Request for Proposal

for

‘Two Factor Authentication and Aadhaar enabled Services’

[Ref: LIC/CO/IT-BPR/2FA/2014-15 Dated: 03/02/2015]

Life Insurance Corporation of India,
Central Office, Information Technology - BPR Department,
2nd Floor, South Wing,"Jeevan Seva Annexe",
Santacruz(W), S.V.Road, Mumbai – 400054.
Email: co_2fa@licindia.com

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# 1. Definitions & Abbreviations

## 1.1 Definitions

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<th>Term</th>
<th>Definition</th>
</tr>
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<tr>
<td>Authorized Signatory of the bidder</td>
<td>The person authorized by the company’s Board/Managing Director/Director through a proper authorization to represent the company for purpose of this bid submission and finalization.</td>
</tr>
<tr>
<td>Bid</td>
<td>The Bidder’s written submissions in response to the RFP signed by its Authorized Signatory.</td>
</tr>
<tr>
<td>Bidder</td>
<td>A firm fulfilling eligibility criteria and submitting a proposal in response to this RFP, in its individual right.</td>
</tr>
<tr>
<td>Prime Proponent</td>
<td>The bidder is free to quote independently or for combination of any of the scope of work mentioned under Part-A, Part-B or Part-C. Wherever the bidder is proposing to quote for a combined scope or for end to end execution of scope of work for the entire RFP, the bidder is free to bring in expertise from the respective OEM or service partners. In such a case the bidder submitting the bid will be considered as the Prime Proponent. For all purposes LIC will deal with only the prime proponent irrespective of the partners to the bid. The Prime proponent should in the bid submission clearly declare the partners to the bid.</td>
</tr>
<tr>
<td>Business Day</td>
<td>Shall be construed as a day excluding Sundays and public holidays declared under the Negotiable Instruments Act, 1881 by concerned State Governments or Central Government of India</td>
</tr>
<tr>
<td>Clarifications</td>
<td>Means Addenda, corrigenda and clarifications to the RFP</td>
</tr>
<tr>
<td>Contract</td>
<td>An Agreement signed between LIC and the Selected vendor. The “Agreement” includes the RFP, subsequent modifications to the RFP issued by LIC, response of the selected vendor to the RFP and the agreement document itself.</td>
</tr>
<tr>
<td>Contract Value</td>
<td>The grand total of the L1 quote after conclusion of commercial evaluation.</td>
</tr>
<tr>
<td>COTS</td>
<td>Commercial off the shelf (Product/ Software)</td>
</tr>
<tr>
<td>Day</td>
<td>Calendar Day</td>
</tr>
<tr>
<td>Default Notice</td>
<td>Shall mean the written notice of Default of the Agreement issued by one Party to the other in terms hereof</td>
</tr>
<tr>
<td>Deliverables &amp; Services</td>
<td>Means all services and deliverables as per the Scope of Work of this RFP</td>
</tr>
<tr>
<td>L1 Bidder</td>
<td>Bidder with L1 quote</td>
</tr>
<tr>
<td>L1 quote</td>
<td>Lowest price discovered through the commercial evaluation</td>
</tr>
<tr>
<td>Law</td>
<td>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.</td>
</tr>
<tr>
<td>“Party” and “Parties” Specifications</td>
<td>Each of the parties i.e. LIC and Selected bidder are collectively referred to as the ‘Parties’ and individually as a ‘Party’. Means 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.</td>
</tr>
<tr>
<td>Personnel</td>
<td>Professional and support staff deployed by the Vendor on the project to meet the requirements of this RFP within the timelines mentioned herein. The details of all such personnel will have to be shared in the Personnel Deployment Plan.</td>
</tr>
<tr>
<td>Requirements</td>
<td>The Capability, Characteristic, Attribute or Quality of systems as per the schedules, details, description, and statement of technical data, performance characteristics, standards (Indian as well as International) as applicable, specified and implicitly necessitated as per this RFP.</td>
</tr>
<tr>
<td>RFP</td>
<td>This Request for Proposal Ref: LIC/CO/IT-BPR/2FA/2014-15 Dated: 03/02/2015, inclusive of any clarifications/corrigenda/addenda that may be issued by LIC.</td>
</tr>
<tr>
<td>SIT</td>
<td>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.</td>
</tr>
<tr>
<td>Timelines</td>
<td>Wherever Timelines have been defined as days, weeks, months; they will mean calendar days, calendar weeks and calendar months.</td>
</tr>
<tr>
<td>UAT</td>
<td>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.</td>
</tr>
<tr>
<td>Vendor</td>
<td>Selected/ Successful Bidder as an outcome of the RFP with whom LIC signs the Contract.</td>
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</table>
1.2 Abbreviations

<table>
<thead>
<tr>
<th>Abbreviations</th>
<th>Description</th>
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<tbody>
<tr>
<td>#</td>
<td>Serial Number</td>
<td>NDA</td>
<td>Non-Disclosure Agreement</td>
</tr>
<tr>
<td>AMC</td>
<td>Annual Maintenance Contract</td>
<td>NPM</td>
<td>National Project Manager</td>
</tr>
<tr>
<td>API</td>
<td>Application Program Interface</td>
<td>NZ</td>
<td>Northern Zone</td>
</tr>
<tr>
<td>AS (IT)</td>
<td>Assistant Secretary (IT), LIC</td>
<td>ODS</td>
<td>LIC’s Online Data Store</td>
</tr>
<tr>
<td>ASA</td>
<td>Authentication Service Agency. An organization or an entity providing secure</td>
<td>OEM</td>
<td>Original Equipment Manufacturer</td>
</tr>
<tr>
<td></td>
<td>leased line connectivity to UIDAI’s data centres for transmitting authentication</td>
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<tr>
<td></td>
<td>requests from various AUAs.</td>
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<tr>
<td>ATS</td>
<td>Annual Technical Support</td>
<td>OS</td>
<td>Operating System</td>
</tr>
<tr>
<td>AUA</td>
<td>Authentication User Agency. An organization or an entity using Aadhaar</td>
<td>OTP</td>
<td>One Time Password</td>
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<td></td>
<td>authentication as part of its applications to provide services to residents</td>
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<td>Example: Bank</td>
<td></td>
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</tr>
<tr>
<td>BG</td>
<td>Bank Guarantee</td>
<td>PAN</td>
<td>Permanent Account Number</td>
</tr>
<tr>
<td>BO</td>
<td>Branch Office, LIC</td>
<td>PBG</td>
<td>Performance Bank Guarantee</td>
</tr>
<tr>
<td>BOM</td>
<td>Bill of Material</td>
<td>PC</td>
<td>Personal Computer</td>
</tr>
<tr>
<td>CC</td>
<td>Corporate Communication</td>
<td>PDI</td>
<td>Pre Dispatch Factory Inspection</td>
</tr>
<tr>
<td>CD</td>
<td>Compact Disk</td>
<td>PO</td>
<td>Purchase Order</td>
</tr>
<tr>
<td>CIDR</td>
<td>Central ID Repository</td>
<td>PoA</td>
<td>Proof of Address</td>
</tr>
<tr>
<td>CLIA</td>
<td>Chief Life Insurance Advisor</td>
<td>POC</td>
<td>Proof Of Concept</td>
</tr>
<tr>
<td>CMS</td>
<td>Content Management System</td>
<td>PoI</td>
<td>Proof of Identity</td>
</tr>
<tr>
<td>CO</td>
<td>Central Office, LIC</td>
<td>POS</td>
<td>Point of Sale Terminal</td>
</tr>
<tr>
<td>CST</td>
<td>Central Sales Tax</td>
<td>RFP</td>
<td>Request for Proposal</td>
</tr>
<tr>
<td>CZ</td>
<td>Central Zone</td>
<td>RHEL</td>
<td>Red Hat Enterprise Linux</td>
</tr>
<tr>
<td>CZEE</td>
<td>Customer Zone</td>
<td>RM (IT)</td>
<td>Regional Manager (IT), ZO, LIC</td>
</tr>
<tr>
<td>DC</td>
<td>Data Centre</td>
<td>SCZ</td>
<td>South Central Zone</td>
</tr>
<tr>
<td>DO</td>
<td>Divisional Office, LIC</td>
<td>SI</td>
<td>System Integrator</td>
</tr>
<tr>
<td>ECZ</td>
<td>East Central Zone</td>
<td>SIT</td>
<td>System Integration Testing</td>
</tr>
<tr>
<td>EMD</td>
<td>Earnest Money Deposit</td>
<td>SLA</td>
<td>Service Level Agreement</td>
</tr>
<tr>
<td>EZ</td>
<td>Eastern Zone</td>
<td>SLM</td>
<td>Second Line Maintenance</td>
</tr>
<tr>
<td>FLM</td>
<td>First Line Maintenance</td>
<td>SNR</td>
<td>Site Not Ready</td>
</tr>
<tr>
<td>HSM</td>
<td>Hardware Security Module</td>
<td>SO</td>
<td>Satellite Office, LIC</td>
</tr>
<tr>
<td>INR</td>
<td>Indian Rupee</td>
<td>SPOC</td>
<td>Single Point of Contact</td>
</tr>
<tr>
<td>IPR</td>
<td>Intellectual Property Rights</td>
<td>STC</td>
<td>Sales Training Centre, LIC</td>
</tr>
<tr>
<td>IT</td>
<td>Information Technology</td>
<td>STQC</td>
<td>Standardisation Testing and Quality Certification</td>
</tr>
<tr>
<td>ITB</td>
<td>Instructions to Bidders</td>
<td>UAT</td>
<td>User Acceptance Testing</td>
</tr>
<tr>
<td>KSA</td>
<td>KYC Service Agency: A valid ASA who has been approved and has signed the</td>
<td>UID</td>
<td>Unique Identification</td>
</tr>
<tr>
<td></td>
<td>agreement to access KYC API through their network.</td>
<td>UIDAI</td>
<td>Unique Identification Authority of India</td>
</tr>
<tr>
<td>KUA</td>
<td>KYC User Agency. A valid AUA who has been approved and has signed the</td>
<td>VAT</td>
<td>Value Added Tax</td>
</tr>
<tr>
<td></td>
<td>agreement to access KYC API.</td>
<td>WZ</td>
<td>Western Zone</td>
</tr>
<tr>
<td>KYC</td>
<td>Know Your Customer</td>
<td>ZO</td>
<td>Zonal Office, LIC</td>
</tr>
<tr>
<td>Manager(IT)</td>
<td>Manager (IT), DO, LIC</td>
<td>ZTC</td>
<td>Zonal Training Centre, LIC</td>
</tr>
<tr>
<td>MASH</td>
<td>Metro Area Servicing Hub, LIC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MDC</td>
<td>Management Development Centre, LIC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MS</td>
<td>Microsoft</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NCZ</td>
<td>North Central Zone</td>
<td></td>
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</tbody>
</table>
2. Instructions to Bidders

2.1 Invitation to Bid

The Life Insurance Corporation of India (hereinafter referred to as “LIC”), a statutory corporation established under section 3 of Life Insurance Corporation Act 1956 (XXXI of 1956) and having its Corporate Office at “Yogakshema”, Jeevan Bima Marg, Mumbai –400021 intends to implement ‘Two Factor Authentication (2FA) Solution’ for its employees and other authorized users.

The solution proposed should be integrated seamlessly with the existing Core Insurance Solution and any other web-based applications implemented in LIC in addition to the existing user-id & password authentication. LIC also intends to implement Aadhaar enabled services for its business applications.

LIC hereby invites sealed responses (hereinafter referred to as “Bids”), to this Request for Proposal, Ref: LIC/CO/IT-BPR/2FA/2014-15 Dated: 03/02/2015 from all eligible bidders to meet the requirements set out in this RFP document. Details of Bid related activities are given in the Activity Schedule.

The formulation of the Evaluation criteria, the conduct of the evaluation of the responses to the RFP and the subsequent selection of the successful bidder(s) will be entirely at the discretion of LIC and its decision shall be final and no correspondence about the decision shall be entertained.

2.2 Overview of the RFP

This RFP is in three parts as listed below:

a) Part A: It will refer to the implementation of end to end 2FA Solution
b) Part B: It will refer to the Fingerprint Scanner devices
c) Part C: It will refer to the implementation of Aadhaar Enabled Services & Gateway Solution on opex model

The bidder is free to quote independently or for combination of any of the scope of work mentioned under Part-A, Part-B or Part-C. Wherever the bidder is proposing to quote for a combined scope or for end to end execution of scope of work for the entire RFP, the bidder is free to bring in expertise from the respective OEM or service partners. In such a case the bidder submitting the bid will be considered as the Prime Proponent. For all purposes LIC will deal with only the prime proponent irrespective of the partners to the bid. The Prime proponent should in the bid submission clearly declare the partners to the bid.

The conditions specified herein below for eligibility, functional and technical specifications will be applicable appropriately for Part A, B and C.

The sections should be read carefully for the applicability to the respective Parts viz. Part A, Part B, Part C as mentioned above.

Unless stated otherwise in this RFP, fingerprint scanners or fingerprint devices or simply scanners mean one and the same thing.

The no. of employees and desktops in LIC are:

<table>
<thead>
<tr>
<th>#</th>
<th>Entities</th>
<th>Total Number (approx.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>LIC Employees</td>
<td>1,15,000</td>
</tr>
<tr>
<td>2</td>
<td>Windows desktops</td>
<td>30,000</td>
</tr>
<tr>
<td>3</td>
<td>Linux Desktops</td>
<td>60,000</td>
</tr>
</tbody>
</table>

LIC expects to procure about 1,00,000 (one lakh) fingerprint scanner devices in phased manner. The number is only indicative and may not be treated as a commitment for minimum number of purchases to be made. LIC reserves its right to increase or decrease the quantity or add to or delete from the requirement any item
on account of increase in number of users, number of offices or any change in solution implementation architecture. Such change if any will be intimated to all the bidders.

2.3 Qualification Criteria

Only the bidders who meet all the qualifications mentioned in Section “Eligibility Criteria” of this RFP are eligible to bid.

2.4 Activity Schedule

<table>
<thead>
<tr>
<th>#</th>
<th>Activity</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>RFP Reference &amp; date</td>
<td>Ref: LIC/CO/IT-BPR/2FA/2014-15 Dated: 03/02/2015</td>
</tr>
<tr>
<td>2</td>
<td>Bid Price (non-refundable)</td>
<td>Rs.5,000/- (Rupees Five thousand only) In the form of a Demand Draft drawn on Nationalized/Scheduled bank in favour of ‘LIC of India’ payable at Mumbai.</td>
</tr>
<tr>
<td>3</td>
<td>Address for Communication/ submission of Bid/Pre-Bid meeting</td>
<td>The Executive Director (IT/BPR), Life Insurance Corporation of India, Central Office, Information Technology - BPR Department, 2nd Floor, South Wing, &quot;Jeevan Seva Annexe&quot;, Santacruz (W), S.V.Road, Mumbai – 400054.</td>
</tr>
<tr>
<td>4</td>
<td>Last Date and Time for sending Pre-Bid Queries</td>
<td>5th February 2015, 3.00pm Queries to be submitted in the format as per Annexure VIII.</td>
</tr>
<tr>
<td>5</td>
<td>Pre Bid meeting</td>
<td>6th February 2015, from 3.00 pm to 5.00 pm.</td>
</tr>
<tr>
<td>6</td>
<td>Last Date &amp; Time for Bid Submission</td>
<td>24th February 2015 latest by 3.00 pm</td>
</tr>
<tr>
<td>7</td>
<td>Eligibility &amp; Technical Bid opening date/time/ venue</td>
<td>24th February 2015 at 3.30 pm at the above mentioned address.</td>
</tr>
<tr>
<td>8</td>
<td>Commercial Bid opening date/time/ venue</td>
<td>Will be intimated to the bidders who fulfil both eligibility criteria and technical criteria. Online Reverse Auction schedule will be notified on the LIC website - <a href="http://www.licindia.in/tender_notice.htm">http://www.licindia.in/tender_notice.htm</a></td>
</tr>
<tr>
<td>9</td>
<td>Website Address</td>
<td><a href="http://www.licindia.in/tender_notice.htm">http://www.licindia.in/tender_notice.htm</a></td>
</tr>
<tr>
<td>10</td>
<td>Contact Email-id</td>
<td>Any Mail Communication regarding this RFP must be sent to email-id <a href="mailto:co_2fa@licindia.com">co_2fa@licindia.com</a> only. LIC will not be responsible for any mail communication sent to any other email –id. The subject line must contain “2FA RFP”.</td>
</tr>
</tbody>
</table>

Important: The above schedule is tentative only and subject to change. Any change to the Activity Schedule will be notified through website http://www.licindia.in/tender_notice.htm only.

2.5 Terms and Conditions

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 along with its Annexures, clarifications issued. All the terms and conditions and the contents of the RFP along with the Annexure(s), clarifications issued will be contractually binding and will form part of the resulting agreement and any purchase orders, to be issued to the successful bidder from time to time as an outcome of this RFP Process.

2.6 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 conduct of informative and other diligence activities, participation in meetings/ discussions/ presentations, preparation of proposal, in 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.

2.7 Relationship between LIC and the bidders

No binding relationship exists between any of the bidders and LIC till the execution of a contractual agreement.
2.8 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 obtain independent 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.

2.9 Bid Price

Eligible and interested bidders shall download the soft copy of the bid document containing all the Annexure and submit the Bid Price (non-refundable) of Rs.5,000/- (Rupees Five thousand only) in the form of a Demand Draft drawn on Nationalized/Scheduled bank in favour of LIC of India payable at Mumbai, along with the bid. Any bid submitted without Bid Price will be summarily rejected.

2.10 Earnest Money Deposit

2.10.1 For Part A and/or Part B:

a) Bidders shall submit, along with the Bid, EMD of Rs. 50,00,000/- (Rs. Fifty Lakhs Only) toward Part A and/or Part B as follows:
   i. Rs. 40,00,000/- (Rs. Forty Lakhs Only) in the form of a Bank Guarantee (BG) of as per the format given in Annexure – II, which should be executed by a Nationalized or Scheduled bank acceptable to LIC and having its branches at Mumbai, and
   ii. Rs. 10,00,000/- (Rs. Ten Lakhs Only) in the form of a Demand Draft drawn on Nationalized/Scheduled bank in favour of LIC of India payable at Mumbai.

b) EMD should be valid for a period of 1 year from the date of opening of eligibility bid.

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

d) LIC will not pay any interest on the EMD for any period in any case.

e) EMD will be returned to the issuing Bank under intimation to the selected Bidder in lieu of the performance bank guarantee submitted by it.

f) The EMD of those Bidders, who do not qualify in the technical evaluation or commercial evaluation, will be returned to the issuing Bank without interest after completion of RFP process.

g) The EMD submitted by the bidder may be forfeited in full or part, as decided by LIC, if:
   i. The bidder is found to be indulging in Fraudulent & Corrupt practices as mentioned in this RFP;
   ii. The Bidder withdraws or amends its Bid during the period of Bid validity; or
   iii. 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
   iv. Bidder does not respond to requests for clarification of its Proposal.
   v. Bidder fails to provide required information during the evaluation process or is found to be non-responsive.
   vi. In the case of a successful Bidder being identified, the successful Bidder withdraws its offer or if the bidder fails;
      • To sign the Contract; or
      • To furnish Bank Guarantee towards the Performance Guarantee as mentioned in this RFP.

h) 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. In such a case, the EMD provided shall also 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 nor permitted to modify its bid.

2.10.2 For Part C:

There is no EMD for PART C.
2.11 Pre-Bid Meeting & Clarifications

a) LIC shall hold a pre-bid meeting with the prospective bidders as stated in Activity Schedule. The Bidders will have to ensure that all their queries are submitted in one consolidated e-mail in a single excel sheet as per the format mentioned in Annexure VIII – Pre-Bid Queries Template, latest by the date & time mentioned in the Activity Schedule.

b) Only 2 representatives per bidder will be allowed to attend the meeting/events related to this RFP and the names of the attendees have to be informed on the mail co_2fa@licindia.com two business days prior to the meeting/event. Representatives of the bidder(s) attending the meeting/event will have to bring their company Identity Cards for verification.

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 & time mentioned in the Activity Schedule. Thereafter, no representations/queries will be entertained in this regard. Later on, if any issue(s) arise, LIC will consider the matter on merits and decide the same, prior to opening of commercial bids.

d) The queries should necessarily be submitted in the format as per Annexure VIII – Pre-Bid Queries Template to the email id co_2fa@licindia.com.

e) 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 clarifications received after the indicated date and time may not be entertained by LIC.

f) 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 through clarifications.

g) Clarifications will be notified to Bidders through website http://www.licindia.in/tender_notice.htm only. These clarifications (if any) issued by LIC at any time before the due date of submission of the bid will become a part of the RFP document.

h) In order to provide prospective bidders reasonable time for taking the clarifications into account, LIC may, at any time prior to the date of bid submission, extend the date for the submission of Bids.

i) Verbal requests for clarification will not be entertained.

2.12 Instructions for Bid Submission

a) The Bidders should submit their bid(s) along with required Demand Draft towards the Bid Price, the Bank guarantee towards the EMD in a separate sealed envelope.

b) The original Bid should preferably be on 8.27” by 11.69” (A4 size) paper in indelible ink.

c) Ordinarily the bid shall contain no overwriting. Any interlineations, erasures or overwriting shall be valid only if authorized signatory of the bid countersigns them.

d) The contents of the Soft copies submitted in the CD and the contents of the Hard copies shall be exactly the same. If not, the bid may be rejected.

e) Bidders must submit separate eligibility technical and commercial bids for each part. Thus, there shall be two sealed envelopes for each part. These envelopes should be properly superscribed as given below:

| “ELIGIBILITY&TECHNICAL/COMMERCIAL BID for RFP for Two Factor Authentication and Aadhaar enabled Services (Ref: LIC/CO/IT-BPR/2FA/2014-15 Dated: 03/02/2015) for Part A/ Part B/ Part C” |
| SUBMITTED BY __________ (Bidder’s Name & Contact Details)” |
| (Note: Bidders to encircle whichever is applicable or strike off whichever is not applicable) |

f) All envelopes and CD should then be put in a single bigger envelope/cover which should be sealed and bear the name, address, seal of the bidder and RFP reference.

g) The indicative prices are ONLY to be quoted in the commercial bids.

h) All hardcopies of the bid must be spirally bound and pages serially numbered.

i) The hardcopies of the bid (all documents and Annexure 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 authorized to bind the Bidder to the Contract. Authorization 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 authorized signatory. The person signing the bid shall sign all pages of the bid, except for unamended printed literature.
j) The bid may be treated as legally void and may be rejected if:
   i. Bid is not signed by the duly authorized person or
   ii. An image of signature found pasted on pages instead of wet signature or
   iii. Scanned bid is submitted
k) By submitting a signed bid, the bidder’s signatory certifies that in connection with this RFP:
   i. The bidder’s organization or an agent of the bidder’s organization has arrived at the technical offer and prices in its bid without consultation, communication or agreement with any other respondent or with any competitor, with a view to restrict competition,
   ii. 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.
   iii. 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.

2.13 Non-Disclosure Agreement (NDA) only by selected bidder

The selected bidder shall submit along with the Bid, a duly notarized Non-Disclosure agreement on a stamp paper of Rs.250/- (Rupees two hundred fifty only) or of an appropriate value applicable in the relevant state/Union Territory as per the format given in Annexure – I duly which should be signed by the Authorized Signatory of the Company.

2.14 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 Hindu-Arabic Numerals.

2.15 Prices

a) Prices payable to the vendor will be fixed as derived from the Final L1 quote after Online Reverse Auction and will be exclusive of VAT/GST, Services Tax and Octroi/LBT. Prices once fixed will be valid throughout the entire contract period.
   b) Escalation of Costs: The vendor 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.

2.16 Taxes and Duties

a) Vendors will be entirely responsible for all taxes, duties, license fees, road permits, and transit insurance etc., except VAT/GST, Services Tax and Octroi/LBT incurred until delivery of the contracted services to LIC.
   b) VAT/GST, Service Tax and Octroi/LBT, if any, will be reimbursed only in actuals on production of appropriate receipts within 15 days of such tax payment to the respective authorities by the vendor.

2.17 Deduction of Taxes at Source

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

2.18 Bid Currencies

Prices for all the components shall be quoted in Indian Rupee (INR) only.

2.19 Arithmetical errors

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. If the bidder does not accept the correction of errors, its bid will be rejected and its EMD may be forfeited.

2.20 **Documents Required for the Bid Submission**

2.20.1 **Eligibility Bid**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Annexure II – Bank Guarantee and Demand Draft for EMD (only for part A and part B)</td>
</tr>
<tr>
<td>2.</td>
<td>Annexure III – Eligibility Criteria along with supporting Documents</td>
</tr>
<tr>
<td>3.</td>
<td>Annexure XIII – Format of OEM Undertakings</td>
</tr>
</tbody>
</table>

2.20.2 **Technical Bid**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Annexure X – Technical Offer Cover letter</td>
</tr>
<tr>
<td>2.</td>
<td>Annexure IV – Technical Requirements</td>
</tr>
<tr>
<td>3.</td>
<td>Annexure V – Project Citation Details</td>
</tr>
<tr>
<td>4.</td>
<td>Annexure VII - Commercial Bid Details (masked)</td>
</tr>
<tr>
<td>5.</td>
<td>Annexure IX – Personnel Deployment Plan</td>
</tr>
<tr>
<td>6.</td>
<td>Annexure XI – Hardware Sizing Details</td>
</tr>
</tbody>
</table>

2.20.3 **Commercial Bid**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Annexure VI - Commercial Bid Details</td>
</tr>
</tbody>
</table>

The above lists of requirements are indicative only. The bidder should refer to the bid document for all requirements that are required to be submitted along with Eligibility Bid, Technical Bid and Commercial Bid(s). The Annexure 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.

2.21 **Procedure for opening of the bids**

a) Bids received before the specified closing date and time in the Activity Schedule will be opened 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.

b) The date and Venue of the opening of the bids shall be as per the Activity Schedule. The Master Envelope shall be opened by LIC in the presence of the bidders/their authorized representatives who choose to attend, as per the activity schedule.

c) The Eligibility Bid along with the Technical bid shall be opened as stated in the activity schedule and after completion of evaluation of eligibility bid, the result of the bidders qualifying for the technical evaluation will be notified on the LIC website.

d) On completion of the Technical Bids evaluation, the list of short-listed bidders and the date, time & venue of opening of their Commercial bids will be notified on the LIC website.

e) The commercial bids of technically shortlisted bidders will be opened by LIC in the presence of the bidders/ their authorized representatives who choose to attend.

f) The representatives of the bidders should carry the organization’s photo identity card or a letter of authority bearing their photograph from the bidder organization to identify their credentials for attending the opening of the commercial Bids.

2.22 **Clarification sought by LIC on Bids**

a) During evaluation of bids, if any deviation is observed, LIC may call for clarifications on its bid from bidders. The request for clarification and the response shall be in writing. LIC may decide to accept any deviation at its discretion. However this will be done before opening of commercial bids.

b) If any compliance or clarification sought by LIC is not submitted within 7 business days of being called for, the bids are liable to be rejected.

c) The above matter is entirely at LIC’s discretion and decision of LIC in this matter will be final.
2.23 Modification and Withdrawal of the Bids

No bid can be modified or withdrawn by a bidder, after the submission of the bid. The bid and all the supporting documents submitted by the bidders shall be the property of LIC.

2.24 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/Annexure 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. In such a case, 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 not meeting 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. The decision of LIC in the evaluation of bids shall be final.

2.25 Bid Validity Period

a) Bids shall remain valid for one year after 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.

b) In exceptional circumstances, LIC may solicit the Bidder’s consent for an extension of the period of validity. The request and the response thereto shall be made in writing and the validity period of 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 nor permitted to modify its bid.

2.26 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.

2.27 Notification Criteria

LIC will award contract to the Successful Bidder who has been determined to qualify to perform the Contract Satisfactorily, and whose bid has been determined to be responsive, and is the lowest price bid at the end of online reverse auction.

2.28 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.

2.29 Notification of Award

LIC will notify the successful bidder in writing that its proposal has been accepted. LIC’s decision in this matter will be final and binding.
2.30 **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.

2.31 **Order**

2.31.1 Methodology for placing orders for the implementation of end to end 2FA Solution (Part A)

a) LIC will identify L1, L2, L3... bidders on the basis of commercial bids quoted by them; the lowest commercial bid being the L1 bid, and so on.

b) LIC will issue purchase order to the L1 bidder.

c) In case the L1 bidder expresses his inability or fails in POC or fails to deliver and implement the entire solution within the stipulated timeline, LIC may decide to provide opportunity to the L2 bidder for the same, provided L2 bidder agrees to match the price quoted by L1 bidder.

d) In case L2 bidder refuses to accept this offer within the timeframe provided by LIC, then same opportunity will be provided to L3 bidders to match the price quoted by L1 bidder and deliver and implement the entire solution.

2.31.2 Methodology for placing orders for fingerprint devices (Part B)

a) LIC will identify L1, L2, L3... bidders through the process of reverse auction for fingerprint devices.

b) LIC reserves the right to place orders in phased manner and the payment will be made on pro-rata basis.

c) LIC will issue purchase order to the L1 bidder.

d) In case the L1 bidder expresses his inability or fails to supply full quantity within the stipulated timeline, LIC may decide to provide opportunity to the L2 and L3 bidders to match the price quoted by L1 bidder. In such a case the order for the required balance quantity of scanners will be placed with L2 bidder, provided he matches the price quoted by L1 bidder.

e) In case the L2 bidder expresses his inability or fails to supply full quantity within the stipulated timeline, the order for the required balance quantity of scanners will be placed with L3 bidder, provided he matches the price quoted by L1 bidder.

2.31.3 Methodology for placing orders Aadhaar Enabled Services & Gateway Solution on opex model (Part C)

It will be same as applicable to Part A.

2.31.4 Responsibility of the bidder providing biometric authentication engine and related systems (Part A):

a) It will be the responsibility of the bidder providing biometric authentication engine and related systems to ensure the compatibility of its biometric authentication engine with the fingerprint devices delivered by any other vendor either under this RFP or any other RFP in future and various applications used by LIC at present or to be used in future.

b) The services should be similar to different applications using LDAP authentication of MS Exchange or Active Directory.

2.31.5 Responsibility of the bidder providing Fingerprint Scanner devices (Part A & B)

It will be the responsibility of the bidder providing fingerprint devices to ensure the compatibility of its device driver/ software with MS Windows, Linux, Android and iOS family of operating systems as well as with the biometric authentication engine procured under this RFP.

2.31.6 Responsibility of the bidder providing Aadhaar Enabled Services & Gateway Solution on opex model (Part C):

The Aadhaar Enabled Applications should be compatible with all STQC certified Devices, all web browsers and mobile devices of all form factors.
2.31.7 Repeat Order(s) for Part B only

LIC, at its discretion, may place repeat orders with the successful bidder for additional requirement of devices (not exceeding 25% above the quantities defined in the commercial bid) within a period of one year from the date of issue of 1st purchase order, with no escalation in price. Provided, however, if there is reason to believe that the prices of the devices under consideration have fallen in the market LIC may negotiate the price with the successful bidder before placing order for such additional requirement.

2.31.8 Others:

LIC may, at its discretion, provide the particulars of the bidder(s) chosen through the above process to its other Offices for their additional requirements at the branches/other offices. For this purpose, these entities would be free to do a separate price discovery from the chosen bidders.

LIC’s decision at any or all the stages of the above mentioned qualification process will be final and no correspondence on this issue will be entertained from any of the bidders in this respect.

2.32 Performance Bank Guarantee (PBG)

a) After finalization of the RFP process, the selected bidder should submit an unconditional and irrevocable performance bank guarantee (from a scheduled/nationalized Public Sector Bank) within 15 days of being intimated by LIC which should be equal to:
   i. 20% of the final commercial quote by bidder at the end of online reverse auction for Part A and/or Part B as applicable.
   ii. Rs. 1,00,000/- for Part C

b) Delayed submission of PBG will attract a penalty of Rs. 5000.00 per day for the first 15 days of delay and thereafter, the bid/contract may be cancelled and contract may be awarded to the next successful bidder.

c) The PBG should be valid for the entire contract period from the date of its submission to LIC.

d) In case of extension of the contract by LIC, the vendor should submit fresh PBG of the same amount or extend the validity period of the submitted PBG to cover the extended validity period of the tender. This should happen within one month prior to the expiry of the earlier PBG, unless otherwise intimated by LIC. If not, a penalty will be applicable.

e) Format for submitting the Bank Guarantee is attached herewith as Annexure.

f) The PBG will not carry any interest.

g) The PBG may be required to be submitted in multiple numbers, if required by LIC.

h) The PBG may be invoked for entire amount if the vendor backs-out of his obligations as per this tender or if the fresh PBG is not received by LIC one month prior to the expiry of the earlier PBG; apart from other actions that may be decided by LIC.

i) The PBG will be invoked in full or part (to be decided by LIC) in any of following eventualities during the period of contract:
   i. The bidder fails to honour expected deliverables or part as per this RFP after issuance of PO
   ii. Any legal action is taken against the bidder restricting its operations
   iii. Any action taken by statutory, legal or regulatory authorities for any breach or lapses which are directly attributable to the bidder.

j) The performance guarantee will be discharged by LIC and returned to the issuing Bank with intimation to the Vendor not later than 60 days following the date of completion of the Vendor’s performance obligations including any warranty obligations under the contract.

k) In the event of any contract amendment, the Vendor shall, within seven days of agreeing to such amendment, furnish the amended performance guarantee, valid for 60 days beyond the duration of the Contract as amended, including warranty obligations.

2.33 Signing of Contract

Post submission of Performance Guarantee by the successful bidder(s), LIC shall enter into a contract with the successful bidder(s), incorporating all clauses of RFP, all clarifications and the response to the RFP of the successful bidder(s).
2.34 **Contacting LIC**

No Bidder shall contact through any means of communications LIC or its employees on any matter relating to this bid, from the date of floating of RFP to the time the Contract is awarded. If the bidder wishes to bring additional information to the notice of LIC or has some queries related to the bid, it should do so through the designated email-ID given in the Activity Schedule. Any effort by a Bidder to influence LIC in its decisions on bid evaluation, bid comparison or contract award shall result in rejection of the Bidder’s bid.

2.35 **Right to terminate the 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/may not result into 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.

2.36 **Disqualifications**

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 in the forms, statements or attachments submitted in proof of the eligibility requirements;

b) Exhibited a record of poor performance such as abandoning works, 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 non-responsive;

d) Failed to provide clarifications related thereto, when sought;

e) Been declared ineligible by the Government of India/State/UT Government/ PSUs for corrupt and fraudulent practices or blacklisted.

f) Submitted a Proposal with price adjustment/variation provision.

2.37 **Fraud and Corrupt Practices**

The Bidders and their respective officers, employees, agents and advisers shall observe the highest standard of ethics during the Selection 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 its any 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 Clause above and the rights and remedies which LIC may have under the Letter of Notification of Award or the Agreement, if the bidder, as the case may be, is found by LIC to have directly or indirectly or through an agent, engaged in corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Selection Process, or after the issue of the Letter of Notification of Award or the execution of the Agreement, such Bidder shall not be eligible to participate in any IT related tenders or RFP issued by LIC for a period of 3 years from the date of such finding.

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 the Letter of Notification of Award 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 issue of the Letter of Notification of Award 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 with the objective of restricting or manipulating a full and fair competition in the Selection Process.

2.38 Conflict of Interest

a) Bidder shall not have a conflict of interest that may affect the evaluation process. Any bidder found to have a conflict of Interest shall be disqualified. In the event of disqualification, bidder shall forfeit and LIC shall appropriate the EMD, if available, as mutually agreed genuine pre-estimated compensation and damages payable to LIC for, inter alia, the time, cost and effort of LIC including consideration of such bidder’s Proposal, without prejudice to any other right or remedy that may be available to LIC hereunder or otherwise.

b) LIC requires that the Bidder provides professional, objective, and impartial advice and at all times hold LIC’s interests’ paramount, avoid conflict 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, bidder shall be deemed to have a conflict of Interest affecting the evaluation process, if:

i. the Bidder, or Associates (or any constituent thereof) and any other Bidder, or Associate(or any constituent thereof) have common controlling shareholders or other ownership interest;

ii. such Bidder or its Associate receives or has received any direct or indirect subsidy or grant from any other Bidder or its Associate;

iii. such Bidder has a relationship with another Bidder, directly or through common third parties, that puts them in a position to have access to each other’s information about, or to influence the Proposal of either or each of the other Bidder; or 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 such 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.
### 3. Eligibility Criteria

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Description of Eligibility Criteria</th>
<th>Support Document required</th>
<th>Applicability</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A</strong></td>
<td><strong>General</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>The bidder should be registered entity in India.</td>
<td>Copy of Certificate of Incorporation should be submitted.</td>
<td>Part A, B and C</td>
</tr>
<tr>
<td>2</td>
<td>The bidder should not be barred from participating in bids by LIC for non-performance, breach of ethical conduct or fraudulent practices as on the date of release of this RFP.</td>
<td>The bidder in their company’s letter head shall provide undertaking to this effect</td>
<td>Part A, B and C</td>
</tr>
<tr>
<td><strong>B</strong></td>
<td><strong>Financial</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>The Bidder should have registered an annual turnover of at least Rs.10 crores in any two of the three accounting years preceding the date of release of this RFP. (not inclusive of the turnover of associate companies)</td>
<td>Statement of turnover for the last three accounting years signed by the authorized signatory duly supported by copy of Audited Balance Sheet and Profit and Loss account</td>
<td>Part A &amp; Part B</td>
</tr>
<tr>
<td>2</td>
<td>The bidder has registered net profit (before tax) in any two of the three accounting years preceding the date of release of this RFP.</td>
<td>Statement of profit/loss before tax for the last three accounting years signed by the authorized signatory duly supported by copy of Audited Balance Sheet and Profit and Loss account</td>
<td>Part A &amp; Part B</td>
</tr>
<tr>
<td><strong>C</strong></td>
<td><strong>Technical Competence</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>The bidder should have implemented the proposed 2FA Solution (authentication engine, deduplication engine, etc.) which supports minimum 5,000 fingerprint devices in any one of the Indian BFSI or PSU or Government departments/autonomous bodies in last five years prior to the date of this RFP.</td>
<td>Bidder to submit customer credentials, copies of purchase orders etc.</td>
<td>Part A</td>
</tr>
<tr>
<td>2</td>
<td>The bidder must provide at least 5 technically qualified personnel in the area of integration or implementation of 2FA Solution (authentication engine, deduplication engine, etc.) for 5,000 or more fingerprint devices.</td>
<td>Self-declaration from the bidder.</td>
<td>Part A</td>
</tr>
<tr>
<td>3</td>
<td>The biometric authentication engine should support minimum 100 authentications per second.</td>
<td>Benchmark or Certificate from the biometric authentication engine OEM with configuration details</td>
<td>Part A</td>
</tr>
<tr>
<td>4</td>
<td>In case, the Bidder is not the OEM for 2FA solution, the bidder should have a back-to-back agreement with the respective OEM to provide support / replacements / maintenance / up-grades during the period of contract with LIC.</td>
<td>Bidder to submit a letter of authorization from the OEM of the 2FA solution as per format provided in Annexure of this RFP.</td>
<td>Part A</td>
</tr>
<tr>
<td>5</td>
<td>The bidder should have supplied at least proposed 1,000 fingerprint scanner / devices to any private sector company with a minimum annual turnover of 500 crores per year or PSU, BFSI, Govt. Departments / autonomous bodies in the last five years prior to the date of this RFP.</td>
<td>Any proof like customer credentials, copies of purchase orders, etc.</td>
<td>Part B</td>
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<tr>
<td>6.</td>
<td>The fingerprint devices shall have production release of drivers for RHEL 5.4 onwards.</td>
<td>Certificate from device OEM.</td>
<td>Part B</td>
</tr>
<tr>
<td>7.</td>
<td>In case, the Bidder is not the OEM for Fingerprint Scanners, the bidder should have a back-to-back agreement with the respective OEM to provide support / replacements/ maintenance / up-grades during the period of contract with LIC.</td>
<td>Bidder to submit a letter of authorization from the OEM of the Fingerprint Scanners as per format provided in Annexure of this RFP.</td>
<td>Part B</td>
</tr>
<tr>
<td>8.</td>
<td>The bidder should have a network of its own offices, or partner arrangements throughout the country for supply, implementation and support of the proposed solution. In case of any tie-ups the sole responsibility as per the scope of this RFP shall be binding on the bidder.</td>
<td>Self-declaration by the bidder</td>
<td>Part B</td>
</tr>
<tr>
<td>10.</td>
<td>The Bidder should have supplied installed similar software/services for at least one organization in India as ASA/KSA.</td>
<td>Relevant credential letter for the stipulated criteria.</td>
<td>Part C</td>
</tr>
<tr>
<td>11.</td>
<td>The Bidder should have supplied installed similar software/services for at least one organization in India as AUA/KUA Server with web based client application.</td>
<td>Relevant credential letter for the stipulated criteria.</td>
<td>Part C</td>
</tr>
<tr>
<td>12.</td>
<td>The proposed software should have handled at least 1 lakh eKYC/authentication transactions since 01.01.2013.</td>
<td>Relevant credential letter for the stipulated criteria.</td>
<td>Part C</td>
</tr>
</tbody>
</table>

Note: The bidder is free to quote independently or for combination of any of the scope of work mentioned under Part-A, Part-B or Part-C. Wherever the bidder is proposing to quote for a combined scope or for end to end execution of scope of work for the entire RFP, the bidder is free to bring in expertise from the respective OEM or service partners. In such a case the bidder submitting the bid will be considered as the Prime Proponent. For all purposes LIC will deal with only the prime proponent irrespective of the partners to the bid. The Prime proponent should in the bid submission clearly declare the partners to the bid.
4. Terms and Conditions

The Terms & Conditions mentioned in this section will be applicable to the Selected Bidder (Vendor) with whom LIC signs the contract as an outcome of this RFP process.

4.1 Contract Period

Unless terminated in accordance with the terms and conditions of this RFP, the duration of the Contract Period will be as under:

i. Part A: The 2FA solution is proposed to be implemented within 20 weeks from the time of signing of contract. The maintenance & support for the solution is being factored for 6 years from the All India Roll out - Sign off date.

ii. Part B: The 2F Fingerprint Scanner devices are proposed to be delivered, installed and implemented within 12 weeks from the time of signing of contract. The maintenance & support for the solution is being factored for 5 years from the All India Roll out - Sign off date.

iii. Part C: The solution is proposed to be implemented within 6 weeks from the time of signing of contract. The initial contract duration will be for a period of one year from the date of the purchase order.

4.2 Option to extend Contract Period

a. The Contract Period may be extended by LIC for further period of 1 year for Part A and 2 year for Part B and C, on the same terms and conditions of this RFP.

b. Any extension exercised in accordance with the contract takes effect from the end of the then current Contract Period.

4.3 Services Location

a) Part A and C: Mumbai and its DR location in India.

b) Part B: The bidder has to supply the Fingerprint Scanner devices to all offices of LIC at such locations as may be required by LIC.

4.4 General obligations of the parties

The Selected vendor will, at all times:

a. Act reasonably in performing its obligations;

b. Diligently perform its respective obligations; and

c. Work together with LIC in a collaborative manner.

4.4.1 Obligations of the selected vendor

a. The Vendor will supply the Services:

i. With due skill and care and to the best of the Vendor’s knowledge and experience;

ii. In accordance with relevant Indian industry standards, good industry practice and guidelines or where none apply, relevant international industry standards, leading practice and guidelines;

iii. Using the Specified Personnel;

iv. In accordance with all applicable Laws;

v. In accordance with any reasonable directions, in relation to the Services to be provided by the Vendor, given by LIC from time to time;

vi. 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;

b. The Vendor will be responsible for managing the activities of its personnel and will hold itself responsible for any misdemeanors.

c. The Vendor 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. The Vendor 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 Vendor’s negligence. The Vendor will pay all indemnities arising from such incidents and will not hold LIC responsible or obligated.

4.4.2 Warranties
The Vendor will have to represent and warrant that:

- It has the right to enter into the Contract resulting from this RFP;
- It has all rights, title, licenses, interests and property necessary to lawfully perform the Services;
- Its Personnel, including its Specified Personnel, have the necessary experience, skill, knowledge and competence to perform the Services;
- The Services will be complete, accurate and free from material faults; and
- It will not, nor will it suffer or permit any third party under its direction or control to negligently introduce into LIC's systems or any Deliverables any Harmful Code.

4.4.3 Access to LIC's premises

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

4.4.4 Conduct at LIC's premises

The vendor will, if using or accessing LIC's premises or facilities, comply with all reasonable directions and procedures relating to occupational health and safety and security in operation at those premises or facilities whether specifically drawn to the attention of the Vendor or as might reasonably be inferred from the circumstances.

4.4.5 Subcontracting

The Vendor will not be allowed to subcontract any portions of the scope of this RFP to any other party.

4.4.6 Assignments

The vendor will not be allowed to assign, in whole or in parts, its obligations under the Contract, to any other entity.

4.5 Documentation

4.5.1 Provision of Documentation

The Vendor will provide LIC the comprehensive and complete documentation of and as specified in the Scope of Work in the format and at the times specified in the Scope of Work.

4.5.2 Documentation requirements

The documentation must at the time of delivery:

- Be current and accurate;
- Adequately explain key terms and symbols; and
- Be in English.

4.6 Varying the Services

4.6.1 Variations proposed by LIC

LIC reserves the right to initiate any change in the scope of contract. Vendors must factor in a maximum of 10% scope changes within the services cost to be quoted in the commercial bid. Any change in the scope beyond this 10% will be informed to the vendor in writing. If LIC wants to vary the Services:

- LIC will request the Vendor in writing setting out the proposed variations;
- within 15 days after receiving LIC’s request or within another period mutually agreed, the Vendor must respond in writing to LIC specifying what impact those variations will have on:
- the Service Charges; the Services or Deliverables, including any particular Deliverable;
- the Vendor’s ability to perform its obligations under current Contract (including its ability to meet Milestones) and with respect to the change of scope proposed;
- Within 15 days after receiving the Vendor’s response, or within another period mutually agreed, LIC will give the Vendor a written notice accepting or rejecting the response.
- The contract may be varied only in writing signed by each party.

4.6.2 Effective date of variation
4.6.3 Change Order

a) If any such change causes an increase or decrease in the cost of, or the time required for, the vendor’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 vendor for adjustment under this clause will be asserted within fifteen (15) days from the date of the vendor’s receipt of LIC’s change order.

b) It should be understood that payment under this clause will be made only if Change orders are exercised, approved and delivered.

4.6.4 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 effort estimated by the vendor and its costs would be discussed and finalized in discussions with the vendor. The basis of this cost would be as quoted by the vendor in the Annexure VI-Commercial Bid.

It should be understood that payment under this clause will be made only if Change requests are exercised, approved and delivered.

4.6.5 Contract Amendments

No variation in or modification of the terms of the contract shall be made except by written amendment signed by both LIC and the vendors.

Any changes in law, taxes and policies shall be governed through the provision of this RFP.

4.7 Co-operation with Personnel and entities interacting with LIC

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

a. Fully co-operate with LIC’s Personnel and any other entity interacting with LIC; and

b. 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.

4.8 Monitoring progress

4.8.1 Progress meetings

Regular review meeting will be held between vendor and LIC to discuss any issues in relation to the provision of the Services. The frequency of such progress meeting will be weekly during the implementation phase, monthly during next six months and quarterly thereafter unless any other frequency is agreed to by LIC in writing.

4.8.2 Reporting

The Vendor must provide LIC with reports in accordance with the Scope of Work.

4.9 Performance assessment

4.9.1 Assessment of Services

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

4.9.2 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 Vendor 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.

4.9.3 Rectification of non-compliant Services
If LIC notifies the Vendor that all or part of the Services does not meet the Performance Criteria, the Vendor 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.

4.10 Intellectual Property Rights

4.10.1 Responsibility of the successful bidder
It would be the responsibility of the successful bidder to ensure that it has legal, valid and current rights to provide all the deliverables as sought under this RFP. LIC acknowledges that save as expressly provided elsewhere in this RFP, all Intellectual Property Rights in relation to the software, its documentation, development, coding and any adaptations, translations and derivative work, whether a copyright, trade mark, patent, trade secret design or otherwise, provided to the LIC by the bidder during, in connection with or in relation to fulfilling its obligations under this RFP will belong to and shall remain a property of the bidder or its licensor, except under the condition when the LIC has taken possession of the software through its rights bestowed upon by the Escrow arrangement.

4.10.2 Liability of the successful bidder
The successful bidder shall be responsible for all due permissions, authorizations and consents from any third party licensors of software provided by the bidder for this project.
The liability of the bidder, regardless of the nature of the action giving rise to such liability and in case of claims against the LIC arising out of misconduct or gross negligence of the bidder, its employees and subcontractors or through infringement of rights, patents, trademarks, copyrights, Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.

4.10.3 Remedy for breach of warranty
If a third party lays a claim for any partial or full ownership of any software or its components supplied by the bidder, which jeopardize, disrupt or endanger the LIC’s right of uninterrupted use of the software, the bidder shall at no cost whatsoever to the LIC, (i) regularize the license so that the LIC may continue to use the software in accordance with the terms set out in the RFP and any subsequent Agreement, or (ii) modify the software without affecting the performance or functional aspects of the software in any manner, to avoid the infringement claim, or (iii) replace the software with an alternate, non-controversial and non-infringing product, without compromising the quality and functionality of the software to be replaced.
The 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.

4.10.4 Patent Rights and other litigation costs
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.

4.11 Moral Rights

4.11.1 Obtaining consents
To the extent permitted by applicable Laws and for the benefit of LIC, the Vendor will:
Give, and
- Use its best endeavours to ensure that each of the Personnel used by the Vendor in the production or creation of the Contract Material gives, genuine consent in writing, in a form acceptable to LIC, to the use of the Contract Material for the Specified Acts, even if such use would otherwise be an infringement of their Moral Rights.

4.11.2 Specified Acts

In this clause, Specified Acts means:
- a) Falsely attributing the authorship of any Contract Material, or any content in the Contract Material(including without limitation literary, dramatic, artistic works and cinematograph films within the meaning of the Copyright Act, 1957);
- b) Materially altering the style, format, colours, content or layout of the Contract Material and dealing in anyway with the altered Contract Material;
- c) Reproducing, communicating, adapting, publishing or exhibiting any Contract Material; and
- d) Adding any additional content or information to the Contract Material.

4.12 Indemnity

a) Subject to Clause 4.12 (b) below, Vendor will undertake to indemnify LIC from and against all losses on account of bodily injury, death or damage to tangible personal property arising in favour of any person, corporation or other entity (including LIC) attributable to the Vendor's negligence or wilful default in performance or non-performance under the contract. If LIC promptly notifies Vendor in writing of a third party claim against LIC that any Service provided by the Vendor infringes a copyright, trade secret or Indian patents of any third party, Vendor will defend such claim at its own expense and will pay any costs or damages that may be finally awarded against LIC. Vendor will not indemnify LIC, however, if the claim of infringement is caused by:
  i. LIC's misuse or modification of the service;
  ii. LIC's failure to use corrections or enhancements made available by the Vendor;
  iii. LIC's use of the Service in combination with any product or information not owned or developed by Vendor; or
  iv. 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, Vendor will at its expense and option either
  i. Procure the right for LIC to continue using it,
  ii. Replace it with a non-infringing equivalent,
  iii. Modify it to make it non-infringing.

The foregoing remedies constitute LIC's sole and exclusive remedies and Vendor’s entire liability with respect to infringement.

b) The indemnities set out in Clause 4.12 (a) shall be subject to the following conditions:
  i. LIC as promptly as practicable informs the Vendor in writing of the claim or proceedings and provides all relevant evidence, documentary or otherwise;
  ii. LIC will, at the cost of the Vendor, give the Vendor all reasonable assistance in the defence of such claim including reasonable access to all relevant information, documentation and personnel provided that LIC may, at its sole cost and expense, reasonably participate, through its attorneys or otherwise, in such defence;
  iii. If the Vendor does not assume full control over the defence of a claim as provided in this Article, the Vendor may participate in such defence 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 vendor;
  iv. LIC shall not prejudice, pay or accept any proceedings or claim, or compromise any proceedings or claim, without the written consent of the Vendor;
  v. All settlements of claims subject to indemnification under this Clause will:
    - Be entered into only with the consent of LIC, 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
    - Include any appropriate confidentiality agreement prohibiting disclosure of the terms of such settlement;
  vi. LIC will account to the Vendor 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;

vii. LIC will take steps that the Vendor may reasonably require to mitigate or reduce its loss as a result of such a claim or proceedings;

viii. in the event that the Vendor is obligated to indemnify LIC pursuant to this clause, the Vendor 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

ix. if a Party makes a claim under the indemnity set out under Clause 4.12 (a) above 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).

4.13 Liability

Except in cases of criminal negligence or willful misconduct and in the case of infringement of patent, IPR, trademark, copyright or industrial design rights arising from use of the Solution or any part thereof in any of the services supplied by the vendor and used/consumed by LIC, the Supplier/vendor shall not be liable to LIC, whether in contract tort or otherwise, for any indirect or consequential loss or 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/vendor to pay liquidated damages to LIC and the aggregate liability of the Supplier/vendor to LIC, whether under the Contract, in tort or otherwise, shall not exceed the total Contract Price provided that this limitation shall not apply to the cost of repairing or replacing defective equipment.

4.14 Confidentiality and privacy

4.14.1 Confidential Information not to be disclosed

a) 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 person 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.

b) The vendor including but not limited to its personnel, agents and associates, is bound by the conditions of the Non-Disclosure Agreement submitted by the vendor in response to the RFP as per Annexure I - NDA.

c) During the execution of the project, the vendor will have access to confidential information of LIC such as servers, applications, network design, architecture etc. The vendor shall use the same degree of care to maintain the confidentiality of the information as if the information is its own and shall not disclose information at any point of time to any other person/third party the information so received. The vendor will:

d) 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,

e) Advise each such employee, before he or she receives access to information, of the obligation of vendor under this agreement and require such employees to honour these obligations.

f) The vendor will treat as confidential all data and information about LIC, obtained in the execution of its responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of LIC.

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

4.14.2 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;

d) is disclosed by LIC, in response to a request by a House or a Committee of the Parliament/Assembly;
4.14.3 Obligations on disclosure

Where a party discloses Confidential Information to another person:
   a) Pursuant to clauses a) and b) of 4.14.2 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 4.14.2 above, the disclosing party must notify the receiving party that the information is Confidential Information.

4.14.4 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.

4.14.5 Period of confidentiality

The obligations under this clause 4.14 will continue, notwithstanding the expiry or termination of the contract for:
   a) Any item of information, for the contract period and one year thereafter; and
   b) 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.

4.15 Protection of personal information

4.15.1 Application of the clause

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

4.15.2 Obligations

The Vendor 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.

4.16 Conflict of interest

4.16.1 Warranty that there is no conflict of interest

The Vendor 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 nor is likely to arise in the performance of its obligations under the contract.

a. A Vendor will not have a conflict of interest that may affect the Services
b. LIC requires that the Vendor provides professional, objective, and impartial services and at all times hold LIC’s interests’ paramount, avoids conflicts with other assignments or its own interests, and acts without any consideration for future work. The Vendor 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 Vendor shall be deemed to have a Conflict of Interest, if there is a conflict among this and other assignments of the Vendor (including its personnel and other members, if any) and any subsidiaries or entities controlled by the Vendor or having common controlling shareholders. The duties of the Vendor will depend
on the circumstances of each case. While providing services to LIC for this particular
assignment, the Vendor shall not take up any assignment that by its nature will result in
conflict with the present assignment.

4.16.2 Notification of a conflict of interest

The Vendor shall make a disclosure to LIC within 7 (seven) days from the date on which any
potential conflict comes to their notice and any breach of this obligation of disclosure shall be
construed as Conflict of Interest. LIC shall, upon being notified by the Vendor under this Clause,
decide whether it wishes to terminate this Services or otherwise, and convey its decision to the
Vendor within a period not exceeding 15 (fifteen) days.

4.17 Security

4.17.1 Compliance with LIC requirements

The Vendor will ensure that its Personnel comply with:

a) All relevant security and other requirements specified in LIC’s Information Security Policy;
b) Any other security procedures or requirements notified, in writing, by LIC to the Vendor.
The Vendor 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 of the
notice.

4.17.2 Security clearance

a) LIC may, from time to time, notify the Vendor of the level of security or access clearance
applicable to the Vendor’s Personnel, and the date from which, or the period during which, that
clearance will be effective and the Vendor must comply with and ensure its Personnel act in
accordance with that notice.
b) Bidder will be responsible for all costs associated with obtaining security clearances.

4.17.3 Removal of LIC Data

The Vendor will not, and will ensure that its Personnel do not:

a) Remove LIC Data or allow LIC Data to be removed from LIC’s premises; or
b) Take LIC Data or allow LIC Data to be taken outside LIC’s premises.

4.18 Books and records

4.18.1 Vendor to keep books and records

The Vendor will:

a) Keep adequate books and records, in accordance with Indian Accounting Standards,
sufficient detail, to enable the amounts payable by LIC under the contract to be
determined;
b) Also maintain and retain books and records as mandated by any other law and the same
would be made available to LIC.

4.18.2 Costs

The Vendor will bear the costs of complying with the clause 4.20.

4.19 Force Majeure or Unforeseen events

4.19.1 Occurrence of unforeseen event

LIC or the vendor is excused from performing its obligations under the Contract to the extent it is
prevented by circumstances beyond its reasonable control (other than lack of funds for any reason
or any strike, lockout and labour disputes in respect of the Vendor only), including but not limited
to acts of God, natural disasters, acts of war, riots and strikes outside that party’s organization.

4.19.2 Notice of unforeseen event

When the circumstances described as per 4.19.1 above 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
4.19.3 Termination

If non-performance or diminished performance by the Affected Party due to the circumstances as per 4.19.2 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.

4.19.4 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.

4.20 Dispute Resolution

4.20.1 Reconciliation Process

a) 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.

b) Parties agree that neither party shall be entitled for any pre-reference or pendente-lite interest on its claims. Parties agree that any claim for such interest made by any party shall be void.

4.20.2 Notification

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

4.20.3 Parties to resolve Dispute

During the 30 days after a notice is given under clause 4.20.2(or longer 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 Mumbai 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 Mumbai only. No interest will accrue on any amount during the arbitration proceedings. Any legal dispute will come under the sole jurisdiction of Mumbai High Court only.

4.20.4 Confidentiality

Any information or documents disclosed by a party under the clause 4.20:

a) Must be kept confidential; and

b) May only be used to attempt to resolve the Dispute.

4.20.5 Costs

Each party to a Dispute must pay its own costs of complying with the clause 4.20. The parties to the Dispute must equally pay the costs of the arbitrator.

4.20.6 Termination of 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 the clause 4.20. Clauses 4.20.4 and 4.20.5 survive termination of the dispute resolution process.

4.20.7 Breach of this clause

If a party to a Dispute breaches provision of the clause 4.20, the other party does not have to comply with those clauses in relation to the Dispute.

4.21 Termination

4.21.1 Right to terminate

If Vendor fails to comply with the clause 4.9 for Performance Assessment and, if any part of the service does not meet the specifications on three or more occasions, LIC may (in addition to its other remedies) terminate the Contract by giving the Vendor written notice of 15 days.

4.21.2 Termination and reduction for convenience

a) LIC may, at any time, by a prior written notice of 30 days, terminate the contract or reduce the scope of the Services.
b) On receipt of a notice of termination or reduction of scope, the Vendor must stop work as specified in the notice; take all available steps to minimize loss resulting from that termination and to protect LIC Material and Contract Material; and continue work on any part of the Services not affected by the notice.
c) If the contract is terminated under the contract, LIC is liable to make payment only for 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 for an amount which would, in addition to any amounts paid or due, or becoming due, to the Vendor under the contract, exceed the total Service Charges payable under the contract. The Vendor 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 Vendor’s receipt of notice of termination shall be accepted by LIC at the Contract terms and prices. For the remaining systems, LIC may choose to have any portion completed and delivered at the Contract terms and prices, and/or to cancel the remainder and pay to the Vendor an amount mutually agreed for partially completed systems and for materials and parts previously procured by the Vendor.

4.21.3 Termination by LIC for default

Notwithstanding what has been stated in clause 4.21.2 of this RFP LIC may, without prejudice to any other remedy for breach of contract, by written notice of default sent to the Vendor, terminate the Contract in whole or part if the Vendor fails to deliver any or all of the systems within the period(s) specified in Scope of Work of the RFP, or if the Vendor 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 Vendor shall be liable to LIC for any excess costs for such similar systems or Services. However, the Vendor shall continue the performance of the Contract to the extent not terminated.

4.21.4 Termination for Insolvency

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

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

4.21.5 After termination
On termination of the contract the Vendor must:

- Stop work on the Services;
- deal with LIC Material as directed by LIC; and
- return all LIC's Confidential Information to LIC.

4.21.6 Survival

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

- Intellectual Property Rights;
- Indemnity;
- Insurance;
- Confidentiality and privacy;
- Protection of personal information;
- Security;
- Audit and access; and
- Knowledge transfer.

4.21.7 Severability

If for any reason whatsoever, any provision of this Agreement is or becomes invalid, illegal or unenforceable or is declared 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 closely 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.

4.21.8 Termination does not affect accrued rights

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

4.21.9 Knowledge transfer

Subject to any qualification or provision to the contrary in the Scope of Work, the Vendor must provide the following assistance to LIC on termination or expiration of the contract:

- Transferring to or providing LIC access to all information stored by whatever means held by the Vendor or under the control of the Vendor in connection with the contract; and
- Making 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, provided that any matter discussed is not considered to reveal any 'Commercial-in-Confidence' information of the Vendor.
- The Parties agree that duration of Knowledge transfer shall in no event exceed 90 days.

4.22 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.

4.22.1 Service of notices

A Notice must be:

- In writing, in English and signed by a person duly authorized person of either party; and
- 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.

<table>
<thead>
<tr>
<th>Reference of RFP/Contract: LIC/CO/IT-BPR/2FA/2014-15</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIC’s Address for Project specific Technical notices</strong></td>
</tr>
<tr>
<td>Executive Director (IT/BPR)</td>
</tr>
<tr>
<td>LIC of India, Central Office,</td>
</tr>
<tr>
<td>2nd Floor, &quot;Jeevan Seva Annexe&quot;,</td>
</tr>
<tr>
<td>Santacruz (W), S. V. Road, Mumbai – 400054</td>
</tr>
</tbody>
</table>
4.22.2 Effective on receipt
A Notice given in accordance with the contract takes effect when it is acknowledged to be received at the respective addresses mentioned above. The notice will be taken to be received:
   a. If hand delivered, on delivery;
   b. 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);

4.23 Miscellaneous

4.23.1 Varying the Contract
The contract may be varied only in writing signed by each party.

4.23.2 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.

4.23.3 Assignment and novation
A party may only assign its rights or novate its rights and obligations under the contract with the prior written consent of the other party.

4.23.4 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.

4.23.5 Waiver
Waiver of any provision of or 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.

4.23.6 Relationship
   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 be able to bind or represent the other party.
   b) The contract does not create a relationship of employment, agency or partnership between the parties.

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

4.23.8 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 of Mumbai High Court only.

4.24 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 and quantity attached to the contract. The Vendor will dispatch the systems to the designated office of LIC, after internal inspection and testing.

4.24.1 System Acceptance & Solution Acceptance
System Acceptance Test will be done Onsite. The System Acceptance Test will be conducted as per process defined in below. If the results of the testing are not acceptable to LIC, it will be the
vendors’ responsibility to improve the software, implementation and configuration to meet the expected performance at no cost to LIC.

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 of catering to all the requirements mentioned in the RFP.

The acceptance-testing period will be mutually agreed upon between LIC and the Vendor, but must cover no less than thirty (30) trouble-free days. If there are any software failures or misconfigurations that occur during this period, the Vendor 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 a 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. Failure on the part of the Vendor to correct a functional or technical deficiency in the Vendor’s Solution shall be deemed to be a total failure and LIC, at its option, may terminate the acceptance test and cancel the contract.

4.24.2 Acceptance Testing and sign off

Entire system will be tested for all its functionalities and also whether the system is capable of catering to all the requirements as per Annexure IV. After installation of the software, all the features specified in the scope of work/expected deliverables would be tested and acceptance obtained from LIC.

The Solution acceptance test will check for SLA’s mentioned in this RFP, in case if the solution is not able to meet the SLA’s, vendor is supposed to provide additional/improved software, implementation and configuration so as to meet the defined SLA’s.

4.24.3 IPv6 Compliance

The proposed solution covering all Software, Operating System and other related software must be IPv6 compliant and must have capability to secure IPv6 networks and also secure against IPv6 networks. Compliance in this regard should be submitted along with the technical specifications in the technical bid documents. The solution complete in all respects should be either IPv6 Compliant or should be IPv6 supported.

4.24.4 Year 2000 Compliance

Vendor represents and warrants that the Software being acquired pursuant to the contract is designed to be used prior to, during and after the calendar Year 2000 A.D. ("year 2000"), and that the software will operate for each such time period without error relating to date data specifically including any error relating to, or the product of, date data which represents or references different centuries or more than one century and the correct treatment of the year 2000 and leap year.

4.25 Support to be provided by LIC

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

- Information on existing IT infrastructure in LIC, relevant to the project
- Setup meeting with stakeholders in the project.
- Make available any earlier reports or information available with LIC that is relevant.
- Provide the information on current IT infrastructure already available
- The aspirations / expectation of the system which is planned to be procured
- Temporary Desks for four people at LIC, Central Office, IT Department.
- Identify the Project Champion to ensure complete involvement from start to finish of the project.

4.26 Performance Assessment/Penalties

Vendor 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.
4.27 Governance Structure for Review and Acceptance of Bidder’s Work

Executive Director (IT/BPR) will be the authority for Review of Project Phases and Key project deliverables upon recommendation from the stakeholders, major change requests as well as regular and final payments. The bidder would be required to deploy an appropriate team consisting Project Managers, Technical Specialists and Team members at LIC Central Office, Mumbai (Yogakshema and Vile Parle Offices) and at DR Site as per the requirements. The bidder should include the number and the level of people to be deployed in along with timeframes as indicated in the Scope of Work.

4.28 Substitution of Project Team Members

During the assignment, the substitution of key staff such as Project Manager, Team Leader, etc., identified for the assignment will not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that such changes are critical to meet the obligation. In such circumstances, the bidder can do so only with the concurrence of the LIC by providing other staff of same level of qualifications and expertise. If LIC is not satisfied with the substitution, LIC reserves the right to terminate the contract and recover whatever payments made by the LIC to the bidder during the course of this assignment besides claiming an amount, equal to the contract value as liquidated damages. However, LIC reserves the right to insist the bidder to replace any team member with another (with the qualifications and expertise as required by the LIC) during the course of assignment.

4.29 Professionalism

The bidder should provide professional, objective and impartial advice at all times and hold the LIC’s interests paramount and should observe the highest standard of ethics while executing the assignment.

4.30 Adherence to Standards

The bidder should adhere to laws of land and ‘rules, regulations and guidelines’ prescribed by various regulatory, statutory and Government authorities.

4.31 Escalation matrix

The escalation matrix for LIC will be jointly decided by LIC and the Vendor once the Vendor is on boarded. The successful bidder shall have to set up a Toll Free helpline number or web-based helpdesk with auto-escalations and facility of SMS/Email alerts.

4.32 Extension of Delivery Schedule

If, at any time during performance of the Contract, should the Vendor encounter conditions impeding timely delivery of the hardware, software and services, the Bidder shall promptly notify LIC in writing of the fact of the delay, its likely duration and its cause(s). As far as practicable after receipt of the Bidder’s notice, LIC shall evaluate the situation and may at its discretion extend the Bidder’s time for performance against suitable extension of the performance guarantee for delivery. Likewise, in the event of delay due to reasons contributed from LIC’s side, LIC shall extend the delivery schedule accordingly.

4.33 Liquidated Damages

a) The delivery & installation of the entire system consisting of software and services will be as per the Schedule of Service Level Agreement mentioned in this RFP; failure to do so will attract penalties. If, at any time during the performance of the Contract, the Vendor should encounter conditions impeding timely delivery of the systems and/or Services, the Vendor shall promptly notify LIC in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable, after receipt of the Vendor’s notice, LIC shall evaluate the situation and may, at its discretion, extend the Vendor’s time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract.

b) The Vendor will ensure that all services and systems perform without defect or interruption as per the SLAs specified in the RFP. The vendor will make all-out effort to ensure that all systems perform without defect or interruption.
5. Bid Evaluation Methodology

5.1 Evaluation Process

Both Functional and Technical requirements will also be evaluated for the bidders separately for each Part.

Evaluation Process will consist of following stages:

a) Stage 1 – Eligibility Criteria Evaluation
b) Stage 2 – Technical Bid Evaluation
c) Stage 3 – Commercial Evaluation

The evaluation will be based on:

a) Ability to meet detailed Functional Requirements
b) Ability to meet detailed Technical Requirements
c) Implementation capabilities
d) Support capabilities
e) Total Cost

LIC would use a scoring mechanism elaborated in the sections below to score each of the RFP responses with appropriate apportionment of scores. List of bidders fulfilling minimum eligibility criteria and technical criteria pertaining to each Part will be published separately.

5.1.1 Stage 1- Eligibility Criteria Evaluation

a) The Bidder needs to comply with all the eligibility criteria mentioned below in section 3 of this RFP to be eligible for evaluation in Stage 2. Non-compliance to any of these criteria would result in outright rejection of the Bidder’s proposal.

b) The Bidder is expected to provide proof for each of the points for eligibility evaluation. The proof provided has to be in line with the details mentioned in Annexure III - Eligibility Criteria.

c) Any credential detail mentioned by the bidder in Annexure III - Eligibility Criteria and not accompanied by relevant proof documents may not be considered for evaluation.

d) All credential letters should be appropriately bound, labeled and segregated in the respective areas. The bidder needs to provide the minimum number of credentials as mentioned in Annexure III, but there is no restriction on the maximum number of credentials a Bidder can provide.

e) The decision of LIC would be final and binding on all the Bidders to this RFP.

f) LIC may accept or reject an offer without assigning any reason whatsoever.

g) LIC will publish the bidders qualifying under the Minimum Eligibility Criteria for Parts A, B and C of this RFP separately.

5.1.2 Stage 2 – Technical Bid Evaluation

The technical bid submitted by the Bidder will be evaluated only if they fulfill the eligibility criteria.

(A) For Part A:

The 2FA solution along with hardware security module proposed by the bidder should confirm to the requirements listed out in Annexure-IV.

Proof of Concept

Bidders who are short-listed based on criteria as mentioned under bidder’s qualification criteria of this RFP will have to demonstrate Proof of Concept (POC) of their Biometric solution. The scope of the POC will be advised along with letter intimating short-listing of the vendor. POC will be based on the following conditions:

a) All and any cost associated with demonstrating the POC (including provision of Servers, Fingerprint Devices, technical resources, travel cost, boarding cost etc.) will be to the account of the bidder and LIC will not bear any cost.

b) LIC reserve its right to extend / shorten the period of POC where needed.
c) Bidders who have failed in the POC will automatically stand disqualified technically.
d) LIC may engage the services of a suitable Information Security agency to test the devices found operationally convenient, and compatible for 1) live finger detection and rejection of gummy/fake fingerprints and 2) firmware-level encryption features.

Technical Presentation

a) LIC may require the Bidders to make presentations regarding various aspects of the proposed solution. This process will also enable LIC to clarify issues that may be identified from the Bidders’ response to the RFP.
b) LIC will schedule the presentations and intimate the bidders of the time and location.
c) Failure of a bidder to complete a scheduled presentation may result in the rejection of that Bidder’s proposal.
d) The agenda for the presentation will be shared along with the exact time and location for the presentation.

Technical Negotiations

a) Technical Negotiations will include a discussion of the Technical Proposal, the proposed technical approach and methodology, work plan, organization and staffing, and any suggestions made by the Bidder to improve the Terms of the RFP.
b) 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.

Design, Implementation & Project Management Methodology

a) The Bidder will submit architectural design, implementation methodology proposed for 2FA solution and the project management process. The methodology proposed would be examined against the completeness and adherence to the requirements stipulated in the RFP document.
b) The Bidder needs to elaborate on the proposed end to end solution architecture covering:
   i. Design & architecture
   ii. Integration aspects
   iii. Application: Ease of use, user-friendliness, accuracy, scalability, response time, etc.
   iv. Infrastructure and Security Architecture
c) The Bidder needs to elaborate on the methodology for project implementation and management. These should include;
   i. Detailed Project Plan
   ii. Qualifications including education, certifications, relevant work experience of the personnel planned to be deployed as per the response as per Annexure IX. Personnel Deployment Plan would be used for evaluating the Bidder on the skills and experience in accordance with the requirements of this project.
   iii. Control Measures for ensuring the quality implementation

(B) For biometric devices (Part A & Part B):
The Biometric based deduplication Solution and the devices proposed by the bidder should confirm to the requirements listed out in Annexure-IV.

(C) For Part C:
The Aadhaar enabled services and gateway solution should conform to the functional requirements listed in the Annexure IV. The marking methodology is given in the annexure itself. Bidder has to score a minimum of 70% of the total possible score to qualify in the technical evaluation.

5.1.3 Stage 3 – Commercial Evaluation

a) The commercial bid submitted by the Bidder will be evaluated only if they fulfill the technical criteria.
b) The commercial bid has to be in the format as provided in Annexure VI- Commercial Bid Details. The commercial Bid details will need to be provided for all requirements of LIC to arrive at TCO (Total Cost of ownership) of the solution separately for Part A and Part B and Part C.

c) The price quoted by the bidders should not exceed the price available for the quoted devices in the DGS&D/NICSI rate contract. A declaration to this effect should be provided in the technical bid.

d) The total cost to be specified by the Bidder must be as per Annexure VI- Commercial Bid Details.

5.2 Reverse Auction

a) There will be separate online reverse auction for each part (Part A, Part B & Part C).

b) The Financial Bids of technically qualified bidders will be opened on the prescribed date in the presence of bidder representatives.

c) Thereafter, the technically qualified bidders will be required to participate in online reverse auction for which web-based e-tender platform will be made available by LIC.

d) The date, time, platform and process of online reverse auction will be communicated to the bidders by LIC.

e) 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.

f) During reverse auction, the participating vendors shall input only the total cost that they have to offer.

g) Only fixed price financial bids indicating total price for all the deliverables and services specified in this bid document will be considered.

h) The commercial figure quoted will be an all-inclusive figure – inclusive of out of pocket expenses, traveling, boarding, lodging, all taxes, duties, license fees, road permits and transit insurance etc., except VAT/GST, Service Tax and Octroi/LBT. No such expenses will be reimbursed separately.

i) Any conditional bid may be rejected.

j) The bidder shall arrange the Digital certificates (at no cost to LIC) from a Certifying Agency notified by Controller of Certifying Authorities (CCA) as per Information Technology Act, 2000 as amended from time to time.

k) Bidders will not be required to pay any amount for participating in online reverse auctions related to this RFP, except for digital certificates needed by the bidder.

l) LIC will determine the Start Price and other parameters for the Reverse Auction on its own and / or by evaluating the price band information available in the commercial bids of the technically qualified bidders

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.
6. Features of 2FA solution, devices etc.

6.1 Part A: Requisite features of 2FA Solution

6.1.1 

a) The centralized 2FA application along with the de-duplication engine will be installed at the Data Centres provided by LIC. The solution should be configured for operations from either of the two sites and the Software Licenses should be provided accordingly.
b) LIC desires to implement centralized architecture for Fingerprint Scanner for enrollment, validation, matching, de-dupe and authentication of fingerprint data. This data has to be synchronized with central repository at regular intervals.
c) The Servers should be configured as an Active – Active cluster at the primary site and the disaster Recovery Site. Required cluster licenses for both the sites should be included in the overall software cost.
d) The solution should be customizable and configurable to support an architecture whereby multiple users share a common fingerprint device in the branch for authentication, as well as have provision for use of one device per user. This should be configurable at the server level whenever LIC desires so.
e) Customization of the application software and its integration with the LIC’s core insurance application and any other web application chosen by LIC has to be done by the bidder at no additional cost to the LIC. LIC will provide requisite technical information about the existing web-based application from any system integration (if any) shall be provided for this purpose.
f) The 2FA solution must return the success/failure response to any login attempt within 3 seconds.
g) The successful bidder will have to ensure that the 2FA solution offered, accepted and implemented does not in any way disturb or degrade the performance of either the back-end or front-end functioning of the core insurance application or any other application of LIC.
h) The client machines could be thin clients/desktops/laptops currently working on RHEL 4.x or above, Windows XP/Windows Vista/Windows 7/Windows 8, 8.1, OS-X or above which should be supported by the proposed 2FA SDK/APIs.
i) The solution should be capable of providing various MIS and audit trail reports for login by users and transactions made using 2FA, as and when required by LIC/LIC’s internal/External auditor, Regulatory authorities.
j) Bidder should provide an enterprise wide perpetual license for the 2FA application, with unlimited user license and for unlimited instances.
k) Hardware should be suitably sized for LIC to ensure smooth 2FA login and authentication with 100 concurrent authentications per second. Peak time for fingerprint verification will be from 9.45 am to 10.45 am. Provision should be kept at the time of sizing for at least 10% growth in number of users over the next 5 years. In case, the Hardware specification or the software ability to handle the said load is found to be insufficient, the bidder will have to bear the cost of upgrade of the hardware or software.
l) Bidder should benchmark & size the requisite Hardware & software licenses involved in 2FA solution depending on the number of users and peak time of operations of LIC.
m) Details of hardware & software technical specifications (including system software/OS) purported to be used for the 2FA solution should be submitted in Annexure XI along with the technical bid.
n) The bidder should ensure an uptime of 99.95%, calculated on a quarterly basis and Hardware and Software have to be proposed accordingly.
o) 2FA solution should work use LIC’s existing network, which is based on Leased Lines, MPLS, VSAT or any other suitable networking technology/method adopted by the LIC. Bidder needs to clearly mention the network bandwidth requirements in their technical proposal.
p) Bidder should ensure the resources availability at LIC starting from the UAT phase till the completion of rollout of 2FA device at all the branches of LIC. The cost for the same should be factored in implementation cost. Bidder should also ensure the availability of minimum one onsite resource in Mumbai or any other location in India as decided by LIC after the implementation, in order to provide technical support for the 2FA solution / device, under maintenance (warranty/AMC/ATS) services cost. However LIC may decide to add more number of resources at such location(s) and the bidder should be in a position to cater to the requirement as and when required.
q) Onsite resource should pro-actively monitor the down calls of solution/device and ensure that calls are closed in time as per SLAs and submit the monthly / quarterly down call reports to LIC.

r) LIC has implemented Active Directory in Windows desktops & laptops. Vendor should provide solution for integration of Active Directory implementation with 2FA. Similarly, vendor is required to provide assistance for integration of 2FA along with LDAP authentication.

s) LIC is proposing to implement SSO (Single Sign On) very shortly. The proposed 2FA solution should be compatible and should allow integration with Single Sign On software. Vendor is responsible for all integration activities of the 2FA solution with new Single Sign On software at no additional cost to LIC.

t) The bidder should take into account compliance to all licencing, statutory and regulatory requirements while submitting their technical & commercial bids.

u) In case of failure of biometric system or any other reason related to this solution, an option should be available to bypass biometric login, and to allow direct login to application (E-feap and other applications which access Biometric System for authentication) under due authentication/approval method.

6.1.2 Requisite features of Fingerprint De-duplication solution

a) The proposed solution should provide a de-duplication engine to de-dupe new fingerprints captured and transmitted to the central application for consolidation. This engine should be able to verify using 1: N matching mode.

b) In case 2FA application SDK/API or De-duplication engine is proposed with Windows Server or any third party software and/or application, then the bidder should take into account for required Client Access Licenses (CAL) or any other license requirements while submitting their technical & commercial bids.

c) Bidder should benchmark & size the requisite Hardware & software licenses involved in de-duplication solution depending on the number of users and peak time of operations of LIC.

d) Details of hardware technical specification (including system software/OS) purported to be used for the software solution should be submitted in Annexure XI along with the technical bid.

e) The solution should be capable of providing various MIS and audit trail reports for login by users and transactions made using 2FA, as and when required by LIC/LIC’s internal/External auditor, Regulatory authorities.

6.1.3 Requisite features of HSM

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Specifications</th>
<th>Level 1</th>
<th>Level 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>a)</td>
<td>Cryptographic algorithms to be supported</td>
<td>Symmetric</td>
<td>AES (128, 192, and 256 bit)</td>
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<td></td>
<td></td>
<td></td>
<td>Aria (128, 192, and 256 bit)</td>
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<td></td>
<td></td>
<td></td>
<td>Camelia (128, 192, and 256 bit)</td>
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<td></td>
<td></td>
<td>Triple DES (112, 168 bit)</td>
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<td></td>
<td></td>
<td>Asymmetric</td>
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<tr>
<td>b)</td>
<td>Certifications</td>
<td>FIPS 140-2 Level 3</td>
<td>Common Criteria EAL 4+</td>
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<tr>
<td>c)</td>
<td>Operating systems to be supported</td>
<td>Windows</td>
<td>Linux</td>
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<tr>
<td>d)</td>
<td>APIs to be supported</td>
<td>PKCS#11</td>
<td></td>
</tr>
<tr>
<td>S.No.</td>
<td>Specifications</td>
<td>Level 1</td>
<td>Level 2</td>
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<tr>
<td></td>
<td>supported</td>
<td>Open SSL</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Java (JCE)</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Microsoft CAPI and CNG</td>
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</tr>
</tbody>
</table>

### 6.2 Part B

#### 6.2.1 Requisite features of Fingerprint Scanner Devices (Part B)

- a) The bidder would ensure that fingerprint scanners are compatible with Red Hat Enterprise Linux desktop versions 4.5 or above, Microsoft Windows platforms, like Windows 2008 Server edition, Windows Vista, and Windows 7, OS-X and also on all future versions of the platform, without any extra cost to LIC.
- b) Fingerprint Device should mandatorily have firmware-level encryption facility and Live Finger Detection capability.
- c) Except the scanner driver, there should not be any requirement for loading any other software/license while plugging the scanner at the client end.
- d) The web-based LIC applications are accessed through older version of Web browsers (Internet Explorer 5 or above/ Chrome/Mozilla Fire Fox 3.0 or above/ Opera / Safari, etc.) Bidder has to confirm the compatibility of the Fingerprint device drivers/APIs to older browser versions.
- e) The bidder must provide the Driver SW along with the SDK/API for the fingerprint devices, to facilitate integration of the device driver SW in a secured manner with the LIC’s back-end Server side SDK. The security mechanism should ensure defense against Man-in-the-middle (MITM) or replay attacks.
- f) Bidders should replace the faulty fingerprint scanner within the specified time as given in the below schedule.
- g) Bidder should maintain at least 2% inventory stock of working fingerprint scanners at each divisional office of LIC at any given point of time, so that the replacements can be done without substantial delay.
- h) Scanners should work on both windows and Linux based desktops/laptops as well as thin client machines.
- i) Along with the scanners, the bidder will provide licensed copies of client side component software (scanner Driver Software) along with SDK (Software Development Kit) to LIC, which will contain API for fingerprint capturing and extraction process.
- j) The bidder has to integrate the operation of the device with the 2FA software and LIC’s web-based application.
- j) The fingerprint scanner shall be in conformity with ISO 19794-2 (Fingerprint template Compliance for minutiae data) and ISO 19794-4 (Fingerprint template Compliance for image resolution) formats for the fingerprint minutiae and the fingerprint captured and extracted images, respectively. In short, RBI Guidelines for Image Acquisition and Verification should be complied with except for level 30 & 31.
- l) Irrespective of the scanners supplied by different vendors (if LIC decides to shortlist more than one vendor), the devices should capture the live template compatible to the enrolled template stored in the centralized server for finding out the matching result.
- m) The bidder shall provide suitable documentation on installation of client side component at the front-end.
- n) The bidder will deliver fingerprint scanners to each LIC office for installation and provide necessary training to LIC officials for successful installation of these devices.
- o) The bidder shall also guarantee continued support and service during the warranty period& AMC for the 2FA scanners, which would be installed at different branches/offices.
- p) The bidder will ensure that the scanners remain compatible with any hardware, software, firmware and patches/upgrades done periodically on the branch/office desktops, as per LIC’s Policy.
7. Project Timelines

7.1 Delivery Schedule

a) Hardware & Software for the implementation of end to end 2FA Solution: Successful Bidder should arrange to deliver two sets of customized version of complete 2FA Software (including licences) along with necessary hardware and 100 fingerprint scanners, 5 Iris scanners and 10 wall mounted scanners (5 LAN based and 5 wireless based) at the Primary DC and Disaster Recovery site addresses specified in the Purchase Order within **20 weeks** from the time of signing of contract. Delivery for the above purpose will be deemed to be completed only when customized 2FA Solution is ported on the Production Server for Go Live purpose.

b) Hardware (Finger Print Scanners): The expected time period for delivery of the 2FA scanners for pilot phase is 2 weeks and for implementation phase is 12 weeks from the date of the Contract. System specification should match with the technical specification provided by the bidder at the time of submitting the bid. Delivery for the above purpose is deemed complete when the items specified in the Purchase Order are delivered and date of delivery is the date on which the item is delivered.

7.1.1 Non Delivery of 2FA Software

Failure of the successful bidder to comply with the above delivery schedule shall constitute sufficient grounds for the annulment of the award of contract and invocation of bank guarantee (for delivery). In such an event, LIC reserves the right to call for new bids.

7.2 Part A

<table>
<thead>
<tr>
<th>#</th>
<th>Phase</th>
<th>Activities</th>
<th>Broad Task</th>
<th>Indicative Timeline (Weeks)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Contract Signing &amp; Project Planning Phase</td>
<td>Contract Finalization, Business Requirements Study, Project Planning &amp; Management</td>
<td>Signing of Contract, Project Plan &amp; Implementation strategy</td>
<td>Two weeks from the Date of Purchase Order</td>
</tr>
<tr>
<td>2</td>
<td>Integration &amp; User Acceptance Test</td>
<td>Supply and Installation of hardware and software for 2FA Application &amp; De-duplication engine</td>
<td>2FA Application commissioned for UAT sign off</td>
<td>Four Weeks from the Date of Contract</td>
</tr>
<tr>
<td>3</td>
<td>Pilot Implementation</td>
<td>Pilot implementation in minimum 100 endpoints located at Central Office, one Zonal Office, 1 Divisional Office and 1 branch under this Division.</td>
<td>Pilot Phase sign off</td>
<td>As a part of the UAT signoff.</td>
</tr>
<tr>
<td>4</td>
<td>Pan India Roll out</td>
<td>Pan India roll out of 2FA solution</td>
<td>Pan India Roll out Sign off</td>
<td>16 Weeks from Pilot Phase Sign off</td>
</tr>
<tr>
<td>5</td>
<td>On-site Support and Training</td>
<td>On-site support and maintenance of the implemented 2FA solution and fingerprint devices.</td>
<td>Annual Maintenance Support &amp; Training.</td>
<td>Post Implementation – 6 years after Pan India Roll out Sign off</td>
</tr>
</tbody>
</table>

7.3 Part B

<table>
<thead>
<tr>
<th>#</th>
<th>Phase</th>
<th>Activities</th>
<th>Broad Task</th>
<th>Indicative Timeline (Weeks)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>Pan India Roll out</td>
<td>Pan India roll out of 2FA solution</td>
<td>Delivery and installation of required number of Fingerprint Scanner Devices with device drivers, User enrolments and Phase sign off.</td>
<td>12 Weeks from the Date of Contract</td>
</tr>
<tr>
<td>3.</td>
<td>Support</td>
<td>Support and maintenance of the fingerprint scanner devices</td>
<td>Annual Maintenance Support</td>
<td>Post Implementation – 5 years after Pan India Roll out Sign off</td>
</tr>
</tbody>
</table>

7.4 Part C

The solution is proposed to be implemented within **6 weeks** from the time of signing of contract.
8. Scope of work and Deliverables

8.1 Detailed Scope of Work

(A) For Part A:

The scope of work for Part A for the vendor envisages an end-to-end 2FA solution and includes the following:

(a) Project Planning and Management
(b) System Study and Preparation of Functional Requirement Study Document, Systems Requirement Study document, data flow diagrams, data model, flow-charts, entity-relationship diagrams, etc.
(c) Preparing the system design, architecture, process flow for the proposed solution.
(d) Designing the security and information architecture for the proposed solution
(e) Supply, install, test and commission 2FA SDK/API solution at the Primary and Disaster Recovery sites. This includes all the hardware & software components for the 2FA SDK/API solution.
(f) Supply, install, test and commission fingerprint de-duplication solution at the Primary and Disaster Recovery sites. This includes all the hardware & software components for the de-duplication solution.
(g) Providing a web-based user interface for maintaining inventory of the fingerprint scanners along with the details of user allotment, endpoints connected, etc. and provide all requisite MIS reports. This should be integrated with LIC’s hardware inventory system.
(h) Migration of the existing LIC employees & other authorized users’ data in various formats, databases, files, etc. to the proposed 2FA solution.
(i) Hardware, Network and Bandwidth sizing and setting up of all required environment.
(j) Configuration of users, groups and workflow for various stakeholders of LIC on 2FA solution for user enrollment validation, maker-checker process, approval.
(k) Provide appropriate web-based workflow system for maker-checker facility and validation of the user enrollments and mappings done with captured fingerprint data.
(l) Provide automated process of de-duplication of all user enrollments done in LIC.
(m) Provide requisite software development tools & assistance in code development for integration of existing web-based applications with 2FA.
(n) Provide audit trails & logs of all the activities involved in 2FA solution.
(o) Provide SLA monitoring tools & necessary MIS reports as mandated by LIC.
(p) Provide a web-based service manager for tracking, escalating & resolving user complaints.
(q) Provide a robust & fool-proof backup & storage solution for storage, backup & retrieval of 2FA data.
(r) Performance & Security testing, Unit Testing, User Acceptance Testing support.
(s) Performance testing and provision of testing tools.
(t) Provision of automated test scripts
(u) OEM Training and OEM certified documentation should be provided to minimum 50 LIC employees involved in development of web-based applications in LIC and integration with 2FA solution for two factor authentication.
(v) Maintenance and onsite support for each software component procured through this RFP during warranty period and extended period of further three years post warranty period
(w) Maintenance and onsite support for each hardware component procured through this RFP during warranty period and extended period of further three years post warranty period
(x) Knowledge transfer, system documentation and handing over the solution to LIC at the end of agreed period.

(B) For Part B:

The scope of work for Part B vendor envisages the following:

(a) Supply, Install, test and commission single fingerprint scanners (about 1,00,000 devices) along with the appropriate SDK/driver installations, at each endpoints operated by LIC employees or its authorized users.
(b) Irrespective of the fingerprint scanners supplied by different vendors (if LIC decides to shortlist more than one vendor), the vendor should ensure capture the live template compatible to the enrolled template stored in the centralized server for finding out the matching result.
(c) Handle fingerprint enrollment of all LIC employees & other authorized users working in LIC offices spread across the country.
(d) OEM Training and OEM certified documentation for the Devices supplied under this RFP and the respective drivers should be provided to minimum 50 LIC employees.
(e) Maintenance and onsite support for each hardware component procured through this RFP during warranty period and extended period of further three years post warranty period

(C) For Part C:
The scope of work for Part C vendor envisages the following:

<table>
<thead>
<tr>
<th>Description of Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>i. AES (Aadhaar Enabled Services) Gateway Application i.e. AES Gateway for enabling LIC Aadhar enabled services in LIC’s multiple role as:</td>
</tr>
<tr>
<td>a. ASA</td>
</tr>
<tr>
<td>b. KSA</td>
</tr>
<tr>
<td>c. AUA</td>
</tr>
<tr>
<td>d. KUA</td>
</tr>
<tr>
<td>e. Sub AUA</td>
</tr>
</tbody>
</table>

In case of AUA and KUA role the services needs to be configured to utilize the Network of NPCI and NSDL and configured according for their API’s for different services.

In LIC role as ASA/KSA the Gateway need to be configured to avail services directly from the UIDAI.

| Parameters/Properties GUI/Web Based Management. |

| ii. Integration with the existing LIC User Authentication System.( Windows AD). |
| iv. Integration with the existing LIC External User Authentication System (Oracle Weblogic RDBMS Realm). |
| v. User Access Management i.e. users, groups, roles . |
| vi. Keys Management Module |
| vii. Device Management, Device identification, access enable/disable. |
| viii. Multiple ASA/KSA Configuration – if Desired software should facilitate load balancing between multiple ASA/KSA. |
| ix. Audit Trail – All communications which will be captured and logged with all details including originating client credentials and Data for verification with Date and Time Stamp in compliance to regulatory requirements. |
| x. All Data Storage, Display, transmission should be in compliance per regulatory framework and UIDAI guidelines. |
| xi. API to get the data by domain application in readable format i.e. to query e-KYC status and demographic information. |
| xii. Audit Log Maintenance |
| xiii. Ensuring Success Acceptance testing, performed through a third party agency or LIC at discretion and cost of LIC. |
| xiv. Device Application development and deployment, maintenance and configurations on multiple form factors i.e. |
| -Mobiles, |
| -Desktops(both linux and windows), |
| -Web, |
| -Tablets, |
| -IPhones . |
| -Web application development and deployment for Aadhaar enabled New Business Proposal eKYC. |
| xv. Integration of the AES Information with the Business applications in LIC. |

End user Client Application must support both Windows and Linux OS.
<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
</table>
| xvi. | Applications to enable:  
- Best Finger Detection Application  
- Finger Print Authentication application  
- OTP  
- eKYC service  
- Demographic data verification  
- Aadhaar Seeding application  |
| xvii. | Web application development and deployment for Monitoring, MIS and Fraud Monitoring.  |
| xviii. | Supply, configuration and implementation of Hardware Security Module Card/ Appliance to support 50 digital signing per second.  |
| xix. | Software to be able to read digital certificate/keys from the USB along the HSM  |
| xx. | Enabling LIC access to all the Aadhaar enabled services already available from UIDAI and those that get introduced by UIDAI in future.  |
| xxi. | Enabling the Aadhaar enabled services on the User Devices on multiple form factors and operating systems as required by LIC.  |
| xxii. | Deployment, configuration of the AES Gateway and Services at the Primary and Near Site of LIC in Mumbai on the infrastructure provided by LIC.  |
| xxiii. | End to end testing with UIDAI production environment, facilitating audit with third party auditor (as chosen by LIC) and Production release.  |
| xxiv. | Enabling online Data Capture for New Policy, Web application for online prefilled insurance application forms (Proposal Forms) (Minimum 5 templates), filled with the KYC Data from the UIDAI and Core Insurance Application of LIC using previous policy details. Generation of a digitally signed Proposal Form (PDF). Integration of the Data with the LIC’s Portal. (XML and Web Service Integration).  |
| xxv. | Enabling online Data Capture for New Policy, Mobile/Tablets application for online prefilled insurance application forms (Proposal Forms) (Minimum 5 templates), filled with the KYC Data from the UIDAI and Core Insurance Application of LIC using previous policy details. Generation of a digitally signed Proposal Form (PDF). Integration of the Data with the LIC’s Portal. (XML and Web Service Integration).  |
| xxvi. | Developing web application for Aadhaar Seeding.  |
| xxvii. | Application to facilitate batch demographic verification.  |
| xxviii. | Compliance to the API and Specifications published by UIDAI and the ASA/KSA Agencies i.e NPCI and NSDL.  |

8.2 Hardware Sizing  

The Vendor has to provide the sizing of the hardware (as per format provided in Annexure XI – Hardware Sizing Details Document) required to support the application that would be developed as part of the detailed scope of work and for the Vendor to meet the SLAs mentioned in the relevant section of this RFP.  

Equipment, hardware or software proposed by the Vendor should not have been announced by the OEM End of Sale/End of Life/End of Support.  

The sizing details as provided in Annexure XI - Hardware Sizing Details Document will be evaluated as part of the Technical Evaluation and Customer Reference.  

If the sizing provided by the Vendor does not support the desired performance levels and SLAs as mentioned in the RFP, cost for any additional hardware procured by LIC to meet performance standards will be recovered from the Vendor. This cost will be over and above the penalty levied for not adhering to the SLAs.  

8.3 Fingerprint Enrolment and Authentication Process (Part A)  

a. Provision should be made register the fingerprints of all the 10 fingers of a user and to store them in the central server tagged with Salary Roll number and Email-id. In addition to salary roll number & email-id,
device ID, IP address, MAC address, branch code, division code, zone code, OS version, browser version, JRE version, etc. should be captured at the time of enrollment.

b. The solution should provide Maker Checker facility at the time of enrollment process where the new enrolled user should be asked to verify any three fingers in the presence of the official who would be validating the fingerprint enrollment.

c. The 2FA Software SDK/API invoked along with fingerprint devices should have the graphical user interface for capture and sending as described below:
   i. LIC user needs to clearly know which finger to capture and should be visible on screen.
   ii. There must be options to rescan after the capture is complete.
   iii. Capture high quality fingers up to three attempts and application must pick up ideal NFIQ image (at least NFIQ 1 or 2).
   iv. Application should remember the finger position because it has to be sent alongside NFIQ for every finger as part of API input.
   v. Application must do appropriate matching to avoid same finger being sent against different positions and to also ensure same finger is indeed used during multiple attempts.
   vi. Application should send only one best template & image per finger (maximum 10 templates & images in total).
   vii. Provide for exception where LIC user may not have all ten fingers.

d. Ensure LIC user clearly knows which finger is being scanned.
   i. When scanning different fingers, local match should be done to ensure user is not placing finger that is already scanned again by mistake.
   ii. Also, when scanning same finger (for capturing best attempt), ensure they are matched locally to ensure same finger is being placed.

e. The user must be able to login with any of the finger print which should be validated and authenticated. The user should be able to login through any PC/desktop within a branch location.

f. The centralized, backend application will receive live finger print information from the client machines. The live finger print information received will be compared with the respective finger print template stored in the database and send a success / failure response along with other parameters as required by the respective application. Application should also be compatible with any web browsers suitable to future technology.

g. The 2FA solution must return the success/failure response to any login attempt within 3 seconds.

Vendor has to provide appropriate APIs/Java source codes for integration for LIC’s web-based applications to invoke fingerprint scanner SDK and enable fingerprint data capture either using Java web-services or Java Applets or both

### 8.4 Fingerprint Enrollment Process (Part B)

a. Successful bidder should install fingerprint device drivers, SDK/APIs required to be loaded at each client machine in order to use fingerprint scanner devices for data capture as well as for fingerprint authentication to be used in web-based applications of LIC. There should not be any application level dependency at branch apart from 2FA device connectivity

b. Capture one finger at a time.
   i. One at a time, capture all fingers.
   ii. During the capture of fingerprints by the application, all captured fingerprint images should be subjected to image check to measure NFIQ score 1 or 2.

c. Up to three attempts should be carried out so that good quality images are captured for each finger. Raw uncompressed image and templates extracted from best quality image of three attempts should be sent to the Central Server for de-dupe, matching & storage purposes.

### 8.5 Updates & Upgrades

The Vendor will be responsible for the timely updation of latest updates/upgrades/version of all the components, addition of new functionalities, implementation of any future requirements or integrating any future applications with the overall solution using the agreed change management process at no additional cost to LIC. The change management process to be followed will be defined as part of the overall implementation approach with the Vendor. The Vendor has to provide a report on the patch release and version release timelines for each component on a fortnightly basis.
8.6 Deliverables

The deliverables includes at the minimum, installation, implementation, delivery, support/ services during transition, customization, monitoring, testing, training, acceptance, documentation, maintenance and support including software required for the fulfillment of the scope in this section. The key deliverables for the above activities are described in detail in the below sections.

(A) Deliverables for Part A

8.6.1 Project Management

The Vendor should provide a comprehensive Project Management plan for each phase of the project. It should include, at the minimum, the following processes and timelines:

a) Project Implementation Schedule
b) Requirements Management Process
c) Quality Management Plan
d) Change Management Process
e) Release Management Process
f) Quality Control/Testing plan
g) Documentation Management Process
h) Project Communication Plan

Also, along with the project plan, the following minimum deliverables are expected as part of the project management services.

a) Weekly Progress Reports
b) Dashboards to track Milestones and Issue Logs
c) Knowledge Transfer Plan
d) Governance Structure for the Project

8.6.2 Solution Implementation

The Vendor will provide implementation services for the solution components for meeting all requirements as mentioned in this RFP. This will, at the minimum, include:

a) Detailed System Study and Analysis
b) Deliver, implement & support each of the solution components

c) List of Activities

<table>
<thead>
<tr>
<th>#</th>
<th>List of Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Supply, install, implement, upgrade &amp; maintain:</td>
</tr>
<tr>
<td></td>
<td>a) Centralized 2FA software viz. operating systems, RDBMS, storage solution, backup solution, data replication, SLA monitoring tools, MIS reporting tools, etc.</td>
</tr>
<tr>
<td></td>
<td>b) Hardware Security Module</td>
</tr>
<tr>
<td></td>
<td>c) 2FA De-duplication software for 1:N matching</td>
</tr>
<tr>
<td></td>
<td>d) 100 Single Finger Print Scanners along with compatible drivers/APIs</td>
</tr>
<tr>
<td></td>
<td>e) 2FA Application Software (SDK/API) with perpetual enterprise license.</td>
</tr>
<tr>
<td></td>
<td>f) requisite hardware components for end-to-end implementation of 2FA Solution as per SLAs defined in this RFP for end-to-end implementation of the complete solution at both DC and DR with near real-time data replication and data synchronization.</td>
</tr>
<tr>
<td>2.</td>
<td>Create, install, implement &amp; maintain centralized repository of:</td>
</tr>
<tr>
<td></td>
<td>a) 2FA data both for raw uncompressed images and fingerprint templates.</td>
</tr>
<tr>
<td></td>
<td>b) Fingerprint Scanner template data for authentication at Primary and DR sites</td>
</tr>
<tr>
<td>3.</td>
<td>Develop and implement web-based application for fingerprint data capture along with maker-checker facility for validation of enrollment data. Also provide user interfaces for handling enrollment exceptions &amp; de-dupe exceptions.</td>
</tr>
<tr>
<td>4.</td>
<td>Develop and implement web-service based 2FA sub-routines and integrate the same with LIC’s core insurance application and other web-based applications for user authentication &amp; high value transaction validation.</td>
</tr>
<tr>
<td>#</td>
<td>List of Activities</td>
</tr>
<tr>
<td>---</td>
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</tr>
<tr>
<td>5.</td>
<td>Deploying Onsite Support during the contract period and Web-based helpdesk module with email &amp; SMS alerts and auto-escalations</td>
</tr>
<tr>
<td>6.</td>
<td>Administrative Console for user management &amp; monitoring of 2FA solution along with tools for SLA monitoring and MIS reporting.</td>
</tr>
<tr>
<td>7.</td>
<td>Training and hand-holding session for LIC users for the 2FA Solution, De-dupe and MIS modules. OEM trainings along with OEM certified documentation for LIC IT personnel.</td>
</tr>
</tbody>
</table>

8.6.3 Project Planning Phase

a) Project Planning and Management
b) Vendor has to perform exhaustive System Study and prepare & submit Functional Requirement Study Document, Systems Requirement Specifications document, data flow diagrams, data model, flow-charts, entity-relationship diagrams, etc.
c) Vendor has to submit a blue print of the system design, architecture, and process flow for the proposed 2FA solution.
d) Vendor has to design & submit the security and information architecture for the proposed solution

8.6.4 Integration & User Acceptance Test Phase

a) Vendor should supply, install, test and commission 2FA SDK/API solution at the Primary and Disaster Recovery sites. This includes all the hardware & software components for the 2FA SDK/API solution.
b) The fingerprint template that will be stored in the database and against which the validation for matching for authentication will be done should be of standard template format conforming to RBI guidelines in this regard. The fingerprint template that is stored should be comparable with the live template generated from different types of finger print capturing devices (like tablet embedded scanner, wall-mounted scanners etc.).
c) Vendor should Supply, install, test and commission de-duplication solution at the Primary and Disaster Recovery sites. This includes all the hardware & software components for the de-duplication solution.
d) Vendor should supply, install, test and commission single fingerprint scanners along with the appropriate SDK/driver installations, at such no. of endpoints which may be used for UAT.
e) Vendor should design, develop & deploy web-based user interface for maintaining inventory of the fingerprint scanners along with the details of user allotment, endpoints connected, etc. and provide all requisite MIS reports. This should be integrated with LIC’s hardware inventory system.
f) Vendor should migration data of the existing LIC employees & other authorized users’ in various formats, databases, files, etc. to the proposed 2FA solution.
g) Hardware, Network and Bandwidth sizing and setting up of all required environment.
h) Configuration of users, groups and workflow for various stakeholders of LIC on 2FA solution for user enrollment validation, maker-checker process, approval.
i) Vendor should assist LIC in getting the 2FA solution integrated with existing web-based applications of LIC and demonstrate the authentication process as per the scope of this RFP
j) Vendor should conduct user acceptance test & get the UAT signed off from the LIC stakeholders for each of the following components:-
i. Implementation of 2FA SDK/API
ii. Implementation of De-duplication solution
iii. Installation of fingerprint scanners in at least 5 endpoints of each Windows OS & Red Hat Linux version available in LIC along with different browsers & their versions
iv. User enrollment process along with maker-checker validation
v. Fingerprint de-deduplication process
vi. Fingerprint verification process
vii. Fingerprint authentication process
viii. Fingerprint database storage & backup process
ix. Fingerprint template replication & synchronization process
x. Best Finger Detection integration
xi. Web-based inventory management for fingerprint scanners
xii. Web-based service manager & issue escalation workflow

k) Vendor should deliver the following documentations:
   i. User Acceptance Reports for each of the processes defined in point (j)
   ii. Strategy Document for Testing, Acceptance and Training
   iii. Source code and customization documentation
   iv. Unit Testing Plan & report
   v. Integration Testing Plan & report
   vi. Security Testing Plan & report

8.6.5 Pilot Implementation Phase

a) Vendor should implement the 2FA Solution on pilot basis in at least 800 endpoints located at Central Office, one Zonal Office, 3 Divisional Offices and all branches under these Divisions. Name and addresses of the selected Zonal Office, Divisional offices and branches will be intimated at the time of issuance of sign-off for UAT phase.
b) Vendor should supply, install and commission requisite number of single fingerprint scanners at the selected locations to carry out the ‘pilot implementation’.
c) Vendor should provide all assistance and onsite support to ensure smooth completion of Pilot Phase.
d) Where it is warranted, LIC reserves its right to extend or shorten the period of Pilot Phase.
e) Any changes or customization that is warranted and notified to the vendor during the Pilot Phase, inclusive of reports, if any, should be carried out immediately before rolling out of the solution to next pilot branch. Customization, if any, during the pilot phase, should be carried out at no additional cost to LIC.
f) Vendor has to configure users & groups and define the workflow for various LIC officials role based authorization for user enrollment validation, maker-checker process and mapping of employee details.
g) Vendor has to handle fingerprint enrollment of all LIC employees & other authorized users working at the selected LIC offices during pilot implementation.
h) Vendor has to closely monitor the fingerprint authentication process & endeavor to reduce the response times to the optimum level. The 2FA or enrolment process should ensure smooth and seamless functioning of eFEAP - core insurance application and authentication required by any other application(s) used by/in LIC.
i) Vendor has to ensure that the 2FA solution can scale up to handle the concurrent users and peak period usage.
j) Vendor has to deploy automated process of de-duplication of all user enrollments done during the pilot implementation.
k) Vendor has to provide necessary support for implementation of fingerprint data capture in different types of endpoints along with different types and versions of browsers.
l) Vendor has to provide audit trails & logs of all the activities involved in 2FA solution.
m) Vendor has to provide SLA monitoring tools & necessary MIS reports as mandated by LIC during the pilot implementation.
n) Vendor has to resolve the user complaints done through the web-based service manager and provide necessary reports about the resolution time & action taken.
o) Vendor should deliver the following documentations:
   i. Findings of implementation in pilot phase
   ii. Issues & resolutions/actions taken to resolve the issues during the pilot phase.
   iii. Changes in processes or source codes required before Pan India roll-out phase.
   iv. Sign offs from designated LIC officials for the pilot phase.

8.6.6 Pan India Roll-out Phase

a) Vendor should implement the 2FA Solution at remaining zonal offices, remaining divisional offices and remaining branch offices including its satellite offices etc.
b) Vendor should supply, install and commission requisite number of single fingerprint scanners at the selected locations to carry out the ‘pan India roll-out’.
c) Vendor should provide all assistance and onsite support to ensure smooth completion of Pan India Rollout phase.
d) Any changes or customization that is warranted and notified to the vendor during the Pilot Phase, inclusive of reports, if any, should be carried out immediately before rolling out of the solution to next pilot branch. Customization, if any, during the pan India roll-out phase, should be carried out at no additional cost to LIC.

e) Vendor has to configure users & groups and define the workflow for various LIC officials role based authorization for user enrollment validation, maker-checker process and mapping of employee details.

f) Vendor has to handle fingerprint enrollment of all LIC employees & other authorized users working at the remaining LIC offices during pan India roll-out implementation.

g) Vendor has to closely monitor the fingerprint authentication process & endeavor to reduce the response times to the optimum level. The 2FA or enrolment process should ensure smooth and seamless functioning of eFEAP - core insurance application and authentication required by any other application(s) used by/in LIC.

h) Vendor has to ensure that the 2FA solution can scale up to handle the concurrent users and peak period usage.

i) Vendor has to deploy automated process of de-duplication of all user enrollments done during the pilot implementation.

j) Vendor has to provide necessary support for implementation of fingerprint data capture in different types of endpoints along with different types and versions of browsers.

k) Vendor has to provide audit trails & logs of all the activities involved in 2FA solution.

l) Vendor has to provide SLA monitoring tools & necessary MIS reports as mandated by LIC during the pilot implementation.

m) Vendor has to resolve the user complaints done through the web-based service manager and provide necessary reports about the resolution time & action taken.

n) Vendor should deliver the following documentations about:
   i. Findings of implementation in Pan India roll-out phase
   ii. Issues & resolutions/actions taken to resolve the issues during the Pan India roll-out phase.
   iii. Changes in processes or source codes required during Pan India roll-out phase.
   iv. Sign offs from designated LIC officials for the Pan India roll-out phase.

8.6.7 Deliverables Documentation

The Vendor must deliver, at the minimum, documentation on the following for each solution implementation:

<table>
<thead>
<tr>
<th>Business Requirements Document</th>
<th>Integration Testing Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detailed functional and technical scope document</td>
<td>Security Testing Plan</td>
</tr>
<tr>
<td>System Requirement Specification</td>
<td>System Performance Benchmarks</td>
</tr>
<tr>
<td>Solution Architecture</td>
<td>User Acceptance Report</td>
</tr>
<tr>
<td>Strategy for Data Migration</td>
<td>Configuration and User Manuals</td>
</tr>
<tr>
<td>Maintenance Document</td>
<td>Training Plan</td>
</tr>
<tr>
<td>Source code and customization documentation</td>
<td>User Training Manuals</td>
</tr>
<tr>
<td>Unit Testing Plan</td>
<td>Solution Rollout plan</td>
</tr>
<tr>
<td>Strategy for user enrollment process.</td>
<td>Strategy for fingerprint de-duplication process</td>
</tr>
<tr>
<td>Project plan and phase-wise implementation strategy</td>
<td>Escalation matrix for bug fixing and issue resolution</td>
</tr>
</tbody>
</table>

(B) Deliverables for Part B

<table>
<thead>
<tr>
<th>#</th>
<th>List of Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Supply, install, implement &amp; maintain requisite number of Single Finger Print Scanners along with compatible drivers at all LIC Offices.</td>
</tr>
<tr>
<td>2</td>
<td>Supply, install, implement &amp; maintain a 2FA Application Software (SDK/API) with perpetual enterprise license.</td>
</tr>
</tbody>
</table>
### List of Activities

<table>
<thead>
<tr>
<th>#</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Handle end-to-end fingerprint data capture of all LIC employees and other intermediaries' along with maker-checker facility at the various LIC offices.</td>
</tr>
<tr>
<td>4</td>
<td>Deploying Onsite Support during the contract period and Web-based helpdesk module with email &amp; SMS alerts and auto-escalations</td>
</tr>
<tr>
<td>5</td>
<td>Training and hand-holding session for LIC users for 2F Fingerprint Scanners. OEM trainings along with OEM certified documentation for LIC IT personnel.</td>
</tr>
</tbody>
</table>

### (C) Deliverables for Aadhaar Enabled Services & Gateway Solution (Part C)

<table>
<thead>
<tr>
<th>#</th>
<th>Basic Requirements - Part C (Aadhaar Enabled Services &amp; Gateway Solution on opex model)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Application will enable the LIC to act as ASA, KSA, AUA, KUA, SUB-AUA</td>
</tr>
<tr>
<td></td>
<td>Application will enable the Business applications for the Aadhaar Enabled Services provided by UIDAI:</td>
</tr>
<tr>
<td></td>
<td>- Biometric Authentication</td>
</tr>
<tr>
<td></td>
<td>- Biometric eKYC</td>
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<tr>
<td></td>
<td>- OTP based Authentication and eKYC</td>
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<tr>
<td></td>
<td>- Demographic Verification</td>
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<tr>
<td></td>
<td>- Aadhaar Seeding</td>
</tr>
<tr>
<td></td>
<td>- Best Finger Detection</td>
</tr>
<tr>
<td></td>
<td>- Web based Client Applications to avail Aadhaar Enabled Services</td>
</tr>
</tbody>
</table>

Rest services as required under the Functional Requirements.
9. Warranties, Support and Training

9.1 Warranty terms and conditions:

a) Vendor shall provide comprehensive warranty for complete solution and deliverables from GO LIVE date. The vendor should provide AMC/ATS for the products and services as the case may be, post the period for warranty.

b) The Vendor warrants that the systems developed and deployed under the contract, at all times, are of the most recent/current design/model and they incorporate all recent improvements/leading practices unless provided otherwise in the Contract. The Vendor further warrants that all systems developed and deployed under the contract shall have no defect arising from design, materials or workmanship or from any act or omission of the Vendor that may develop under normal use.

c) LIC shall promptly notify the Vendor in writing of any claims arising under this warranty.

d) Period for correction of defects/issues during the warranty period shall be as per SLA which will include holidays.

e) Bidder will provide warranty certificates along with delivery of the hardware, software, devices, and applications as applicable.

9.2 Warranty for Part A:

9.2.1 2FA Software Warranty & Source code

a) 2FA Software license should be for enterprise wide licensed (PERPETUAL) for unlimited branches, offices, finger print devices and unlimited users of LIC.

b) Warranty for the 2FA Software solution should be for a period of six (6) years from the date of sign-off of pilot phase.

c) During the warranty period, any defects in the software should be fixed immediately to keep the solution in operating condition at no additional cost to LIC. All version upgrades, software patches of the 2FA Software Solution released by the successful bidder during the warranty period should be made available to LIC at no additional cost. The successful bidder shall be responsible for keeping its solution compatible with the various operating systems at the server and client level, current at the material time.

d) Customization of 2FA Software during UAT Phase, Pilot Phase and Implementation phase, and report generation, etc. Should be carried out at no additional to LIC.

e) Successful bidder should deliver source code and its related API/SDK relating to customized final version of the 2FA Software solution along with executable media in 2 sets along with technical and user manuals.

9.2.2 2FA Software and Annual Technical Support (ATS)

ATS for 2FA Software solution (Part A) should be provided for a period of 2 years from the date of expiry of Warranty. During AMC, any bugs/change requests in the software should be fixed immediately to keep the solution in operating condition. All versions upgrades, software patches of the 2FA Software Solution released by OEM during AMC period should be made available to LIC at no additional cost.

9.3 Warranty for Part A & Part B:

9.3.1 2FA Hardware – Comprehensive on-site Warranty

The successful Bidder for Part B will warrant that the Finger Print Device, hardware infrastructure for 2FA solution and other equipment proposed to be supplied under this RFP is new, unused, of the most recent or current models and incorporate all recent improvements in design and materials. The bidder shall warrant that all Finger Print Devices and other equipment supplied shall have no defect, arising from design, materials or workmanship or from any act or omission of the supplier that may develop under normal use of the supplied Hardware. The Hardware, and its associated software (including upgrades), should have an initial comprehensive on-site warranty period of five (5) years from the date of installation. In case of Finger Print Device, the warranty should include free replacement of the device if rendered defective or unusable due to normal wear and tear.

The Successful Bidder for Part A shall warrant that the Finger Print Solution, hardware infrastructure for 2FA solution and other equipment proposed to be supplied under this RFP is new,
unused, of the most recent or current models and incorporate all recent improvements in design and materials. The bidder shall submit an undertaking of authenticity to LIC as per Annexure to this RFP document. The bidder shall warrant that all hardware and other equipment supplied shall have no defect, arising from design, materials or workmanship or from any act or omission of the supplier that may develop under normal use of the supplied Hardware. The Hardware, and its associated software (including upgrades), should have an initial comprehensive on-site warranty period of five (5) years from the date of installation.

The word warranty in this document refers to ‘comprehensive onsite warranty’. Successful Bidder(s) (both Part A & Part B) shall warrant that the System Software for servers shall have a warranty of 5 years from the date of delivery and warranty that any patches / upgrades that are released during the period will be made available to LIC with no additional cost.

9.3.2 2FA Hardware – Annual Maintenance Contract (AMC)
   a) The bidders shall quote AMC charges for a period of 3 years after the initial comprehensive onsite warranty period of 5 years for the fingerprint devices, hardware infrastructure for 2FA software SDK and other equipment stipulated in the commercial bid (Annexure VI).
   b) Successful bidder shall ensure that the type of support / maintenance services extended during the AMC period of 3 years, after the initial comprehensive onsite warranty period of 5 years, is similar to the one extended during warranty period.
   c) The successful bidder shall have to set up a Toll Free helpline number or web-based helpdesk with auto-escalations and facility of SMS/Email alerts.

9.4 Availability of Professional Staff/experts (Onsite)
   a) 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.
   b) LIC will not consider substitutions during contract negotiations unless both parties agree that undue delay in the selection process makes such substitution unavoidable or for reasons such as death or medical incapacity.
   c) 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.
   d) 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.
   e) Post-implementation of the 2FA Solution, vendor should provide an on-site team of one project manager (L2 resource) and two (2) technically qualified L1 resources at Central Office during LIC’s business hours during contract period.

9.5 Training
   a) Vendor has to provide OEM Training along with OEM certified documentation to LIC employees nominated by LIC.
   b) Vendor has to perform Knowledge transfer, system documentation, FAQs and complete documentation for handing over the 2FA solution to LIC at the end of agreed period
   c) Where necessary, on-site support for integration of the solution/device and post-installation support for replacement of defective device, resolution of any integration issues, up-gradation of firmware and software, etc., should be provided.

9.6 Maintenance & Support Strategy
   The Bidder will need to provide details around processes or procedures for SLA monitoring, scalability and performance of solution. The bidder will have to elaborate on the;
      a) End to end maintenance and up-gradation of 2FA Solution
      b) Replacement of fingerprint scanners as and when required
      c) Issue escalation matrix and the issue based turnaround times (TAT)
      d) SLA Monitoring Methodology
      e) Reporting and configuration capabilities
   Vendor should maintain at least 2% inventory stock at Divisional office locations of working fingerprint scanners at any given point of time, so that the replacements can be done without any delay.
10. **Service Level Agreement (SLA), Penalties**

10.1 **System availability**

System availability is defined as:

\[
\frac{((\text{Scheduled operation time} - \text{system downtime})/ \text{(scheduled operation time)}) \times 100}{\text{Percent}}
\]

Where:

1. “Scheduled operation time” means the scheduled operating hours of the System for the year.
2. “System downtime” subject to the SLA, means accumulated time during which the System is totally inoperable due to in-scope system or infrastructure failure, and measured from the time Company and/or its customers log a call with the Bidder help desk of the failure or the failure is known to the Bidder from the availability measurement tools to the time when the System is returned to proper operation.

10.2 **Penalty Cap:**

The total penalty will be capped at 20% of the value of the purchase order issued to the bidder. If the penalties are beyond 20% of the purchase order value then LIC may rescind the Contract and shall be free to get it done from some other source at the risk and costs of the Bidder. The Bidder may be debarred for applying in future assignments.

10.3 **SLA Schedule**

a) This Schedule describes the service levels that have been established for the services offered by the Vendor to LIC. The Vendor shall monitor and maintain the stated service levels to provide quality customer service to LIC’s customers.

b) The successful bidder should provide adequate tools/MIS for capturing data required for measuring SLAs at no extra cost to LIC.

c) The performance and support of the entire solution will be as per the Schedule of Service Level Agreement mentioned below; failure to do so will attract penalties.

10.3.1 SLA: Common to Part A and Part B

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Deliverable</th>
<th>Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>1)</td>
<td>Submit the Contract and the performance bank guarantee equal to 20% of the total contract value, valid for the contract period, within 15 working days of being intimated by LIC about the award of the contract.</td>
<td>Rs. 5,000/ per day of delay</td>
</tr>
<tr>
<td>2)</td>
<td>Provide an escalation matrix within the first seven days of acceptance of purchase order and every month.</td>
<td>Rs. 1,000/- per day of delay</td>
</tr>
<tr>
<td>3)</td>
<td>Submit fresh PBG, in case of extension of contract.</td>
<td>Rs. 5,000/ per day of delay</td>
</tr>
</tbody>
</table>

10.3.2 SLA for Part A

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Deliverable</th>
<th>Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>1)</td>
<td>Delivery of all software &amp; hardware products (end-to-end 2FA) including the software, servers, databases, requisite no. of devices etc. &amp; customized 2FA solution ported on production server for ‘GO Live’ purpose needed for the pilot phase as per the expected deliverables</td>
<td>Rs. 1,00,000/ per week of delay or part thereof.</td>
</tr>
<tr>
<td>2)</td>
<td>Pilot implementation as per the expected deliverables</td>
<td>Rs. 1,00,000/ per week of delay or part thereof.</td>
</tr>
<tr>
<td>3)</td>
<td>PAN India roll out as per the expected deliverables</td>
<td>Rs. 1,00,000/ per week of delay or part thereof.</td>
</tr>
<tr>
<td>4)</td>
<td>Provide a comprehensive project management plan for each phase of the project as per the terms and conditions of RFP within 3 weeks from the date of signing of the contract.</td>
<td>Rs. 50,000/ per week of delay or part thereof.</td>
</tr>
<tr>
<td>5)</td>
<td>Delivery of the 2FA scanners for Implementation Phase needed for the pilot phase as per the expected deliverables</td>
<td>0.5% of that purchase order value per week of delay or part thereof.</td>
</tr>
<tr>
<td>S.No.</td>
<td>Deliverable</td>
<td>Penalty</td>
</tr>
<tr>
<td>-------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>6)</td>
<td>Delay in implementation, installation, configuration, testing and assessment, etc. of 2FA solution.</td>
<td>0.5% of the purchase order value per week of delay or part thereof.</td>
</tr>
<tr>
<td>7)</td>
<td>Average response time for finger-print authentication should be within 3 seconds.</td>
<td>Rs. 1,000.00 per each reported incident.</td>
</tr>
<tr>
<td>8)</td>
<td>Authentication accuracy for finger-print authentication should be 100%.</td>
<td>Rs. 1,000.00 per each reported incident.</td>
</tr>
<tr>
<td>9)</td>
<td>No. of reported security breaches by internal employees attributable to the vendor.</td>
<td>Rs. 1,000.00 per each reported incident.</td>
</tr>
<tr>
<td>10)</td>
<td>No. of reported security breaches by external agencies i.e. CERT-IN, Govt. of India, NCIIPC etc. attributable to the vendor.</td>
<td>Rs. 1,00,000/- per each reported incident.</td>
</tr>
<tr>
<td>11)</td>
<td>System backup with Zero data loss up to that time</td>
<td>Rs. 10,000/- per each reported incident.</td>
</tr>
<tr>
<td>12)</td>
<td>Data accuracy and Data–deduplication accuracy attributable to the vendor.</td>
<td>Rs. 1000/- per each reported incident.</td>
</tr>
<tr>
<td>13)</td>
<td>Failure in managing vulnerabilities by deploying updates, patches, and hotfixes for software purchased under 2FA solution within 4 weeks of the same released by the OEM.</td>
<td>Rs. 15,000/- per each such incident.</td>
</tr>
<tr>
<td>14)</td>
<td>Failure in customizing compatible drivers/APIs used for Fingerprint Scanner devices under 2FA solution for various operating systems/browsers within 4 weeks of release of any new software version, package, hotfixes etc. by OEMs or advised by LIC.</td>
<td>Rs. 15,000/- per each such incident.</td>
</tr>
<tr>
<td>15)</td>
<td>The resident support engineers should re-install/ reconfigure any component/ system of the 2FA solution, in case of crash of those components / systems within 24 hours. The on-site resources also needs to support, if any other applications/ installations done by a separate vendor.</td>
<td>Rs. 10,000/- per each such incident.</td>
</tr>
<tr>
<td>16)</td>
<td>Deviation in ensuring minimum uptime of 99.95 % due to the break-down of 2FA servers, de-duplication servers, databases etc. quarterly basis for 2FA Solution.</td>
<td>Rs. 15000/- per each such incident.</td>
</tr>
<tr>
<td>17)</td>
<td>Deviation in ensuring minimum uptime of 95% for finger-print scanner device failure. (Business hour is 9 A.M. to 6 P.M.).</td>
<td>Rs. 5000/- per each percentage of deviation from 95 % uptime.</td>
</tr>
<tr>
<td>S.No.</td>
<td>Deliverable</td>
<td>Penalty</td>
</tr>
<tr>
<td>-------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>18)</td>
<td>Posting of L1 &amp; L2 resources at least 30 days before the expected completion of 2FA solution implementation.</td>
<td>Rs. 2500/ per day of delay per person</td>
</tr>
<tr>
<td>19)</td>
<td>The L1 and L2 resources should present in LIC’s premises as per the terms and conditions of RFP.</td>
<td>Proportionate amount of resources charges will be deducted for any non-compliance, if not provided with suitable backup resource complementing the person during routine jobs and supplement, if he/she is on leave.</td>
</tr>
</tbody>
</table>

10.3.3  SLA for Part B

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Deliverable</th>
<th>Penalty</th>
</tr>
</thead>
</table>
| 1)    | Delivery of Finger-print scanner devices with customized or compatible drivers/APIs for operating system/browsers as given in the RFP for: a) less than 100 devices: 7 days from date of PO  
                           b) more than 100 devices: 4 weeks from the date of PO                                                                                                     | Rs. 100/- per day per device                                                                         |
| 2)    | Fingerprint Scanner Device failure, If stand-by device is not provided immediately.  
                           • Bidder will have to guarantee a minimum uptime of 95%, calculated on a quarterly basis.  
                           • Uptime percentage will be calculated as (100% less Downtime Percentage) for each device. Downtime percentage will be calculated as Unavailable Time divided by Total Available Time, calculated on a quarterly basis. Total Available Time is two shifts a day for six days a week. Unavailable Time is the time involved while any part of the core configuration or system software component is inoperative or operates inconsistently or erratically.  
                           • The downtime meter is supposed to have commenced from such time the trouble tickets are raised by the LIC.                                                           | Rs. 50.00 per device per day of delay.                                                                 |

10.3.4  Penalty for Delayed Delivery

For late/delayed delivery of hardware and software for 2FA solution & fingerprint scanners, during the pilot phase for implementation at pilot branches, the penalty for late/delayed delivery will be charged @1% of the contract value per week or part thereof, subject to a maximum of 10% of the contract value. This condition would not apply for delay due to any reason solely attributed to LIC. Any delay in delivery, installation and implementation of the Fingerprint Scanner devices beyond the target date will attract a penalty of Rs. 100/- per day per Fingerprint Scanner device for the number of days of delay. Max penalty under this clause will be 10% of the cost of the device where the delay has occurred. If the penalty so calculated exceeds the maximum of 10% of the contract value, LIC may de-list the bidder from participating in any of the LIC’s tenders in future for a period of two years.

10.3.5  SLA for Part C

This section defines various Service Level Indicators for Aadhaar Enabled Application which will be considered by LIC in the Service Level Agreement with Successful bidder. The successful bidder would get an initial period of three month as SLA holiday i.e. a time period for which SLAs will not be applicable, only in case if bidder successfully deploys the solution within agreed timeline. This time should be utilized by the successful bidder to stabilize the system and to ensure adherence to the performance standards laid down by the SLAs.
The successful bidder has to comply with all Service Level Agreements (SLAs) defined below to ensure adherence to project timelines, quality and availability of services.

LIC shall implement all penalty clauses after giving due notice to the bidder. If the Bidder fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document, the LIC reserves the right either to cancel the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated Damage for non-performance. The SLAs have been segregated into

I. Implementation SLA
II. Post Implementation SLA

I. Implementation SLA (Part C)

A. Timely Delivery

<table>
<thead>
<tr>
<th>Definition</th>
<th>Timely Delivery of Deliverable Items, successful commissioning and Go Live and Acceptance Sign Off by LIC.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Level Requirement</td>
<td>All the deliverables defined in the contract has to be submitted on-time on the date as mentioned in the contract with no delay.</td>
</tr>
<tr>
<td>Measurement of Service Level Parameter</td>
<td>To be measured in Number of weeks of delay from the date of submission as defined in the project contract.</td>
</tr>
<tr>
<td>Penalty for non-achievement of SLA Requirement</td>
<td>Rs. 25000/ per week of delay or part thereof.</td>
</tr>
</tbody>
</table>

B. Correctness of Delivery

<table>
<thead>
<tr>
<th>Definition</th>
<th>Correctness of Deliverables would comprise of software application, Software, Connectivity, OS and Hardware configuraton, Networking, Security, etc for Solution and Documents that are to be submitted as part of the project deliverables. Correctness would mean that submission of all software components etc after the completion of the UAT, should be defect/bug free. Software, Connectivity, Networking, Security etc should be defect free after post installation testing of the same. In case of documents, it should be correct with zero error/defect by the defined timeframe.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Level Requirement</td>
<td>All the deliverables defined in the contract has to be submitted FirstTime-Right as mentioned in the contract with minimum errors/defects/bugs (as defined below). Software – The required service level for the Application software correctness is: Level 1 errors/defects/bugs in the complete application software: Level 1 errors/defects/bugs would be defined as the ones which have the greatest impact wherein the user is not able to perform his/her regular work, or the output from the system is not as per the requirement. Level 2 errors/defects/bugs in the complete application software: Level 2 errors/defects/bugs would be defined as the ones which have medium impact wherein the user is partially able to perform his/her regular work</td>
</tr>
<tr>
<td>Measurement of Service Level Parameter</td>
<td>To be measured in Number of errors/defects/ bugs for each of the deliverables as defined in the project contract. The definition of Bug/Error/ Defect would be defined in the contract to be signed with the successful bidder</td>
</tr>
<tr>
<td>Penalty for non-achievement</td>
<td>Occurrence of Bug/Error/Defect would attract a Penalty per</td>
</tr>
</tbody>
</table>
II. Post Implementation SLA (Part C)

A. Resolution Time

<table>
<thead>
<tr>
<th>Definition</th>
<th>Time in which a complaint / query is resolved after it has been reported by LIC to the successful bidder</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Level Requirement</td>
<td>Any query after being given a response should be classified for resolution in following three categories.</td>
</tr>
<tr>
<td></td>
<td>Resolution Level 1 (R1): Queries regarding issues which has the greatest impact wherein the user is not able to perform his/her regular work; For example, unable to login to the system due to errors in software etc.</td>
</tr>
<tr>
<td></td>
<td>Resolution Level 2 (R2): Queries regarding issues which has medium impact wherein the user is partially able to perform his/her regular work; For example, user is able to login and perform most of his normal work, but can’t perform a desired function.</td>
</tr>
<tr>
<td></td>
<td>Resolution Level 3 (R3): Queries regarding issues which have the least/no impact involving cosmetic changes. For exam. change of background color etc.</td>
</tr>
<tr>
<td></td>
<td>The Successful Bidder should provide service as per the following standards</td>
</tr>
<tr>
<td></td>
<td>Type of Query Maximum resolution time allowed</td>
</tr>
<tr>
<td></td>
<td>R1 : 1 business day</td>
</tr>
<tr>
<td></td>
<td>R2 : 3 business day</td>
</tr>
<tr>
<td></td>
<td>R3 : 5 business day</td>
</tr>
</tbody>
</table>

| Measurement of Service Level Parameter | The service level would be defined in the number of business days calculated from the date of logging the call/raising the request with the successful bidder. |
| Penalty for non-achievement of SLA Requirement | Delay of every Business day would attract a penalty per day as per the following – |
| | For R1 = 3 X Per day Penalty |
| | For R2 = 2 X Per day Penalty |
| | For R3 = 1 X Per day Penalty |
| | The total penalty would be generated by the product of the above and the number of Business days Delay. |
| | The Penalty per day is Rs. 2000/- |

B. Application Response Time

<table>
<thead>
<tr>
<th>Definition</th>
<th>Application response time refers to the page load time, i.e. the time for loading a webpage of the Application. (Excluding the time taken for request/response from the UIDAI CIDR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Level Requirement</td>
<td>The average application response time for users (time taken for loading of a web page) should not exceed 8 seconds per month.</td>
</tr>
<tr>
<td></td>
<td>The 95th percentile point of application response time for users should not exceed 12 seconds in a month</td>
</tr>
<tr>
<td>Measurement of Service Level Parameter</td>
<td>Application response time will be measured on the basis of automated reports. The data should be captured through automated tools every 30 minutes during the business hours.</td>
</tr>
</tbody>
</table>
Data during business hours can only be used for calculations of average response time and percentile point.

**Penalty for non-achievement of SLA Requirement**

If the Successful Bidder is not able to meet the above defined service level requirement, then any deviation from the same would attract a penalty as per the following –

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Response Time (Monthly average)</th>
<th>Penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>&gt;= 8 secs to &lt;12 secs</td>
<td>1000 Rs. per Month</td>
</tr>
<tr>
<td></td>
<td>&gt;=12 secs to &lt;16 secs</td>
<td>2000 Rs. per month</td>
</tr>
<tr>
<td></td>
<td>&gt;= 16 secs</td>
<td>5000 Rs. per Month</td>
</tr>
<tr>
<td>95th Percentile Point</td>
<td>&gt; 12 secs to &lt;16 secs</td>
<td>1000 Rs. per Month</td>
</tr>
<tr>
<td></td>
<td>&gt;=16 secs to &lt;20 secs</td>
<td>2000 Rs. per month</td>
</tr>
<tr>
<td></td>
<td>&gt;= 20 secs</td>
<td>5000 Rs. per Month</td>
</tr>
</tbody>
</table>

**C. Application Availability**

<table>
<thead>
<tr>
<th>Definition</th>
<th>Application availability refers to the total time when the Application is available to the users for performing all activities and tasks.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Level Requirement</td>
<td>The average availability of the application should be at 96% in a month</td>
</tr>
<tr>
<td>Measurement of Service Level Parameter</td>
<td>[(Total Uptime of the Application in a month)/(Total Time in a Month)]*100 [\text{The above time would be calculated only for Working Hours during Business Days in a month.} ]</td>
</tr>
<tr>
<td>Penalty for non-achievement of SLA Requirement</td>
<td>–If the Successful Bidder is not able to meet the above defined service level requirement, then any deviation from the same would attract a penalty as per the following –</td>
</tr>
<tr>
<td>Application Availability (Monthly average)</td>
<td>&gt;= 93% to &lt;96%</td>
</tr>
<tr>
<td>Penalty</td>
<td>5000 Rs. per Month</td>
</tr>
</tbody>
</table>
11. Payments: terms, conditions, schedule, taxes etc.

11.1 Payment Terms

11.1.1 Payment Terms & Conditions

a) No advance payment or interest will be made by LIC.
b) Payments will be made only on vendor completing all activities for that Phase as per the agreed project plan and phase completion sign off for the same from LIC.
c) LIC reserves the right to temporarily withhold payments and impose penalty, if it is not satisfied with progress made during that period or if there is a delay in activity timelines.
d) LIC shall make payments in Indian Rupee (INR) on receipt of invoices, after deduction of penalties and applicable taxes at source from the agreed price.
e) The payment for Part B items related to Central Office only will be made by IT/BPR Department of Central Office while for all other offices the payment will be released by the IT Department of the respective Zonal Offices.
f) The payment for Part A and C will be released by the IT/BPR Department, Central Office.
g) Payment related objections have to be raised in writing and any such objection, if raised after 3 months from the date of release of payment, will not be entertained.
h) The vendor is also duty bound to report to LIC about any short recovery of taxes, cess, etc. at source. Such reporting to LIC should also happen at the earliest. In case, vendor fails to inform LIC about such short recoveries of tax, cess, etc. at source, LIC will have the right to recover from the vendor all short recoveries of tax, related cess and surcharges, including interest and penalties as per the demand note of Income Tax dept. or any other govt. body or regulator.
i) The vendor shall be solely responsible to make payment to OEM Vendors.
j) Payment towards any additional/Change orders for onsite will be due only if any change order is exercised & approved by LIC and delivered by the Vendor.
k) The Amount against Penalties, if any, will be recoverable from the Payment OR from any other payment due to the Vendor OR from performance Bank Guarantee.
l) All payments will be made only through NEFT.
m) Following documents will be required to be submitted for release of payment:
   i. Invoice printed on Vendor’s own letterhead (with reference of Purchase order, description of goods/ services delivered, quantity, unit price, total amount)
   ii. Proof of payment of Octroi / Entry Tax (wherever applicable)
   iii. Sign-off from LIC for completion of each phase
n) No other payment of any kind will be made other than the Contract Value.
o) Expenses: It may be noted that LIC will not pay any amount/ expenses/ charges/ fees/ travelling expenses/ boarding expenses/ lodging expenses/ conveyance expenses/ out of pocket expenses other than the “Agreed Contract Value”.

11.1.2 Payment Schedule

The payment schedule will be as given below:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Item</th>
<th>Schedule of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>50% of the cost of hardware on delivery of Equipment at designated locations and submission of delivery challan duly signed by duly authorized officials</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30% of the cost of hardware on successful go live of the biometric authentication solution</td>
</tr>
<tr>
<td></td>
<td></td>
<td>20% at the end of 1 year on submission of Bank Guarantee of equivalent amount valid till the expiry of contract period</td>
</tr>
</tbody>
</table>
2. **Application and/or OS License cost**  
   ➢ 40% of the cost of software cost will be payable on successful implementation of Pilot Phase  
   ➢ 40% of the cost of software cost will be payable on successful go live of the biometric authentication solution  
   ➢ 20% at the end of 1 year on submission of Bank Guarantee of equivalent amount valid till the expiry of contract period

3. **Implementation Cost**  
   ➢ 50% of the implementation cost will be payable on completion of Pilot and sign-off  
   ➢ 40% of the implementation cost will be payable on completion of all India rollout and sign-off  
   ➢ 10% at the end of 1 year on submission of Bank Guarantee of equivalent amount valid till the expiry of contract period

**Part B**

1. **Fingerprint Device Cost**  
   ➢ 30% of the cost of Fingerprint Devices on delivery of Equipment at designated locations and submission of delivery challan duly signed by duly authorized officials  
   ➢ 50% of the cost of Fingerprint Devices on successful installation and enrollment of user.  
   ➢ 20% at the end of 1 year on submission of Bank Guarantee of equivalent amount valid till the expiry of contract period.

**Part C**

1. **Transaction Cost**  
   ➢ Quarterly in arrears

### Applicable to Part A and B

1. **Annual Maintenance Cost (AMC)/ Annual Technical Support (ATS)**  
   ➢ Quarterly in arrears

11.1.3 Incorrect invoices, under/over payment  

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

11.1.4 Due date for payment  

LIC will make payment of a correctly rendered invoice on undisputed work within 30 business days after receiving the invoice.

11.1.5 Expenses  

The Vendor 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.

Enclosure:  
   a) Annexure I - NDA  
   b) Annexure II - Bank Guarantee Format  
   c) Annexure III - Minimum Eligibility Criteria  
   d) Annexure IV - Technical Requirements  
   e) Annexure V - Project Citation Details  
   f) Annexure VI - Commercial Bid Details  
   g) Annexure VII - Commercial Bid Details (masked)  
   h) Annexure VIII - Pre-bid Queries Template

Executive Director (IT/BPR)