

Corrigendum-5 to Request for Proposal (RFP) for selection of Call Centre Services
RFP for CCS 2026-27 Ref: LIC/CO/CRM/PS/CCS/RFP/2026-27 Dated: 28/07/2026

Sr. No.	Page No. of RFP / Point No of Corrigenda	Clause of RFP and Corrigendum of RFP requiring modification/(s)	Clause Modified/Read as
1.	Page No 17 of RFP and Point No 10 of Corrigendum 4	Clause 4.2.1 Exemption of EMD: <u>Relaxation for MSE/ Start Up:</u> a) Micro and Small Enterprises and Start-ups (MSE/ Start-ups) Bidders are fully exempted from the payment of Bid Processing fees. Please note that no exemption is available to Medium Enterprises.	Clause 4.2.1 Exemption of EMD: <u>Relaxation for MSE/ Start Up:</u> a) Micro and Small Enterprises and Start-ups (MSE/ Start-ups) Bidders are fully exempted from the payment of EMD. Please note that no exemption is available to Medium Enterprises.
2.	RFP page 91, point No. 24 of corrigendum 2 and Point No 12 of Corrigendum 4	Technical Evaluation Clause No.15.3 Stage B -Technical Evaluation; Past Experience Maximum 10 Marks, Minimum 5 Marks Criteria: 1 Mark Each for Each Client from the eligible list as per the Minimum Eligibility Criteria (BFSI/General Insurance/Life Insurance/PSU Banks including RRB only). Additional 1 Mark for each Life Insurance Client will be awarded subject to Maximum Capping to 10 Marks. <u>Relaxation for MSE/ Startup:</u> 1. Since the minimum client requirement stipulated in eligibility criteria is 3, minimum 5 marks will be awarded for 3 clients. Further, 1 mark will be awarded for each additional clients over and above 3 clients. Additional 1 Mark for each Life Insurance Client will be awarded subject to Maximum Capping to 10 Marks. Documentary Evidence: Client Certificates/ agreement copy/ Purchase Order	Technical Evaluation Clause No.15.3 Stage B -Technical Evaluation; Past Experience Maximum 10 Marks, Minimum 5 Marks Criteria: 1 Mark Each for Each Client from the eligible list as per the Minimum Eligibility Criteria (BFSI/General Insurance/Life Insurance/PSU Banks including RRB only). Additional 1 Mark for each Life Insurance Client will be awarded subject to Maximum Capping to 10 Marks. <u>Relaxation for MSE/ Startup:</u> 1. Since the minimum client requirement for MSE/ Startup Bidders stipulated in the Eligibility Criteria is 3, the MSE/ Start up Bidder with 3 clients will be awarded 3 marks and will be considered as eligible i.e. the minimum marks to be scored by MSE will be 3 instead of 5. For any additional client beyond 3, 1 mark each will be awarded for such additional client. Additional 1 Mark for each Life Insurance Client will be awarded subject to Maximum Capping to 10 Marks. Documentary Evidence: Client Certificates/ agreement copy/ Purchase Order

3.	Point No 15 of Corrigendum 4	2) All Bidders bidding in the Micro Small Enterprises/ Start-up categories are required to submit the BID SECURITY DECLARATION which is appended below and which forms as a part of the CCS RFP as Annexure 26.	2) All Bidders bidding in the Micro Small Enterprises/ Start-up categories are required to submit the BID SECURITY DECLARATION which is appended below and which forms as a part of the CCS RFP as Annexure 26 (Revised).
4.	Corrigendum 4, Point no.11	Preference for Award of contract for MSE (Micro Small Enterprises): New Addition: In Online Reverse Auction, if L1 is not an MSE bidder and if any MSE bidder/s has submitted a bid within the Price band of "L1- Price + 15%" then such an MSE bidder will be called for matching the L1 price and full contract will be given to that MSE bidder, in view of the relevant provision of the Public Procurement Policy for Micro and Small Enterprises 2012 and subsequent clarifications, if any issued by the concerned department of GOI. In case, where there are more than one MSE bidders within the price Band of L1 +15%, the preference to match the L1 rate will be given to the next MSE bidder in a sequentially ascending order of the bid price provided that the 1st eligible MSE bidder refuses to match the L1 price and this process will be continued till any eligible MSE bidder matches the L1 rate. Needless to mention that if the L1 bidder is an MSE, the whole contract will be awarded to	Preference for Award of contract for MSE (Micro Small Enterprises): On conclusion of the Online Reverse Auction (ORA), if L1 is not an MSE bidder and if any MSE bidder has actively participated in the ORA by submitting a bid during the ORA and whose final active bid falls within the Price band of "L1 + 15%" then such an MSE bidder will be called for matching the L1 price and full contract will be given to that MSE bidder, in view of indivisibility of the services contract, which is in line with the relevant provision of the Public Procurement Policy for Micro and Small Enterprises 2012 and subsequent clarifications issued by the concerned department of GOI. In case, where there are more than one MSE bidders within the price Band of L1 +15%, the preference to match the L1 rate will be given to the next MSE bidder in a sequentially ascending order of the bid price provided that the 1st eligible MSE bidder refuses to match the L1 price and this process will be continued till any eligible MSE bidder matches the L1 rate. Needless to mention that if the L1 bidder is an MSE, the whole contract will be awarded to that MSE bidder. In case no MSE bidder within the price band of L1+15% agrees to match the L1 price,

		that MSE bidder. In case no MSE bidder within the price band of L1+15% agrees to match the L1 price, the contract will be awarded to the L1 non-MSE bidder. This preferential treatment in award of contract will be given to Udayam registered MSE only, in accordance with MSE policy.	the contract will be awarded to the L1 non-MSE bidder. This preferential treatment in award of contract will be given to Udayam registered MSE only, in accordance with MSE policy. The L1+ 15% (Price matching Window) Purchase Preference shall be restricted and will be strictly applicable only to the currently active Micro/ Small Enterprises and having such status at the time of Bid submission. The enterprises currently classified as Medium, but have been considered for Eligibility Criteria relaxations for prior turnover and past experience under graduation rules as explained in point 5 given below, shall not be eligible for L1 price matching or purchase preference allocation.
5	Point No 3, 4, 5, 7, and 8 of Corrigendum 4	Clarification on Relaxation of Prior Turnover and Past Experience to Start Ups and Micro/ Small Enterprises	In accordance with the Ministry of MSME Directives, the relaxation in prior Turnover and Past Experience Criteria shall be extended to all eligible Micro/ Small Enterprises (MSEs) as well as to those enterprises that have graduated from "Micro/ Small" to "Medium" category within a period of three (3) years from the date of such upward reclassification, subject to the submission of valid Udyam Registration Certificate for all the relevant 3 years stating their status and date of re-classification.

Clarification Note -- INDIVISIBILITY OR NON-SPLITTABLE Nature of the Call Centre Services Contract for the application of the 25% MSE Purchase Price Preference.

Our Call Centre Service Contract comprises a three-layer architecture (IVR, AI, and human agents) and is therefore treated as an **INDIVISIBLE (Non-SPLITTABLE)** contract for the purpose of public procurement and the application of the 25% MSE Purchase Preference.

Why it is considered an Indivisible Contract?

A multi-layered Inbound and Outbound Call Center relies on seamless data handoffs and system integration. The Call centre requires a highly integrated technology in terms of IVR/ AI/ Dialer, seamless CRM integration, data security and single point SLA accountability. The IVR captures basic details, the AI attempts automated resolution, and the human agent receives or makes the call with full historical context.

Splitting the quantity or assigning layers to different vendors introduces severe interoperability failures, broken customer journeys, and accountability conflicts when calls drop or data is lost. The integrated three-layer architecture (Interactive Voice Response (IVR), Artificial Intelligence (AI), and Human Agents)—is structurally, technologically, and operationally indivisible (non-splitable). Due to the critical dependency on seamless system integration, data continuity, end-to-end customer journey mapping, and unified Service Level Agreement (SLA) accountability, the services cannot be bifurcated, split, or distributed among multiple vendors.

Splitting the workload or infrastructure layers among different service providers introduces risks of technological incompatibility, fragmented data flows, and ambiguous SLA accountability during call transitions. Furthermore, managing the service through a single turnkey provider is imperative to guarantee stringent data security and user privacy, as cross vendor call handoffs significantly increase the risk of data leakages and compromise compliance standards.

Place & Date: Mumbai 12/10/2026

Executive Director (CRM/PS)



Annexure 26: BID SECURITY DECLARATION

(To be submitted by Start-ups and MSE claiming exemption from bid processing fee and EMD)

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

(To be submitted on the letterhead of the Company)

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.

Reference: _____

I/We, the undersigned, declare that:

1. I/We understand that, according to your invitation to tender, bids must be supported by a Bid Securing Declaration in lieu of Earnest Money Deposit (EMD).
2. I/We accept that I/We will be automatically suspended from being eligible for bidding in any contract with [Insert Organization Name] for a period of **three (3) years** starting from the date of notification if I/We are in breach of any obligation under the bid conditions, because I/We:
(a) Have withdrawn/modified/amended our Bid during the period of bid validity specified in the Tender; or
(b) Having been notified of the acceptance of our Bid by the Purchaser during the period of bid validity, (i) fail or refuse to execute the Contract, or (ii) fail or refuse to furnish the Performance Security in accordance with the Instructions to Bidders.
3. I/We understand this Bid Securing Declaration shall expire if we are not the successful Bidder, upon the earlier of (i) our receipt of your notification to us of the name of the successful Bidder; or (ii) thirty days after the expiration of our Bid.

Signed: [Signature of authorized representative]

Name & Designation: [Insert Name]

DPIIT/ Udayan Registration Number: [Insert Number]

Seal / Stamp of the Company

Issued by: Executive Director (CRM/PS)

Date: 12/10/2026

Place: Mumbai