under the RFP within the timelines defined, LIC reserves the rights to cancel his selection and declare the Bidder with rank 2, as successful Bidder, provided this Bidder agrees to match the commercial Bid of L1.

LIC may require the Bidder to justify and maintain reasonableness of cost of such items.

k) On submission of consent and confirmation, the Bidder will be declared successful and awarded contract for providing Call Center Services.

D. Change in Business Rules, Terms & Conditions of Online Reverse Auction:

a) LIC reserves the right to modify / withdraw any of the Business Rules, Terms & Conditions of Online Reverse Auction at any point of time. All modifications/ withdrawals related to Business Rules; Terms & Conditions of Online Reverse Auction will only be communicated through our website. Bidders shall regularly visit LIC's website for any changes / development in relation to this RFP.

b) Modifications, if any, made during the running of Online Reverse Auction event will be advised to the participating Bidders immediately.

17. Notification of Award

a) The Bidder with lowest qualifying financial Bid, i.e. (L1) Bidder, as per the ORA result, will be eligible for award of the contract. However, LIC at its sole discretion may decide to negotiate with the L1 Bidder, to match up with the lesser rates quoted in certain line items by other competing Bidders. LIC, reserves the right to appoint more than one Bidder for different set of services as and when any such requirement may arise in future.

b) LIC will notify the successful Bidder in writing through a letter of Notification Award, that its proposal has been accepted and send the Bidder the Contract Form incorporating all terms and conditions between the two parties. The Bidder, in turn, has to confirm the acceptance for the Offer made by LIC. LIC's decision in this matter will be final and binding, LIC will notify the Bidder/s to enter into contract with LIC at L1 Price.
However, in the event the financial quote submitted by the L1 Bidder is found to be above estimated cost assessed by LIC, LIC reserves the right to call the L1 Bidder for price negotiations. Such negotiations shall be conducted by the Price Negotiation Committee (PNC) of LIC. The Bidder shall be required to participate in such negotiations and justify its pricing. LIC reserves the sole right to accept, negotiate, or reject the offered price after such discussions. The decision of LIC in this regard shall be final and binding on all Bidders.

c) It may be noted that LIC may need to continue the Call Center Services with the existing Bidder till the Contract is completed with the notified Bidder/s and ensure the systems and processes have been put in place by the contracted Bidder.

d) LIC may at its discretion negotiate with the selected Bidder through a Price Negotiation Committee for providing any additional online services to policyholders at any future date during the Contract period.

18. Non-Disclosure Agreement (NDA)

The Successful Bidder shall submit, a duly notarised Non-Disclosure Agreement on a stamp paper of Rs.500/- (Rupees Five Hundred only) as per the format given in **Annexure – 6** duly signed by the Authorised Signatory of the Successful Bidder.

19. Performance Bank Guarantee (PBG)

- The Selected Bidder will provide an unconditional and irrevocable Performance Bank Guarantee (PBG), within 15 days from the date of the Notification of award of the Contract (the "Letter of Award") or within 7 days from the date of execution of the Contract whichever is earlier for a value of **5% of Total Cost of Ownership (TCO) for the entire Contract period of 5 years.** The selected Bidder shall maintain the Performance Bank Guarantee throughout the Contract Period, including even if LIC has invoked the Performance Bank Guarantee for any breach by the Selected Bidder. The Successful Bidder shall furnish a Performance Bank Guarantee issued by a Nationalized/ Scheduled Bank acceptable to LIC and having Branches in Mumbai in the format of the Performance Bank Guarantee as required by LIC. The Performance Bank Guarantee shall be furnished by the Bidder within the prescribed time.

- Performance Bank Guarantee should be valid for the entire Contract Period and an additional 180 days from the date of expiration of the Contract Period. The selected Bidder shall be responsible for extending the validity date and claim period of the Performance Bank Guarantee as and when it is due on account of the extension of Contract Period within one month prior to the expiry of the earlier Performance Bank Guarantee unless otherwise required by LIC to be furnished earlier. In case the Selected Bidder fails to submit the Performance Bank Guarantee within the time stipulated, LIC, at its discretion, may cancel or revoke the award of the Contract to the Selected Bidder without giving any notice.

- **LIC shall invoke the Performance Bank Guarantee in full or in part (to be decided by LIC), in case :**

(a) The Successful Bidder fails to discharge its contractual obligations;

(b) of recoveries of penalties/ any other recoverable dues,

(c) LIC incurs any loss due to Successful Bidder's negligence in carrying out the project implementation as per the agreed terms and conditions

(d) To compensate liquidated damages

(e) the failure to execute the Service Level Agreements and its Terms & Conditions.

(f) if the fresh PBG is not received by LIC one month prior to the expiry of the earlier PBG;

(g) The Successful Bidder fails to honour expected deliverables or part as per this RFP after issuance of PO

(h) Any legal action is taken against the Bidder restricting its operations.

(i) Any action taken by statutory, legal or regulatory authorities for any breach or lapses which are directly attributable to the Bidder.

(j) LIC incurs any loss due to Bidder's negligence in carrying out the project implementation as per the agreed terms & conditions.

In case of extension of the contract by LIC, the Bidder should submit fresh PBG of the same amount or extend the validity period of the submitted PBG to cover the extended validity period. This should happen within one month prior to the expiry of the earlier PBG, unless otherwise intimated by LIC.

The PBG will not carry any interest. The PBG may be required to be submitted in multiple numbers, if required by LIC.

In the event of any contract amendment, the Bidder shall, within seven days of agreeing to such amendment, furnish the amended performance guarantee, valid for the duration of the Contract as amended, including warranty obligations

20. Signing of Contract

Post submission of Performance Bank Guarantee, by the successful Bidder, LIC shall enter into a contract with the successful Bidder, incorporating all clauses of RFP, all clarifications and the response to the RFP of the successful Bidder/ amendments etc. issued. The Contract shall be for a period of 5 years from the date of signing of the contract. The Bidder shall submit a copy of board resolution or power of attorney showing that the signatory has been duly authorised to sign the acceptance letter, contract and NDA.

21. Payment Terms & Deduction of Taxes at Source

LIC will pay to the Bidder for the services as defined in this RFP and its addendums and corrigenda, if any. **Separate Invoice shall be provided to each User department by the Bidder in respect of the nature of services provided respectively**.

Payment of the service fee will be on monthly basis after receipt of the bill/invoice along with supporting document/s for the services rendered by the successful Bidder during the period and verification by LIC of India thereof, through electronic mode only.

LIC will deduct taxes from the amounts due and payable to the Bidder wherever applicable. LIC will provide Bidder with the statement of any taxes deducted by LIC on payments under the contract. The Bidder 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 Bidder.

21.1 Incorrect invoices, under/over payment

If an invoice is found to have been rendered incorrectly after payment, any underpayment or over payment will be recoverable by or from the Bidder as the case may be and without limiting recourse to other available means, may be offset against any amounts subsequently due by LIC to the Bidder under the contract.

21.2 Due date for payment

LIC will make payment of a correctly rendered invoice on undisputed work within 30 days after receiving the invoice and finding it in order in all respect.

21.3 Expenses

The Bidder will not be entitled to charge LIC for any other fees, charges or expenses (including travel and accommodation, document reproduction, transportation and courier charges, and telecommunications charges, etc.) in addition to the Charges mentioned in the Payment Schedule. LIC is under no obligation to pay any amount in excess of the Charges mentioned in the Payment Schedule.

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

21.4 Other Terms and Conditions

a. No advance payment or interest will be made by LIC.
b. Payments will be made only on Bidder completing all activities for that Solution as per the agreed Implementation plan with LIC. LIC reserves the right to temporarily withhold payment and impose penalty, if it is not satisfied with progress made during that period or if there is delay in activity timelines.
c. LIC will make payments in Indian Rupee (INR) on receipt of invoice, after deduction of penalties and applicable taxes at source from the agreed price to the Bidder.
d. All payments will be released by the Central Office, Mumbai.
e. Ordinarily, payment related objections must be raised within seven days of the settlement and after the cure period of 3 months, no objection related to payment will be entertained from the Bidder.
f. 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 department or any other Government body or regulator.
g. The Bidder shall be solely responsible to make payment to its franchisees.
h. Payment towards any additional/Change orders for onsite will be due only if any change order is exercised and approved by LIC and delivered by the Bidder.
i. The Amount against Penalties, if any, will be recoverable from any payment due to the Bidder OR from Performance Bank Guarantee.

22. Prices and Taxes

22.1 Prices

Prices payable to the Bidder will be fixed as derived from the Final L1 quote after Online Reverse Auction (if Online Reverse Auction is not held, the lowest price discovered through Commercial Bid) and will exclude GST, and any other applicable government levies. Prices once fixed will be valid throughout the entire Contract Period

22.2 Escalation of Costs

The Bidder will in no circumstance be entitled to any escalation of costs or price of any material/ items supplied or services tendered under the contract. The prices will not be subject to variation on any account. Prices will remain fixed for the entire tenure of the contract.

22.3 Taxes and Duties

Bidders will be entirely responsible for all taxes, duties, license fees, transit insurance etc; for integration and operation of the Call Center system application.

23. Force Majeure or unforeseen events

23.1 Occurrence of Unforeseen Event

A Force Majeure Event means an event that:

(a) is beyond the reasonable control of the affected Party;
(b) prevents the affected Party from performing its obligations under this Contract; and
(c) cannot reasonably be avoided or mitigated by the affected Party; and includes events such as act of God, natural disasters, terrorism, riots, governmental actions, strikes or industrial actions occurring outside the affected Party's organization and any severe and wide spread disruption of telecommunications networks, internet services, utility services or cloud infrastructure or other critical technology infrastructure, in each case not caused by, or attributable to the affected Party.

For the avoidance of doubts, Force Majeure Event shall not include

(i) lack of funds or financial inability to perform;
(ii) any strike, lockout or labour dispute within the Bidder's organisations;
(iii) any event caused by, or materially contributed to by, the affected Party; or
(iv) cancellation of the license to run the Call Centre for Bidder's violations of applicable law or licensing terms and conditions by the licensing authority.

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.

23.3 Termination

If non-performance or diminished performance by the Affected Party due to the circumstances as above 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 of 90 days.

23.4 Consequences of termination

If the Contract is terminated:

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

b. Where the Vendor is the Affected Party, it will be entitled to payment for Services Accepted or work performed prior to the date of termination of the contract.

23.5 Liability under Force Majeure

If the Force Majeure or unforeseen event continues for a continuous period exceeding sixty (60) days, or such shorter period as the parties may mutually agree in writing, either party may terminate the Contract, in whole or in part, for convenience by giving written notice to the other party. Such termination shall be without penalty, charge, liquidated damages, or other termination fee; provided that each party shall remain liable for payment obligations and other rights and liabilities that accrued prior to the effective date of termination. The affected party shall continue to use reasonable efforts to mitigate the impact of the Force Majeure or unforeseen event until the termination becomes effective.

24. Publicity

Bidders, either by itself or through its group companies or Associates, shall not use the name and/or trademark/logo of LIC, in any sales or marketing publication or advertisement, or in any other manner.

25. Amendments

Any provision of contract may be amended or waived if, and only if such amendment or waiver is in writing and signed, in the case of an amendment by each Party, or in the case of a waiver, by the Party against whom the waiver is to be effective.

26. Assignment

Selected Bidder shall not assign, in whole or in part, the benefits or obligations of contract to any other person without the prior written consent of the LIC. It is provided that LIC may assign any of its rights and obligations to any of its affiliates without prior consent of Bidder.

27. Applicable law and jurisdictions of court

The Contract with the Successful Bidder shall be governed by and construed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Mumbai High Court only at Mumbai (with the exclusion of all other Courts).

28. Guidelines on Public Procurement (Preference to Make in India), Order 2020

Preference to Make in India Guidelines on Public Procurement (Preference to Make in India), Order 2017 (PPP-MII Order) and revised order issued vide GOI, Ministry of Commerce and Industry, Department of Industrial Policy and Promotion Letter No. P45021/2/2017-PP (BE-II)-Part (4) Vol. II dated 19.07.2024 and provisions modified from time to time will be applicable for this RFP. Bidder to submit a Declaration in the **Annexure 18** provided-which shall form a part of eligibility criteria specified in this RFP.

29. Land Border Clause

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 16** provided-which shall form a part of eligibility criteria specified in this RFP.

30. Digital Personal Data Protection Act, 2023--Data Security Clauses

LIC shall enforce data protection agreements, and mandates that service providers/Bidders handle, store, and process data in accordance with privacy laws and cyber security regulations including the IRDAI guidelines and provisions of the DPDP Act 2023 and its Rules 2025 and in accordance with Data Protection and Privacy Requirements for data encryption, handling, and retention, in compliance with applicable privacy regulations.

a. All data shall be designated with ownership with assigned responsibilities defined, documented and communicated. Data, and objects containing data, shall be assigned a classification based on data type, jurisdiction of origin, jurisdiction domiciled, context, legal constraints, contractual constraints, value, sensitivity, criticality to the organization and third-party obligation for retention and prevention of unauthorised disclosure or misuse.

b. Data servers and Data to be hosted in India only. Privacy by Design to be implemented & Data Protection Impact Assessments to be carried out periodically.

c. Bidder shall establish policies & procedures, and implement mechanisms for encrypting sensitive data in storage (e.g. file servers, databases, and end-user work stations),data in transmission (e.g., system interfaces, over public networks ,and electronic messaging) and secure disposal & complete removal of data from all storage media, ensuring data is not recoverable by any computer forensic means.

d. Bidder shall ensure that appropriate technology measures are in place to protect the storage and exchange of information. Supplier shall implement data privacy for all the business-critical data while at rest as well as during transit. Strong encryption algorithms shall be used and key exchange shall happen in a secure manner during data transmission.

e. Bidder shall take adequate measures which will ensure the maintenance of the integrity and accuracy of data being processed.

f. Security mechanisms shall be implemented to prevent data leakage. Data retention controls shall also ensure that the multiple copies of the data stored in different locations are also destroyed post the retention time frame. Bidder shall take adequate measures which will ensure the maintenance of the integrity and accuracy of data being processed.

g. Risk assessments associated with data governance requirements shall be conducted at planned intervals considering the following:

- Awareness of where sensitive data is stored and transmitted across applications, databases, servers and network infrastructure,
- Compliance with defined retention periods and end-of-life disposal requirements,
- Data classification and protection from unauthorised use, access, loss, destruction, and falsification.

h. If Bidder adopts multi-tenancy and data commingling architectures, Service Receiver/ LICI Mandates Supplier to isolate its data from other customers' data, at the least, through logical separation at schema level for Service Receiver/ LICI related information database.

i. In case of data hosted on cloud, then the same shall be hosted on servers located only within India and ensure compliance with applicable Indian regulatory circulars, guidelines issued from IRDAI. Supplier shall ensure that the cloud Bidder shall not host any LICI data outside India under any circumstance.

j. Operating systems, Web servers, Database etc. used for processing LICI information shall be hardened in line with CIS (Center for Internet Security) Benchmarks and configuration review of these systems shall be performed at least yearly.

k. Bidder shall implement data backup and destruction procedures to protect critical information (as applicable) on a regular basis. Periodic checking shall be performed to give assurance on the reliability of media that holds the information.

l. Controls to ensure protection of secret or confidential information stored in cloud shall be established as per applicable regulatory requirements. Also, the cloud servers where the application is hosted, and the data base shall be available only in India.

m. Encryption algorithms - Strong encryption algorithms should be used.
Use data masking techniques/encryption to obfuscate sensitive data, replacing it with fictional or altered values while preserving the data's format and structure. This can be useful for testing or development environments.

31. MISCELLANEOUS

31.1 Indemnity

Successful Bidder agrees fully and effectually to indemnify, defend and hold harmless the LIC and its officers, directors, employees, representatives, and assigns (“Indemnified) at its own expenses against the Losses suffered or incurred by the LIC as a direct result of any negligent or fraudulent act or omission by it and its employees, in breach of any of its obligations contained or referred to in proposed Agreement. In addition, Successful Bidder hereby also agrees to indemnify and hold harmless the LIC against the Losses claimed, made or incurred against the LIC arising out of or in connection with the performance or discharge of Successful Bidder’s obligations and duties under this proposed Agreement or in respect of any Losses sustained or suffered by any third party, otherwise than by the LIC’s gross negligence or wilful misconduct.

Successful Bidders understand, acknowledge and agree that this provision is the essence of the contract and, consequently, Successful Bidder desires to provide the LIC (being indemnified) with specific contractual assurance of each Indemnifier's rights to full indemnification against any proceedings.

If indemnification claim involves litigations from third party then the indemnification by Bidder shall be subject to: (a) LIC having provided written notice within reasonable period of time about the event (b) Subject to Applicable Laws, LIC will provide to Bidder an opportunity to defend (c) at its own expense to the extent possible for the Bidder in LIC's view, LIC having taken due diligence exercise to mitigate or minimize the claim or liability. (d) LIC refraining from accepting or admitting the claim or liability for Successful Bidder (e) LIC reasonably cooperating with Successful Bidder for defence of a third-party claim and (f) LIC restricted from giving any press release that results in compromise of Successful Bidder's defence of the indemnification.

31.2 Undertaking to Indemnify

Bidder 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 Bidder's negligence or willful default in performance or non-performance under the contract. If LIC promptly notifies Bidder in writing of a third-party claim against LIC that any Service provided by the Bidder infringes a copyright, trade secret or Indian patents of any third party, Bidder will defend such claim at its own expense and will pay any costs or damages that may be finally awarded against LIC.

The Bidder 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 Bidder;
c. LIC 's use of the Service in combination with any product or information not owned or developed by Bidder;
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 likely to be held to be infringing, Bidder 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 Bidder's entire liability with respect to infringement.

31.3 Other Conditions of Indemnity

The indemnities set in clause Liability shall be subject to the following conditions:

a. LIC as promptly as practicable informs the Bidder in writing of the claim or proceedings and provides all relevant evidence, documentary or otherwise.
b. LIC will at the cost of the Bidder, give the Bidder all reasonable assistance in the defense of such claims including reasonable access to all relevant information,

documentation and personnel provided that LIC may, at its sole cost and expense, reasonably participate, through its attorney or otherwise, in such defense.

c. If the Bidder does not assume full control over the defense of a claim as provided in this Article, the Bidder may still 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 Bidder;
d. LIC shall not prejudice, pay or accept any proceedings or claim, or compromise any proceedings or claim, without the written consent of the Bidder;
e. All settlement of claims subject to indemnification under this Clause will:
    i. Be entered into only with the consent of LIC, for 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 such claim; and
    ii. include any appropriate confidentiality agreement prohibiting disclosure of the terms of such settlement;
f. LIC will account to the Bidder for all awards, settlements, damages and costs (if any) finally awarded in favour of LIC which are to be paid to it in connection with any such claim or proceedings;
g. LIC will take steps that the Bidder may reasonably require to mitigate or reduce its loss as a result of such a claim or proceedings;
h. In the event that the Bidder is obligated to indemnify LIC pursuant to this Article, the Bidder will, upon payment of such Indemnity in full, be subrogated to all rights and defences of LIC with respect to the claims to which such indemnification relates; and
i. if a Party makes a claim under the indemnity 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).

31.4 Captions and headings

The captions and headings in this RFP are for convenience only and are not intended to be full or accurate descriptions of the contents thereof. They shall not be deemed to be part of this RFP and in no way define, limit, extend or describe the scope or intent of any provisions hereof.

31.5 Right to Accept Any Proposal and to Reject Any or All Proposal(s)

LIC reserves the right to accept or reject any proposal, and to annul the tendering process and reject all proposals at any time prior to award of contract, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for LIC’s action.

31.6 Cancellation of contract and compensation

LIC reserves the right to cancel the contract of the Successful Bidder and recover expenditure incurred by LIC on the following circumstances. LIC would provide 30 days’ notice to rectify any breach/ unsatisfactory progress:

- The Successful Bidder commits a breach of any of the terms and conditions of the RFP/contract.
- The Successful Bidder becomes insolvent or goes into liquidation voluntarily or otherwise.
- The progress regarding execution of the contract, made by the Successful Bidder is found to be unsatisfactory.
- If the Successful Bidder fails to complete the due performance of the contract in accordance with the agreed terms and conditions.
- An attachment is levied or continues to be levied for a period of 7 days upon effects of the tender.

31.7 Contracting

The notified Bidder who submits the Performance Bank Guarantee as above will enter into the contract for the execution of this project with LIC as per the terms and conditions of this RFP.

LIC reserves the right to incorporate standard contract provisions and the contract shall at all times be compliant to:
"Contract Agreement for Selection of System Integrators/ Implementation Agencies" http://deity.gov.in/content/rfp-standardization-model-rfps-and-guidance-notes

Provision of the CVC and GOI on procurements General Financial Rules 2005 for contract management
https://doe.gov.in/files/circulars_document/GFR2017_0_11zon_1.pdf

LIC reserves the right to incorporate standard contract provisions into any contract negotiated as a result of any proposal submitted in response to this RFP. These provisions may include such things as the normal day-to-day relationships with the Bidder but may not substantially alter the requirements of this RFP. Further, the successful Bidder is to be aware that all material submitted in response to this RFP, as well as the RFP itself, will form a part the final contract. The selected Bidder(s) will sign a contract with LIC to provide the items named in their responses, at the prices listed. The Contract will be subject to review throughout its term. LIC will consider cancellation of contract upon discovery that the selected Bidder is in violation of any portion of the Contract, including an inability by the Bidder to provide the support and/or service as promised in their response.

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 reserves the right at the time of award of contract and during the term of the contract to vary the quantity of services specified in the RFP without any change in other terms and conditions.

31.7.1 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.

If Bidder fails to comply with the **Clause 31.33** for Performance Assessment and, if any part of the service does not meet the specifications on three or more occasions, LIC has a right to terminate the Contract after giving the Bidder, a notice of 30 days.
During the pendency of the above Five-year contract, LIC reserves the right to terminate the contractual relationship at any point in time without assigning any reason, by giving a notice of 3 months. Further, the contractual relationship may deem to have terminated in occasions where the Bidder's act violates any of the existing or future guidelines and policies of LIC, IRDAI and other regulatory bodies or results in gross dissatisfaction among the customers of the LIC or results in grossly damaging LIC's image in the marketplace. LIC will also have the discretion to terminate the contract, in case the selected Bidder earns penalty successively for three months during the entire Contract Period. It is further be clarified that this right is the prerogative of the LIC only.

31.7.2 Right to Terminate

If Bidder fails to comply with the clause **31.33** for Performance Assessment and, if any part of the service does not meet the specifications on three or more occasions, LIC has a right to terminate the Contract after giving the Bidder, a notice of 30 days.

31.7.3 Termination and Reduction for Convenience

a. LIC, at any time, by a prior written notice of 30 days, may terminate the contractor reduce the scope of the Services.
b. On receipt of notice of termination or reduction, the Bidder must stop work as specified in the notice; and take all available steps to minimize loss resulting from that termination and to protect 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 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" above of an amount which would, in addition to any amounts paid or due, or becoming due to the Bidder under the contract, exceed the total Service Charges payable under the contract.The Bidder is not entitled to compensation for loss of prospective profits.
f. The systems that are complete and ready for delivery within 30 days after the Bidder's receipt of notice of termination shall be accepted by LIC at the Contract term and prices

31.7.4 Termination by LIC for Default

Notwithstanding what has been stated in **Clause 31.7.3** above. LIC may, without prejudice to any other remedy for breach of contract, by written notice of default sent to the Bidder, terminate the Contract in whole or part if the Bidder fails to deliver any or all of the systems within the period(s) specified in Scope of Work of the RFP, or if the Bidder fails to perform any other obligation(s) under the Contract.

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 Bidder shall be liable to LIC for any excess costs for such similar systems or Services. However, the Bidder shall continue the performance of the Contract to the extent not terminated.

31.7.5 Termination for Insolvency

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

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

31.7.6 After Termination

On termination of the contract, the Bidder 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

31.7.7 Survival

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

a. **Clause 31.10** (Intellectual Property Rights);
b. **Clause 31.1** (Indemnity);
c. **Clause 31.34** (Insurance)
d. **Clause 31.11** (Confidentiality and Privacy);
e. **Clause 31.20** (Security);
f. **Clause 31.36** (Audit and Access) ;and
g. **Clause 31.7.11** (Knowledge Transfer)
h. **Clause 31.8** (Warranties)

31.7.8 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.

31.7.9 Consequences of Termination

If the Contract is terminated;

a. Each party will bear its own costs and neither party will incur further liability to the other;
b. Where the Bidder 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.

Notwithstanding the above, the decision of LIC shall be final and binding on the Bidder.

31.7.10 Termination does not Affect Accrued Rights

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

a. Consequences of Termination of the Selected Bidder:

In the event of termination of the selected Bidder (Bidder) 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 Bidder shall support takeover of the solution by LIC or a new Bidder 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 Bidder shall support takeover of the solution by LIC or a new Bidder selected by LIC for business continuity. Bidder will provide an export facility to obtain the data / knowledge in a usable format. The Bidder shall render all reasonable assistance and help LIC and any new service provider engaged by LIC for smooth switch over and continuity of service.

31.7.11 Knowledge Transfer

Subject to any eligibility/qualification or provision to the contrary in the Scope of Work, the Bidder 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 Bidder or under the control of the Bidder in connection with the contract; and
b. Making Specified Personnel and Bidder 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, provide that any matter discussed is not considered to reveal any 'Commercial-in- Confidence' information of the Bidder.
c. The Parties agree that duration of Knowledge transfer shall in no event exceed 90 days.

31.8 Representations, Warranties and Covenants

The Bidder represents, warrants and covenants that:

(a) it has full right, power and authority to enter into and perform this Contract.
(b) it possesses and shall maintain all rights, licences, approvals, permissions and authorisations necessary to lawfully perform its obligations under the Contract.
(c) it has all rights, title, licences, interests and property necessary to provide the Services and Deliverables.
(d) its Personnel, including Specified Personnel, possess the necessary experience, qualifications, skills, knowledge and competence to perform the Services.
(e) the Service, Deliverables, systems, software and other items provided under this Contract shall conform to the requirements of this Contract and shall be free from material defects, deficiencies and non-conformities.
(f) it shall not, and shall ensure that its Personnel, sub-contractors, agents and persons under its direction or control do not, knowingly introduce any harmful code or malicious code into LIC’s system, Deliverables, software, networks, infrastructure or data.
(g) Systems, software, equipments and components supplied under this Contract shall be new unused, commercially supported and free from defects, in design materials, workmanship and functionality, unless otherwise approved by LIC and
(h) The Bidders service covenants, obligations relating to Deficient Services, Remedial Measures and Deficiency Liability shall be as set forth in **Annexure 25** (Service Covenants, Deficient Services, Remedial Measures and Deficiency Liability), which form the integral part of this Contract.

31.9 Co-operation with Personnel and entities interacting with LIC

The Bidder, will, in the performance of the Services:

Fully co-operate with LIC's Personnel and any other entity interacting with LIC; and use its best efforts to coordinate its activities so as to support and facilitate, in LIC's best interests, the timely and efficient completion of all work and other activities to be performed for LIC by any person.

31.10 Intellectual Property Rights

31.10.1 Third Party Material

The Bidder must have ownership or obtain all necessary copyright and other Intellectual Property Right permissions before making any Third-Party Material available as Auxiliary Material for the purpose of performance of services under this RFP and resulting contract.

31.10.2 LIC ownership of Intellectual Property Rights in Contract Material

All Intellectual Property Rights in the Contract Material shall vest in LIC.

a) to the extent that LIC needs to use any of the Auxiliary Material provided by the Bidder to receive the full benefit of the Services (including the Contract Material), the Bidder grants to, or must obtain for, a world-wide, royalty free, perpetual, non-exclusive licenseto use, reproduce, adapt, modify and communicate that Auxiliary Material.

31.10.3 IPR Warranty

The Bidder will warrant that:
The Warranted Materials and LIC's use of those Warranted Materials, will not infringe the Intellectual Property Rights of any person; and

It has the necessary rights to vest the Intellectual Property Rights and grant the licenses as provided.

The Bidder will indemnify LIC against all third-party claims of infringement of patent, Intellectual Property Rights, trademark, copy right or industrial design rights arising from use of the Bidder‘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. The Bidder will be responsible for the compensation including all expenses (court costs and lawyer fees).

31.10.4 Remedy for Breach of Warranty

If someone claims, or LIC reasonably believes that someone is likely to claim for any partial or full ownership of any software, all or part of the Warranted Materials infringe their IPR, the Bidder will, in addition to the indemnity under **Clause 31.1** and to another rights that LIC may have against it, promptly at the Bidder'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 Bidder will indemnify LIC against all third-party claims of infringement of patent, Intellectual Property Rights, trademark, copy right or industrial design rights arising from use of the Bidder’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. Regularize License so that LIC may continue to use the software in accordance with the terms set out in the RFP and any subsequent Agreement

e. LIC shall not be held liable for and would be absolved of any responsibility or claim/litigation 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.

31.10.5 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 Bidder will act expeditiously to extinguish such claim. If the Bidder fails to comply and LIC is required to pay compensation to a Third Party resulting from such infringement, the Bidder will be responsible for the compensation including legal expenses (court costs and lawyer fees). LIC will give notice to the Bidder of such claim, if it is made, without delays 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 relating 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 as a direct claim.

31.10.6 Liability

Except in cases of criminal negligence or wilful misconduct and in the case of infringement of patent, IPR, trademark, copy right or industrial design rights arising from use of the Solution or any part thereof in any of the services supplied by the Bidder and used/consumed by LIC, the Supplier/Bidder shall not be liable to LIC, whether in contract to or otherwise, for any indirect or consequential loss of 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/Bidder to pay liquidated damages to LIC and the aggregate liability of the Supplier/Bidder to LIC, whether under the Contract, in tort or otherwise, shall not exceed the total Contract Price, provided, however, that the foregoing cap on liability shall not apply to :

(a) the indemnity obligations under **Clause 31.1**;

(b) any data or security breach, including any liability arising under **Clause 31.51**

(c) any breach of confidentiality obligations or obligations under the Digital Personal Data Protection Act, 2023 and

(d) any infringement of Patent, intellectual property rights, trade mark, copy right or industrial design rights.

31.11 Confidentiality and privacy

The obligation to protect and maintain the secrecy of sensitive information, documents, data, and proposals shared during RFP process, ensuring that such information is used only for evaluation purposes and is not disclosed to unauthorised parties.

Any information or documents disclosed by a party under this clause

a. Must be kept confidential and
b. May only be used to attempt to resolve the Dispute.

31.12 Confidential Information not to be disclosed (NDA):

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.

The Bidder including but not limited to its personnel, Call Centre Representatives and associates is bound by the conditions of the Non-Disclosure Agreement. The Bidder shall submit along with the Bid, a duly notarized Non-Disclosure Agreement on a stamp paper of requisite value as per the format given in **Annexure 6** duly signed by the Authorised Signatory of the Company.

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 Successful 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. The Successful Bidder will:

a) 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,

b) Advise each such employee, before he or she receives access to information, of the obligation of Successful Bidder under this agreement and require such employees to honor these obligations. The Successful 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.

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

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

31.13 Exceptions to obligations

The obligations on the parties under this clause 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, in response to a request by a House or a Committee of the Parliament/ Assembly or any other reason deemed fit by LIC.
d) Is authorised or required by law, including under the contract, under a license or otherwise, to be disclosed; or
e) Is in the public domain otherwise than due to a breach of this clause.
f) Lawfully known by the Recipient at the time of disclosure without any obligation to keep the same confidential.
g) Independently developed by the Recipient without use or reference to such Confidential Information.

31.14 Obligations on disclosure

Where a party discloses Confidential Information to another person:

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

31.15 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.

31.16 Period of confidentiality

The obligations continue, notwithstanding the expiry or termination of the contract:
a) Any item of information, for the Contract Period and three years thereafter;
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; and

31.17 Personal Information Survival obligation

Notwithstanding the foregoing, in respect of Personal Information, sensitive personal data, LIC Data relating to any data subject, or any information protected under applicable data protection law including the Digital Personal Data Protection Act, 2023, the confidentiality, privacy, security, non-disclosure, non-use, return/destruction, and data protection obligations shall survive indefinitely, or for so long as LIC retains any legal, regulatory, contractual, fiduciary, or other duty to the relevant data subject, whichever is longer. This Personal Information survival obligation is independent of and shall not be limited by the general three year survival period applicable to commercial Confidential Information.

31.18 Protection of personal information

The responsibility to safeguard personal and sensitive information shared during the RFP process by ensuring its secure collection, storage, processing, and usage in compliance with applicable data protection laws and organizational policies.

31.18.1 Application of the clause

This clause applies only where the Bidder deals with personal information when, and for the purpose of, providing services under the contract.

31.18.2 Obligations

The Bidder 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.

31.19 Conflict of interest

A situation where a Bidder’s personal, financial, or professional interests may improperly influence or compromise fairness, impartiality, or transparency in the RFP evaluation and selection process.

31.19.1 Warranty that there is no conflict of interest

The Bidder 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.

a) A Bidder will not have a conflict of interest that may affect the Services
b) LIC requires that the Bidder 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 Bidder 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.
c) Without limiting the generality of the above, a Bidder shall be deemed to have a Conflict of Interest, if there is a conflict among this and other assignments of the Bidder (including its personnel and other members, if any) and any subsidiaries or entities controlled by the Bidder or having common controlling shareholders. The duties of the Bidder will depend on the circumstances of each case. While providing

services to LIC for this particular assignment, the Bidder shall not take up any assignment that by its nature will result in conflict with the present assignment.

31.19.2 Notification of a conflict of interest

The Bidder shall make a disclosure to LIC as soon as any potential conflict comes to their notice but in no case later than 7 (seven) days and any breach of this obligation of disclosure shall be construed as Conflict of Interest. LIC shall, upon being notified by the Bidder under this Clause, decide whether it wishes to terminate this Services or otherwise, and convey its decision to the Bidder within a period not exceeding 15 (fifteen) days.

31.19.3 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.

31.19.4 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 Bidder

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.

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

31.20 Security

The measures and controls implemented to protect data, systems, and documents involved in the RFP process from unauthorised access, disclosure, alteration, loss, or misuse, ensuring confidentiality, integrity, and availability of information.

31.20.1 Compliance with LIC requirements

The Bidder 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 procedures or requirements notified, in writing, by LIC to the Bidder. The Bidder 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 to the notice.

c) Any regulatory guidelines about IT security issued by Regulator

31.20.2 Security clearance

a. LIC may, from time to time, notify the Bidder of the level of security or access clearance applicable to the Bidder, and the date from which, or the period during which, that clearance will be effective and the Bidder must comply with and ensure its Personnel act in accordance with that notice.
b. LIC is not responsible for any costs associated with obtaining security clearances.

31.20.3 Removal of LIC Data

The Bidder will not and will ensure that its Personnel do not intentionally or unintentionally, manually or by any system Tool

i. Remove LIC data or allow LIC data to be removed from the systems involved;

Or

ii. Take LIC data or allow LIC data to be taken outside of offices premises.

31.20.4 Mandatory Information Security Requirement

The Bidders shall strictly comply with the Information Security Guidelines provided in **Annexure 14**, an undertaking to the same shall be given by the Bidders

Non adherence or breach of any of the clauses in the said annexure shall result in invoking of the SLA for levying penalty and also strict action against the selected on boarded Bidder/ Successful Bidder may be initiated.

31.21 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.

31.22 Service of notices

A Notice must be:

a) In writing, in English and signed by a person duly authorised 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.

31.23 LIC's Address for notices

Executive Director (CRM/PS)
Life Insurance Corporation of India,
Central Office, CRM/PS Department,
5th Floor (Link), "Yogakshema Building"
Jeevan Bima Marg, Mumbai – 400021.

31.24 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).

31.25 Disaster Recovery Plan

The Bidder shall render all reasonable assistance and help to LIC and any new service provider engaged by LIC for a smooth switchover and continuity of service.

The Bidder has to develop, establish and demonstrate a robust framework for documenting, maintaining and testing Business Continuity and recovery plans. The DR plan of the call centre should be reviewed from time to time when new centres come up and the Bidder should submit changes to the business continuity plan appropriately.

31.26 Letter of Intent

LIC reserves the right to negotiate, change, modify or alter any/all the terms and provisions of the RFP entered pursuant to the RFP and may request additional information, if required, from the Bidder. LIC also reserves the right to withdraw this RFP without assigning any reason and without any liability to the Bidder or any other person or party. All actions taken by the Bidder or any other person or party in pursuance hereof will be deemed to have been taken after considering commercial acumen and also taking into account that LIC does not guarantee or warrant the suitability hereof or success to the Bidder or any other person or party.

31.27 Technical Negotiations

Technical Negotiations will include a discussion of the Technical Proposal, the proposed technical approach and methodology, work plan, and organization and staffing, and any suggestions made by the Bidder to improve the Terms of the RFP. LIC and the Bidders will finalize the Terms of the RFP, staffing schedule, work schedule, logistics, and reporting. These documents will then be incorporated in the Contract as “Description of Services”. Special attention will be paid to clearly defining the inputs and facilities required from LIC to ensure satisfactory implementation of the assignment. LIC shall prepare minutes of negotiations which will be signed by LIC and the Bidder.

31.28 General obligations of the parties

The Selected Bidder will, at all times:

a. Act reasonably in performing its obligations;
b. Diligently perform its obligations; and
c. Work together with LIC in a collaborative manner.

31.29 Provision of Services

The Provision of Services to be complied by the Bidder have been elaborated below:

31.29.1 Obligations of the Selected Bidder

The Bidder will supply the Services:

a. with due skill and care and to the best of the Bidder's knowledge and experience;
b. in accordance with relevant Indian industry standards, good industry practice and guidelines or where none apply, relevant international industry standards, leading practice and guidelines;
c. And will be obliged to work closely with LIC’s staff, act within its own authority and abide by directives issued by LIC and undertake implementation activities.
d. To abide by the job safety measures prevalent in India and will free LIC from all demands or responsibilities arising from accidents or loss of life, the cause of which is the Bidder’s negligence. The Bidder will pay all indemnities arising from such incidents and will not hold LIC responsible or obligated.
e. Using the Specified Personnel;
f. In accordance with all applicable Laws;
g. In accordance with any reasonable directions, in relation to the Services to be provided by the Bidder, given by LIC from time to time; 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;

31.29.2 Access to LIC's Premises

LIC will provide the necessary access to its premises, to the Bidder, as and when required and is deemed reasonable.

31.29.3 Subcontracting / Partnering Provision

The Successful Bidder may, with prior written approval of LIC where applicable, engage third-party service providers for specialized services required for the execution of the Contract such as AI voice BOT and other support services.

Such engagement shall not be construed as subcontracting of the Contract. The Successful Bidder shall not assign, transfer, subcontract, or delegate the whole or any substantial part of the scope of work, obligations, or responsibilities under the Contract to any third party.

The Successful Bidder shall remain solely and fully responsible for:

1) Delivery of all services under the Contract.

2) Performance, quality, security, confidentiality, and compliance of all third parties engaged by it.

3) Compliance with all contractual obligations, statutory requirements, regulatory guidelines, and LIC's information security policies.

4) Acts, omissions, defaults, and negligence of any third party engaged in connection with the Contract, as if they were those of the Successful Bidder.

5) No contractual relationship shall arise between LIC and any third party engaged by the Successful Bidder. LIC shall have no obligation or liability towards such third parties, and all payments shall be made exclusively to the Successful Bidder.

31.29.4 Assignments and Novation

The Bidder will not be allowed to assign, in whole or in parts, its obligations under the Contract, to any other entity except with Corporation’s prior express consent.

31.30 Documentation

The documentation must at the time of delivery:

a. Be current and accurate;
b. Adequately explain key terms and symbols; and
c. Be in English.

31.31 Varying the Services

31.31.1 Variations Proposed by LIC

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

a. LIC will request the Bidder in writing setting out the proposed variations;
b. Within 15 days after receiving LIC’s request within another period mutually agreed, the Bidder must respond in writing to LIC specifying what impact those variations will have on:
   i. the Service Charges, the Services or Deliverables, including any particular deliverable;
   ii. the Bidder's ability to perform its obligations under current Contract (including its ability to meet Milestones) and with respect to the change of scope proposed;

c. Within 15 days after receiving the Bidder's response, or within another period mutually agreed, LIC will give the Bidder a written Notice accepting or rejecting the response.
d. The Contract may be varied only in writing signed by each party.

31.31.2 Effective Date of Variation

Any variation in the services will take 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.

31.31.3 Change Order

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

31.31.4 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 RFP, the Annexure and the pre-Bid queries
b. Any changes in the deliverables post approval by LIC.
In such a case, the additional efforts estimated by the Bidder and its costs would be discussed and finalized in discussions with the Bidder.
It should be understood that the payment under this clause will be made only if Change request is exercised, approved and delivered.

31.32 Change in Constitution

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

31.33 Performance Assessment

Elaborated under is the Performance Assessment Criteria

31.33.1 Assessment of Services

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

31.33.2 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 Bidder within 7 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” above. Entire ‘a’ to be specified.

31.33.3 Rectification of Non-Compliant Services

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

a. Take all necessary steps to ensure that the Services are promptly corrected;
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 Business Days after the date of the notice or such other time as agreed mutually in writing.

31.34 Obligation to Maintain Insurance

In connection with the provision of the Services, the Bidder must have and maintain for the Contract Period, valid and enforceable insurance policies for: public liability; either professional indemnity insurance technology errors and omissions; insurance; cyber liability, including added cover for breach of privacy or a separate breach of privacy insurance; workers' compensation as required by law. LIC shall not be liable for any cost/ claim/ damages incurred on account of non-maintenance of policies, including mandatory insurance policies as required by the applicable law.
The Bidder shall ensure that each such insurance policy is maintained with minimum coverage amounts.

The Bidder shall submit to LIC certificates of insurance evidencing the existence, validity, coverage, policy period, insurer details, insured amounts, and renewal status of all insurance policies required under this clause prior to commencement of the Services and thereafter upon each renewal or upon request by LIC. The Bidder shall also promptly provide copies of relevant policy schedules, endorsements, renewal receipts, or other supporting documents as may be reasonably required by LIC to verify compliance with this clause. Failure to submit or maintain valid insurance certificates shall constitute material non-compliance with and breach of the Contract, without prejudice to LIC’s other rights and remedies.

31.35 Books and records

31.35.1 Bidder to keep books and records

The Bidder will:

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

a. Keep adequate books and records in accordance with Indian Accounting Standards, in sufficient detail to enable the amounts payable by LIC under the contract to be determined
b. Maintain and Retain books and records as mandated by law and the same would be made available to LIC.

31.35.2 Costs

The Bidder will bear its own costs of complying with this clause.

31.36 Audit and Access

Elaborated under are the following sections for Audit and Access

31.36.1 Right to Conduct Audits

LIC will have the right to inspect and test the infrastructure to conduct the System Audit of the Bidder's infrastructure at any time, as per the LIC's own requirement and also as per the requirements of IRDAI under Outsourcing Activities vide IRDAI/Reg/5/142/2017 dated 06.05.2017.

The Bidder, on demand from LIC, shall carry out such tests in an appropriate manner in the presence of LIC's representatives and free of charge to LIC. The Bidder will bear all costs of such inspections and tests.

LIC or a representative may conduct audits relevant to the performance of the Bidder's obligations under the contract. Audits may be conducted of:

a. The Bidder's operational practices and procedures as they relate to the Contract including security procedures ;
b. The accuracy of the Bidder's invoices and reports in relation to the provision of the Services under the Contract;
c. The Bidder's compliance with its confidentiality, privacy and security obligations under the Contract;
d. Material (including books and records) in the possession of the Bidder relevant to the Services or Contract; and
e. Any other matter determined by LIC to be relevant to the Services or Contract.
f. The Bidder will make available all necessary and relevant records, including Reports internally prepared and reviewed, facilitate access to the system and access to personnel for audit by LIC or any representative authorised by LIC.

31.36.2 No Reduction in Responsibility

The requirement for and participation in audits, does not in any way reduce the Bidder's responsibility to perform its obligations in accordance with the Contract.

31.37 Dispute Resolution

Elaborated under are the Dispute Resolution mechanism.

31.37.1 Reconciliation Process

If a dispute arises in relation to the conduct of the Contract (Dispute), a party must comply with this clause before starting arbitration or court proceedings (except proceedings for urgent interlocutory relief). After a party has sought or obtained any urgent interlocutory relief that party must follow this clause.

31.37.2 Notification

A party claiming a Dispute has arisen must give the other parties to the Dispute notice setting out details of the Dispute.

31.37.3 Parties to Resolve Dispute

During the 30 days after a notice period if the parties to the Dispute agree in writing), each party to the Dispute must use its reasonable efforts through a meeting of Senior Executive (or their nominees) to resolve the Dispute. If the parties cannot resolve the Dispute within that period, then, any such dispute or difference whatsoever arising between the parties to the contract out of or relating to the construction, meaning, scope, operation or effect of the contract or the validity of the breach thereof shall be referred to a sole arbitrator to be appointed by mutual consent of both the parties herein. If the parties cannot agree on the appointment of the arbitrator within a period of one month from the notification by one party to the other of existence of such dispute, then the Arbitrator shall be appointed by the High Court of the jurisdiction of Bombay High Court only. The provisions of the Arbitration and Conciliation Act, 1996 will be applicable and the award made there under shall be final and binding upon the parties hereto, subject to legal remedies available under the law. Such differences shall be deemed to be a submission to arbitration under the Indian Arbitration and Conciliation Act, 1996, or of any modifications, Rules or re-enactments thereof. The Arbitration proceedings will be held at the jurisdiction of Bombay High Court only. 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. No interest will accrue on any amount during the Arbitration proceedings. Any legal dispute will come under the sole jurisdiction of Bombay High Court only. Cost of arbitration may be borne by the respective parties.

31.37.4 Costs towards disputes

The parties to the Dispute must equally pay the costs of the arbitrator.

31.37.5 Termination of Dispute Resolution Process

A party to a dispute may terminate the dispute resolution process by giving notice to the other party after it has complied with the provision of this relevant clauses of the dispute resolution process.

31.37.6 Breach of this Clause

If a party to a Dispute breaches provision of the relevant clauses, the other party does not have to comply with those clauses in relation to the Dispute.

31.38 Approvals and Consents

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

31.39 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.

31.40 Waiver

Waiver of any provision for 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.

31.41 Announcements

a. The Bidder 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 Bidder 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 Bidder must, to the extent practicable, first consult with and take into account the reasonable requirements of LIC.

31.42 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 the Contract Details and hence, any legal dispute will come under the Jurisdiction of **Bombay High Court** only.

31.43 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.

31.44 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.

31.45 Power to Vary or Omit Work

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.

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.

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 Bidder in writing. If LIC wants to vary the Services:

a. LIC will request the Bidder 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 Bidder 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 Bidder'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 Bidder's response, or within another period mutually agreed, LIC will give the Bidder a written notice accepting or rejecting the response.

31.46 Inspection and Tests

The inspection of the systems shall be carried out to check whether the solution software is in conformity with the technical specifications, quantity attached to the contract.

31.47 System Acceptance & Solution Acceptance

Entire Solution Acceptance Tests for Go-Live is a must and the Entire system will be tested:

- for each and every functionality,

- Whether the solution is capable to cater all the requirements mentioned in the RFP.

The acceptance-testing period will be mutually agreed upon between LIC and the Bidder, but must cover not less than thirty (30) trouble free calendar days. If there are any software failures or mis-configurations that occur during this period, the Bidder must take all necessary actions to correct the failure, and then the thirty (30) day trouble free period will restart. More than 3 failures of the same type may be deemed total failure, and may terminate the acceptance test which may lead to cancellation of the Contract. The acceptance test period will be part of the implementation plan. The Bidder must agree that failure on the part of the Bidder to correct functional or technical deficiency in the Bidder's Solutions shall be deemed to be a total failure and LIC, at its option, may terminate the acceptance test and cancel the contract.

31.48 Support to be provided by LIC

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

a. Provide the information on current IT infrastructure already available
b. The aspirations/expectation of the system which is planned to be procured
c. Identify the project Champion to ensure complete involvement from start to the finish of the project.
d. Setup meeting with stakeholders in the project.
e. Make available any earlier reports or information available with LIC that is relevant.

31.49 Performance Assessment/Penalties

Bidder will submit project plan and detailed timelines covering all the phases of all activities listed in the RFP to be completed within the mentioned project duration. This project plan and detailed timelines should be submitted with signed contract; else contract will not be accepted by LIC. Once approved by LIC, this plan and timelines will be final.

31.50 No Assignment

The service provider by executing the outsourcing agreement shall be deemed to have unconditionally agreed as under:
The Contract / Agreement cannot be transferred or assigned by the Service provider without the prior written approval of LIC.

31.51 Liability on Account of any System Compromise

Bidder shall inform LIC immediately with full details of any security lapse /compromise for taking necessary steps against misuse on account of such occurrence and also take steps to mitigate the risk. Bidder shall be fully liable in case of any Security lapse / Compromise and liability arising in such cases shall be reimbursed by the Bidder to LIC which is subject to a maximum of the yearly contract value.

31.52 Bidder Utilisation of Know-How and Personnel for Competitors

LIC will request a clause that would require an NOC to be obtained from Bidder for using any know-how gained in this contract, if awarded, for another organization whose business activities are similar in part or in whole to any of those of LIC anywhere in the world. The utilisation should be with prior written consent of LIC.

31.53 Ownership and Retention of Documents

a. LIC shall own the documents, prepared by or for the Service provider arising out of or in connection with the Contract / Agreement. The services provider shall preserve the documents and data in accordance with the legal/regulatory obligation of LIC.
b. Forthwith upon expiry or earlier termination of the Contract/ Agreement and at any other time on demand by LIC, the Service provider shall deliver to LIC all documents provided by or originating from LIC and all documents produced by or from or for the Service provider in the course of performing the Service(s), unless otherwise directed in writing by LIC at no additional cost. The Service providers shall not, without the prior written consent of LIC store, copy, distribute or retain any such Documents.

31.54 Data Ownership

By virtue of the Contract/ Agreement, the Contractor's team may have access to personal and business information of LIC and / or a third party. LIC has the sole ownership of and the right to use, all such data in perpetuity including any data or other information pertaining to the subscriber that may be in the possession of the Service provider or Contractor's team in the course of performing the Service(s) under the Contract / Agreement.

31.55 E-tendering Guidelines and Information (Annexure-20)

This is an e–Tender and hence Bids must be submitted online through e procurement portal. **https://www.tenderwizard.com/LIC,**

The Bidder shall refer to the detailed guidelines and information given in Annexure 20 for e tendering, which is summarized below for ready reference

a. Bidder must register themselves on e-Procurement website well in advance and download RFP before their online Bid submission. All documents are to be scanned and uploaded. Bids should be submitted well before the closing time. Submitting the Bid online in the last few hours before the Bid closing time should be avoided in the Bidder's own interest.

b. Neither the Service Provider nor LIC will be responsible for any lapses /failure on the part of the Bidder, in such cases.

c. All documents should be scanned and uploaded. There may be nominal registration charges for registering in the Tender Wizard Portal and are to be paid directly to the service provider by the Bidder. The indicative commercial Bid is to be uploaded on the online platform along with the eligibility and technical Bid. The indicative commercial Bids of technically qualified Bidders will be opened online at a later date on the platform provided.

d. **For Registration and for further details on e-tendering, please visit https://www.tenderwizard.com/LIC**

OR

Contact the help desk whose details are mentioned below:
Address:
Antares Systems "Honganasu",
#137/3, Bangalore Mysore Road,
Opp. KMS Coach Builders,
Kengeri, Bangalore – 560 060".

Help Desk Contact Details:

Name	E-mail address	Landline Phone No.	Mobile No
Help Desk No.		080-45811365, 080-40482100	
Mr. Senthil Raj	senthil@antaressystems.com		9731467274
Ms. Hithaishi	hithaishi.p@antaressystems.com lokesh.hr@antaressystems.com		9731737722
Mr. Rudresh K S (For DSC Queries)	rudresh.ks@etenderwizard.com		9969395522

31.56 Guidelines for Submission of Hard Copy of the Bid Documents:

a. Hard copies of the Bids in a separate 2 sealed envelopes (one each for eligibility, technical Bid respectively) to be mandatorily submitted within 3 working days from the last date of submission of Bid. The original pre-contract Integrity Pact and original BG for EMD shall form part of eligibility criteria envelope. The envelopes shall be properly superscripted as “Eligibility Bid” and “Technical Bid”. Both these envelopes shall be inserted in a Master Envelope which shall be superscripted as Bid for the Call Centre Services LIC/CO/CRM/PS/CCS RFP 2026-27 Dated: **28/07/2026**.

b. Physical copy of the Indicative Commercial Bid shall not be submitted.

c. If the Bid is not submitted online, but the hard copy of the Bid is submitted, then the submission will be considered as non-submission and the submitted hard copy of the Bid will NOT be processed further.

d. The original Bid shall be typed on 8.27” by 11.69” (A4 size) paper in indelible ink.

e. The content of the soft copies uploaded in the e tender portal (TENDERWIZARD), and the contents of the hard copies submitted must be exactly the same. The Bidders shall submit an undertaking to that effect as per **Annexure 21** while submitting the hard copies. In the event of any discrepancies/ambiguity between the soft copy uploaded online on the e tender portal and hard copy submitted physically, the electronic records submitted online shall prevail and be considered final for evaluation and contractual purposes. Failure to submit hardcopies by the stipulated date may lead to disqualification.

f. All the envelopes and covers should indicate the name, address, telephone & mobile number, E-mail ID and fax number of the Bidder clearly.

g. The hardcopies of the Bid (all documents and Annexure submitted as a part of Bid or called for by the LIC) must be spirally bound, serially numbered, duly signed and stamped on each page of the Bid document. Bid shall be signed by the duly Authorised signatory of the Bidder. The person signing the Bid shall sign all pages of the Bid, except for an un-amended printed product literature/technical data- sheet available in the public domain.

Place: Mumbai

Dated: xx/xx.2026 **EXECUTIVE DIRECTOR (CRM/PS)**

31.57 Annexure 1: Offer Letter (to be included in Eligibility Bid Envelope and to be obtained on the letter head of the Bidder)

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

To,
Executive Director (CRM/PS),
Life Insurance Corporation of India,
Central Office, CRM/PS Department,
5th Floor (Link), “Yogakshema”,
Jeevan Bima Marg, Mumbai-400 021.

Sir/Madam,
Reg.: Request for proposal for Establishing of Call Centre
Having examined the referenced tender document including all response templates, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide end to end service for the LIC in conformity with the said RFP and at the L1 prices discovered through commercial Bid evaluation and is made part of the Bid.
We undertake, if our Bid is accepted, to carry out the assignment as per laid down parameters by LIC in accordance with the scope, specifications and delivery schedule specified in the RFP. We hereby agree to enter into contract with the LIC for at least a period of 5 years for providing required services under the given SLA parameters and make the project Go-live within 2 months from the date of work order failing which LIC is entitled to claim liquidated damages as mentioned in the RFP document.

We confirm that this offer is valid for six months from the last date for submission of RFP to the LIC (RFP closing date).
This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract upon us.
We agree to abide by the Bid and the rates quoted therein for the contract/order awarded by LIC up to five years’ period from the date of Contract / Service Level Agreement which will remain binding upon us.
We shall observe confidentiality of all the information passed on to us in course of the tendering process and shall not use the information for any other purpose than the current tender.
We undertake that, in competing for, (and, if the award is made to us in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India, namely, “Prevention of Corruption Act 1988”.
If our Bid is accepted, we agree to furnish a lump sum Performance Bank Guarantee worth 5% of contract value for the due performance of the Contract, as per the RFP and sign the Non-Disclosure Agreement document appended as Annexure 6 in the RFP.
We agree,

- If we are declared as the successful Bidder for this RFP and in case our tender is withdrawn before expiry of the validity period or before issue of acceptance letter, whichever is earlier, or we make any modifications in the terms and conditions of the Bid and/or SLA which are not acceptable to LIC, in such case 50% of the EMD will be forfeited by LIC.

- In case our Bid is accepted as successful by LIC and the Bank Guarantee is not submitted, within the prescribed period of the SLA, LIC has full rights to forfeit the EMD of Rs.10,00,000/- (Ten Lakh only) submitted by us.

We certify that we have provided all the information requested by the LIC in the format requested for. We also understand that the LIC has the exclusive right to reject this Offer in case the LIC is of the opinion that the required information is not provided or is provided in different format. We understand that LIC is not bound to accept the lowest or any Bid that may be received.
We also certify that we have not been barred / blacklisted during the last five years by any regulatory/statutory authority and the Bidder represents and warrants that all necessary approvals, permissions and authority have been obtained to participate to submit this proposal in response to this RFP.

Dated this .... day of .... 2026.

For and on behalf of: ----------------------(Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place:
Date:

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

31.58 Annexure 2: Minimum Eligibility Criteria

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

Sr. No.	Eligibility Condition	Description	**Documents to be submitted(attested by the Authorized Signatory with Company seal and date)**
1	Offer Letter	Offer Letter	**Annexure 1 of RFP**
2	Proof of submission of Bid Processing Fee	Details of payment of Rs.11,800/- transferred to designated Bank Account of LIC of India vide NEFT must be provided as per Annex 8	**Annexure 8 of RFP**
3	Earnest Money Deposit (EMD)	Bank Guarantee for Rs.10,00,000/- along with Annexure	**Annexure 9 of RFP**
4	Pre-Contract Integrity Pact	To be provided on Stamp Paper of Rs.500/- Refer Format as per Annexure	**Annexure 7 of RFP**
5	Company Registration	Bidder must be a Public/Private Limited Company registered in India under the Companies Act, 2013 and should be in existence for at least 5 years	(i) **Copy of the Certificate of Incorporation** and **Certificate of Commencement of Business** (ii) **Copies of Memorandum of Association (MOA) and Articles of Association** (AOA)

6	MSME / Start-ups	Micro, Small & Medium Enterprises (MSME) units and MSME Start-ups are exempted from payment of bid fee, provided the Services they are offering, are rendered by them. Bidder should submit supporting documents issued by competent Govt. bodies to become eligible for the above exemption NSIC Certificate/ Udyog Aadhaar Memorandum should cover the items tendered to get processing fee exemptions. Certificate/ Memorandum should be valid as on due date / extended due date for Bid submission. "Start-up" company should enclose the valid Certificate of Recognition issued by Department for Promotion of Industry and Internal Trade (DPIIT), Start-ups which are not under the category of MSE shall not be eligible for exemption of tender fee. If all these conditions are not fulfilled or supporting documents are not submitted with the technical Bid, then all those Bids without processing fee will be summarily rejected and no queries will be entertained	Annexure 17 of RFP with documentary evidence

7	Annual Turnover& Net Worth	Bidder's yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores during each Financial Years - 2023-24, 2024-25 and 2025-26 **with a positive Net Worth for all 3 years**. Audited Balance Sheet and also certificate of company's Statutory Auditor required. In case of Demerged Company, parent entity turnover may be considered.	**CA/CFO/CS Certificate** along with audited Financial Statements to prove crore net worth during last three financial years and **CFO/CA/Statutory Auditor** to certify that minimum net worth maintained on an ongoing basis
8	Profitability	The Bidder must be a profit making (profit before tax) organization in at least two financial years out of Financial Years 2023-24, 2024-25 and 2025-26.In case of Demerged Company, Profit before Tax of parent entity may be considered	**Statement of Standalone Revenue** for the last three accounting years signed by the **Practicing Chartered Accountant** or authorized signatory duly supported by copy of Audited Balance Sheet and Profit and Loss account.
9	DOT Registration, IRDAI	Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT.	Documentary evidence of registration
10	Call Center Capacity	Bidder should have operated professional Call Centre facilities having a minimum combined capacity of at least 2,000 FTEs for Indian domestic Call Centre operations.	Self-declaration under Authorized Signatory

11	Operational Experience	Call Centers should have been operational for at least 3 years with minimum of 2,000 FTEs.	Self-declaration under Authorized Signatory
12	Client Experience	Bidder's clientele must include at least one Life Insurance Company or 2 General Insurance Companies or 3 Public Sector Banks or experience with minimum 5 BFSI companies.	**Annexure 5** of RFP
13	Current Service Provision	Bidder must be providing In-bound Customer Care Call Centre services on Life Insurance/ General Insurance / Banking / PSU/Central or State Government Organizations/Financial Sector in India as on the date of RFP release and award of contract (Self Certification required).	**Self-Declaration** under Authorized Signatory
14	Blacklisting Status	Bidders should not have been blacklisted for deficiency in service by any State Government, Central Government, Public Sector Bank, or Regulatory body (like IBA, RBI, TRAI, DoT, or any foreign regulator) or any Financial Sector during the last 5 years.	**Annexure 15** of RFP
15	Certifications	Bidder must possess following certifications: ✓ ISO 27001:2013 or higher, ✓ ISO 11001:2015 or higher, ✓ ISO 16001-2015 or higher, ✓ ISO 10002:2018 or higher and Latest System Audit Report conducted	**Copies of Certifications** and **System Audit Report** along with **Annexure 14** of RFP.

		by a Cert-In Empanelled Auditor.	
16	Insolvency Status	Bidder should not be Insolvent, in Receivership, Bankrupt, or being wound up. A self-declaration to be submitted.	Annexure 15 of RFP
17	Conflict of Interest	Bidder's Firm should not be owned or controlled by any Director or Employee (or their relatives) of Life Insurance Corporation of India. A self-declaration to this effect, signed by the authorized signatory, must be provided on the Bidder's letterhead.	**Self-Declaration** under **Authorized Signatory**
18	Power of Attorney/Board resolution or Authorization, duly authorizing the authorized signatory to act on behalf of the Bidder for all legal and financial matters pertaining to this Bid and the resulting contract, if any	Copy of POA / Board resolution attested by Company Secretary to be submitted along with Annexure	Annexure 22 of RFP
19	The bidder should be registered for GST	Copy of Goods and Services Tax Registration Certificate duly signed by Authorized Signatory of the bidder.	Copies of **GST Registrations** certified by Authorized Signatory
20	The bidder should have a valid PAN number.	Copy of PAN Card or Letter quoting PAN number duly signed by Authorized Signatory of the bidder.	**Copy of PAN** certified by Authorized Signatory
21	Client reference list,	Documentary evidence in support signed by authorized signatory Refer Annex 5	Annexure 5 of RFP

22	Documentary evidence of skilled staff on rolls	Self-Declaration by authorized signatory	**Annexure 23** of RFP
23	Bidder should have a Disaster Recovery Site and Business Continuity Plan in place. DRS should be reference able	Board Approved Policy/ Document should be provided.	Copy of **Business Continuity Plan** to be submitted under Authorized Signatory.
24	The bidder should be Class-I local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16/09/2020.This condition is for Bidders who are bidding under Public Procurement (Preference) to Make in India.	Certificate of local content to be Submitted as per Annexure 18	**Annexure 18** of RFP
25	Compliance with “Restriction on Procurement due to National Security” Bidders from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority as specified in the Annexure I of Order No. 6/18/2019-PPD dated 23rd July 2020 issued by Ministry of finance Department of Expenditure, Govt. Of India	Undertaking to be provided by Authorized Signatory	**Annexure 16** of RFP
26	Declaration/ Undertaking certifying no deviation in uploaded electronic documents and physical copies	Undertaking to be provided by Authorized Signatory	**Annexure 21** of RFP

	submitted to LIC of India		
27	Data Processing Addendum	Undertaking to be provided by Authorised Signatories of Bidder	Annexure 24 of RFP
28	Service Covenants, Deficient Services, Remedial Measures and Deficiency Liability	Undertaking to be provided by Authorised Signatories of Bidder	Annexure 25 of RFP

For and on behalf of: ----------------------(Bidder)

Authorised Signatory
Name:
Designation:
Office Seal:
Place:
Date:

31.59 Annexure 3: Checklist for submission of documents as per Minimum Eligibility Criteria (MEC)

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

Executive Director (CRM/PS),
Life Insurance Corporation of India,
Central Office, CRM/PS Department,
5th Floor (Link), "Yogakshema",
Jeevan Bima Marg, Mumbai-400 021.

Dear Sir,

RE: Response to RFP – Call Centre Services for LIC of India

We refer to your RFP Ref: LIC/CO/CRM/CCS/RFP/2026-27dated 28/07/2026, inviting responses from Bidders for providing Call Centre Services. In response to the above, we submit herewith our Response document as per the format prescribed by the LIC along with all necessary documents, as listed in the following Table of Contents:

Sr. No	Description	RFP Ref.	Response Y/N	Documentary evidence enclosed: Y/N with page numbers
1	Offer Letter	Annexure-1		
2	Certified Copy of Certificate of Company Registration as per Companies Act 2013/ MSME / Start-ups	Annexure-4		
3	Non-Disclosure Agreement	Annexure-6		
4	Certificate for exemption in Bid processing fee and EMD for MSME/NSIC Firms	Annexure-17		
5	Proof of submission of Bid Processing Fee Rs.11800/-	Annexure-8		
6	Earnest Money Deposit (EMD) Rs. 10,00,000/-	Annexure-9		
7	Pre-Contract Integrity Pact	Annexure-7		
8	Copies of Memorandum of Association (MOA) and Articles of Association (AOA)	Annexure-4		
9	GST Number	Annexure-4		
10	PAN Number	Annexure-4		
11	DOT Registration; IRDAI Registration	Annexure-4		

12	Certificate in original from the Company's CFO/CA/Statutory Auditor showing: Yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores. In case of Demerged Company, Profit before Tax of parent entity may be considered a) revenue and profit before tax in at least two out of three Financial Years, viz. 2023-2024, 2024-2025 and 2025-2026 b) Positive Net worth of the company in last three Financial Years, viz. 2023-2024, 2024-2025 and 2025-2026	Annexure-4		
13	Call Center Capacity : Bidder should have operated professional Call Centre facilities having a minimum combined capacity of at least 2,000 FTEs for Indian domestic Call Centre operations. (Documentary evidence of skilled staff on rolls)	Annexure-4		
14	Operational Experience: Call Centers should have been operational for at least 3 years with minimum of 2,000 FTEs.	Annexure-4		
15	Client Experience: Bidder’s clientele must include at least one Life Insurance Company or 2 General Insurance Companies or 3 Public Sector Banks or experience with minimum 5 BFSI companies.	Annexure-4 Annexure-5		
16	Current Service Provision: Bidder must be providing In-bound Customer Care Call Centre services on Life Insurance/ General Insurance / Banking / PSU/Central or State Government Organizations in India as on the date of RFP release and award of contract (Self Certification required).	Annexure-5		
17	Blacklisting Status : Bidders should not have been blacklisted for deficiency in service by any State Government, Central Government, Public Sector Bank, or Regulatory body (like IBA, RBI, TRAI, DoT, or any foreign regulator) during the last 5 years. Certificate in original from the authorized signatory/ Company Secretary, detailing the pending litigation/blacklisting	Annexure-15		
18	Certifications: Bidder must possess following certifications: ✓ ISO 27001:2013 or higher, ✓ ISO 11001:2015 or higher, ✓ ISO 16001-2015 or higher, ✓ ISO 10002:2018 or higher	Annexure-14		

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

19	Insolvency Status: Bidder should not be Insolvent, in Receivership, Bankrupt, or being wound up. A self-declaration to be submitted.	Annexure-15		
20	Conflict of Interest: Bidder's Firm should not be owned or controlled by any Director or Employee (or their relatives) of Life Insurance Corporation of India. A self-declaration to this effect, signed by the authorized signatory, must be provided on the Bidder's letterhead.	**Self-Declaration by the bidder on Company's Letter Head**		
21	Power of Attorney or certified copy of Board Resolution duly authorizing the authorized signatory on behalf of the Prime proponent Organization for all legal and financial matters pertaining to this Bid and the resulting contract if any	Annexure-22		
22	Land Border Declaration	Annexure-16		
23	Make in India Certificate/Local Class 1 content	Annexure-18		
24	Declaration/Undertaking certifying no deviation in uploaded electronic documents and physical copies submitted to LIC of India	Annexure-21		
25	Human Resource Certificate	Annexure-23		
26	Data Processing Addendum	Annexure-24		
27	Service Covenants, Deficient Services, Remedial Measures and Deficiency Liability	Annexure-25		

For and on behalf of: ----------------------(Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place:
Date:

Annexure 4: Bidders Organization Details

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

Details filled in this form must be accompanied by sufficient documentary evidence, in order to facilitate LIC to verify the correctness of the information.

Sl.No.	Description	Details
1.General Details		
1.1	Name of Company /MSME/Start Up	
	(i)Constitution (whether public/private limited company) (ii)Whether the company is registered in India (Yes/No)	
1.2	Registered Office Address, Telephone, mobile, Website address and Fax (Bidder must have an office in Mumbai/Navi Mumbai/Thane)	
1.3	Correspondence Address in Mumbai with contact details of the key persons (Please include address, phone numbers and email address)	
1.4	'Single point of Contact' on regular basis and Alternate 'point of contact' in case this source is not reachable (Please include address, phone numbers and email address)	
1.5	Nature of activity:	The Bidder shall satisfy all the eligibility criteria conditions defined for the components of the scope of work carried out.
1.6	Details of ownership	
1.7	Holding Company or Parent Company	
1.8	Date of Incorporation in India, Date of commencement of Business and Years in the line of Business	

1.9	Name of Directors		Attach separate sheet, if required
1.10	Organizational structure		Attach separate sheet, if required
1.11	Compliance of the Regulatory Guidelines- As per the Eligibility Criteria conditions.		Enclose copy approval or Certificate/undertaking in original, from Authorised Signatories on the company's letter head stating that the Bidder is compliant with the guidelines on regulations.
2. Financial Details				
A	Annual Turnover of last three F/Y (in Crs)			Certificate in original from the Company's CFO/CA/Statutory Auditor showing: Yearly gross revenues from Indian domestic Call Centre voice operations should be minimum of Rs.150 Crores. In case of Demerged Company, Profit before Tax of parent entity may be considered Revenue and Profit before tax in at least two out of three Financial Years, viz. 2022-2023, 2023-2024 and 2024-2025
F.Y	Total revenue	Profit before tax	Profit after tax	
2022-23				
2023-24				
2024-25				
B	Total Net Worth			Positive Net worth of the company in last three Financial Years, viz. 2022-2023, 2023-2024 and 2024-2025 is maintained on an ongoing basis.
2022-23				
2023-24				
2024-25				
3.Operational Details (Clients Experience)				
A.	Details of the Bidder		As per the scope of work carried out.	

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

B.	Details of Call Centers owned by the Bidder in support of answers to above : Name of Client & Category(BFSI/PSU/Government organisation)	Location of Call Center	No. of seats	No. of FTEs	Date of commencement of operations and whether operational as on date
	Life Insurance				
	Non-Life Insurance				
	Banking & Finance				
	PSU/Govt. Organization				

For and on behalf of: ----------------------(Bidder)

Authorised Signatory
Name:

Designation:
Office Seal:
Place:
Date:

31.60 Annexure 5: List of Clients reference details

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

Please provide reference of existing clients to whom 24x7x365 Call Centre/Customer Care/BPO services are provided. Documentary evidence like Copies of the Client Reference Letters/Service Contracts/Work Completion certificates from the client organization to be submitted with following details:

LIC reserves the right to verify with such clients while evaluating the Technical Bid. Bidder has to arrange direct customer reference between the Client and LIC at the technical evaluation stage, if so desired, by LIC.

A. List of Clients :- Insurance/General Insurance

Sr. No.	Name and Address of client, Contact persons details with designation, Tel. No., Mobile Number, Email-id	No. of Seats	No. of CCEs	Services Provided – Inbound, Outbound, Others/AI calls/ IVR	Brief details of processes Handled
1					
2					
3					
4					
5					

B. **List of Clients- Banking/Financial Institutions**

Sr No.	Name and Address of client, Contact persons details with designation, Tel. No., Mobile Number, Email-id	No. of Seats	No. of CCEs	Services Provided – Inbound, Outbound, Others	Brief details of processes Handled
1					
2					
3					
4					
5					

C. **List of Clients- PSU/Govt. Organization/Others**

Sr. No.	Name and Address of client, Contact persons details with designation, Tel. No., Mobile Number, Email-id	No. of Seats	No. of CCEs	Services Provided – Inbound, Outbound , Others	Brief details of processes Handled
1					
2					
3					
4					
5					

(Please attach separate sheets if required)

For and on behalf of: ----------------------(Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place & Date:

31.61 Annexure 6: Non-Disclosure Agreement

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

Non-Disclosure Agreement

(No deviations in wordings permitted)

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

This Non-disclosure Agreement ("NDA") is made and entered into this __ day of _______ in the year Two Thousand and Twenty Six (2026)

BY AND BETWEEN
Life Insurance Corporation of India, hereinafter referred to as "LIC", a statutory corporation established under section 3 of Life Insurance Corporation Act 1956 (Act 31 of 1956) and having its Central Office, at 'Yogakshema', J B Marg, Mumbai 400 021, hereinafter referred to as "LIC"

AND

<Company Name> a company incorporated under the laws of Indian Companies Act, 1956 and having its principal place of business at
< Company Name & Address> shall be referred to herein as a "Respondent".

LIC and the Respondent shall individually be referred to as "Party" and collectively referred to as "Parties".

WHEREAS the Respondent is aware that while responding to LIC's Request For Proposal for availing Call Centre Services, (RFP) Ref: LIC/CO/CRM/CCS/RFP/2026-27Dated: 28/07/2026~~,~~ the Respondent may be gathering information on LIC's Business/ Operations, certain proprietary information such as Technically and commercially detailed information regarding the respective products & service offerings, Organization, decision processes, technical infrastructure, working processes and delegation of responsibilities, project management and planning methods, reports, plans and status including but not limited to technical manuals, specifications, product features, customer list, specializations, documents, financial statements and business/development plans etc.,("Proprietary Information") indicated as confidential by LIC and made available to the Respondent while responding to the RFP, is privileged and strictly confidential to and / or proprietary of LIC.

WHEREAS Respondent agrees to receive the Proprietary Information or other information from LIC and treat all such information as confidential information and to safeguard LIC's confidential information, property, information systems, network, databases and other data.

NOW, THEREFORE, in consideration of the recitals set forth above and the covenants set forth herein, the Respondent agrees that:

Respondent agrees to hold all Confidential Information received from LIC in confidence. Respondent will use such Confidential Information only for the purpose of developing the Response to the said RFP; restrict disclosure of such Confidential Information to its employees and employees of its affiliated companies with a need to know and inform such employees of the obligations assumed herein. Respondent will not disclose such Confidential Information to any third party without the prior written approval of LIC.

The Confidential Information means information which may be in any form including but not limited to oral, written or printed information or Information in electronic form, data, studies, consultants' reports, trade secrets, preform as and other financial and trade/commercial information, computer models and programs, contracts, plant designs and configurations, plant performance data or other material of any kind or nature in whatever form. Wherever, information is given orally, within 48 hours, the receiving party should receive the information in writing along with the confidentiality statement from the other party. It may be noted that all the information shared as a part of said RFP in the form of project documents, discussions on system architecture, date shared for the sole purpose of evaluating and finalizing the system configuration onsite shall be the sole property of LIC and shall be treated with the same degree of confidentiality as that of the respondent. Respondent will ensure that no breach of confidentiality occurs at its own premises as well as during and after the onsite engagement as a part of this project engagement

Without the prior written consent of LIC or except as otherwise provided herein, the Respondent will not:

- Distribute or disclose to any other person any of the Confidential Information.
- Permit any other person to have access to the Confidential Information.
- Use the Confidential Information for any purpose other than the Permitted Use; or disclose to any other person

That discussions, investigations or negotiations are taking place concerning a possible transaction between the Parties, or the terms, conditions, status or other facts regarding a possible transaction between the Parties, or that Respondent has received Confidential Information from LIC. Notwithstanding the above, Respondent may disclose the Confidential Information, and portions thereof to its directors, officers, employees and representatives of its advisors (collectively, "Representatives") who need to know such Confidential Information for the purpose of evaluating a possible transaction between the Parties. It is understood that the Respondent will inform their respective Representatives of the confidential nature of the Confidential Information and will require its Representatives to be bound by this Agreement and not to disclose the Confidential Information to any other person.

Without the written consent of LIC the Respondent should not make public announcements/ comments on any website/ or issues any media statements about the LIC, RFP or RFP process the existence of this engagement and its scope.

The Respondent agrees to be responsible for any breach of this Agreement by its Representatives.

Respondent agrees to protect the Confidential Information received from LIC with the same degree of care as it normally exercises to protect its own proprietary information of a similar nature. Respondent agrees to promptly inform LIC of any unauthorised disclosure of LIC's Confidential Information.

The Respondent shall ensure that in no case its employees or representative uses any USB or connectivity device in the hardware systems of LIC without the permission from LIC.
The Respondent shall ensure that their employees will not disclose any information of LIC even after they cease to be the employees of the Respondent. The Respondent shall ensure this by its own internal agreements.

Confidential Information does not include information that Respondent can reasonably prove, falls within any of the following:

- Information that either is legally in either party's possession or publicly available to either party prior to the disclosure of such information hereunder.
- Information that, subsequent to its disclosure hereunder, becomes publicly available to either party without any violation of this Agreement by either party.
- Information that becomes legally available to either party on a non-confidential basis from any third party, the disclosure of which to either party does not, to either party's knowledge, violate any contractual or legal obligation such third party has to either party with respect to such information.
- Information that is independently acquired or developed by either party which can be evidenced by written records; or information that is explicitly approved for release by written Authorisation of LIC.

In the event that Respondent is required by law in any judicial or governmental proceeding to disclose any Confidential Information, the Respondent will give LIC prompt written notice of such request so that LIC may seek a protective order or appropriate remedy. If, in the absence of a protective order, Respondent determines, upon the advice of counsel, that it is required to disclose such Confidential Information, it may disclose such Confidential Information only to the extent compelled to do so; provided, however, that the Respondent gives LIC written notice of the portion of Confidential Information to be disclosed as far in advance of the disclosure as is practicable and uses its best efforts, at its own expense, to obtain assurances that confidential treatment will be accorded to such Confidential Information.

No license expressed or implied in the Confidential Information is granted to Respondent other than to use the information in the manner as is permitted in RFP or by LIC.

Respondent agrees that Confidential Information is and shall at all times remain the property of LIC. Respondent acknowledges that the Confidential Information is confidential and material to the interests, business and affairs of LIC and that the disclosure thereof (other than as permitted under this Agreement) would be detrimental to the interests, business and affairs of LIC. No use of such Confidential Information is permitted except as otherwise provided herein and no grant under any of the party's intellectual property rights is hereby given or intended, including any license (implied or otherwise).All information shall remain the property of LIC and shall be returned upon written request or upon the Respondent's determination that it no longer has a need for such information. Use of such property or licenses without the permission of LIC is strictly prohibited and the respondent will ensure that any of its employees or representatives does not violate this condition, and even in the case when they cease to have any relationship with respondent.

No license to the Respondent, under any trade secret or any other intellectual property right, is either granted or implied by the disclosure of information to the Respondent. None of the information which may be disclosed or exchanged by LIC shall constitute any representation, warranty, assurance, guarantee, or inducement by Respondent to LIC of any kind, and in particular, with respect to the non-infringement of trademarks, patents, copyrights, mask work rights, or any other intellectual property rights, or other rights of third persons or of LIC.

There are no warranties expressed or implied by this Agreement. Without limiting the foregoing, neither LIC makes any representations nor extends any warranties, express or implied, as to the adequacy or accuracy of Confidential Proprietary Information or any other information or data related thereto, or with respect to the use thereof by Respondent.

Neither this NDA nor the disclosure or receipt of information from LIC to the Respondent, shall constitute or imply any promise or intention to pursue any business opportunity described in the Confidential Information or make any purchase of products or services by LIC or its affiliated companies or any commitment by LIC or its affiliated companies with respect to the present or future transaction between the parties.

Respondent shall not modify or erase the logos, trademarks etc., of LIC or any third-party present on the Confidential Information. The Respondent shall not use or display the logos, trademarks etc., of LIC in any advertisement, press etc., without the prior written consent of LIC.

Upon the request of LIC, the Respondent, will within 7 days of receipt of such request, return or destroy all Confidential Information and any notes, correspondence, analyses, documents or other records containing Confidential Information, including all copies thereof, then in the possession of Respondent or its Representatives and shall certify the fact of having destroyed the Confidential Information in writing to LIC. Such return, however, does not abrogate the continuing obligations of Respondent under this Agreement.

Respondent agrees and acknowledges that monetary damages would not be a sufficient remedy for a breach of this Agreement and that LIC shall be entitled to specific performance or any other injunctive relief as a remedy in equity for any such breach of this Agreement. Any remedy shall not be deemed to be exclusive or all-inclusive and shall be in addition to any and all other remedies which may be available to LIC in law or equity.

Confidential Information provided to the Respondent does not and is not intended to represent an inducement by LIC or a commitment by LIC to enter into any business relationship with the Respondent or with any other entity. If the parties desire to pursue business opportunities, the parties will execute a separate written agreement to govern such business relationship.

Respondent agrees that all of its obligations undertaken herein as the Respondent shall survive and continue for the period of the existence of this NDA and a period of three years thereafter regardless of any prior termination of this NDA.

This NDA constitutes the entire understanding between the Parties hereto as to the information and merges all prior discussions between them relating thereto.

No amendment or modification of this NDA shall be valid or binding on the Parties unless made in writing and signed on behalf of each of the Parties by their respective authorised officers or representatives.

The Respondent understands and agrees that no failure or delay by LIC in exercising any right, power or privilege hereunder shall operate as a waiver thereof, nor shall any single or partial exercise thereof preclude any other or further exercise thereof or the exercise of any right, power or privilege hereunder.

The Respondent herein agrees and undertakes to indemnify and hold LIC harmless from any loss, damage, claims, liabilities, charges, costs, or expense (including reasonable attorneys' fees), that may arise or be caused or result from or be paid/incurred/suffered or caused to be paid/incurred/ suffered by reason of any breach, failure, delay, impropriety or irregularity on its part to honor, observe, adhere to, abide by or comply with any of the terms and conditions of this Agreement.

This Agreement shall be governed and construed in accordance with the laws of India.
In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be unenforceable, the remaining portions hereof shall remain in full force and effect.
Respondent agrees not to assign this Agreement or any interest herein without express prior written consent of LIC.

Nothing in this agreement and no action taken by the Respondent pursuant to this agreement shall constitute, or be deemed to constitute, a partnership, association, joint venture or other co-operative entity or arrangement. This Agreement is entered into by the Parties on a Principal-to-Principal basis and no other meaning can be assigned in interpreting any of the terms contained herein.

Any dispute or claim arising out of or in connection herewith, or the breach, termination or invalidity thereof, shall be settled by arbitration in accordance with the provisions of

Procedure of the Indian Arbitration & Conciliation Act, 1996. The arbitration tribunal shall be composed of a sole arbitrator, and the Parties shall appoint such arbitrator with mutual consent. The place of arbitration shall be Mumbai, India and the arbitration proceedings shall take place in the English language. Cost of arbitration may be borne by the respective parties.

IN WITNESS WHEREOF, the Respondent has caused this Agreement to be executed as of the date set forth above.

For and on behalf of<Respondent Company><Address of Respondent>
Authorised Signatory
Name:
Designation: Office Seal: Place:

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

31.62 Annexure 7: Pre-Contract Integrity Pact

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

(To be executed over Rs.500 Non Judicial Stamp paper /Franked paper & duly notarized and each page to be signed by authorised signatory)

Pre-Bid Pre-contract Agreement

This Pre-Bid pre-contract Agreement (hereinafter called the Integrity Pact) is made on…………………. day of the month of …………………. 2026, 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, (Act 31 of 1956) having its Central Office at "Yogakshema", Jeevan Bima Marg, Mumbai, 400021. (hereinafter 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' 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 the Call Centre Services and the BIDDER/Seller is willing to offer/has offered the stores/ services and

WHEREAS the BIDDER 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/services 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 the BIDDERs to abstain from bribing and 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:

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 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 appropriate "CVO" i.e Chief Vigilance Officer of the Buyer any attempted or contemplated 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. <u>Commitments of BIDDERs</u>

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 commits 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 India Call Centre Representatives 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 Call Centre Representatives/brokers or any other intermediary, in connection with this Bid/contract.

3.5. The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufacturer/ integrator/authorised Call Centre Representative 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 officials of the BUYER or their family members, Call Centre Representatives, brokers or any other intermediaries 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 cartelisation in the Bidding process.

3.8. The BIDDER will not collude with other parties interested in the contract to impair the transparency, fairness and progress of the Bidding process, Bid evaluation, contracting and implementation of the contract.

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

3.10. The BIDDER/System Integrator will not commit any offence under the relevant Bharatiya Nyaya Sanhita (BNS/Prevention of Corruption (PC) Act. Further 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 Bids 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.

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

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

3.13. If the BIDDER or any of the key personnel/ employee of the BIDDER or any person acting on behalf of the BIDDER, actively involved in the project either directly or indirectly, is a relative of any of the officers of the BUYER, or alternatively, if any relative of an officer of the BUYER has financial interest/stake in the BIDDER's firm, the same shall be disclosed by the BIDDER at the time of filing of tender.

The term 'relative' for this purpose would be as defined in Section 2(77) of the Companies Act, 2013'.

3.14. 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.

3.15. 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 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 anyone 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 recover all sums already paid by the BUYER, and in the case of an Indian BIDDER with interest thereon at 2% above the prevailing Prime Lending Rate of State Bank of India, while in the case of a BIDDER from a country other than India with interest thereon at 2% above the LIBOR (London Inter-Bank Offer Rate). If any outstanding payment is due to the BIDDER from the BUYER in connection with any other contract for any other stores, such outstanding payment could also be utilized to recover the aforesaid sum and interest.

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

vi) 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.

vii) 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.

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

ix) In cases where irrevocable Letters of Credit have been received in respect of any contract signed by the BUYER with the BIDDER, the same shall not be opened.

x) Forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing a 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 (x) 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 XII of the Bharatiya Nyaya Sanhita, 2023 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 and address of the Monitor(s): (updated as per Circular dated 08/10/2025)

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

ii) Shri Sanjay Kumar Srivastava, IAS (Retd), C-II, 2475, Vasant Kunj, New Delhi-110070. E-mail Id – 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 shall 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 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) accept 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 Monitor shall be under contractual obligation to treat the information and documents of the BIDDER with confidentiality.

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

6.8. 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 the Monitor the option to participate in such meetings.

6.9. The Monitor will submit a written report to the CEO & MD, 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.

6.10. If the Monitor has reported to the CEO & MD, LIC a substantiated suspicion of an offence under relevant BNS/ PC Act and the CEO & MD LIC 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. <u>Facilitation of Investigation:</u>

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 Account of the BIDDER. The BIDDER shall provide necessary information and documents in English and shall extend all possible help for 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 be followed in accordance with the provisions of the extant law in force relating to any civil or criminal proceedings.

This Integrity Pact shall be signed by the Bidder.

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 the date of its signing and extend up to12 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 the agreement to their original intentions.

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

BUYER	BIDDER
Executive Director (CRM/PS) Life Insurance Corporation of India	CEO
Witness	Witness
1…………………………………	1…………………………………
2…………………………………	2…………………………………

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

31.63 Annexure 8: Bank Details for One-Time Non-refundable Bid Processing Fee

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026
Date:

(To be signed on Plain Paper)

Tender Title-RFP for Call Center Services

Bidder name:

Beneficiary Name: Life insurance Corporation of India

Virtual Account Number (VAN): LIC9PM00

Name of Bank Union Bank of India,
IFSC UBIN0996335

Please provide details of the remittance such as:
NEFT UTR No.
Date:
Remitter Bank Name and Address:
Amount: Rs.

For and on behalf of: ----------------------(Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place:
Date:

31.64 Annexure 9: Earnest Money Deposit – format of Deed of Guarantee by Bank

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

This Deed of Guarantee is executed by the __________________ (Bank name) (hereinafter referred to as "the Bank") in favour of Life Insurance Corporation of India, having its Central Office at "Yogakshema", Jeevan Bima Marg, Mumbai – 400021 (hereinafter referred to as "LIC") for an amount not exceeding Rs.____________(Rupees ______________________________ only) at the request of (Bidder's Name & Address) ____ (hereinafter referred to as the "Bidder"). Therefore, we hereby affirm that we guarantee and are responsible to you on behalf of the Bidder, up to a total amount of Rs. __________ (Rupees ________________________ only) and we undertake to pay you, upon your first written demand, without cavil or argument, any sum or sums as specified by you within the limit of Rs. ____________ (Rupees_________________________ only).

Whereas _____________________________________ incorporated under Companies Act having its registered office at ____________ is participating in the RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27, Dated: 00/00/2026 for availing Call Center Services is submitting this guarantee as required under the Terms and Conditions of the said RFP.

LIC need not prove or show grounds or reasons for the demand of a part or the full amount of guarantee.

This Bank Guarantee will be valid for a period up to _____________ (for a period of ______ months from the date of submission of this guarantee) The Bank hereby covenants and declares that the guarantee hereby given is unconditional, irrevocable one and shall not be revoked by a Notice or otherwise. This Guarantee shall not be affected by any change in the Constitution of the Bank or the Bidder.

We hereby confirm that we have the powers to issue this guarantee in your favour under the Constitution and business procedure of the bank and the undersigned is/are the recipient of authority by express delegation of powers and has/have full powers to execute this performance bank guarantee.

Dated at __________ this_________ day of __________ 2026

Authorised Signature of Bank with Seal

31.65 Annexure 10: Indicative Commercial Bid

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026

[*The Business Rules will be provided to the eligible Bidders before the ORA*].

Name of the Bidder____

(A) Inbound calls	Estimated Unit per annum	Unit Of Measurement	Rate per Unit (Rs.)	Estimated Cost per annum
I	II	III	IV	V= II * IV
IVR (No. of Calls)	19,00,000	Per Connect Call		
AI Bot Call (No. of Mins.)	38,00,000	Per Connect Minute		
CCE call (No. of Mins)	45,00,000	Per Connect minute		
Total Cost for Inbound Calls				

(B) Outbound calls	Estimated Unit per annum	Unit Of Measurement	Rate per connect Call (Rs.)	Estimated Cost per annum
I	II	III	IV	V= II * IV
IVR Blast (No. of Calls)	36,00,000	45 Sec Pulse		
AI Bot call (No. of Mins.)	1,12,55,000	Per Connect Minute		
CCE call (No. of Mins.)	2,81,37,500	Per Connect minute		
Total Cost for Outbound Calls				

Total Bid Price (Total Cost A +Total Cost B) in Figures: = Rs. ____________
Total Bid Price (Total Cost A +Total Cost B) in Words: Rupees ____________

1. Unit of measurement for IVR Calls is number of connect calls and the quotation is called for “Per Connect Call” basis.
2. Unit of measurement for AI Bot is number of minutes and the quotation is called for “Per Connect Minute” basis.

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

3. Unit of measurement for CCE calls is number of minutes and the quotation is called for “Per Connect Minute” basis.
4. For calls handled by tele-calling agents, Calls < 5 seconds would not be considered for billing

5. The above total charges are all inclusive charges but GST at the applicable rates will be paid in addition to the total charges.
6. **The number of Calls are indicative in nature for arriving at the Total Bid Price (TBP). LIC will not be responsible for any upward or downward change in the trend of calls in future.**
7. The No. of calls are expected to show an increasing trend year on year due to LIC’s continued thrust on digital collections.
8. Any Circular/ Notification issued by TRAI/ Regulatory Bodies shall be binding upon the Bidder with its effective date/s.

For and on behalf of: ----------------------(Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place and Date:

31.66 Annexure 11: Final Commercial Bid Confirmation

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026

[*The Business Rules will be provided to the eligible Bidders before the ORA*].

Name of the Bidder: ____

(A) Inbound calls	Estimated Unit per annum	Unit Of Measurement	Rate per Unit (Rs.)	Estimated Cost per annum
I	II	III	IV	V= II * IV
IVR (No. of Calls)	19,00,000	Per Connect Call		
AI Bot Call (No. of Mins.)	38,00,000	Per Connect Minute		
CCE call (No. of Mins)	45,00,000	Per Connect minute		
Total Cost for Inbound Calls				

(B) Outbound calls	Estimated Unit per annum	Unit Of Measurement	Rate per connect Call (Rs.)	Estimated Cost per annum
I	II	III	IV	V= II * IV
IVR Blast (No. of Calls)	36,00,000	45 Sec Pulse		
AI Bot call (No. of Mins.)	1,12,55,000	Per Connect Minute		
CCE call (No. of Mins.)	2,81,37,500	Per Connect minute		
Total Cost for Outbound Calls				

Total Bid Price (Total Cost A +Total Cost B) in Figures: = Rs ___________
Total Bid Price (Total Cost A +Total Cost B) in Words: Rupees ___________

1. Unit of measurement for IVR Calls is number of connect calls and the quotation is called for "Per Connect Call" basis.
2. Unit of measurement for AI Bot is number of minutes and the quotation is called for "Per Connect Minute" basis.
3. Unit of measurement for CCE calls is number of minutes and the quotation is called for "Per Connect Minute" basis.

4. For calls handled by tele-calling agents, Calls < 5 seconds would not be considered for billing
5. The above total charges are all inclusive charges but GST at the applicable rates will be paid in addition to the total charges.
6. The number of Calls are indicative in nature for arriving at the Total Bid Price (TBP). LIC will not be responsible for any upward or downward change in the trend of calls in future.
7. The No. of calls are expected to show an increasing trend year on year due to LIC’s continued thrust on digital collections.
8. Any Circular/ Notification issued by TRAI/ Regulatory Bodies shall be binding upon the Bidder with its effective date/s

For and on behalf of: ----------------------(Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place and Date:

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

31.67 Annexure 12: Draft for Performance Bank Guarantee

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

This Deed of Guarantee is executed by the __________________ (Bank name) (hereinafter referred to as "the Bank") in favour of Life Insurance Corporation of India, a statutory Corporation established under Section 3 of Life Insurance Corporation Act, 1956 (Act 31of 1956) having its Central office at "Yogakshema", Jeevan Bima Marg, Mumbai – 400021 (hereinafter referred to as "LIC") for an amount not exceeding Rs.____________(Rupees ___________________________ only) at the request of (Bidder's Name & Address)____ (hereinafter referred to as the "Bidder").

Therefore, we hereby affirm that we Guarantee and are responsible to you on behalf of the Bidder, up to a total amount of Rs. __________ (Rupees ________________________ only) and we undertake to pay you, upon your first written demand, without cavil or argument, any sum or sums as specified by you within the limit of Rs. ____________ (Rupees_________________________ only).

Whereas _____________________________________ incorporated under Companies Act having its registered office at ____________ is participating in the RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27, Dated: 28/07/2026 for availing Call Center Services is submitting this guarantee as required under the Terms and Conditions of the said RFP.

LIC need not prove or show grounds or reasons for the demand of a part or the full amount of guarantee.

This Bank Guarantee will be valid for a period up to _____________ with a claim period up to ----------- (valid for a period of 72 months from the date of submission of this guarantee with above claim period)

The Bank hereby covenants and declares that the guarantee hereby given is an irrevocable one and shall not be revoked by a Notice or otherwise.

This Guarantee shall not be affected by any change in the Constitution of the Bank or the Bidder.

We hereby confirm that we have the powers to issue this guarantee in your favour under the Constitution and business procedure of the bank and the undersigned is/are the recipient of authority by express delegation of powers and has/have full powers to execute this performance bank guarantee.

Dated at________ this_________ day of __________ 2026

Authorised Signature of Bank with Seal

31.68 Annexure 13: Template for Pre-Bid Queries

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

Template for Pre-Bid Queries

SL. No.	RFP Document (Page Number)	RFP Document (Clause & Section)	Clause (in brief)of RFP requiring clarification(s)	Brief details/ Query in reference to the clause

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

31.69 Annexure 14: Mandatory 'Information Security Requirements' Criteria

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

Mandatory 'Information Security Requirements' Criteria
(To be signed & submitted by the Bidder)

Overview:

The services, processes and solutions deployed for LICI shall follow a standard configuration/customization process and shall meet the functional, security, performance, legal, regulatory and statutory requirements of LICI. The Bidders shall comply with "Guidelines on Information and Cyber Security for insurers", published by IRDAI on 7th April, 2017 and any subsequent changes in this document and DPDP Act 2023 and DPDP Act Rules 2025.The Bidders shall comply with the provisions of Information Technology Act, 2000 (amended 2008) other applicable legal requirements and standards to protect the customer's data.

The Bidders shall also comply with LICI IT Policy, Information Security Policy and Procedures, LICI Policy on Information Security Requirements for Third Party in key concern areas as under:

- Responsibilities for data and application privacy and confidentiality.
- Responsibilities on system and software access control and administration.
- Custodial responsibilities for data, software, hardware and other assets of LICI being managed by or assigned to the Bidder.
- Physical Security of the facilities.
- Incident response and reporting procedures.
- Password Policy of LICI.
- Data Encryption /Protection requirement of LICI.
- Server hardening, security policies and Secure Configuration Documents.
- Sharing of Background Verification of its personnel, working on LICI Project.
- Business Continuity Management and Disaster Recovery.

The Bidder having access to IT infrastructure of LICI shall be managed as per Third Party Access Standard & Procedure of LICI. If required, LICI Policy on Information security requirement for third-party document will be shared with the successful Bidder.

LICI shall reserve the right to carry out Security Assessment of the services, processes, applications and solutions and underlying infrastructure components of the selected Bidders through their empanelled information security service provider. In case of any observations or vulnerabilities reported during these testing, the successful Bidder shall close the observation and mitigate the risk within one month without any additional commercial levied to LICI.

Failure to close the vulnerabilities within one month will attract penalty. The contracts relating to outsourced services with the selected Bidders shall detail security requirements incompliance with LICI Security Policies and supporting Standards &

Procedures and the selected Bidders shall demonstrate compliance with such requirements.

1. Risk Management

LICI shall vet Bidders/suppliers, and third-party service providers to ascertain their capabilities, trustworthiness, the adequacy of their internal security practices, the effectiveness of safeguards, their supply chain relationships, and any risks that may be associated with those relationships and dependencies. The requirements for and evaluation of products and discrete components shall extend beyond an assessment of whether functional and technical requirements are satisfied and shall also address the applicable cyber security risks.
Security risks in the supply chain may occur as systems, software, and hardware, are being developed, designed, assembled, stored, delivered, installed, operated, maintained, and decommissioned. Cyber supply chain risk management processes shall therefore identify and seek to mitigate the associated security risks at every stage, throughout the acquisition, and development life cycle.
The supply chain risk management activities shall include performing a risk assessment of services, suppliers, and products; identifying relevant risk management controls; conducting due diligence; and continuously monitoring Bidders/suppliers, and service providers.
LICI shall schedule and conduct half-yearly risk assessments for contracted services, adapting security controls as needed to address evolving threats and vulnerabilities.

Right to Audit

1. IRDAI and other law enforcement agencies shall have right to audit to access Data and its log. The Bidder, shall provide the necessary co-operation to these authorities.

2. LICI reserves rights for auditing the Bidder as per the scope of agreement. The audit can be taken up by LICI Information Security Team, Internal Audit Team or by another independent audit or appointed by LICI as per such requirement, if any during the project period. If the compliance scores of suppliers in the audit are found less than 110%, then LICI may terminate this Agreement, if supplier fails to rectify or implement requisite compliance within fifteen days. The high-risk vulnerabilities shall be closed within one day without any additional commercial levied to LICI. Failure to close the vulnerabilities within the timeline shall attract penalty.

3. LICI reserves right to monitor activities of the Bidder in connection with this Agreement. The Bidder is required to furnish the relevant reports and logs to facilitate the monitoring and reporting of activities carried out.

4. Bidder shall take all necessary measures to mitigate the risk(s) involved with non-compliance areas observed during such audits within 15 days from it is being reported to them.

5. Bidder may be asked to submit documentation regarding the resolution of audit disclosed deficiencies and inspection of their processing facilities and operating practices.

Third party certifications

Based on the criticality of the contracted service and risk assessment of the service provider, LICI may also depend on globally recognized Third party certifications .The circumstances and procedures under which reliance on recognized third-party certifications shall be placed instead of conducting an internal/external audit as given below

(i) Third-party certification should be issued by a credible, accredited body (such as ISO, SOC, or PCI DSS),
(ii) Scope of certification should match the LICI's compliance, security, or operational requirements,
(iii) Certification should be relevant to the third party's provided services,
(iv) Certification report should include detailed information about controls, testing procedures, and outcomes which provide transparency and assurance comparable to an audit (e.g. SOC 2 Type II certification),
(v) Where risk assessment indicates a low risk or a Non-critical Service,
(vi) Where the third party has consistently met compliance standards in previous audits or assessments,
(vii) Conducting audit on the third party is not feasible as the activity involved is highly technical for which the required expertise is not available with the LICI or its empanelled external auditors.

4 .Monitoring of Service levels

LICI shall monitor service performance levels to check adherence to the agreements. Appropriate action shall be taken when deficiencies in the service delivery are observed.

5. Incident Reporting

LICI mandates prompt security incident reporting by Bidders, establishing clear protocols for incident notification, response, and recovery processes. Critical security incidents like compromise of critical system/information, unauthorised access to IT system/data, malicious code attacks such as spreading of viruses/worms/Trojan/botnets /spyware, attacks on servers such as database, mail, and DNS and network devices such as routers must be notified within six (6) hours of noticing or detecting the incident.

Incident Reporting which includes the time for reporting, and types of incidents (e.g., data breaches, denial of service, service unavailability, etc.) required to be reported to LICI by the Bidder, including incidents reported by its suppliers/service providers,

6. Non-Disclosure Agreement

The Non-Disclosure Agreement shall contain clauses related to:
Use of Confidential Information
Remedies, if there is a breach of the confidentiality agreement.
Time frame for which sensitive information must be kept confidential.
Return of Information after the completion of business between the parties.

7. Business Continuity and DR plan

Service providers are required to develop and establish a robust framework for documenting, maintaining, and evaluating the Business Continuity Plan (BCP) and Disaster Recovery Plan (DRP) commensurate with the nature and scope of the outsourced activity. Risk management and disaster recovery plans which shall be established and communicated,

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

8. Backup and Recovery

Service Provider/Bidder shall maintain a definitive media library (DML) containing all authorised versions of software assets required for system recovery and ensure that it is updated and regularly audited and provide the information to LICI

9. Exit/Terminations

Contract renewals/terminations shall be managed through a structured process encompassing access control adjustments, secure information transfer, handover plans, exit management execution, and comprehensive documentation.
LICI shall implement a clear procedure that includes notice periods, conditions for termination, and procedures for secure transitioning services.
Upon contract termination, Bidder shall ensure the secure return or certified destruction of all data initially provided or subsequently generated by the external supplier, ensuring the protection of information assets. Bidder shall ensure smooth transition to New Providers and coordinate the handover of services to new providers or internal teams. Update all relevant documentation and processes to reflect the changes.

10. Renewal of contract

LICI shall assess the necessity of contract renewal based on cybersecurity performance and decide upon renewal or termination ensuring compliance with end-of-contract data and resource handling requirements.

11. Termination/penal action on Security breach

LICI reserves the right to take appropriate penal actions including termination of the contract in the event of a security breach caused by the acts or omissions of the service provider or its Personnel, sub-contractors, or in the event of Intentional infringement, failure to take measures to mitigate the damage which occurred, failure to take remedial measures to prevent further breaches or lack of collaboration with LICI or the regulatory/law enforcement authorities. In the event of a security/data breach caused by the acts or omissions of the service provider or its Personnel, or sub-contractors during the Contract Period, the contract of the service provider will not be renewed for a further period, without the specific approval of the CISO of LIC.

12. Monitoring

LICI shall monitor the defined Key Performance Indicators (KPIs) to measure the effectiveness and efficiency of its Supply Chain Security Management processes

13. Access Control mechanism

LICI shall implement secure remote access mechanisms where access is allowed remotely, for the purpose of development, maintenance, or the operation of ICT/OT systems. Remote access requirements, such as - access only to vetted personnel, using a secure VPN, employing multi-factor authentication, or limiting access to the specified business hours or from specified geographic locations shall be implemented by LICI and service provider is required to comply to these controls.
LICI shall implement access control mechanisms, granting the least privilege necessary to perform contracted services and applying stringent authentication methods. – Access to IT systems of the LICI granted to staff of third parties, service providers, Bidder partners, etc. shall be time-limited, granted on a need-to-know basis, and monitored. Remote access wherever granted shall be tracked, logged, and managed

14. Network segregation/principle of least privilege
LICI shall implement necessary security mechanisms, including access control mechanisms that adhere to the principle of least privilege, network segregation to ensure Bidder access is isolated from critical internal systems, robust endpoint security solutions, regular security assessments, and other applicable protective measures to maintain the organization's security integrity.
Service Provider/Bidder shall employ robust access controls to restrict unauthorised access to the data. Use role-based access controls (RBAC) and ensure that only authorised individuals or systems have permission to access and modify the data.

15. Software Bill of Material (SBOM)
LICI shall obtain from Bidder/Service Provider Software Bill of Material (SBOM) for any new software products/ Software as-a-Service applications (SaaS) before it is procured. SBOMs include all the open source and third party elements in a code base, versions of the components utilized in the codebase, and current patch status and enable security teams to immediately detect any related security or license risks.

16. Comprehensive Control and Visibility
LICI shall maintain comprehensive control and visibility of all security aspects for sensitive or critical information or information systems accessed, processed, or managed by a third-party service provider.
LICI shall retain visibility into security activities such as change management, identification of vulnerabilities, and information security incident reporting/ response through a clearly defined reporting process, format, and structure.

17. Secure Devices and Software
Service providers are mandated to use secured and approved devices and software, ensuring they comply with the LICI's information security policies and hardening controls to prevent the introduction of vulnerabilities.

18. Secure data communication channels
Service providers and LIC to establish secure communication channels employing encryption and secure file transfer protocols to protect sensitive information exchanged during the Contract Period.

19. SLA Metrics Monitoring related to Cyber incidents
LIC shall establish ongoing monitoring of KPIs of service providers/Bidders, such as incident response times, system uptime in case of threats, and mean time to detect and respond to breaches.
Service Provider/Bidder shall provide comprehensive security reports to stakeholders, maintain detailed records of security incidents, their resolutions, and conduct thorough reviews of security alerts and feedback to pinpoint patterns and enhance defensive measures.

20. Communication protocol

LICI and Bidder/Service provider shall devise a communication protocol within the SLA that mandates secure and timely reporting on service performance, security incidents, and resolution progress.

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

21. Dispute resolution mechanism

LICI shall formalize a dispute resolution mechanism in the SLA, including secure escalation which imposes financial penalties for security non-compliance, while also considering provisions for force majeure events and allowing time for corrective actions in cases of significant breaches.

22 Data Security Clauses

LIC shall enforce data protection agreements, and mandates that service providers/Bidders handle, store, and process data in accordance with privacy laws and cyber security regulations including the IRDAI guidelines and provisions of the DPDP Act 2023 and its Rules and in accordance with Data Protection and Privacy Requirements for data encryption, handling, and retention, in compliance with applicable privacy regulations.

n. All data shall be designated with ownership with assigned responsibilities defined, documented and communicated. Data, and objects containing data, shall be assigned a classification based on data type, jurisdiction of origin, jurisdiction domiciled, context, legal constraints, contractual constraints, value, sensitivity, criticality to the organization and third-party obligation for retention and prevention of unauthorised disclosure or misuse.

o. Data servers and Data to be hosted in India only. Privacy by Design to be implemented & Data Protection Impact Assessments to be carried out periodically.

p. Bidder shall establish policies & procedures, and implement mechanisms for encrypting sensitive data in storage (e.g. file servers, databases, and end-user work stations),data in transmission (e.g., system interfaces, over public networks ,and electronic messaging) and secure disposal & complete removal of data from all storage media, ensuring data is not recoverable by any computer forensic means.

q. Bidder shall ensure that appropriate technology measures are in place to protect the storage and exchange of information. Supplier shall implement data privacy for all the business-critical data while at rest as well as during transit. Strong encryption algorithms shall be used and key exchange shall happen in a secure manner during data transmission.

r. Bidder shall take adequate measures which will ensure the maintenance of the integrity and accuracy of data being processed.

s. Security mechanisms shall be implemented to prevent data leakage. Data retention controls shall also ensure that the multiple copies of the data stored in different locations are also destroyed post the retention time frame. Bidder shall take adequate measures which will ensure the maintenance of the integrity and accuracy of data being processed.

t. Risk assessments associated with data governance requirements shall be conducted at planned intervals considering the following:

- Awareness of where sensitive data is stored and transmitted across applications, databases, servers and network infrastructure,
- Compliance with defined retention periods and end-of-life disposal requirements,
- Data classification and protection from unauthorised use, access, loss, destruction,

and falsification.

u. If Bidder adopts multi-tenancy and data commingling architectures, Service Receiver/ LICI Mandates Supplier to isolate its data from other customers' data, at the least, through logical separation at schema level for Service Receiver/ LICI related information database.

v. In case of data hosted on cloud, then the same shall be hosted on servers located only within India and ensure compliance with applicable Indian regulatory circulars, guidelines issued from IRDAI. Supplier shall ensure that the cloud Bidder shall not host any LICI data outside India under any circumstance.

w. Operating systems, Web servers, Database etc. used for processing LICI information shall be hardened in line with CIS (Center for Internet Security) Benchmarks and configuration review of these systems shall be performed at least yearly.

x. Bidder shall implement data backup and destruction procedures to protect critical information (as applicable) on a regular basis. Periodic checking shall be performed to give assurance on the reliability of media that holds the information.

y. Controls to ensure protection of secret or confidential information stored in cloud shall be established as per applicable regulatory requirements. Also, the cloud servers where the application is hosted, and the data base shall be available only in India.

z. Encryption algorithms - Strong encryption algorithms should be used.
Use data masking techniques/encryption to obfuscate sensitive data, replacing it with fictional or altered values while preserving the data's format and structure. This can be useful for testing or development environments.

23. Documentation
Service Provider/Bidder shall document technical service requirements and specifications and standard operating procedures to ensure a clear understanding of service expectations.

24. SLA Monitoring tools
LICI shall have access to a monitoring system that accurately tracks and reports service performance in compliance with SLA metrics. LICI shall validate and calibrate monitoring and reporting tools before their use to ensure accuracy in SLA enforcement.

25. Change Management
Service Provider/Bidder shall establish a formal change management process with appropriate approvals from LICI to ensure that any modifications to the service environment are controlled and do not adversely affect SLA commitments.

26. Cloud Computing Services
With respect to the use of cloud computing services, integration of logs, and events from the Cloud Service Provider (CSP) into the SOC of the LICI/MSSP of LICI wherever applicable and/ or retention of relevant logs in the cloud for incident handling and reporting must be ensured

Compliance Statement:
DECLARATION BY THE Bidder

Terms & Conditions

We …………………………………………………………………………… hereby undertake and agree to aBide by all the terms and conditions stipulated by LICI in the Tender document under Mandatory Information Security Criteria. We hereby also agree to comply with all the requirements of LICI, Deliverables, related addendums, appendices and other documents including any changes, if any, made to original tender documents issued by LICI.

The cost of service, process, resources, training, documents, rate contract, tools etc finally arrived and accepted by LICI will be binding on us for period of the contract.

We accept that, we will not levy any other charges on LICI, in any form to meet the obligations as per scope of this Tender including all deliverable, requirements, terms & conditions etc.

We certify that the services offered by us in response to the Bid conform to the security, technical and functional specifications stipulated in the Tender.

For and on behalf of: ----------------------(Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place:
Date:

31.70 Annexure 15: Details of Litigation(s)/Blacklisting/ Insolvent

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

Details of Litigation(s)/Blacklisting/ Insolvent

(To be submitted on Bidders letterhead)

This has reference to the LICs RFP Reference No: LIC- RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/date 28/07/2026

(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) We ___________________________ (name and address of the Bidder) hereby confirm that we have not been black-listed/de-barred by any Govt./ PSU/ BFSI organization/ Government Departments in India, including LIC, as on date of submission of the Bid. Also, there has been no occasion of disassociation with any of our customers in India on account of delayed/defaulted deliveries or services during last three years. **(C)** We confirm that we have not been declared as Insolvent at any point of time.

For and on behalf of: ----------------------(Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place:
Date:

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

31.71 Annexure 16: Land Border Declaration

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

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

To
Executive Director (CRM/PS)
Life Insurance Corporation of India,
Central Office, CRM Department,
5thFloor (Link), "Yogakshema",
Jeevan Bima Marg, Mumbai – 400021

Dear Sir,

RE: Response to RFP – Call Centre Services for LIC of India

LIC Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27Dated: 28/07/2026

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

Dated at …………. this …………. day of …………. 2026.

For and on behalf of: ----------------------(Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place:
Date:

31.72 Annexure 17: Certificate for RFP Cost Waiver for MSME/NSIC Firms

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

(To be signed on Plain Paper)

To
Executive Director (CRM/PS)
Life Insurance Corporation of India
Central Office, CRM/PS Department,
5th Floor (Link),"Yogakshema"
Jeevan Bima Marg,
Mumbai –400021.

Dear Sir,

This is to certify that M/s. _________________________________, having registered office at ___________________________________has made an original investment of Rs.__________/- in _________________, as per Audited Balance Sheet as on 31.03.2025. Further we certify that the Company is classified under SME as per MSME Act 2006.

We have checked the books of accounts of the company and certify that the above information is true and correct.

Chartered Accountant Firm Name:
Signature:
Firm Seal:
Name:
Reg.No.:
VID No.:

31.73 Annexure 18: Make in India Certificate

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

Bidder's Name________________________

To,

The Executive Director (CRM/PS),
Life Insurance Corporation of India
Central Office, CRM/PS Department,
5th Floor (Link)," Yogakshema"
Jeevan Bima Marg,
Mumbai – 400021.

Subject: Request for Proposal –for availing Call Center Services for Life Insurance Corporation of India.

Dear Sir/Madam,

In line with Government of India Public Procurement Order No. P-45021/2/2017-PP (BE-II) dated 16.09.2020 regarding Guidelines on Public Procurement (Preference to Make in India) Order, 2017 (PPP-MII Order), and subsequent revisions including letter No. P-45021/2/2017-PP (BE-II)-Part (4) Vol. II dated 19.07.2024 and amendments thereto, we hereby declare that:

We, M/s. ____, qualify as a Class-I / Class-II Local Supplier under the above Order.

The local content in the goods/services offered against this RFP is ________%.

Details of location at which local value addition will be made as follows:___________________________________

We understand that false declaration will be in breach of the Code of Integrity under Rule 175(1) (i) (h) of the General Financial Rules (GFR) 2017 for which a bidder or its successors can be debarred for up to two years as per Rule 151(iii) of the GFR 2017 along with such other actions as may be permissible under law and may attract action as per the provisions of the said Order.

We have submitted the details indicating total cost value of inputs used, total cost of inputs which are locally sourced and cost of inputs which are imported, directly or indirectly with the commercial proposal.

[Signature of Authorised Signatory]

Place:
Date:
Name:
Designation:
Seal:

(Certificate from Statutory Auditor/ Cost Auditor/ Cost Accountant/Chartered Accountant of the company giving the percentage of local content to be submitted if contract value is above 10 crores)

31.74 Annexure 19: Undertaking for the Business Rules, Terms & Conditions of ORA

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

(To be submitted on company letterhead by all the Bidders participating in Online Reverse Auction)

To,

Executive Director (CRM/PS),
Life Insurance Corporation of India,
Central Office, CRM/PS Department,
5th Floor (Link), "Yogakshema",
Jeevan Bima Marg, Mumbai-400021

Dear Sir/Madam,

Re.: Acceptance of Terms & conditions of Online Reverse Auction for RFP Ref: LIC/CO/CRM/PS/CCS/RFP/ 2026-27, Dated: 28/07/2026

We refer to the captioned subject and confirm that :

1) The undersigned is an authorised representative
2) We have accepted and will abide by all Terms and Conditions of RFP without any deviation. We also accept and abide by the Business Rules and Terms & Conditions of Online Reverse Auction. (**Annexure-19**)
3) Life Insurance Corporation of India (LIC) and the ORA Service Provider shall not be liable and responsible in any manner what so ever form your failure to access and Bid in Online Reverse Auction due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc., before or during the auction event.
4) We also confirm that we have a valid class II/III digital certificate issued by a valid Certifying Authority.
5) We will participate in Online Reverse Auction conducted by ORA Service Provider, and agree to enter into an agreement with them (Service Provider) for making the process of Online Reverse Auction and its result legally binding on us.
6) We will fax/email duly signed, filled in prescribed format **(Annexure-24)** to LIC within 24 hours of end of Online Reverse Auction without fail. The Original signed **(Annexure-24)** will be submitted in person to LIC before **---------------------------**.
7) We hereby give an undertaking for ---------------------------- as per the scope of work under the RFP **Ref:LIC/CO/CRM/PS/CCS/RFP/ 2026-27, Dated: 28/07/2026** at our final lowest Bid price of Online Reverse Auction. In case of backing out from the reverse auction process or not agreeing to perform as per the rates quoted, LIC is free to take appropriate action against us and debarring us from participating in any tenders in future.

8) We nominate our official Mr./ Ms________________Designation_________of our company to participate in Online Reverse Auction. We authorize the service provider to

issue USER ID & PASSWORD to him / her.

9) His official e-mail and contact number are as under

Email:	Mobile:
Office Tel. No.:	Office Fax No.:

For and on behalf of: ---------------------- (Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place:
Date:

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

31.75 Annexure 20: E-Tendering Guidelines and Information

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

Special Conditions &instructions for using online Electronic Tendering System (eTS) through portal (website) **http://www.tenderwizard.com/LIC** adopted 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 the e-tendering System (time schedule) hereinafter referred as "Key Dates" 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 authorised 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):

Contact the help desk whose details are mentioned below:
Address:
Antares Systems "Honganasu",
#137/3, Bangalore Mysore Road,
Opp. KMS Coach Builders,
Kengeri, Bangalore – 560 060".

Help Desk Contact Details:

Name	E-mail address	Landline Phone No.	Mobile No
Help Desk No.		080-45811365, 080-40482100	
Mr. Senthil Raj	senthil@antaressystems.com		9731467274
Ms. Hithaishi	hithaishi.p@antaressystems.com lokesh.hr@antaressystems.com		9731737722
Mr. Rudresh K S (For DSC Queries)	rudresh.ks@etenderwizard.com		9969395522

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 authorised 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 Authorisation certificate signed by all partners to use the Digital Certificate as per IndianInformationTechnologyAct2000 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 authorised 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 authorised user and that a fresh digital certificate is procured and issued an "Authorisation 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 authorised users in a private/Public limited company. In this case, the Authorisation 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 Earnest Money Deposit: (When applicable)
Contractors have to submit Bank Guarantee towards Earnest Money Deposit of ₹10,00, 000/ - (Ten lakh only).

A scanned copy mandatorily along with of Bank Guarantee against EMD should be uploaded at 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 (CRM-PS), Central office, Life Corporation of India, 'Yogakshema,5th Floor(Link) Jeevan Bima Marg, Mumbai -400021in the sealed envelope within the time &date as mentioned in Key Dates of e-Tender, otherwise your BID will not be evaluated / scrutinized.
Bank Guarantee received towards Earnest Money Deposit shall be returned through to issuing Bank in respect of the unsuccessful Bidders as applicable.

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

Submission of online Bids:

(These may be clarified from M/s Antares (Tender wizard) 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-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 Bidder’s 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.

31.76 Annexure 21: Declaration for No Discrepancy in Electronic and Physical Document Submitted

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

We, M/s _______________, having our registered office at ………………., hereby confirm that all the documents submitted by us in hard copy and those uploaded on the e-tender portal for the RFP titled "Request for Proposal for availing CALL CENTRE SERVICES" are true, complete, and correct in all respects.
We further confirm that there is no ambiguity/ discrepancy/ variation whatsoever between the hard copy documents and the documents uploaded online.

We hereby take full responsibility for the authenticity, accuracy, and consistency of all documents submitted.

For and on behalf of: ----------------------(Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place:
Date:

31.77 Annexure 22: Letter of Authorisation for Signing of Bid Documents

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

To,
Executive Director (CRM/PS),
Life Insurance Corporation of India,
Central Office, CRM/PS Department,
5th Floor (Link), “Yogakshema”,
Jeevan Bima Marg, Mumbai-400 021.

Dear Sir/Madam,

Re: Authorisation for Signing of Documents – RFP for Call Centre Services

We, ……………, a company incorporated under the provisions of the Companies Act, [Year], having our registered office at………………………………………, hereby authorize Mr./Ms………………………., holding the designation of …………….., to act as the Authorised Signatory on behalf of the Company for the purpose of the above-mentioned RFP for Call Centre Services.

The Authorised Signatory is hereby duly empowered to:

a) Sign and submit the Bid/response to this RFP, including all supporting documents, annexures, declarations, and correspondence related to this tender process.
b) Provide undertakings, declarations, and confirmations on behalf of the Company, including submission of an undertaking (as per Annexure-I) confirming that, if selected, the Company shall execute and submit the Non-Disclosure Agreement (NDA) in the prescribed format (Annexure-II).
c) Represent the Company in all legal, commercial, and financial matters pertaining to this Bid and the resulting contract, including execution of the agreement and related documents.
d) This Authorisation is issued pursuant to the approval of the Competent Authority / Board of Directors, vide resolution dated ……….. A duly certified copy of the Power of Attorney / Board Resolution authorizing the undersigned and/or the Authorised Signatory is enclosed herewith.

We hereby confirm that all acts, deeds, and things done by the said Authorised Signatory shall be binding on the Bidder…………..
We further confirm that the Company meets all eligibility criteria as specified in the RFP as on the date of Bid submission and does not attract any disqualification conditions at any stage of the selection process. We understand that failure to meet the eligibility criteria or any disqualification identified at any stage may result in rejection of our Bid.
This Authorisation shall remain valid for the entire duration of the tender process and the Contract Period, if awarded.

Yours faithfully,
For and on behalf of: ----------------------(Bidder)
Authorised Signatory
Name:
Designation:
Office Seal:
Place and Date:
Encl.: Certified Copy of Board Resolution/ Power of Attorney Undertaking as per Annexure-I

31.78 Annexure 23: Human Resource Certificate

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026 Date:

Bidder should provide documentary evidence of skilled staff on rolls, Help Desk support and brief details of dedicated manpower, which the Bidder proposes to deploy on the LIC Call Center Services Project

Human Resource Availability

Area of Expertise	Expertise	Existing Manpower	To be Deployed for LIC
Project Management for Call Centre Services	Level 1		
	Level 2		
	Level 3		
API integration	Level 1		
	Level 2		
	Level 3		
UAT SET UP	Level 1		
	Level 2		
	Level 3		
Any other	Level 1		
	Level 2		
	Level 3		

Level 1: - Resources with minimum of 5 years of experience in the area of expertise with relevant qualifications.
Level 2: - Resources with minimum of 2 years of experience in the area of expertise with relevant qualifications.
Level 3: - Resources with less than 2 years of experience in the area of expertise with relevant qualifications.

For and on behalf of: ________________________ (BIDDER)

Authorised Signatory
Name:
Designation:
Office Seal:
Place:
Date:

31.79 Annexure: 24 Data Processing Addendum for Vendors

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026

This Data Processing addendum ("**addendum**") is made on ____________ by and between <NAME> and __________________ ("**company**"), which shall be deemed to come into effect as of either the date of the last signature below or XX XX, 20XX, whichever occurs earlier (the **"Effective Date"**).

(LIC and the company are sometimes hereinafter collectively referred to as the "**Parties**" and individually as a "**Party**".)

WHEREAS:

1. LIC and the company had executed the ___________ Agreement dated ___________ ("**principal agreement**").
2. After the execution of the principal agreement, both the parties mutually agreed to capture their understanding with respect to, inter-alia, matters concerning Processing of Personal Data related to 'Data Principals' (as defined hereinafter).
3. In view of the aforesaid, the parties are now executing this addendum to record the same and to make on and from the 'Effective Date' certain amendments (as set out herein) to the principal agreement which shall form part of the principal agreement or other written or electronic agreement between LIC and the company to reflect the Parties' understanding regarding the matters set forth herein.

NOW, THEREFORE, the Parties hereby agree as follows:

1. Definitions and Interpretation

1.1 In this addendum, the capitalised terms listed below shall have the following meanings:

1.1.1 "**Company-Collected Data**" means Personal Data processed by the company on behalf of <<Entity Name>>.

1.1.2 "**Data Protection Laws and Regulations**" means all applicable laws and regulations relating to privacy or the use or Processing of data relating to natural persons, including **The Digital Personal Data Protection Act, 2023** and the **Digital Personal Data Protection Rules, 2025**

1.1.3 **"Data Fiduciary"** means any person who alone or in conjunction with other persons determines the purpose and means of Processing of Personal Data. It is <Entity Name> and includes its affiliates.

1.1.4 **"Data Principal"** means the individual to whom the Personal Data relates and where such individual is—

(i) A child includes the parents or lawful guardian of such a child.

(ii) A person with disability, includes her lawful guardian, acting on her behalf.

1.1.5 “**Data Principal Request**” means a request from a Data Principal to exercise the Data Principal’s rights under Data Protection Laws and Regulations in relation to Personal Data, including with respect to:

a. Right to access information about Personal Data.
b. Right to correction and erasure of Personal Data.
c. Right of grievance redressal.
d. Right to nominate.

1.1.6 **“Data processor”** means any person who processes Personal Data on behalf of a Data Fiduciary and includes a sub-processor. It is <Entity Name> and includes its affiliates.
1.1.7 “**Permitted Purpose(s)**” means the receipt and subsequent use of Personal Data:
a. As permitted by Data Protection Laws and Regulations.
b. As instructed by <<Entity Name>>; and/or
c. As specifically set out in the principal agreement or this addendum.
1.1.8 “**Personal Data**” means means any data about an individual who is identifiable by or in relation to such data, in a digital format.
1.1.9 “**Process**” or “**Processed**” or “**Processing**” in relation to Personal Data, means a wholly or
partly automated operation or set of operations performed on digital Personal Data, and includes operations such as collection, recording, organisation, structuring, storage, adaptation, retrieval, use, alignment or combination, indexing, sharing, disclosure by transmission, dissemination or otherwise making available, restriction, erasure or destruction
1.1.10 “**Services**” means services, products and/or other activities to be supplied to <<Entity Name>> or carried out by the company pursuant to the principal agreement.

1.2 All capitalized terms used in this addendum and not otherwise defined herein, unless the context otherwise requires, have the meanings given to such terms in the principal agreement and the Data Protection Laws and Regulations.

2. Processing of Personal Data

2.1 The Parties agree that with regard to the Processing of Personal Data, the company shall be deemed to be the <Processor/Fiduciary> and shall be responsible for compliance with all applicable laws, rules, and regulations in connection with its use, including, but not limited to, Data Protection Laws and Regulations.
2.2 The company shall treat Personal Data as confidential information. It shall only process Personal Data in accordance with the permitted purposes or as instructed by LIC or in accordance with the conditions laid down in this addendum. The instruction at the time of entering into this addendum by LIC is that the company may only process the Personal Data with the purpose of delivering the Services under the principal agreement.

2.3 The company shall seek prior written approval from LIC if it processes Personal Data beyond the scope and purpose mentioned in the Principal Agreement. Upon failure to seek written or denial of an approval by LIC and continuation of processing Personal Data beyond the scope or independently defined purpose of processing, then the company shall solely be treated as Data Fiduciary to the extent it processes Personal Data beyond the purpose.

2.4 Annexure 1 to this addendum sets out certain information regarding the processor/fiduciary's Processing of the personal Data. LIC may make reasonable amendments to Annexure 1 by written notice to the company from time to time as LIC considers it necessary to meet those requirements.

2.5 The company shall take no unilateral decisions regarding the Processing of the Personal Data for other purposes, including decisions regarding the provision thereof to third parties and the storage duration of the data.

2.6 The company shall comply with its obligations under Data Protection Laws and Regulations in respect of the Processing of all Personal Data and as per the Scope defined in the Principal Agreement.

2.7 The company's obligations arising under the terms of this addendum apply also to whosoever processes Personal Data under the company's instructions.

2.8 The company shall take reasonable steps to ensure the reliability of any employee, agent or contractor who may have access to the Personal Data, ensuring in each case that access is strictly limited to those individuals who need to know / access the relevant Personal Data, as strictly necessary for the purposes of the principal agreement, and to comply with applicable laws in the context of that individual's duties to the company processor/fiduciary, ensuring that all such individuals are subject to confidentiality undertakings or professional or statutory obligations of confidentiality.

3. Security

3.1 In Processing the Personal Data, the company shall maintain the appropriate technical and organizational measures to protect Personal Data (including protection against unauthorized or unlawful Processing and against accidental or unlawful destruction, loss or alteration or damage, unauthorized disclosure of, or access to, Personal Data), and to ensure the confidentiality and integrity of such Personal Data.

3.2 Company will implement and maintain a standard and appropriate security program comprising adequate security, technical and organizational measures, including encryption, access controls, monitoring, and breach response, to protect against unauthorized, unlawful, or accidental processing, use, erasure, loss, or destruction of, or damage to Personal Data. The Company shall also maintain detailed access and processing logs for all Personal Data for a minimum period of one (1) year after processing, in compliance with applicable law, and ensure such logs are protected against tampering and unauthorized access.

3.3 Company will not modify, alter, delete, publish, or disclose any Personal Data to any third party, nor allow any third party to process such Personal Data on company's behalf unless the third party is bound to similar confidentiality and data handling provisions.

3.4 Company shall make sure that only its personnel who "need-to-know" will be given access to Personal Data to the extent necessary to perform its obligations. It shall provide adequate training to its staff and ensure that they comply with the obligations under this addendum.

3.5 The company shall provide LIC, promptly on request, with details regarding the measures it has adopted to comply with its obligations under this addendum and under the Data Protection Laws and Regulations.

4. Third party sub-processors

4.1 The company may authorize within the framework of this addendum to engage third parties to process the Personal Data ("**sub-processor**"), with the prior written approval of LIC

4.2 The company shall in any event ensure that such sub-processors will be obliged to agree in writing to the same duties that are agreed between LIC and the company pursuant to this addendum.

4.3 The company may continue to use those sub-processors already engaged by the company as at the date of this addendum, subject to the company in each case as soon as practicable meeting the obligations set out in Clause 4.4.

4.4 With respect to each sub-processor, the company shall:

a. Before the sub-processor first processes Personal Data, carry out adequate due diligence to ensure that the sub-processor can provide the level of protection for Personal Data required by the principal agreement.

b. Ensure that the arrangement the company and the sub-processor, is governed by a written contract including terms which offer at least the same level of protection for Personal Data as those set out in this addendum and the applicable laws.

c. Provide for review such copies of the Processing agreement with sub-processor as LIC may request from time to time.

If that arrangement involves a restricted transfer, ensure that the requirements prescribed for transfer outside India are fulfilled, for example compliance should be maintained with respect to the 'data transfer restriction' issued by the Government of India.

4.5 The company shall be liable for the acts and omissions of its sub-processors to the same extent the company would be liable if performing the services of each sub-processor directly under the terms of this addendum.

5. Reporting

5.1 In the event of a security leak and/or the leaking of Personal Data, the company shall, to the best of its ability, promptly notify LIC. This duty to report applies irrespective of the impact of the leak. The company will ensure that furnished information is complete, correct, and accurate in all respects and as required by the Digital Personal Data Protection Act, 2023 and the DPDP Rules, 2025.

5.2 The duty to report includes in any event the duty to report the fact that a leak has occurred, including details regarding

(a) a description of the breach, including its nature, extent, timing and location of occurrence and the likely impact

(b) the consequences relevant to a 'Data Principal', that are likely to arise from the breach.

(c) the broad facts related to the events, circumstances and reasons leading to the breach.

(d) measures implemented or proposed, if any, to mitigate risk.

(e) any findings regarding the person who caused the breach.

(f) remedial measures taken to prevent recurrence of such breach

The report shall contain sufficient information to allow LIC to meet any obligations to report or inform 'Data Principal' and 'Data Protection Board of India' of the Personal Data breach under the Data Protection Laws and Regulations.

5.3 Sub-processor shall co-operate with company and take such reasonable commercial steps as are directed by company to assist in the investigation, mitigation, and remediation of each such Personal Data Breach.

6. Other Obligations

6.1 The company shall, to the extent legally permitted, promptly notify LIC if a 'Data Principal Request' that relates to Personal Data is received by it.

6.2 The company shall promptly notify the LIC upon receipt of any Data Principal Request and shall not take any action except as expressly instructed in writing by the LIC. The processor shall maintain records of such notifications and instructions for a minimum of one (1) year for compliance purposes.

6.3 The company shall provide LIC with full co-operation and assistance in responding to any 'Data Principal Request' by implementing reasonable and appropriate technical and organizational measures for the fulfilment of obligations to respond to a 'Data Principal Request' under Data Protection Laws and Regulations.

6.4 The company shall promptly co-operate with LIC and promptly provide such information and assistance as LIC may require, to enable LIC to comply with its obligations under the Data Protection Laws and Regulation.

6.5 The company shall after LIC's written request hereof provides documentation substantiating that: (a) the company Data processor/fiduciary complies with its obligations under this addendum and its instruction; and (ii) the company complies with the Data Protection Laws and Regulation in respect of the Processing of the Personal Data.

7. Assessments and audits.

The company shall provide reasonable assistance to LIC with any data protection impact assessments and audits, required in terms of The Digital Personal Data Protection Act, 2023 and Digital Personal Data Protection Rules, 2025.

8. Confidentiality

8.1 The company agrees that it shall maintain the Personal Data processed by it on behalf of LIC in confidence.
8.2 The company agrees that, save with the prior written consent of LIC, it shall not disclose any Personal Data supplied to the processor/fiduciary by, for, or on behalf of, the LIC to any third party.
8.3 The company shall not make any use of any Personal Data supplied to it by LIC otherwise than in connection with the provision of services to LIC.
8.4 The company shall ensure that access to Personal Data is restricted to only the employees to whom it is necessary and relevant to process the Personal Data in order for the company to perform its obligations under the principal agreement and this addendum.
8.5 The obligations in this clause shall survive the termination of the principal agreement or this addendum.
8.6 Nothing in this addendum shall prevent either party from complying with any legal obligation imposed by a regulator or court. Both parties shall, however, where possible, discuss together the appropriate response to any request from a regulator or court for disclosure of information.

9. Deletion or return of company Personal Data

9.1 The company shall within [3 days] of the date of cessation of any Services involving the Processing of Personal Data (the "**Cessation Date**"), delete and procure the deletion of all copies of those Personal Data.
9.2 The company shall (a) return a complete copy of all Personal Data by secure file transfer in such format as is notified by LIC to the company; and (b) delete and procure the deletion of all other copies of Personal Data processed by any sub-processor. The company shall comply with any such written request within [15 days] of the Cessation Date.
9.3 The company shall ensure that Personal Data is only stored and retained as necessary for the purpose(s) specified in the Applicable Laws requiring its storage and for no other purpose. The same shall be informed to LIC, prior to retaining the data.
9.4 The company shall provide written certification to LIC that it has fully complied with this section 9 within [15 days] of the Cessation Date.

10. Restricted Transfers

The parties agree that the data exporter and data importer will comply with all obligations/liabilities/penalties/restrictions casted upon the data exporter and data importer by the data protection laws or any other law of the country.

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

11. Right to Audit

11.1 To confirm compliance with this addendum, LIC shall be at liberty to conduct an audit of company's policies and practices (either on its own or by assigning an independent third party). Any such audit will follow the company's reasonable security requirements, and compliance with the Data Protection Laws and Regulations.
11.2 The findings in respect of the audit will be discussed and evaluated by the Parties and, where applicable, implemented accordingly by the company.

12. Liability and Indemnity

Company indemnifies LIC and holds them harmless against all claims, actions, penalties third party claims, losses, damages, and expenses incurred by LIC and arising directly or indirectly out of or in connection with a breach of this addendum.

13. Miscellaneous

13.1 This addendum is entered into for the duration set out in the principal agreement and this addendum may not be terminated in the interim.
13.2 Each Party hereto hereby represents that it has the legal and corporate right and full power and authority to enter and deliver this addendum, to perform its obligations hereunder and to consummate its actions and obligations contemplated hereby.
13.3 The terms of this addendum shall on and from the Effective Date be deemed to have been incorporated and be an integral part of the principal agreement.
13.4 The provisions of Clause _______ of the principal agreement (*Jurisdiction and Governing Laws*) shall apply *mutatis mutandis* to this addendum, which are deemed to be incorporated herein for reference.
13.5 The provisions of this addendum shall be binding upon and inure to the benefit of the Parties hereto and their respective successors and permitted assigns and affiliates.
13.6 The execution and delivery of this addendum by delivery of a facsimile or electronically recorded copy bearing a copy of the signature of a party shall constitute a valid and binding execution and delivery of this addendum by such party. Such copies shall constitute enforceable original documents.

[Signature page to follow]

DETAILS OF PROCESSING OF PERSONAL DATA

This Annexure 24 includes certain details of the Processing of Personal Data

subject matter and duration of the Processing of Personal Data

[**Include description here**]

The nature and purpose of the Processing of Personal Data

[**Include description here**]

The types of Personal Data to be processed

[**Include list of data types here**]

The categories of Data Principal to whom the Personal Data relates

[**Include categories of Data Principals here**]

The obligations and rights of the Parties

The obligations and rights of the Parties are set out in the principal agreement and this addendum.

For transfers to (sub-) processors, also specify list of sub-processors, subject matter, nature, and duration of the Processing

[**Include description here**]

Technical and Organizational Measures

Organization should consider implementing the below controls as part of Technical and Organizational Measures to protect Personal Data:

S. No	List of technical and organizational measures	Description
1	**Logical Access Control**	Restricted access controls have been implemented i.e. Only personnel requiring access is provided access to the Personal Data
2	**Physical Access Control**	Restricted access controls have been implemented where Personal Data is stored in physical files, documents, servers and accessible to personnel
3	**Encryption**	Encryption is implemented at the database level or at the attribute level depending on the sensitivity of the Personal Data
4	**Data Masking (Anonymisation)**	Anonymisation is implemented to de-identify the Personal Data and de-link from other related attributes
5	**Data Masking (Pseudonymisation)**	Pseudonymisation is implemented to de-link the Personal Data from the Data Principal's identity
6	**Data Masking (UAT Data)**	Data is masked in the UAT environment if Personal Data is stored or copied from production to UAT instance for testing purposes
7	**Privilege Access Management**	Privilege access management is implemented for privilege user accounts to monitor the access to Personal Data by privileged users
8	**Application Security and VAPT**	Periodic Application security and Vulnerability assessment and

Life Insurance Corporation of India, Central Office, CRM Department, 5th Floor (Link), "Yogakshema", Jeevan Bima Marg, Nariman Point, Mumbai – 400021.

		penetration testing is conducted to identify vulnerabilities in the system Processing Personal Data
9	**Log Management**	in respect of any processing of personal data undertaken by Data Processor, such personal data, associated traffic data and other logs of the processing for a minimum period of one year from the date of such processing, for the purposes as specified in the Seventh Schedule, after which the Data Fiduciary shall cause such personal data and logs to be erased, unless further retention is required for compliance with any other law for the time being in force or notified by the Government.
10	**Secure Data Disposal**	Personal data that should not be retained for more than the defined retention period or that needs to be disposed off is disposed securely using a tool/technology or a method
11	**Audit Trail**	Audit trails are enabled for access to applications and database where Personal Data is stored either by Mahindra personnel or third parties' access to Personal Data
12	**IT Infra Disaster Recovery**	Availability of the infrastructure storing Personal Data has a DR plan and strategy
13	**Secure Backup**	Secure backup is maintained of all databases storing Personal Data securely
14	**DLP / Endpoint Protection**	DLP and Endpoint protection is implemented to detect unauthorised access and transfer of Personal Data
15	**SOC/ SIEM**	SOC/SIEM monitoring is carried out to detect data breach incidents related to Personal Data
16	**Privacy Trainings**	All company's employees/staff and especially personnel dealing with Personal Data undergo privacy trainings
17	**Certifications**	ISO 27001, 27701, SOC 2 certifications

31.80 Annexure 25: Service Covenants, Deficient Services, Remedial Measures and Deficiency Liability

RFP Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27/dated 28/07/2026

1. Definitions

For the purposes of this Annexure, the following terms shall have the meanings set forth below:

1.1. "Customer Data" means any data, information, records, content, communications, documents, materials or other information, whether in physical, electronic, digital, audio, visual or any other form, relating to or concerning LIC Customers, LIC, the Services or any interaction with LIC Customers, including:

(a) personal information, personally identifiable information, sensitive personal information and any other information protected under applicable laws and regulations;

(b) policyholder information, insured information, claimant information, nominee information, beneficiary information, legal heir information and prospect information;

(c) policy data, proposal data, claims data, servicing data, grievance data, customer communication records and customer transaction records;

(d) call recordings, voice recordings, call logs, interaction records, chat records, emails, correspondence, complaints, grievances, requests, tickets and case records;

(e) customer account information, authentication data, verification data and customer identifiers;

(f) reports, analytics, dashboards, MIS records and metadata derived from or relating to LIC Customers;

(g) any information collected, generated, processed, stored, transmitted, received, accessed, created, maintained or otherwise handled by or on behalf of LIC in connection with the Services; and

(h) any copies, extracts, summaries, compilations, derivatives, reproductions or adaptations of the foregoing.

For the avoidance of doubt, Customer Data shall include all information relating to LIC Customers, whether provided by LIC, directly obtained from LIC Customers, generated through the performance of the Services, or otherwise created, collected, processed, maintained, analysed or derived by the Vendor in connection with the Services, including information governed by the DPDP Act.

1.2. "Deficient Services" means any Services, Deliverables, reports, MIS reports, dashboards, analytics, call recordings, customer interactions, grievance handling activities, records, documentation, processes, controls, systems, personnel performance, outputs or other activities of the Vendor that:

(a) fail to comply with this Contract;

(b) fail to conform to the Specifications, Service Levels, SOPs, scripts, service protocols, quality standards, policies, procedures, compliance requirements or instructions prescribed, approved or communicated by LIC from time to time;

(c) are not performed in accordance with Good Industry Practice;

(d) fail to comply with all applicable laws and regulations, applicable regulatory requirements or IRDAI Regulations;

(e) contain any error, defect, omission, inaccuracy, inconsistency, insufficiency or non-conformity;

(f) fail to satisfy the purposes, standards, performance requirements, objectives or outcomes contemplated under this Contract;

(g) result in any deficiency in service, customer detriment, customer complaint, grievance escalation, operational failure, process failure, control failure, fraud event, data privacy incident, information security incident, regulatory observation, regulatory non-compliance or other adverse consequence attributable to the Vendor;

(h) comprise any recurring issue, adverse trend, systemic weakness, control deficiency, process gap, operational vulnerability or circumstance that could reasonably be expected to result in customer detriment, regulatory non-compliance, operational disruption, information security risk, data privacy risk or increased risk to LIC, LIC Customers or the Services; or

(i) otherwise fail to satisfy any covenant, undertaking, obligation, representation or commitment of the Vendor under this Contract.

1.3. "Deficiency Liability Period" means, in respect of any Services or Deliverables, the period commencing upon performance of the applicable Services or delivery of the applicable Deliverables and continuing for a period of three (3) years thereafter.

1.4. "Deliverables" means all reports, MIS reports, dashboards, analytics, call recordings, logs, records, audit trails, regulatory submissions, certifications, documentation, data, work products and other outputs required to be provided, generated, maintained or delivered by the Vendor in connection with the Services.

1.5. "Losses" means all losses, damages, liabilities, claims, actions, proceedings, judgments, settlements, awards, penalties, fines, compensation amounts, interest, costs and expenses (including legal fees, advocate fees, consultant fees, expert fees and professional fees), investigation costs, forensic costs, remediation costs, corrective-action costs, customer compensation amounts, restitution amounts, audit costs, data restoration costs, notification costs, regulatory compliance costs, business interruption losses, costs of responding to audits, inquiries, investigations or proceedings, reputational mitigation expenses and all other losses, costs, charges and liabilities suffered or incurred by LIC, whether arising under contract, tort (including negligence), statute or otherwise.

1.6. "Remedial Measures" means all actions, measures, activities, controls and steps necessary or desirable to investigate, correct, mitigate, contain, remedy, rectify, replace, re-perform, improve or otherwise address any Deficient Services or the consequences thereof, including:

(a) root-cause analysis;

(b) corrective actions and preventive actions;

(c) rectification, replacement, re-performance or reissuance of Services or Deliverables;

(d) process improvements, process redesign and governance enhancements;

(e) personnel replacement, staffing augmentation, supervision and retraining;

(f) service improvements and quality-control measures;

(g) remediation of customer grievances, customer complaints and customer detriment;

(h) remediation of privacy, cybersecurity, information security, operational, regulatory or compliance deficiencies;

(i) implementation of recommendations, directions or requirements issued by LIC, regulators, auditors or any competent authority; and

(j) any other measure reasonably required by LIC to ensure that Deficient Services are fully investigated, corrected, remedied and prevented from recurring.

1.7. "Services" means the call centre services to be provided by the Vendor in accordance with the Scope of Work and this Contract.

2. Vendor Service Covenants

The Vendor covenants, undertakes and agrees that throughout the Contract Period and during the applicable Deficiency Liability Period, it shall:

2.1. Personnel, Training and Service Delivery

(a) perform the Services professionally, diligently, efficiently, accurately and in accordance with Good Industry Practice, all applicable laws and regulations, applicable regulatory requirements, IRDAI Regulations and the requirements of this Contract;

(b) ensure that all personnel engaged in providing the Services possess the requisite qualifications, experience, competence and skills and receive adequate induction, refresher, compliance, customer-service, data privacy, information security, cybersecurity and regulatory training;

(c) maintain adequate staffing levels, workforce management, supervision, governance structures, monitoring mechanisms, operational controls, succession planning and knowledge-transfer arrangements;

(d) perform the Services strictly in accordance with all applicable SOPs, scripts, escalation matrices, quality standards, policies, procedures, compliance requirements and LIC instructions;

(e) promptly implement all changes resulting from amendments to all applicable laws and regulations, applicable regulatory requirements, IRDAI Regulations, LIC processes, products, procedures, service standards or compliance requirements.

2.2. Customer Interaction and Grievance Management

(a) ensure that all interactions with LIC Customers are fair, transparent, courteous, professional, consistent and compliant;

(b) establish and maintain effective processes for the receipt, recording, investigation, escalation, management and timely resolution of customer complaints, grievances, enquiries, requests and interactions;

(c) ensure that all communications, advice, guidance, responses and representations provided to LIC Customers are accurate, complete, current, authorised and consistent with LIC-approved materials;

(d) ensure that no communication or action results in mis-selling, misrepresentation, improper claims guidance, unauthorised commitments on behalf of LIC or conduct inconsistent with regulatory requirements, IRDAI Regulations or LIC-approved processes;

(e) ensure that its personnel do not engage in fraud, misconduct, unfair practices, misuse of Customer Data or any conduct that may expose LIC to customer detriment, reputational harm, liability, regulatory action or penalties.

2.3. Quality Assurance and Deliverables

(a) establish and maintain robust quality-assurance, monitoring, review, audit, coaching and improvement programmes;

(b) ensure that all reports, MIS reports, dashboards, analytics, call recordings, complaint registers, customer interaction records, audit trails, certifications, regulatory submissions and other Deliverables furnished to LIC are complete, accurate, reliable, timely, auditable and capable of independent verification;

(c) maintain validation, reconciliation, review and quality-control procedures to ensure the integrity, consistency, traceability and auditability of all Deliverables;

(d) promptly rectify, replace, reissue or correct any Deficient Services or deficient Deliverables at its sole cost and expense;

(e) ensure that all Deliverables conform to this Contract and are fit for their intended purpose.

2.4. Compliance, Security and Data Protection

(a) maintain and periodically test business continuity, disaster recovery, information security, cybersecurity, data privacy, fraud prevention, incident management and risk-management controls;

(b) ensure appropriate background verification, confidentiality obligations, security awareness training and access-control screening for all personnel with access to LIC systems or Customer Data;

(c) maintain complete and accurate books, records, documents, logs, call recordings, audit trails and supporting evidence sufficient to demonstrate compliance with this Contract;

(d) ensure that all records, recordings, tickets, transaction logs and metadata are protected against unauthorised access, alteration, tampering, deletion, destruction or loss;

(e) maintain appropriate logical, physical and administrative segregation of LIC Data and Customer Data;

(f) comply, and ensure compliance, with all applicable laws and regulations, applicable regulatory requirements, IRDAI Regulations, LIC policies and LIC directions.

2.5. Cooperation, Audit and Dispute Support

(a) remain fully responsible and liable for the acts and omissions of subcontractor, affiliates, agents and personnel, if any;

(b) avoid and promptly disclose any actual, potential or perceived conflict of interest;

(c) provide all cooperation, assistance, information, records, evidence and personnel support reasonably requested by LIC in connection with audits, inspections, investigations, customer complaints, Ombudsman proceedings, consumer disputes, litigation, arbitration and regulatory proceedings;

(d) immediately preserve all relevant records, recordings, logs, metadata, correspondence and evidence upon receipt of notice of any complaint, dispute, investigation, audit, proceeding or claim;

(e) promptly notify LIC of any actual or suspected Deficient Services, operational failures, quality issues, security incidents, privacy incidents, misconduct, fraud or regulatory non-compliance; and

(f) promptly notify LIC upon becoming aware of any recurring issue, adverse trend, systemic weakness, control deficiency, process gap, operational vulnerability or circumstance that may reasonably be expected to result in Deficient Services, customer detriment, regulatory non-compliance, operational disruption, information security risk, data privacy risk or increased risk to LIC, LIC Customers or the Services.

3. Remedial Measures for Deficient Services

If LIC reasonably determines that any Deficient Services exist, LIC may notify the Vendor and the Vendor shall, at its sole cost and expense and without prejudice to any other rights and remedies available to LIC:

(a) promptly investigate the Deficient Services and identify the root cause;

(b) correct, replace, re-perform or otherwise remedy the Deficient Services;

(c) correct and reissue any inaccurate, deficient or non-conforming Deliverables;

(d) promptly implement all Remedial Measures required by LIC or reasonably necessary to investigate, correct, mitigate, contain, remedy and prevent recurrence of the Deficient Services;

(e) provide all personnel, resources, training, supervision, governance enhancements, quality-control measures and operational support necessary to implement the Remedial Measures;

(f) indemnify, defend, compensate and reimburse LIC for all Losses arising from or relating to the Deficient Services;

(g) submit, within the timeline specified by LIC, a written report setting out the root cause of the Deficient Services, the proposed Remedial Measures, implementation timelines and closure criteria, and periodically report on implementation until closure;

(h) where LIC is required or elects to provide compensation, ex gratia payments, refunds, restitution, corrective relief or any other form of redress to any LIC Customer arising from or connected with any Deficient Services, reimburse LIC for all such amounts together with all associated Losses; and

(i) promptly implement any Remedial Measures, directions, recommendations, service improvements, process enhancements or corrective requirements issued by LIC, any regulator, auditor or competent authority.

4. Survival of Deficient Services and Continuing Liability

4.1. Any Deficient Services notified by LIC during the applicable Deficiency Liability Period shall survive the expiry of the Deficiency Liability Period and the Deficiency Liability Period applicable to such Deficient Services shall automatically continue until:

(a) the Deficient Services have been fully investigated;

(b) the root cause has been identified;

(c) all Remedial Measures have been fully implemented;

(d) the Deficient Services have been fully corrected, replaced, re-performed or otherwise remedied through implementation of the Remedial Measures to LIC's reasonable satisfaction; and

(e) all Losses arising from or relating to the Deficient Services have been fully discharged, compensated and satisfied by the Vendor.

Provided that, the expiry of the Deficiency Liability Period or the Contract Period shall not relieve the Vendor of liability for any Deficient Services notified by LIC during the Deficiency Liability Period.

4.2. Notwithstanding anything to the contrary contained in this Contract, the Deficiency Liability Period shall not apply to, and shall not limit the Vendor's liability for, Deficient Services arising from fraud, wilful misconduct, gross negligence, confidentiality breaches, privacy breaches, cybersecurity incidents, regulatory non-compliance, falsification or concealment of records, inaccurate regulatory submissions, mis-selling, misrepresentation, improper customer guidance, failure to preserve evidence, failure to cooperate with investigations or any matter intentionally concealed, misrepresented or not disclosed by the Vendor.

5. Relationship with Service Levels

The covenants and obligations set forth in this Annexure are independent of and in addition to the Service Levels. Failure to achieve a Service Level shall be addressed in accordance with the SLA provisions of this Contract. However, recurring, material, persistent or systemic Deficient Services shall constitute a breach of this Contract independent of any SLA remedy. Service Credits shall not constitute LIC's sole or exclusive remedy in respect of any Deficient Services.

6. No Waiver

No review, approval, acceptance, certification, payment for, use of, or failure by LIC to object to any Services, Deliverables or other outputs shall constitute acceptance of, or waiver of LIC's rights in respect of any Deficient Services. LIC's rights and remedies under this Contract shall apply irrespective of whether any Services, Deliverables or outputs have been reviewed, approved, accepted, certified, paid for or utilised by LIC.

7. Survival of Data Protection, Confidentiality and Dispute Support Obligations

7.1. Notwithstanding anything to the contrary in this Contract, all obligations relating to confidentiality, privacy, Customer Data, personal information, policyholder information, nominee information, beneficiary information, call recordings, information security, cybersecurity, fraud prevention, record retention, dispute support, regulatory investigations, customer disputes, deficiency of service claims, audit trails and unauthorised access, use, disclosure, loss, corruption, destruction or compromise of data shall survive expiration or termination of this Contract for a period of ten (10) years, or such longer period as may be required under all applicable laws and regulations.

7.2. The Vendor's obligations relating to record preservation, evidence preservation, litigation hold, dispute support, audit support and regulatory support shall continue until the final and irrevocable resolution of the relevant matter.

7.3. All Deliverables, reports, MIS reports, dashboards, analytics, call recordings, customer interaction records, complaint records, grievance records, audit trails, databases, work products and other outputs generated, created, collected or maintained by the Vendor in connection with the Services shall vest in and remain the exclusive property of LIC.

7.4. The Vendor shall remain liable for all Losses arising from any breach of the obligations set forth in this Annexure, regardless of whether such Losses are discovered, asserted or incurred before or after the expiration or termination of this Contract.

7.5. For the avoidance of doubt, obligations relating to Customer Data, personal information, trade secrets and Confidential Information shall survive for so long as such information retains its confidential nature or protected status under all applicable laws and regulations.

Signed By
Authorized signatory

Statutory Auditor Certificate
Office Seal:
Place:
Date: