

Corrigendum-2 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	Clause of RFP requiring modification/(s)	Clause Modified/Read as/ New Addition										
1	40	Clause 9.7, SLA for Inbound Calls; SLA: Call Answer; Definition:Time taken for a call to be answered by a live person (front-end directed via ACD).= (Calls Answered < 20 sec / Total Calls) * 100; Measured in: Measure calls answered in <20 seconds; Frequency: Monthly; Compliance Threshold: 90%; Data Source:CMS Report / SR Dump / ACD & CTI logs; Penalty (% on Monthly Bill without Tax): >= 88% - 90% - 2%, >=85% < 87% - 3%, 86% or less - 5%	Clause 9.7, SLA for Inbound Calls; SLA: Call Answer; Definition: Time taken for a call to be answered by a live person (front-end directed via ACD).= (Calls Answered < 20 sec / Total Calls) * 100; Measured in: Measure calls answered in <20 seconds; Frequency: Monthly; Compliance Threshold: 90%; Data Source: CMS Report / SR Dump / ACD & CTI logs; Penalty (as % on Monthly Bill without Tax): <table><tr><td>Calls answered in<20 sec.</td><td>Penalty</td></tr><tr><td>Above 90%</td><td>NIL</td></tr><tr><td>90% to 88%</td><td>2%</td></tr><tr><td>87% to 85%</td><td>3%</td></tr><tr><td>84% and below</td><td>5%</td></tr></table>	Calls answered in<20 sec.	Penalty	Above 90%	NIL	90% to 88%	2%	87% to 85%	3%	84% and below	5%
Calls answered in<20 sec.	Penalty												
Above 90%	NIL												
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2	41	Clause 9.7, SLA for Inbound Calls: SLA: Avg. Call Handling Time; Definition: Total time spent on each call interaction, including talk, hold, and after-call work; Measured in: Exclude short calls <10 sec. Include talk + hold + wrap time; Frequency: Monthly; Compliance Threshold: 2% of Calls to be Equal to or more than 300 secs; Data Source: CMS Report / SR Dump / ACD & CTI logs; Penalty (% on Monthly Bill without Tax): More than 300 secs - 3%	Clause 9.7, SLA for Inbound Calls: SLA: Avg. Call Handling Time; Definition: Total time spent on each call interaction, including talk, hold, and after-call work; Measured in: Exclude short calls <10 sec. Include talk + hold + wrap time; Frequency: Monthly; Compliance Threshold: 98% of Calls to be less than or Equal to 300 secs; Data Source: CMS Report / SR Dump / ACD & CTI logs; Penalty (% on Monthly Bill without Tax): Calls More than 300 secs - 3%										
3	78 & 135	Clause No 10 : Minimum Eligibility Criteria Table, Sr. No. 5 and Annexure 2, Sr. No. 5:Eligibility Condition : Company Registration Description : Bidder must be a Public/Private Limited Company registered in India under	Clause No 10 : Minimum Eligibility Criteria Table, Sr. No. 5 and Annexure 2, Sr. No. 5: Eligibility Condition : Company Registration Description: Bidder must be a Public/Private Limited Company registered in India under the Companies Act, 2013 and should be in										

		the Companies Act, 2013 and should be in existence for at least 5 years	existence for at least 5 years. In case of Demerged Company, the corporate existence of the parent entity may be considered for the purpose of meeting the minimum eligibility criteria.
4	79 & 137	Clause No.10; Minimum Eligibility Criteria, Sr. No.07 and Annexure 2, Sr. No.7; Eligibility Condition: Annual Turnover& Net Worth Description: 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.; Documents to be submitted(attested by the Authorized Signatory with Company seal and date): 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	Clause No.10; Minimum Eligibility Criteria, Sr. No.07 and Annexure 2, Sr. No.7; Eligibility Condition: Annual Turnover& Net Worth Description: 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. Documents to be submitted: 1. CA/CFO/CS Certificate along with audited Financial Statements to prove positive net worth during last three financial years.
5	80 & 137	Clause No.10; Minimum Eligibility Criteria, Sr. No.9 and Annexure 2, Sr. No.9; Eligibility Condition: DOT Registration, IRDAI; Description: Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT; Documents to be submitted(attested by the Authorized Signatory with Company seal and date): Documentary evidence of registration	Clause No.10; Minimum Eligibility Criteria, Sr. No.9 and Annexure 2, Sr. No.9; Eligibility Condition: a) DOT Registration b) Compliance with other relevant latest laws and regulations to carry out Call Centre Business; Description: Bidder must have registered itself with Department of Telecommunication (DoT) or any other agency authorized by DoT; Documents to be submitted(attested by the Authorized Signatory with Company seal and date): Documentary evidence of registration, a) Copy of latest license, if any b) Self-Certification by Authorised Signatory that they possess the necessary certificate to carry out Call Centre business.

6	80 & 137	Clause No.10; Minimum Eligibility Criteria, Sr. No.10 and Annexure 2, Sr. No.10; Eligibility Condition: Call Center Capacity Description: Bidder should have operated professional Call Centre facilities having a minimum combined capacity of at least 2,000 FTEs for Indian domestic call center operations; Documents to be submitted(attested by the Authorized Signatory with Company seal and date): Self-declaration under Authorized Signatory	Clause No.10; Minimum Eligibility Criteria, Sr. No.10 and Annexure 2, Sr. No.10; Eligibility Condition: Call Center Capacity Description: Bidder should have operated professional Call Centre facilities having a minimum combined capacity (Inbound + Outbound) of at least 2,000 FTEs for Indian domestic call center operations; Documents to be submitted: 1. Certificate from a practicing Chartered Accountant confirming the required FTEs or 2. Self-declaration by Authorized Signatory with company seal and date accompanied with documentary proof/evidence.
7	80 & 138	Clause No.10; Minimum Eligibility Criteria, Sr. No.11 and Annexure 2, Sr. No.11; Eligibility Condition: Operational Experience Description: Call Centers should have been operational for at least 3 years with minimum of 2,000 FTEs.; Documents to be submitted(attested by the Authorized Signatory with Company seal and date): Self-declaration under Authorized Signatory	Clause No.10; Minimum Eligibility Criteria, Sr. No.11 and Annexure 2, Sr. No.11; Eligibility Condition: Operational Experience Description: Call Centers should have been operational for at least 3 years with minimum of 2,000 FTEs.; Documents to be submitted: 1. Certificate from a practicing Chartered Accountant confirming the required FTEs or 2. Self-declaration by Authorized Signatory with company seal and date accompanied with documentary proof/evidence.
8	80 & 138	Clause No.10; Minimum Eligibility Criteria, Sr. No.12 and Annexure 2, Sr. No.12; Eligibility Condition: Client Experience Description: 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.; Documents to be submitted(attested by the Authorized Signatory with Company seal and date): Annexure 5 of RFP	Clause No.10; Minimum Eligibility Criteria, Sr. No.12 and Annexure 2, Sr. No.12; Eligibility Condition: Client Experience Description: a) Bidder should have minimum 5 Clients and b) The clientele must include at least one Life Insurance Company or two General Insurance Companies or three Public Sector Banks (including RRB) or five BFSI Companies or in any combination of the above listed categories of entities totaling to at least 5. Documents to be submitted: Self-declaration by the Authorized Signatory with Company seal and date: Annexure 5 of RFP
9	81& 138	Clause No.10; Minimum Eligibility Criteria; Sr. No.15; Eligibility Condition: Certifications Description: 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	Clause No.10; Minimum Eligibility Criteria; Sr. No.15& Clause 31.58, Annexure 2, Sr. No.15; Eligibility Condition: Certifications Description: Bidder must possess following certifications: 1) ISO 9001:2015 or ISO 10002:2018 or higher or any subsequent/ revised version of the same standard, as applicable, by an accredited certification body.

		Latest System Audit Report conducted by a Cert-In Empanelled Auditor; Documents to be submitted(attested by the Authorized Signatory with Company seal and date): Annexure 5 of RFP	2) ISO/IEC27001:2022 or any subsequent/ revised version of the same standard, as applicable, by an accredited certification body. 3) Latest System Audit Report conducted by a Cert-In Empanelled Auditor; Documentary evidence to be submitted (attested by the Authorized Signatory with Company seal and date): Annexure 5 of RFP
10	166 & 168	Foot Note of Indicative Commercial Bid and Final Commercial Bid Confirmation Annexure 10 & 11 - Unit of measurement for IVR Calls is number of connect calls and the quotation is called for "Per Connect Call" basis. - Unit of measurement for AI Bot is number of minutes and the quotation is called for "Per Connect Minute" basis. - Unit of measurement for CCE calls is number of minutes and the quotation is called for "Per Connect Minute" basis. - For calls handled by tele-calling agents, Calls < 5 seconds would not be considered for billing - The above total charges are all inclusive charges but GST at the applicable rates will be paid in addition to the total charges. - 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. - The No. of calls are expected to show an increasing trend year on year due to LIC's continued thrust on digital collections. - Any Circular/ Notification issued by TRAI/ Regulatory Bodies shall be binding upon the Bidder with its effective date/s	Foot Note of Indicative Commercial Bid and Final Commercial Bid Confirmation Annexure 10 & 11 - Unit of measurement for IVR Calls is number of connect calls and the quotation is called for "Per Connect Call" basis. - Unit of measurement for AI Bot is number of minutes and the quotation is called for "Per Connect Minute" basis. - Unit of measurement for CCE calls is number of minutes and the quotation is called for "Per Connect Minute" basis. Any excess of CCE calls above 20% after the end of 18 months will be paid at AI voice bot rate. 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. - For calls handled by tele-calling agents, Calls < 5 seconds would not be considered for billing. - The above total charges are all inclusive charges but GST at the applicable rates will be paid in addition to the total charges. - 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. - The No. of calls are expected to show an increasing trend year on year due to increased focus on digital thrust. - Any Circular/ Notification issued by TRAI/ Regulatory Bodies shall be binding upon the Bidder with its effective date/s

			11. PRI line charges will be reimbursed separately for inbound and outbound calls on actuals basis if sourced through the bidders (depending on the arrangements entered with the successful bidder.)
11	61	Clause 9.20, Technology & Tools Requirement. Fourth para, Point: 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.	Clause 9.20, Technology & Tools Requirement. Fourth para, Point: Links for connecting LIC's Data Centre site with Bidders proposed Call Centre and maintaining the links by ensuring 99.50% 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.
12	67	Clause 9.25, Functional Requirements and Coverage; under "Operationalization of Centralized Call Centre for "LIC of India" on OPEX model basis." Point "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.	Clause 9.25, Functional Requirements and Coverage; under "Operationalization of Centralized Call Centre for "LIC of India" on OPEX model basis." Point "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 99.50% 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.
13	69	Clause 9.29, 9.30	<u>NEW ADDITION</u> <u>CALL CENTER SOLUTION AND INFRASTRUCTURE RESPONSIBILITY OF BIDDER</u> The Bidder shall be responsible for designing, provisioning, implementing, integrating, operating and maintaining an end-to-end Call Centre solution, including all required

		manpower, hardware, software, telephony, IVR, Agentic AI, platforms, licences, network and communication infrastructure, security components and associated solution components, hosted in a Bidder-provisioned CSP environment, at no additional cost to LIC beyond the agreed per-call transaction-based payment. The solution shall support seamless handling of customer calls through IVR, AI-enabled Voice Conversational and Agentic Platform and Human Agents, with intelligent routing and escalation between these modes as appropriate. The Bidder shall undertake end-to-end integration with LIC's Web based CRM, Lead Management and Grievance Management applications, including required APIs, data exchange, transaction updates and status synchronisation. The Bidder shall also provide comprehensive real-time and historical dashboards, MIS and reporting applications covering call volumes, call outcomes, AI/IVR performance, human-agent performance, leads, grievances, service levels, escalations, call disposition and other operational and management KPIs. The Bidder shall be responsible for the complete lifecycle of the solution, including capacity provisioning, availability, performance, security, monitoring, upgrades, maintenance, business continuity, DR, audit trails and compliance, third party audits and shall ensure that the solution is scalable to meet LIC's actual call volumes. No separate payment shall be made towards infrastructure, platform, network, licences, integration, manpower, technology components or other fixed costs; payment shall be made solely on the agreed per-call basis, subject to the defined SLA, quality and successful-call criteria.
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14	75	Clause 9.47	NEW ADDITION <u>Quality Analysis and Reporting and CSAT</u> The Bidder shall provision the solution to enable automated AI-based Quality Analysis and reporting of 100% of calls, covering transcription, sentiment, script adherence, accuracy, compliance, customer experience and call outcomes. In addition, the Bidder shall provide detailed human-led Quality Audit of not less than 5% of total calls, or such higher percentage as may be specified by LIC, with statistically representative sampling across IVR, Agentic Voice AI, Human Agents, call types and outcomes. The Bidder shall provide AI-enabled quality analytics and reporting of call handling, including call transcription, sentiment analysis, adherence to defined scripts/processes, accuracy of responses, agent/AI performance, customer experience, compliance deviations, escalation triggers and identification of improvement areas, with actionable Quality Monitoring reports and dashboards. Bidder shall also provision module / application to obtain CSAT (CSAT (Customer Satisfaction Score). Short post-call survey (via phone, SMS, oremail) asking users to rate their experience.
15	59	Clause 9.20	NEW ADDITION <u>CSP-CLOUD SERVICE PROVIDER,, HARDWARE, SOFTWARE AND TELECOM FACILITIES</u> The Bidder shall be responsible for provisioning, configuring, operating and maintaining the entire infrastructure required for the solution on a MeitY-empanelled Cloud Service Provider (CSP) in India, including compute, storage, network, security, load balancing, databases, backup, disaster recovery, monitoring, logging, high availability and all other infrastructure and platform components necessary for end-to-end operation. The Bidder shall ensure that the selected CSP and hosting environment comply with all applicable MeitY, CERT-In, IRDAI, DPDP Act and other statutory/regulatory requirements applicable to LIC.

		All LIC data, customer information, call recordings, transcripts, logs, AI/LLM prompts, responses and associated processing data shall remain within India and shall be hosted and processed only within the approved CSP environment. The Bidder shall bear all costs associated with provisioning and operating such infrastructure, and no separate infrastructure, hosting or CSP charges shall be payable by LIC, the commercial consideration being limited to the agreed per-call transaction charges. The Bidder will deploy and manage complete hardware and software for Customer Service Associate-CSAs (e.g. Desktops, headphones etc.). Software, Cloud Storage, Hardware and applications as per Scope of Services. Bidder to setup proper infrastructure for effective working of the services on 24x7x365 days operations in the MeitY empanelled cloud. The CSP environment/Cloud should conform to at least Tier III standard (preferably certified under TIA 942 or Uptime Institute certifications by a 3rd party) and implement tool-based processes based on ITIL standards. Proposed CSP should be STQC audited and MeitY empaneled and offer services as per guidelines of MeitY. The Primary and DR Data Centre (Cloud) shall be physically located in India. The proposed data center must conform to Tier III or above guidelines for better availability of cloud services The location of data centres and DR should be in separate failure or availability zones as per the Meity guidelines CSP should have accreditations relevant to security, availability, confidentiality, processing integrity, and/or privacy Trust Services principles. Bidder is responsible for Disaster Recovery Services to ensure continuity of operations in
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			the event of failure of primary site of the purchasing organization and meet the RPO and RTO requirements. The CSP should offer dashboard to monitor RPO and RTO of cloud infrastructure and systems. Design and document an efficient disaster recovery solution in line with the RFP requirements & ensuring best practices on disaster recovery as per RTO = 4 hours and RPO = 30 mins. Any change in CSP post submission of credential of a CSP by Lead Bidder/Bidder may lead to disqualification and cancellation of the contract. Bidder should maintain a MietY empaneled CSP for the entire duration of the project. Bidder to Manage the network, storage, server and virtualization layers, to include performance of internal technology refresh cycles applicable to meet the SLAs. Bidder to perform patch, vulnerability management and security configuration for the provisioned infrastructure. Bidder should undertake OS level vulnerability management – all OS images created within the cloud platform are regularly patched with the latest security updates. The successful bidder will have to put the necessary hardware and licensed application software including computers, routers, switches, networking etc. at their own cost. The Bidder will provide CRM, CTI, ACD, IVRS, Agentic Voice AI Module, Reporting system and other necessary details as required by LIC.
16	59	Clause 9.20	NEW ADDITION NETWORK INFRASTRUCTURE Bidder To ensure Installation and commissioning of the MPLS Network environment between cloud and LIC data centre and disaster recovery centre. Bidder to provision MPLS 10 Mbps Bandwidth from the Bidder provisioned Cloud Infrastructure to LIC Primary Data Center

			(YottaCoLocation, Navi Mumbai)and 10 Mbps for DR CoLocation Bengaluru. Installation and commissioning of Network and Security equipment for providing secured network environment. Integration with LIC data centre and disaster recovery centre for required applications as per scope of work. MPLS Connectivity should allow Layer 3 connectivity and allow BGP protocol for dynamic routing.
17	70	Clause 9.32	NEW ADDITION <u>Human Resource:</u> Bidder will recruit, train (provide language and soft skills) and maintain the necessary staff in order to run the centre as per capacity at their own cost. The successful bidder will have to appoint one supervisor who will be nodal point for coordination with Client and also supervising the performance of the agents. The supervisor must be available 24/7 on mobile. All the expenditure pertaining to the man-power deployed for Customer Contact Centre operations and maintenance costs of all hardware/software will be borne by the successful bidder including the salaries and other benefits of the staff. The Bidder will 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 service provider's negligence. The service provider will pay all indemnities arising from such incidents and will not hold LIC responsible or obligated. The Bidder is responsible for managing the activities of its personnel and will hold himself responsible for any misdemeanours. The service provider 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. The Bidder shall sign NDA with LIC. The successful bidder is required to do all prior work of installing the required hardware & software, recruitment and training of agents, test dialling etc. in specified days' from the date of award of contract to them and should start operations within this period. The Bidder will be responsible for Program Management activities like coordinating with the LIC departments/offices (for information) and telecom service provider for smooth running of the operations.
18		New	NEW ADDITION <u>INTEGRATION WITH LIC BACKEND APPLICATIONS</u> The successful bidder will be required to carry out integration with multiple applications used by the LIC including the following: a) LIC's CRM Web Interface: b) LIC's Data APIs c) LIC's Grievance Web Application d) LIC's Lead Management Web Application. e) Other interface which may be required for Customer Contact Centre LIC will provide the APIs where required for integration.
19		New	NEW ADDITION <u>Sovereign AI/LLM Requirement for Agentic Voice AI Platform :</u> The Bidder shall provide an India-developed/India-controlled LLM or Speech/Conversational AI stack for powering the AI-enabled Voice Conversational and Agentic Platform. The core AI/LLM capability shall be demonstrably developed, trained, fine-tuned, adapted or substantially engineered by the Bidder or its Indian technology partner, and the Bidder shall possess the requisite rights and technical capability to deploy, operate, fine-tune, maintain and evolve the model within infrastructure controlled by Bidder in India. Use of open-weight/base LLMs shall be permitted only where the Bidder has

			demonstrably undertaken substantial fine-tuning, domain adaptation, alignment, evaluation and engineering of the model for Indian languages and the intended insurance use cases, and shall not qualify merely by integrating an externally developed LLM through an API. The solution shall not mandatorily depend upon any foreign cloud-hosted LLM, external API or foreign-controlled inference service for processing LIC customer data. The Bidder shall demonstrate prior production deployment of the proposed or substantially equivalent India-controlled LLM/Voice AI technology at scale, preferably including Indian-language voice interactions. The Bidder shall provide documentary evidence of model ownership/control, development and fine-tuning activities, model lineage, underlying open-weight licences (where applicable), data-processing architecture, deployment architecture and its ability to operate the model in an on premise/LIC-controlled environment. All customer data, prompts, conversations, transcripts, embeddings, training/fine-tuning data and derived artefacts generated from LIC operations shall remain under LIC's control and shall not be used for training or improving any third-party/foundation model without LIC's prior written approval. The Bidder/Indian technology partner shall have at least one demonstrable production deployment of its own or substantially adapted LLM/Voice AI technology, handling a significant volume of real-world customer interactions, and shall provide evidence of such deployment, model lineage, ownership/control and performance. Sovereign AI in the RFP must meeting all four: Model Sovereignty + Data Sovereignty + Deployment Sovereignty + Operational Sovereignty 1. Model: Indian-controlled/developed or substantially adapted open-weight model.
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		2. Data: LIC data remains within India and under LIC control. 3. Deployment: Model can run without mandatory dependency on a foreign LLM API/cloud. 4. Operations: Bidder can independently fine-tune, update, monitor and maintain the model. LANGUAGE SUPPORT: The solution shall support voice-based Conversational AI and Agentic AI interactions in English , Hindi and at least 8 scheduled Indian languages, i.e., a minimum of 10 languages in total, with speech recognition (ASR), natural language understanding, LLM-based response generation and text-to-speech (TTS) capabilities. The solution shall support seamless language switching during a conversation and shall demonstrate production-grade accuracy for each supported language. LIC may require additional Indian languages to be on boarded during the contract period without fundamental architectural changes to the solution. The Bidder shall ensure low-latency, natural and uninterrupted voice conversations. For AI-enabled Voice Conversational and Agentic interactions, the end-to-end response latency from completion of the customer's utterance to commencement of the AI-generated voice response shall not exceed 2 seconds for at least 95% of interactions and 3 seconds for at least 99% of interactions, excluding delays attributable to LIC or third-party systems. The initial AI response/first token shall be generated within 1 second for at least 95% of interactions. All integrations with LIC CRM, Lead Management, Grievance Management and other systems shall be designed to meet the prescribed API response-time SLAs. The solution shall provide real-time latency monitoring and reporting, including ASR, LLM, Agentic workflow, external API, TTS and overall end-to-end response latency, and persistent violation of the prescribed latency
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			SLA shall attract applicable service credits/penalties. STT:ASR latency: ≤500 ms TTS: Time to First Audio: ≤700 ms End-to-end AI voice response ≤2 seconds for 95% of interactions and ≤3 seconds for 99% of interactions. IVR response to DTMF/input ≤ 500 ms Human-agent transfer initiation ≤ 3 sec Human-agent connection after transfer ≤ 10 sec, subject to agent availability.
20		New	NEW ADDITION <u>Chat Interface</u> <u>Channel / Mode Requirements:</u> IVR : Mandatory Agentic Voice AI: Mandatory Voice / Telephony: Mandatory Human Voice Agent:Mandatory Chat(Web and Mobile) :Mandatory Outbound Voice : Mandatory Video Assist : Optional Co-browsing / Screen Assist : Optional Social/Messaging channels: Optional Web/Mobile Chat : The Bidder shall provide an Omnichannel Customer Support capabilitythrough Chat, in addition to the telephony/voice channel comprising IVR, Agentic Voice and Human Agent support. The solution shall enable customers to initiate a support interactionthrough a Chat window available on LIC's digital channels, includingWeb/Mobile applications and other channels as may be specified by LIC. Chat interactions shall be handled seamlessly through Conversational/Agentic AI and Human Agents, with the capability tounderstand customer intent, provide information and resolution,execute authorised actions through integration with LIC's CRM, Lead Management and Grievance Management systems, and seamlesslytransfer/escalate the conversation to a Human Agent wherever required,while retaining the complete conversation context. The platform shallsupport multilingual chat, authentication, session management,conversation history,

			attachments where required, proactivenotifications, agent handoff and complete audit trails. The Bidder shall provide real-time dashboards, analytics and quality monitoring for 100% of chat interactions, including intent,resolution, response time, AI performance, human-agent performance,escalation, customer satisfaction and other KPIs prescribed by LIC. The Chat channel shall be integrated with the same underlying CustomerService, AI, Agent and reporting platform as the voice channel,enabling a unified customer interaction history and Omnichannel experience. Customer starts on Web Chat → Agentic AI → asks for human → Human Agent takes over → customer receives callback → sameconversation context is available to the voice agent.
21	62	9.21 AI Bot Security Criteria	NEW ADDITION The solution shall comply with industry-standard and applicable regulatory requirements for encryption of LIC data. Data at rest shall be encrypted using a minimum of AES-256 or equivalent cryptographic strength. Data in transit shall be protected using TLS 1.2 or higher, with TLS 1.3 preferred, and weak/deprecated protocols, ciphers and algorithms shall not be permitted. Cryptographicimplementation shall comply with applicable MeitY, CERT-In, IRDAI and other statutory/regulatory requirements. Where cryptographic algorithms are mandated by Government of India/MeitY or applicable regulatory authorities during the contract period, the Bidder shall comply with such requirements and migrate to approved standards as directed by LIC.
22	59 & 62	Cl. 9.20 / 9.21 (AI Bot Security Criteria)	NEW ADDITION LIC mandates compliance with applicable security best practices and regulatory requirements, including OWASP Top 10 for LLM Applications or equivalent controls.

23	200	Clause 31.79 Annexure 24 Data Processing Addendum for Vendors; DETAILS OF PROCESSING OF PERSONAL DATA; Point 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	Clause 31.79 Annexure 24 Data Processing Addendum for Vendors; DETAILS OF PROCESSING OF PERSONAL DATA; Point 11, Audit Trail Audit trails are enabled for access to applications and database where Personal Data is stored either by LIC personnel or third parties' access to Personal Data										
24	91	Clause No.15.3 Stage B -Technical Evaluation; Past Experience <table><tr><th>Criteria</th><th>Evaluation Parameters</th><th>Maximum Marks</th></tr><tr><td rowspan="3">Documents to be provided: SLA/ client certificates/ contracts / Purchase Orders copies</td><td>Minimum 5 BFSI clients with minimum 3 Insurance Clients and 1 Life Insurance client with voice process</td><td>10 Marks</td></tr><tr><td>Minimum 3 BFSI clients with minimum 1 Insurance Clients and 1 Life Insurance client with voice process</td><td>6 Marks</td></tr><tr><td>Minimum 2 BFSI clients with minimum 1 Insurance Client</td><td>4 Marks</td></tr></table>	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	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. Documentary Evidence: SLA/ Client Certificates/ Contracts/ Purchase Orders copies
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											
25	92	Clause No.15.3 Stage B -Technical Evaluation; Bidder Presentation 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	Clause No.15.3 Stage B -Technical Evaluation; Bidder Presentation Maximum Marks – 10 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										

26	92	Clause No.15.3 Stage B -Technical Evaluation; Demonstration of the capability				Clause No.15.3 Stage B -Technical Evaluation; Demonstration of the capability			
		Criteria	Description	Minimum Marks	Maximum Marks	Criteria	Description	Minimum Marks	Maximum Marks
		Demonstration of the capability	Capability Demonstration of any existing client	5	10	Demonstration of the capability	Capability Demonstration of any existing client	10	20
		Maximum Marks – 10 Marks				Maximum Marks – 20 Marks			
27	90	Clause No.15.3 Stage B -Technical Evaluation Technical Evaluation Criteria Score Sheet				Clause No.15.3 Stage B -Technical Evaluation Technical Evaluation Criteria Score Sheet			
		Criteria	Description	Minimum Marks	Maximum Marks	Criteria	Description	Minimum Marks	Maximum Marks
		Bidder presentation	Bidder presentation showcasing process and technological capabilities as illustrated in this RFP document	10	20	Bidder presentation	Bidder presentation showcasing process and technological capabilities as illustrated in this RFP document	5	10
		Demonstration of the capability	Capability Demonstration of any existing client	5	10	Demonstration of the capability	Capability Demonstration of any existing client	10	20
28	37	Clause 9.5 KPI Metrics for Inbound Calls; Some of the KPI metrics that are required to measure SLAs are as follows: Bullet point No.2 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.				Clause 9.5 KPI Metrics for Inbound Calls; Some of the KPI metrics that are required to measure SLAs are as follows: Bullet point No.2 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 3% 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.			

29		Important Note:	In case of any inconsistency, the provisions of this Corrigendum shall prevail over the corresponding provisions of the RFP and also to the responses to respective bid queries, to the extent applicable.
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Place & Date: Mumbai 03/09/2026

Executive Director (CRM/PS)