

Title of Procurement	Request for proposal (RFP) for the Selection of Technology Service Provider for Centralized KYC (CKYC) Services for LIC
Reference No.	LIC/CO/ITSD/PORTAL/2022-23/CKYC Dated 24.03.2023

Please take note of the following corrigendum

Submission Checklist

Sl. No.	Requirement	Yes/No/Exempted	Ref Page No Where Applicable
1	Bid Fee (Non-refundable) Non Refundable fee of INR 10,000/- + GST (Currently 18% GST). = Total 11800/- In terms of Public Procurement Policy for Micro and Small Enterprises (MSEs) Order 2012, the MSEs registered with National Small Industries Corporation under Single Point Registration Scheme for participation in Government purchases, shall be exempt from payment of cost of tender documents.		UTR No: Date: Amount:
2	If Exempted from Bid Fee, Is Documentary Evidence Submitted. MSME/UDYAM/Start-up Certificate (if eligible for Bid Fee Exemption as per Government of India Rules/Guidelines) 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.	Yes/No / Not Applicable	Nature of Entity(Micro, Small & Medium Enterprises (MSME) units / MSME Start-ups) : Certificate Unique ID : URL for Online Verification of the Certificate:
3	ANNEXURE A Covering letter with correspondence details (To be submitted on Bidder's Letterhead with Bidder's Name with seal)	Yes/No	Page No:
4	ANNEXURE B Details of the Bidder's operations (To be submitted on Bidder's Letterhead with Bidder's Name with seal)	Yes/No	Page No:
5	ANNEXURE C Bid Security Declaration (Notarized on stamp paper of INR 500/-)	Yes/No	Page No :

6	ANNEXURE D Format for Non-Blacklisting/Non-Litigation/Land Border clause	Yes/No	Page No:
7	ANNEXURE E Eligibility criteria (Compliance with Documentary evidence as per requirement submitted)	Yes/No	Page No:
8	ANNEXURE F Technical Criteria (Technical Proposal covering letter, Scope of Work, Approach and Methodology and Technical Requirements)	Yes/No	Page No:
9	ANNEXURE G Commercial Bid Covering Letter	Yes/No	
10	ANNEXURE H Commercial Bid	Yes/No	
11	ANNEXURE I Pre-Contract Integrity Pact	Yes/No	Page No:

ANNEXURE F SUBMISSION: TECHNICAL CRITERIA (TECHNICAL PROPOSAL)

Technical Submission Table : I		
#	Technical Criteria	Bidder Submission Required
1	Solution Presentation, Demonstration, Integration POC and Oral Interview to demonstrate Bidders in depth understanding of LIC's requirements and Capabilities in desired area. Response Time, Solution Scalability, high Availability. Approach and Methodology. LIC will consider the quality of solution to provide the solution with ease of integration, SDK/API based Integration, UI/UX, extent of understanding of the details of requirements, extent to which the bidder has identified potential obstacles to efficient development and has proposed realistic approaches to overcome those potential obstacles. Bidder will make a presentation on the technical proposal. Bidders will be asked questions about the technical aspects of their proposal, their approach to software development, ready availability of the key personnel, LIC Evaluation team will assess the technical capabilities thru POC/Demonstration of the proposed solution to better understand the proposed technical approach described in the bidder's written submission. The Key personnel must participate in the interview. The evaluation team will summarise the bidder's responses to the questions.	Submit a 2-3 page note on Solution Approach and Methodology Response Time, Solution Scalability, high Availability. Integration SDK/API. UI/UX Screen for Customer KYC/CKYC Journeys.
2	Technical Proposal and Solution compliance to the Scope of Work and Process flow and Dashboard and MIS requirements. Integration with LIC Active Directory Solution for User Management. Bidders' response to the mentioned situations/use cases/flow/integrations in the requirements. Bidder Submission on the Compliance to the requirement under Annexure: CKYC Business Flow and Integration Requirement. (Bidder must make a submission in the form of write up in the proposal to the requirement under Bidder Submission on the Compliance to the requirement under Annexure: CKYC Business Flow and Integration Requirement.)	Submit Technical Proposal to demonstrate compliance to the Scope of Work and Process Flow and Dashboard and MIS, Integration Requirements. Bidder must provide response to each of the

Technical Submission Table : I		
#	Technical Criteria	Bidder Submission Required
		mentioned use case scenario in the Technical Proposal. Submission Technical Submission Table : II
3	Ease of Integration (SDK and API based) and Feasibility and Compatibility with LIC existing Technology Environment and Applications.	Submission on the Integration of the Proposed Solution.
4	No requirement / dependency on Commercial License for any Proprietary Commercial Software or Framework) for deployment at LIC for the Proposed Solution.	Provide details of Solution Components and Statement of No Requirement /Dependency on Commercial License for any Proprietary Commercial Software or Framework for the deployed components at LIC .
5	AI Capabilities for Automation - Image and Document Processing. Image Classification, Compression, Cropping, OCR text extraction etc.	Provide 1-2 Page Note on the Capability.
6	Information Security Compliance / Certifications Compliance to the requirement under ISO 27001:2013 guidelines	Provide Documentary Evidence for the Certification Compliance
7	Systems and software requirement specifications with proposed deployment diagram at LIC	Provide write up with Information to assess H/W and Software Requirement.

Technical Submission Table : I		
#	Technical Criteria	Bidder Submission Required
8	Profile of the Onsite Resource Education, Technical Qualification and Experience.	Provide profile to assess the suitability of the resource.
9	Monthly CKYC Transaction Volume for 3 months prior to the Date of RFP Dec 2022 Jan 2023 Feb 2023	Provide Information to assess the active usage of the Platform.
10	Response Time : CKYC Search /Download CKYC Update/Upload CERSAI Acceptance % for the Update/Upload Request per Second handling Capability for Search/Download Request per Second handling Capability for Upload.	Provide Information to assess the performance of the solution.

Scope of Work Compliance Response by the Bidder.

SCOPE OF WORK AND PROPOSED PROCESS FLOW COMPLIANCE RESPONSE BY BIDDER

Technical Submission Table: II

Sl	Requirement	Compliance Yes/No	Remarks/Response
1	The solution must be able to verify the identity, address, and recent photograph to comply with provision as specified in IRDAI Master Guidelines on Anti Money Laundering/Counter Financing Terrorism - 2022.		
2	The solution through the API/SDK should integrate with the LIC Systems (Web Application and Portals, Active Directory etc.)		
3	The system through the API & Web SDK based solution provide for identification (KYC) of customer for the	-----	-----

	following process and requirements :		
i.	By using CKYC NO. Identifier allotted to the client by the "Central KYC Records Registry (CKYCR)/CERSAI Search and Download.		
ii.	CKYC Upload/Update -Document upload with CKYCR REGISTRY for generation of new CKYC NO with Image processing, compression, cropping, and data filed automation, packet validation before upload to CKYC to avoid rejection.		
iii.	Authentication /Verification /Fetching Aadhaar information from DIGILOCKER or Aadhaar XML flow or other online eKYC source like UIDAI eKYC , NPCI e-KYC setu(when available).		
iv.	Extraction and Verification where required.		
v.	Aadhaar masking where required. System should have the capability to mask the Aadhaar documents downloaded/uploaded wherever present according to the regulations.		
vi.	Verification of document & real time Verification with Government Database. Integration with AUA/KUA Service once the same is availed by LIC from UIDAI.		
vii.	Liveness / Selfie capture , Facematch, Name Match, OVD Capture (Aadhaar, DL, Passport, Voter id) : ID Card Text Extraction +Quality Checks		
viii.	Bidder will customize the components / service as per the requirement of LIC and will facilitate the integration with LIC Applications.		
ix.	Bidder will provide the user interface to be multilingual for KYC Journey.		
x.	System will have IT Form 60 capture where required.		
xi.	The proposed solution enables LIC to generate KYC link through API call and SDK to generate QR code/KYC link in LIC branches to complete Know Your Customer (KYC) by customers.		
xii.	The proposed Solution /service will integrate with LIC Active Directory (LIC User Authentication), SMS and Email service provider for the OTP and Messages.		

xiii.	System will provide the facility to initiate KYC Journey for user with a URL/QR. There should be facility to complete and initiate journey after some time or on different mode example KYC journey is initiated on a laptop can be completed on mobile subsequently.		
xiv.	KYC information of customers should be verified/fetched from the government verified Source /database.		
xv.	The proposed Solution should support the mobile/desktop web browser viz. Internet Explorer 8 &above, Google Chrome, Mozilla Firefox etc.		
xvi.	There should be option to enable /disable accepted document as per application requirement.		
xvii.	There should be automation of data extraction and AI based processing to reduce data entry and provide better customer experience.		
xviii.	The solution should support CKYC bulk uploading and bulk verification in batch mode.		
xix.	The solution should consume the existing KYC document from the LIC Enterprise Document Management System (EDMS) and perform operations to ensure compliance with the CERSAI Specifications for CKYC like compression, cropping, document classifications etc.		
xx.	The Proposed solution should have high availability and scalability and compliance to security requirements.		
xxi.	The solution should be able to monitor the API performance/usage.		
xxii.	The solution should comply with updated regulatory guidelines. During the contract period any customization required to comply with any regulatory guideline will be provided by the bidder without any additional cost.		
xxiii.	Bidder to provide separate UAT/Development environment to check integration along with the production environment.		

xxiv.	Bidder to provide an online interactive dashboard.		
xxv.	Bidder will provide an Omni channel (web and mobile) application for the users for the KYC/CKYC activities. This will enable the users to completed KYC in self-service mode.		
xxvi.	Application to provide the facility to the Customer/LIC Intermediaries /LIC Officials to make KYC/CKYC Submission as per Scope of Work.		
xxvii.	Integration for LICs AD based user Authentication for LIC Employees.		
xxviii.	OTP Based Customer/Agents Authentication where required. (SMS / Email Gateway will be provide by LIC.)		
xxix.	Integration of the Bidder supplied system/services with the LIC Applications for data exchange.		
xxx.	The solution should maintain a log and report for all transactions for audit purposes. Reporting of this module shall be integrated with the Dashboard Module.		
xxxi.	The data flow should have proper encryption in compliance with Regulatory/Information Security guidelines as applicable. Implementation of the proposed solutions should consider all the security measures and security audit requirement. Bidder to fix and identified security vulnerability related to the solution without any additional cost.		
xxxii.	The bidder should make provision for API and SDK process documentation, SOP's, required Technical and Functional documentation, Reference Manual, FAQ, System Configuration Documents.		
xxxiii.	Bidder to provide necessary technical support for issued on the solution as per SLA.		
xxxiv.	Bidder should provide ready to integrate platform which can be used to design and deploy KYC workflows as per LIC's requirement.		
xxxv.	The platform shall support integration over APIs and SDKs and enable customer KYC in various applications like portal ,web applications, kiosks etc.		

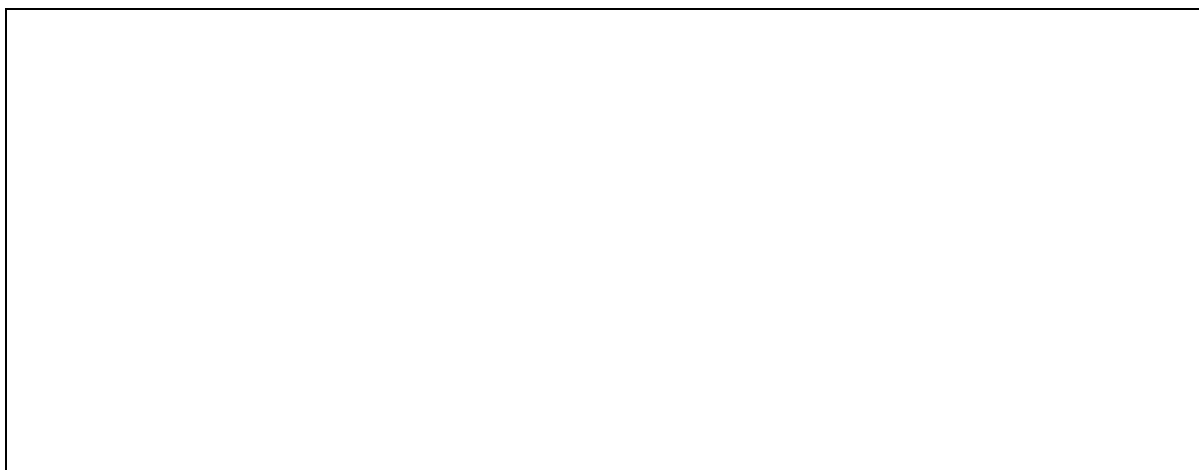
	xxxvi. Validation of the documents: Solution should ascertain the quality of the documents that are downloaded from CERSAI. System should corroborate the customers PII Information with the data from the PDF Files from CERSAI and classify them as Approve/Review/Reject .		
	xxxvii. Solution should handle all aspects of uploading the customer KYC on CERSAI Portal i.e. (a) Preparation of the pipe separated text files (b) Resizing documents as per CERSAI Specification. (c) Following the naming conventions as per CERSAI Specifications. (d) Preparation of Compress folder. System should run in-house validations prior to upload so that the errors do not happen after upload.		
	xxxviii. Conflict Resolution Dashboard Provisions System should have a dashboard/application for conflict resolution. After uploading customer data on CKYC repository, CERSAI may return the probable match after deduplication. Solution should capture such probable match cases and show it on dashboard with all the details uploaded by client and data returned by CERSAI to facilitate an informed decision for No match or Confirmed match. The system should provide for re-upload/update automatically option.		
	xxxix. System to provide Integration with LIC AD (Active Directory) for user authentication and role management . The users will be at CO/ZO/DO/ Branch and Satellite Offices.		
4	COMPLIANCE TO THE DESIRED PROCESS FLOW FOR CKYC		
I	CKYC Present with CERSAI: i. Search and Retrieve CKYC NO. by giving input as per CKYC Specification Via SDK/API call at backend with CKYCR registry. ii. If CKYC Number is available for the Input combination i.e. CKYC NO found with CERSAI. Enable CKYC Data Retrieval. iii. Perform Name Match. (Name Match ensuring phonetic matching, Ignoring prefix like Mr., Mrs., Dr., Smt., Shri. And Shree. etc., ignoring the order ex-ram kumar and kumar ram and handle other variations In Indian context, abbreviations etc.) . Provision to have match score, and option for LIC to specify the threshold		

	value for acceptable match score.		
	iv. Successful cases details to be posted to the LIC Application and KYC Process completed.		
II	CKYC Not Present: a. Option to customer by using QR Code/ KYC link, customers is able to complete KYC. b. Web /Mobile Application for the Customer to complete the KYC Journey including the document upload, data extraction , data validation etc. c. KYC link valid for duration as decided by LIC. d. Bidder to provide customer with an option to select a type of flow in a KYC link.		
III	(A) Digilocker and Offline Aadhaar XML FLOW i. Customer will provide Aadhaar No. and OTP in DIGILOCKER flow to authenticate the details in the portal and this will follow the name match and photo extraction for application. ii. Customer will be facilitated to download and upload the Offline Aadhaar XML to authenticate the details in the portal and this will follow the name match and photo extraction for application. iii. Validation and Upload the KYC Details and Images to LIC Application and CKYC Registry and Generation of new CKYC No for the Customer.		
IV	(B) Official Verification Documents (OVD) flow i. Solution to provide the option to customer to upload/re-upload the KYC documents into the Bidder portal. Solution should be able to do some check on the document quality, classification. ii. List of documents needs to be uploaded: AADHAAR CARD, VOTER ID, PASSPORT, DRIVING LICENSE and other document as per the IRDAI KYC Guidelines. iii. Extract the ID details through OCR / QR and verify with Government Database to minimise manual data entry. iv. Name Match Validation v. Selfie Capture vi. Face match Verification		

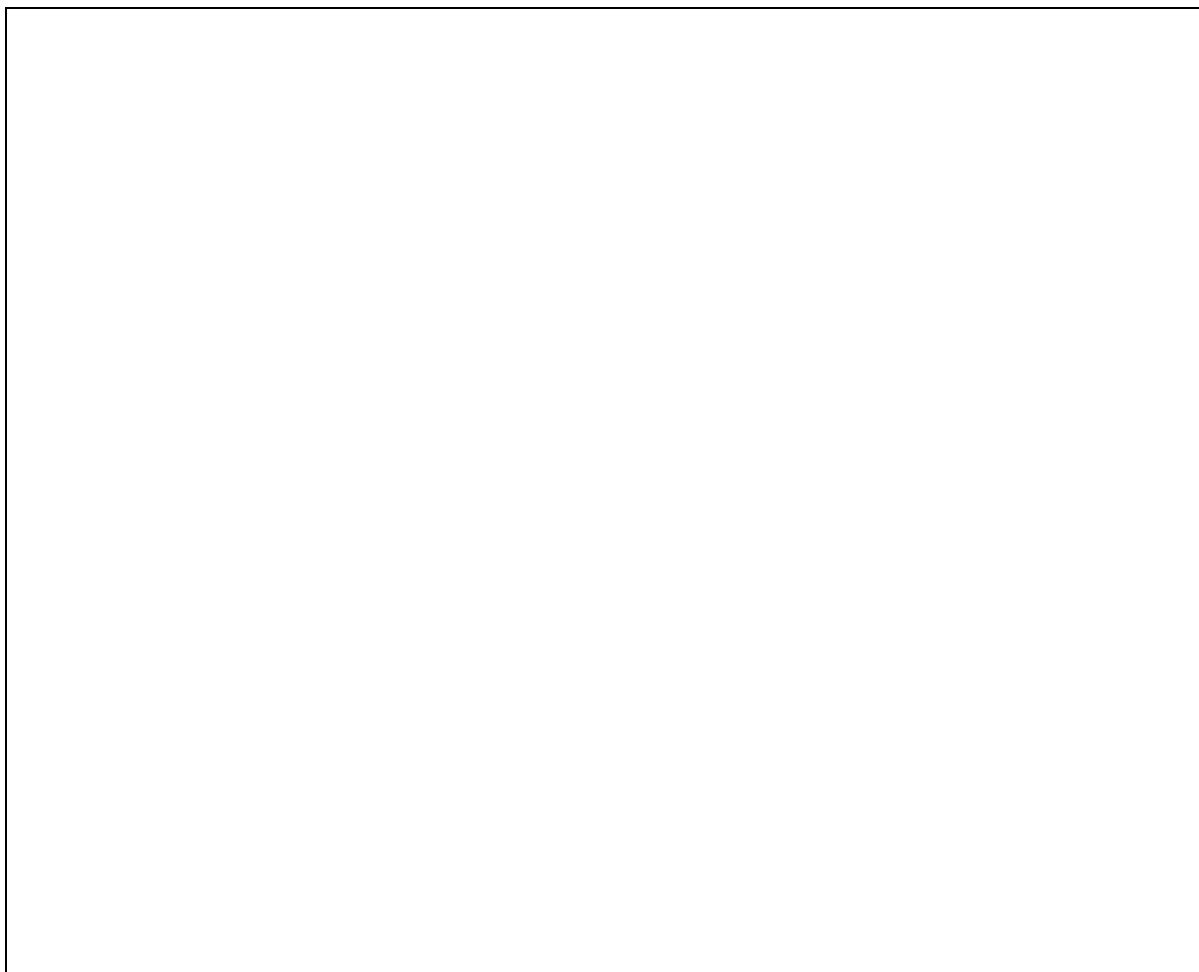
	vii. Validation and Upload the KYC Details to CKYC Registry and Generation of new CKYC No for the Customer. viii. If the KYC process gets failed then there should be an option to generate new KYC link/QR code by the LIC Authorised Officials. There should be proper handling of errors/exception and the quality of the image and document classification. Customer must have the option to correct the issue and reattempt for KYC. The proposed KYC solution will provide at least five attempts or such number as decided by LIC to complete the process of the KYC document upload (OVD). After Failure of such attempts, Bidder needs to provide an option to LIC to generate new KYC link. ix. The UI/UX of the user interface should provide a good user experience like the option to drag drop image, capture using mobile camera etc.		
5	KYC Data and Document Upload with the CKYC Registry after Validation to avoid rejections at CERSAI		
	i. The proposed solution/service to enable uploading the KYC documents into CKYCR registry for the generation of new CKYC number for customer.		
	ii. KYC documents may be obtained as per the process outlined above (CKYC Not Present) or from the EDMS (Enterprise Document Management System) available with LIC.		
	iii. The solution must have the capability to consume the existing KYC Documents and data of the Customer with LIC EDMS. Solution will take care of the requirement for image specification compliance, compression and cropping of the KYC Documents.		
	iv. As per CKYCR registry format, Bidder needs to extract KYC details (i.e. Name, Father's name /spouse's name etc.) through OCR for successful KYC transaction of customers and then mandatory data fields to be uploaded into CKYCR registry after validation of the data and image quality and compliance to CERSAI specifications.		
	v. When extracted KYC details is not meeting the requirement of CKYCR registry format. Solution must have provision to collect mandatory data of customer before completion of KYC process.		

	vi. KYC document upload with CKYCR registry is independent process and can be done in online/batch mode.		
	vii. Solution to handle the CKYC data entry error irrespective Number of attempt and reprocess it to generate New CKYC NO.		
	viii. Solution needs to handle Probable Match data case of CKYCR registry.		
	ix. The proposed solution enables Bulk uploads and bulk verification of data in Batch process.		
	x. Once CKYC Number is generated, the proposed solution enables an API service to consume CKYC number of customer.		
	xi. It is Bidders responsibility to ensure compliance to the CERSAI Specification and Process Flows and the solution must enable all the capabilities required for the CKYC related process flows and enable real time and batch modes of processing.		
	xii. There should be automation, optimisation and validations at each step to ensure seamless completion of the CKYC related process.		
	xiii. The system will have integration with the LIC User Authentication / AD Services.		
	xiv. The system will have the LICs Organisation hierarchy of Branch /Division /Zonal Office Mapper for the users . The users for the maker/checker for CKYC should be able to view the records and MIS for the respective office only.		
6	SERVICE LEVEL AGREEMENT (SLA) Compliance		
7	Proposed Solution is in Compliance to the requirement under Annexure: CKYC Business Flow and Integration Requirement. (Bidder must make a submission in the form of write up in the proposal to the requirement under Bidder Submission on the Compliance to the requirement under ANNEXURE K: CKYC Business Flow and Integration Requirement.)		

9 Provide and Architecture Diagram of the CKYC Flow with Solution Software Components:



10 Provide and Architecture Diagram of the KYC Flow with Solution Software Components:

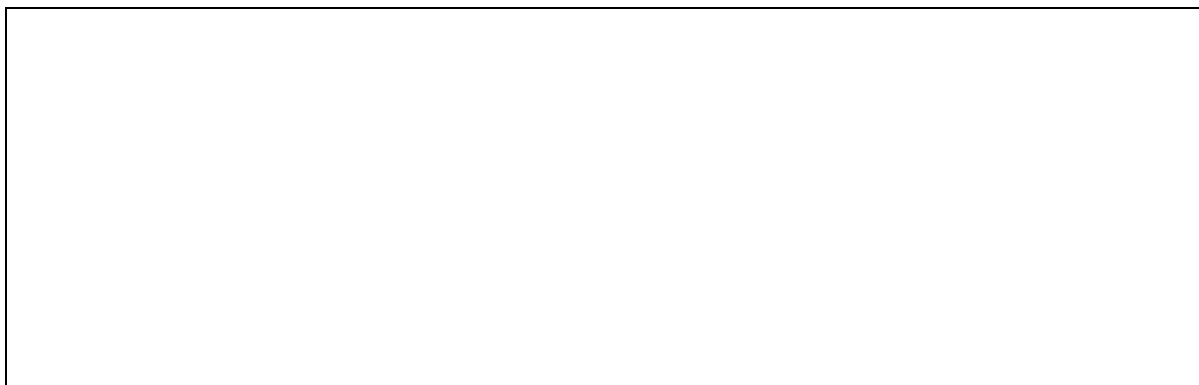


11. Integration Approach (SDK and API based)



12 a) Provide the Software Components/Framework in Solution: No requirement / dependency on Commercial License for any Proprietary Commercial Software or Framework) for deployment at LIC for the Proposed Solution.

b) Systems and software requirement specifications with proposed deployment diagram at LIC



Chief (IT/SD)

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