

<b>Title of Procurement</b>	<b>Request for Proposal for providing Chatbot- Software as a service in the domains of artificial intelligence, cognitive learning and machine learning for LIC of India.</b>
<b>Reference No.</b>	RFP: LIC/CO/ITSD/PORTAL/2022-23/CB-RFP dated 24.06.2022

**Please take note of the following corrigendum:**

1.	Correction	Payment Terms and Conditions	Section 6.12.1 / Table item. D; pg. 33
	<p><b>Existing:</b> Dedicated Team of 4 Resources for Managed Chatbot Services with Development, Monitoring, Maintenance, API Integrations, Reporting and customizations based on change management.</p> <p><b>Revised:</b> Dedicated Resource/s (Offsite ) for Managed Chatbot Operational Services with Development, Monitoring, Maintenance, API Integrations, Reporting and customizations. Sizing to be done as per the Scope of Work .</p>		
2.	Correction	Payment Terms and Conditions	Section 6.12.1 / Table item. E; pg. 33
	<p><b>Existing:</b> Dedicated Hosting Charges Instance Set Up On Cloud for 200 Requests per Second for an average monthly transactions / queries of 20 Lacs.</p> <p><b>Revised:</b> Dedicated Hosting Charges Instance Set Up On Cloud for 100 Requests per Second</p>		
3.	Correction	Eligibility Criteria	Part 3; Section 3.1 Compliance to Eligibility Criteria, Table Item no. 8; Page 18
	<p><b>Existing:</b> The bidder must provide reference of 5 active clients for whom the bidder has implemented chatbot as a service solution and is actively being used. Out of 5 Active Clients, 3 Clients must be from BFSI Domain in India and 1 Client must be from Life Insurance Domain in India.</p> <p><b>Revised:</b> The bidder must provide reference of 3 active clients in BFSI Domain in India for whom the bidder has implemented chatbot as a service solution and is actively being used. Paid Proof of Concept (PoC) with documentary evidence from client will be considered as a reference of active client.</p>		
4.	Correction	Technical Criteria and Scoring	Part 4, Section 4.1 Technical Criteria and Scoring, Table Item no. 2; page 19
	<b>Existing: Bidders' Active Clients as on date of RFP</b>		
	<b>Requirement</b>	<b>Scores</b>	<b>Details</b>

	Min – 5 Clients: Out of which 3 Clients - BFSI Sector in India. & 1 Client – Life Insurance Sector in India	<b>10</b>	Clients / Scores > 8 Clients = 10 6-8 Clients = 8 5 Clients = 6
	<b>Revised: Bidders' Active Clients as on date of RFP</b>		
	<b>Requirement</b>	<b>Scores</b>	<b>Details</b>
	Min – 3 active Clients in BFSI Sector in India.	<b>10</b>	Clients / Scores > 6 Clients = 10 4-6 Clients = 8 3 Clients = 6
<b>5.</b>	<b>Addition</b>	<b>H1 Elimination and Online Reverse Auction</b>	
	<p><b>H1 Elimination:</b> When the number of Technically Qualified Bidders is more than 5(Five), the technically qualified H1 bidder (Bidder with the Highest Quoted Total Bid Price (Indicative Commercial Bid) will be disqualified and eliminated from participating in online reverse auction, if the bid value as per the submitted commercial bid (indicative) is higher by more than 40% as compared to the average of quoted prices of all technically qualified bidders for all items in aggregate.</p> <p>The Commercial Bids (indicative) of technically qualified bidders will be opened online on the prescribed date in the virtual presence of bidder representatives. Thereafter, the technically qualified bidders <b>subject to provisions of H1 Elimination</b> are required to participate in online reverse auction for which web-based e-tender platform will be made available by LIC. The date, time, platform and process of online reverse auction will be communicated to the bidders by LIC.</p> <p>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 as follows:</p> <ol style="list-style-type: none"> <li>i) LIC shall provide web based E-tender system for reverse auction.</li> <li>ii) 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.</li> <li>iii) During reverse auction, the participating vendors 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.</li> <li>iv) Only fixed price financial bids indicating total price for all the deliverables and services specified in this bid document will be considered.</li> <li>v) The commercial figure quoted will be an all-inclusive figure except GST or any other taxes as applicable. No other expenses will be reimbursed separately.</li> <li>vi) Any conditional bid would be rejected.</li> <li>vii) The bidder shall arrange the Digital certificates (at no cost to LIC) from a Certifying Agency notified by Comptroller of Certifying Authority (CCA) as</li> </ol>		

	<p>per Information Technology Act, 2000 as amended from time to time.</p> <p>viii) 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.</p> <p>ix) LIC will determine the Start Price and other parameters for the Reverse Auction:</p> <p style="padding-left: 40px;">a) on its own and / or</p> <p style="padding-left: 40px;">b) 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.</p> <p>x) 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.)</p> <p>xi) <b>The bidder with the L1 Quote, post the Online Reverse Auction and Commercial evaluation will be declared L1 Bidder.</b></p> <p>xii) <b>The final outcome of the bidding process will be published on the LIC website.</b></p> <p>xiii) The bid price shall be in Indian Rupees.</p> <p>xiv) Errors &amp; 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 will prevail.</p> <p>xv) The bidder would need to provide all costs in Annexure - Indicative Commercial bid.</p> <p>After the close of online reverse auction, the L1 bidder shall provide a commercial breakup of all the line items along with the working sheet to LIC within 2 days (excluding Saturdays, Sundays and Holidays under NI Act as applicable in Maharashtra), failing which LIC reserves the right to reject the bid and forfeit EMD.</p>		
<b>6.</b>	<b>Addition</b>	<b>Prices and Taxes</b>	<b>Section 16.3.1, Prices, Page no. 35</b>
	<p><b>Existing:</b> Prices payable to the vendor will be fixed as derived from the Final L1 quote after Online Price Submission and NPV Calculation (Refer Section 4.3.1 for NPV Rule) and will be exclusive of GST. Prices once fixed will be valid throughout the entire contract period.</p>		
	<p><b>Revised:</b> Prices payable to the vendor will be fixed as derived from the Final L1 quote after Online Price Submission, NPV Calculation (Refer Section 4.3.1 for NPV Rule) and Online Reverse Auction. Prices Payable will be exclusive of GST. Prices once fixed will be valid throughout the entire contract period.</p>		

7.	Correction / Addition	Commercial Bid Annexure	To be Published as Indicative Commercial Bid Annexure
	Item no.	Existing Parameters	Revised Parameter
	C	Language Implementation Charges (Excluding English) Year 1 - 4 languages Year 2 - 4 Languages Year 3 - 3 Languages	Language Implementation Charges for 12 Languages (The requirement is inclusive of English and Hindi).
		----New Parameter----->	Information and Transactional Requirements
	G	i	About LIC, LIC Products. All menu items in the existing 'LIC Mitra' to be implemented by service provider . Visit <a href="http://www.licindia.in">www.licindia.in</a> - 'LIC Mitra' for the details.
	G	ii	"Buy Policy " -- Customer Onboarding Journey thru the Chatbot, Life Insurance Proposal Application, suitability and benefit illustration, KYC , premium quote , payment integration (API will be shared by LIC where needed for integration )  Configuration Driven, dynamic proposal questions based on Plan. Option to continue incomplete applications. Query of the application status. Documents upload. Premium Quote, Suitability Analysis, Benefit Illustration, Financial Need Analysis. Digital Online Assistant (AI Bot - Chat & Voice) for the Customer Journey both Self Journey or Agents Assisted journey .Proposal Document generation based on the input shared. eSign.
	G	iii	Online Premium Payment, Online Loan repayment, Loan Interest Payment. Online Proposal Deposit.
	G	iv	Service Request Submission with document upload e.g. Change of Address , PAN , NEFT Details submission, eNACH (12 Service Requests in Scope). Request Letters PDF Generation, eSign , Status tracking.
	G	v	Download Receipts, Statements, IT Certificate of Premium Payment, other documents
	G	vi	Loan Application and status tracking
	G	vii	Revival Quote, Declaration of Good Health and amount collection.
	G	viii	Customer Service : Policy Status (Details), Premium Payment history , Premium Due details, Fund Amount, Policy Maturity, Branch locator, Nearest LIC Branch, Nearest Premium Collection Center, Claim Inquiry
	G	ix	Feedback and Grievance – Submission and status tracking.
	G	x	Customer/Agents/Employee Authentication using LIC API / Single Sign On / Google Mail Authentication / Social Media Id / Social Profile Meri Pehchaan – National Single Sign-On.

		xi	Chatbot for employees with information on Service Conditions, Employee Benefits, Leave, Salary, Travel Rules.	
		xii	Chatbot for Agents with facilities as available to customer chatbot and Advisor assisted journey for product selection and purchase by customer.	
			<b>NOTE: SAME CHATBOT INSTANCE MAY SERVE THE CONVERSATION REQUIREMENT FOR CUSTOMER/ AGENT / EMPLOYEES. ALL CHATBOT HOSTING TO BE ON CLOUD ARRANGED AND MANAGED BY THE SERVICE PROVIDER.</b>	
			----New Parameter----->	Integration with channels
	H	i	WhatsApp	v Facebook Messenger
		ii	Google Assistant	vi Call Center
		iii	Google Home	vii Mobile (Android)
		iv	Alexa	viii Mobile (iOS)
	I		----New Parameter----->	Additional Man-Hour Requirement (Need Based): 2000 Hours.
7.	Addition		Payment Terms & Conditions	Section 6.12.1, Invoicing and Billing Frequency Table, Page No. 32 & 33
			<b>Commercial Bid Items</b>	<b>To be Invoiced</b>
	G		Informational and Transactional Requirements as mentioned in Item G.	To be paid in actuals i.e. Requirements implemented and Upon 30 days from Go Live.
	H		Integration with Channels as mentioned as Item H	To be paid in actuals i.e. number of channels implemented and Upon 30 days from Go Live.
	I		Additional Man Hours Requirement (Need Based for 2000 Hours) : Change Management	Payment will be on actual man hours consumed as are change requests. After every completed year of contract the quoted man hour rate shall be increased by 8%.
	Correction		Payment Terms & Conditions	Section 6.12.1, Invoicing and Billing Frequency Table, Page No. 32 & 33
			<b>Commercial Bid Items</b>	<b>To be Invoiced</b>
	Existing:		Annual Subscription / License for Chatbot as a Service for Omni Channel and unlimited number of queries	Quarterly.
	Revised:		Annual Subscription / License for Chatbot as	<b>Payment due only upon:</b> 30 days Post Go-Live date of Customer, Agent, and Employee Chatbot.

		a Service for Omni Channel and unlimited number of queries	<p><b>Year 1 : Payment Schedule for the Annual Subscription:</b></p> <p>50% will be paid post 30 days of Go Live date of the chatbot with all Existing 'LIC Mitra' features, Information Services for Employees and Agents.</p> <p>25% on 50% of Item G Completion, post 30 days of Go-Live Date.</p> <p>25% on 100% of Item G Completion post 30 days of Go-Live Date.</p> <p>(If API are delayed beyond 16 Weeks by LIC for the Item G Requirements, the payment for annual subscription will be due to the service provider for that item provided other requirement are timely completed by the service provider.</p> <p><b>Year 2 to Year5: 100 % Annual Subscription payable in Advance.</b></p>
<b>8.</b>	<b>Addition</b>	<b>Normalization of Bid</b>	
		<p>LIC, at its discretion, will go through a process of technical evaluation and normalization of the bids to the extent possible and feasible, to ensure that Bidders are more or less on the same technical ground. After the normalization process, if LIC's technical evaluation team feels that any of the bids needs to be normalized and that such normalization has a bearing on the price bids, LIC may at its discretion ask all the technically short-listed Bidders to resubmit incrementally or totally the technical and commercial bids once again for scrutiny. LIC can repeat this normalization process at every stage of technical submission or till LIC is satisfied. By responding to this RFP, the Bidders have agreed that they have no reservation or objection to the normalization process and all the bidders shortlisted for technical proposal evaluation will agree to participate in the normalization process and extend their cooperation to LIC during this process. The bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process.</p>	
<b>9.</b>	<b>Deletion</b>	<b>Part 4: Technical Criteria</b>	<b>Section 4.1 Technical Criteria and Scoring, Table Sl. No. 3, page no. 19</b>
		<p><b>Existing:</b>                  Criteria: Deployment Models (Cloud, Hybrid, On-Premise)    Minimum requirement: Cloud, On-Premise and Hybrid                  Maximum Scores: 5    Details : Hybrid -5, Only on Cloud – 3</p>	
		<p><b>Revised:</b> The mentioned Criteria Stands Deleted. <b>Note: All 3 chatbots must be on cloud only.</b></p>	



	<b>Addition</b>	Part 4: Technical Criteria	Section 4.1 Technical Criteria and Scoring, Table Sl. No. 2, page no. 19
	<p><b>If the Bidder provides reference for its Active Clients in Life Insurance Domain in India, then additional 5 scores will be awarded under Table Sl. No. 2 (Bidders' Active Clients as on date of RFP)</b></p>		
	<b>Correction</b>	Part 4: Technical Criteria	Section 4.1 Technical Criteria and Scoring, Chatbot Transactional Capabilities in Deployed Clients    Table Sl. No. 4 , page no. 19
	<p><b>Existing: Documentary Evidence Proofs:</b> Active Clients References</p>		
	<p><b>Revised:</b>                  The requirement for Documentary Evidence Proof stands deleted.                  The required use cases as mentioned under Minimum Requirement Column are to be showcased at POC. The scores allotted for each use case remain unchanged.</p>		
<b>10.</b>	<b>Correction</b>	Performance Guarantee	Section 1.8, page no. 14
	<p><b>Existing:</b>                  LIC may require the successful bidder to provide a Performance Bank Guarantee, within 10 days from the Notification of award, for a value equivalent to <b>10% of the Total Contract Value (TCO)</b> in the manner as decided by LIC.</p>		
	<p><b>Revised:</b>                  LIC may require the successful bidder to provide a Performance Bank Guarantee, within 10 days from the Notification of award, for a value equivalent to <b>10% of the Annual Subscription Cost</b> in the manner as decided by LIC.</p>		

**Note: A clarification meeting (virtual) pertaining to INDICATIVE COMMERCIAL BID is scheduled on 13.07.2022. Meeting details are as follows:**

**Meeting Link:**

<https://licindia.webex.com/licindia/j.php?MTID=m0e173d609f4264f770d539b80dbd3679>

**Password: 1307**

**(Chief, IT/SD)**