INVITATING EXPRESSION OF INTEREST

for

Aadhaar Data Masking Solution

Ref: CO/IT-DT/2025-26/EOI/AadhaarMasking   Date: 30/04/2025

Life Insurance Corporation of India
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1. EOI Terminology

1.1 Definitions

Throughout this EOI, the terminologies mentioned below would carry the following meaning:

1	Agreement	Agreement means a formal contract between two or more parties outlining the terms, conditions, roles, and responsibilities related to the Aadhaar masking solution. It defines the scope of work, timelines, compliance requirements, cost (if any), service levels, and other obligations to ensure a clear understanding between all involved parties.
2	Aadhaar Vault	Aadhaar Vault is a secure storage system designed to store, manage, and protect Aadhaar numbers by replacing them with reference numbers or tokens, ensuring compliance with UIDAI regulations and enhancing data security and privacy.
3	Clarification	Clarification is an explanation with respect to this EOI in writing, either by way of letter or standard electronic means.
4	Confidentiality	The contents of this EOI and the supporting documentation are confidential to LIC and are provided solely for the purpose of response to the EOI for EDMS-Aadhar Masking Solution Project and will be governed by the Non-Disclosure Agreement.Confidentiality means protecting sensitive information from unauthorized access, disclosure, or misuse.
5	Corporation / LIC / LICI / LIC of India	Reference to the "Corporation or LIC or LICI or LIC of India" means without limitation "Life Insurance Corporation of India" a statutory Corporation established under section 3 of Life Insurance Corporation Act, 1956, (Act XXXI of 1956) having its Central Office at "Yogakshema", Jeevan Bima Marg, Mumbai 400 021.
6	Corrigendum	Any clarification issued by LIC will be in the form of a Corrigendum, a copy of which will be published on LIC Website and Central Public Procurement Portal of GOI.
7	EDMS	The term "EDMS" used throughout the EOI would mean End-to-End Solution pertaining to Enterprise Document Management System (EDMS) related to Work Flow, Software, Hardware, Operational functionalities like Logistics, Scanning, Upload, System Administration, Project Management, Technical Support (Onsite and Offsite) for Software as well as Hardware, Complaint Management System, Portal, Reporting (MIS), Training, Business Activity Monitoring (BAM) andBusiness Process Monitoring (BPM) like functionalities, Mobile Device Technologies, Integration with LIC's Core Systems and other Systems etc. EDMS is defined to have Enterprise Content Management features required to fulfil the requirements of LIC to capture, store, manage, preserve and deliver content in an electronic format. The term "content" includes, but is not limited to: paper of any size, electronic documents (PDF, XML, Text Files, Computer generated outputs, emails and any other outputs), and rich media (picture, video, audio and computer aided design drawings etc.).
8	eDocket	An "e-docket" in the context of insurance, refers to the electronic version of an insurance policy, allowing for easy storage, retrieval, and modification of policy details, aiming to increase efficiency and transparency.
9	Document Type	In **eDocket**, policy papers are classified into different **document types** based on their nature, such as **Proposal Forms, KYC Documents, and Policy Bonds etc.**.

10	e-FEAP	Enterprise Front End Application Package. Core Business System currently in use by LIC.
11	EOI	An "Expression of Interest" (EOI) is a non-binding document used to demonstrate a party's interest in a potential business activity, without committing to a formal agreement.
12	Masked Aadhaar	Masked Aadhaar refers to an Aadhaar card where the first 8 digits of the 12-digit Aadhaar number are hidden or replaced with characters such as "XXXX-XXXX," displaying only the last 4 digits (e.g., XXXX-XXXX-1234).
13	Multi-pass format	A multi-pass format is a processing approach where data undergoes multiple sequential scans to enhance accuracy, validation, and efficiency, ensuring precise Aadhaar detection, masking, and compliance.
14	Other Software	"Other Software" means any additional software, applications, or tools required to support, integrate, or enhance the Aadhaar masking solution. This may include security software, database management systems, APIs, monitoring tools, or any other related IT components necessary for smooth operation
15	Solution / Services / Work / System	"Solution or Services or Work or System" means the complete setup, implementation, and execution of Aadhaar masking, including all required IT infrastructure, software, security measures, and compliance processes. It covers everything from providing the technology to ensuring secure and efficient operations as per regulatory guidelines.
16	System Integrator	System Integrator shall mean the existing system Integrator will provide support for integration of masking solution with the existing IT infrastructure, data management, and overall system performance.
17	TAT	Turn-Around-Time is the total time required to process and mask Aadhaar numbers, implement the solution, or resolve any related issues.
18	UAT	UAT (User Acceptance Testing) is the final phase of testing where the end users verify that the Aadhaar masking solution works correctly as per requirements. It ensures the system meets business needs, is compliant with regulations, and functions smoothly before full deployment.

1.2 Abbreviations

1	BO	Branch Office	15	ODS	Online Data Store
2	CO	Central Office	16	OS	Operating System
3	COLO	Colocation Data Centres	17	PN files	Proprietary –Newgen Format
4	DO	Divisional Office	18	POS	Proof of Solution
5	EDMS	Enterprise Document Management System	19	POC	Proof Of Concept
6	e-FEAP	Enterprise Front End Application Package	20	PSU	Public Sector Undertaking
7	GOI	Government of India	21	RHEL	Red Hat Enterprise Linux
8	GST	Goods and Sales Tax.	22	RFP	Request for Proposal.
9	IT	Information Technology	23	SI	System Integrator
10	KYC	Know Your Customer	24	SLA	Service Level Agreement
11	LOI	Letter of Intent	25	SO	Satellite Office
12	NDA	Non-Disclosure Agreement	26	SPOC	Single Point of Contact
13	NG	NEWGEN Technologies – Existing Software provider	27	Tiff	Tagged Image File Format
14	OCR	Optical Character Recognition	28	ZO	Zonal Office

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2. General Terms

2.1 Invitation for Expression of Interest

The Life Insurance Corporation of India (hereinafter referred to as "LIC"), invites 'Expression of Interest' (EOI) from technically experienced and reputed Digital Service Providers for Aadhaar Masking Solutions.

LIC has around 63+ crores Policy records are digitized and available for all India services. During initial analysis of e-dockets in EDMS, around 24.11 crores e-docket are found having KYC documents like Aadhaar card, PAN, Photo etc. under document type "KYC_Documents". Apart from this, there are chances of having "Aadhaar Card" traces in other documents types like Proposal_Enclosures, Others, FATCA etc. also in eDockets.

The requirement is to identify the image containing Aadhaar data and mask the Aadhaar number first eight digits out of 12 digit Aadhaar number, available in various document types like "KYC_Documents", Proposal_Enclosures" and "Others" document types and upload the masked image to eDocket. The original unmasked image needs to be delinked/ disabled while referring the respective eDocket.

2.2 Guidelines for submission

The EOI document is available on LIC'S website www.licindia.in under Tender section, and e-procurement website www.tenderwizard.com/LIC

EOI is invited from qualified Bidders. These submissions must be prepared in accordance with the procedures outlined in this EOI document.

This document should not be construed as Tender / Request for Proposal (RFP) in any form and would be non-binding on the Corporation in any manner whatsoever

2.3 Activity Schedule

	Activity	Details
	Activity Schedule for PoC - Aadhaar Masking Solution	
	Activity	**Details**
1	EOI date and reference -	Ref: CO/IT-DT/2025-26/EOI/AadhaarMasking Date: 30/04/2025
2	Date of publish of EOI document on website	30/04/2025
3	Last date for Submission of Queries	15/05/2025
4	Date and Time of Pre-Bid Meeting	26/05/2025 and 11:00 AM
5	Last date and time for submission of Bid	10/06/2025 and 15:00 PM
6	Date and Time Scheduled for Bid Opening	11/06/2025 and 11:00 AM
7	PoC Deployment and Integration, Feedback Collection and Review	Will be communicated later through mail to pre-qualified Bidders
8	Final PoC Evaluation and Reporting	Will be communicated later through mail to pre-qualified Bidders
9	Addressee and Office Address for Communication	Executive Director (IT/DT), Life Insurance Corporation of India, Information Technology / Digital Transformation Department, Central Office, Ground Floor, JeevanSeva Annex, S. V. Road, Santacruz (W), Mumbai-400054. Email : co_edmseoi@licindia.com
10	Name of the contact person for any clarification	**Mr. S K Gupta / Mr. Pramod Kumar** Secretary (IT/DT) Life Insurance Corporation of India, Central Office, Information Technology Department, Ground Floor, JeevanSeva Annex, S. V. Road, Santacruz (W), Mumbai-400054. **Phone: 022-67090405 / 324 / 341** E-mail : **co_edmseoi@licindia.com**

2.4 Pre-Meeting Details

A pre-meeting will be organized to provide further clarification on the scope and objectives of the Aadhaar Masking Solutions-EDMS Project. The purpose of the pre-meeting is to ensure that all interested parties have a clear understanding of the requirements before submitting their EOIs. The prospective participants can send email (co_edmseoi@licindia.com) to get confirmation for attending the preliminary discussion.

Please refer to the schedule and instructions outlined in this document for further details on the pre-meeting and submission procedure. Pre-registration is compulsory for attending the Pre-Bid Meeting. A Pre-Bid meeting will be held as per EOI Timelines.

> **Venue:** LIC of India, Meeting Hall,
> Information Technology / Digital Transformation Department,
> Central Office, Ground Floor, JeevanSeva Annex,
> S. V. Road, Santacruz (W),
> Mumbai-400054.

2.5 Benchmarks / Analyst Reports

LIC requires that bidders submit results of the Benchmarks for the best suitable Solution / Systems proposed, carried out by leading Consultants / External Agencies / Analysts to justify bidders' strengths and experience in the respective fields.

2.6 Project References

The **Applicant** should provide references where they have successfully implemented the following:

1. **Aadhaar Masking Solution** – Projects where the applicant has deployed Aadhaar masking technology.
2. **IT Infrastructure Setup** – implementation of IT infrastructure references similar to the project scope.
3. **System Integration** – Instances of Aadhaar masking solution integration with DMS software / PostgreSQL databases.
4. **Data Security & Compliance** – Implementations ensuring secure handling of sensitive data, following UIDAI and IT security standards.
5. **User Acceptance Testing (UAT) & Deployment** – Successful completion of UAT and final implementation of Aadhaar masking solutions.

The references should include project details, client name, scope of work, duration, and contact information for verification.

For all the items stated above provide the following information wherever applicable:

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2.7 Project References and Verification Details

Sl. No.	Details	Information Required
1	Name of the Referred Site (Name of the site where Aadhaar masking solution was implemented)	
2	Address of the Site (Full address of the implementation Site)	
3	Contact Person (Name, Designation, and Contact Details of the concerned person)	
4	Nature of Business (Type of business/organization using Aadhaar masking)	
5	Database Used (Type of database integrated with the Aadhaar masking solution)	
6	Size of the Database (Total database size managed with masking)	
7	Hardware & Operating System Used (Hardware specifications, GPU's and OS details supporting Aadhaar masking)	
8	Application Environment : DMS Software (System Integration – Instances of Aadhaar Masking Solution with DMS & PostgreSQL Databases)	
9	Network Environment : Secure IT Infrastructure (Data Security & Compliance – Implementations ensuring secure handling of sensitive data)	
10	User Acceptance Testing (UAT) phase: (includes set number of cases over a fixed duration to ensure functionality, performance, and compliance before final implementation)	
11	Date of Commencement / Completion of Service (Start and completion dates of Aadhaar masking implementation)	
12	Size of the Operation (Scale of implementation (e.g., number of locations covered))	
13	Volume of Data (Total Aadhaar records processed/masked)	
14	Architecture Deployed (Whether the system is Centralized or Distributed)	

15	Brief on Digitization Process (How Aadhaar data is scanned and processed (Onsite/Offsite))	
16	Onsite Team – Members (Number of team members involved in implementation & support)	

2.8 Non-Disclosure

The Applicant shall not, unless the Corporation has given permission in writing, disclose any part or make use of any part or whole of this EOI document, any specification, plan, drawing, pattern, sample or information furnished by the Corporation (including the users), in connection therewith to any person other than a person specifically employed by the applicant in the performance of the this bid response.

2.9 Disclaimer

All information contained in this Expression of Interest (EOI) are in good interest and faith. This is not an agreement and is not an offer or invitation to enter into an agreement of any kind with any party. Bidders should conduct their own investigation and analysis and should check the accuracy, reliability and completeness of the information in this Expression of Interest. Bidders should make their own independent investigation in relation to any additional information that may be required. The Corporation shall not be bound to give reasons for any decision made and its decision will be final and binding on all the respondents to this EOI, the subsequent Proof of Solutions (POS) and RFP, if any.

2.10   Applicable Law

Any legal dispute will come under the jurisdiction of Mumbai High Court only.

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3. Scope of Work

3.1 Overview of existing EDMS Project

EDMS project was taken up in LIC with an intention of providing a strong image repository of all policy dockets as well as Administrative and Agency documents, which will facilitate viewing of images from anywhere with simultaneous access to more than one authorized user at different locations. As of now, the volume of Policy dockets scanned has crossed 63+ crores. Apart from this, we have digitized incremental documents, Agency dockets and certain CO/ZO departmental Administrative documents. Currently 113 Divisional servers are located at 4 COLO centers. At present, total size of policy docket images is over 1200TB for all 113 DO's.

LIC is having a perpetual license for DMS Software - OmniDocs and OmniFlow Suite of Products. The Operating System is RHEL 7.9 and database is PostgreSQL10.16 on 64-bit architecture. The DMSSolution, i.e., OmniDocs Suite of products is customized to suit LIC's Business requirements for Policy and Agency Docket Systems and integrated with e-FEAP, which is the Core Business System of LIC.

A Policy Docket is an envelope, identified by the unique Policy Number containing all the papers pertaining to that corresponding policy. For each Policy dockets, the number of average images is around 20 pages per docket. The images are viewed in tiff format and stored in Proprietary software format.

e-Docket is available for policy papers that contain images categorized based on their nature. For example, proposal forms, Medical Reports and KYC etc. Aadhaar card traces are likely to be found in the document types **"KYC Documents," "Proposal Enclosures,"** and **"Others."**

3.2 Detailed Scope of Work

3.2.1 Objective

To implement the solution that processes the Aadhaar cards submitted in life insurance policies, ensuring that the Aadhaar number is securely masked by hiding the first eight digits in an automated and efficient manner while maintaining privacy, security, and regulatory compliance. The system will then call the Aadhaar Vault to generate a secure reference number for the masked Aadhaar. This reference number, along with the policy number, will be stored in a database, establishing a secure link between the policy and the masked Aadhaar.

3.2.2 Process flow

a) Policy Documents Processing

i. Policy documents, identified by their unique policy numbers, contain all relevant records related to the life insurance policy.
ii. A policy document, consisting of multiple pages (approximately 20 per policy), is scanned and stored in **TIFF format** and stored into a **proprietary newgen software format** (PN files) for further processing.

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b) **Image Identification**

    i.   Each image in the docket need to be checked if it contains an Aadhaar card in any format.

    ii.   If it's not an Aadhaar card, the image is left untouched.

    iii.   Identity of Aadhaar cards can be based on various factors such as layout, logo, text patterns, and other characteristics unique to Aadhaar cards. The proposed engine should ensure that Aadhaar cards are correctly identified and processed. It should also ensure that any potential variations or edge cases in the Aadhaar image (e.g., poor quality scans, different formats) are handled appropriately.

c) **Masking Aadhaar Number**

If an Aadhaar card is identified, the proposed engine should masks the first 8 digits of the Aadhaar number, leaving only the last 4 digits visible. Masking the Aadhaar number should ensure that the sensitive data is protected from unauthorized access or exposure. In certain cases, traces of both sides of the Aadhaar card are found on a single page; in such cases, the proposed engine should mask the first 8 digits of the Aadhaar number on both sides.

d) **Aadhaar Vault Integration**

    i.   The proposed solution should call the Aadhaar Vault to generate a secure reference number for the masked Aadhaar.

    ii.   The Aadhaar Vault acts as a secure repository for Aadhaar data, it allows seamless retrieval of reference numbers tied to Aadhaar cards for audit and compliance purposes.

e) **Update Database**

The policy number and the reference number from the Aadhaar Vault are stored in a database. By storing this information in the database, the system ensures there's a record of which policy is linked to which Aadhaar (in a masked form), without exposing sensitive data.

f) **Delinking/isolating the unmasked Aadhaar traces**

    i.   After processing the policy documents, if the Aadhaar card is detected, the Aadhaar number will be masked in compliance with regulatory guidelines. The masked Aadhaar card will be securely stored and linked to the e-docket, while the unmasked Aadhaar card will be systematically delinked from the system to ensure data privacy and security.

    ii.   The vendor will provide a list of policy numbers where Aadhaar traces have been identified and the delinking action has been executed to ensure compliance with data privacy regulations.

g) **Upload the masked Aadhaar**

The masked Aadhaar will be uploaded securely. The existing vendor will be provided with an API to facilitate the re-uploading of processed documents (masked Aadhaar), ensuring seamless integration and compliance with data security standards.

h) **Audit Log Creation**

I. An audit log is generated for every policy processed, recording all actions taken during the process for compliance and traceability. For each policy processed, the audit log will record:

- The identification of the image as an Aadhaar card.
- The masking of the Aadhaar number (and confirmation of last 8 digits were masked).
- The call to the Aadhaar Vault and the generation of the reference number.
- The update in the database with the policy number and the reference number.
- Delinking the original image
- Uploading and linking of processed masked Aadhaar card image.
- Any other important actions taken or any errors encountered during the process.

i) **Final Policy Storage**

I. The processed policy docket, with the masked Aadhaar and updated information, is stored securely in the system for future reference.
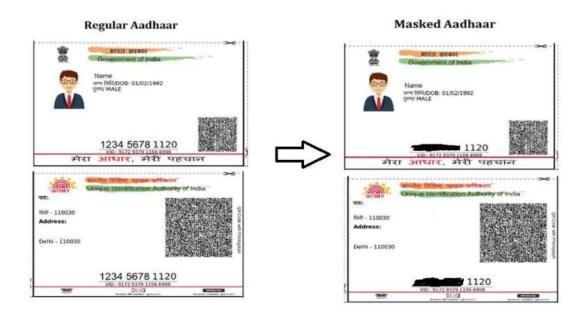
This process ensures data privacy, security, and compliance with regulatory standards, while maintaining the integrity of the KYC process for life insurance policies.

4. Technical Architecture

In view of the large volume of e-dockets, along with the varied versions of Aadhaar cards based on language, year of issue, and different Xeroxing methods (such as portrait, landscape, single-sided, and double-sided copies), it is recommended to adopt compatible and advanced technology. Applicants should consider leveraging AI/ML-based solutions to efficiently process and identify Aadhaar cards across diverse formats, ensuring accuracy, automation, and timely project completion.

5. Sample reference:

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6. Invitation for Proof of Concept

LIC invites vendors to conduct a **Proof of Concept (PoC) for Aadhaar Masking** to evaluate the effectiveness of their solution in ensuring compliance requirements. The PoC must be conducted at 'no cost' basis and share outcome of the proposed solution's capabilities with LIC, and the vendor must provide all necessary IT infrastructure for the activity. The solution should demonstrate automated Aadhaar number redaction from scanned documents available in .pn files while maintaining accuracy, speed, and compliance as per requirement. The PoC must be completed within the time lines and the vendors are required to submit a detailed report on performance, efficiency, and security.

The proof of Concept to be showcased onsite at the LIC Office and should be completed within 3 days for the use cases defined. The vendor will install their hardware for the Demo at LIC's central office at no cost to LIC.

6.1 Proof of Concept (POC) Outcome details to be submitted

Accuracy & Effectiveness	**Masking Success Rate (%):** Percentage of Aadhaar numbers correctly masked in documents/images. **False Positives (%):** Instances where non-Aadhaar data was incorrectly masked. **False Negatives (%):** Cases where Aadhaar data was not masked when it should have been. **OCR Extraction Accuracy (%):** Accuracy of recognizing Aadhaar numbers in scanned or handwritten documents.
Performance Parameters	**Processing Time (ms/doc):** Time taken to mask Aadhaar data per document/image. **Scalability:** Number of documents processed per second/minute/hour. **File Size Impact (%):** Increase in file size after masking (if applicable).
Compliance & Security	**Regulatory Compliance:** Adherence to Aadhaar masking guidelines (e.g., first 8 digits hidden). **Data Retention Policy Compliance:** Ensuring masked Aadhaar image is stored properly.
Integration & Usability	**Compatibility:** Ability to work with different formats (PDF, JPEG, PNG, TIFF, etc.). **User Experience**: Ease of use for end users and administrators. **Automation Capability**: Percentage of cases handled without manual intervention.
Cost Metrics	**Cost per Document (₹/doc):** Operational cost per document processed.

6.2 Demo:

A complete processing cycle of 2,000 policy documents will be conducted, covering the entire workflow from document download, Aadhaar number masking, integration with Aadhaar Vault, database updating, and uploading of masked pages using the API provided by the existing vendor and submit the following benchmarks as evidence; the object is to measure the accuracy of the offering and validate if the vendor can process the delivery of 24+ crores policy within 12 months from award of contract.

The bidder has to perform Benchmark processing against timelines defined by LIC
  i.   Average cycle time per policy from download-mask-upload
  ii.   List of policies with Aadhaar present

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iii.   Number of images identified as Aadhaar Card
iv.   The number of identified Aadhaar numbers extracted/masked and linked with Aadhaar Vault-generated ID
v.   Methodology and Evidence of QC
   a.   No Aadhaar missed – list of policies and Aadhaar images missed
   b.   List of images that were incorrectly identified as Aadhaar and masked

6.3 Evaluation for Proof of Concept (PoC)

The **Bid Evaluation Committee** will assess the **Proof of Concept (PoC)** demonstrated by the applicants to validate the feasibility, functionality, and effectiveness of the proposed **Aadhaar masking solution**. The evaluation will be based on:

1. **Technical Capabilities** – The ability of the solution to accurately detect and mask Aadhaar numbers while ensuring compliance with UIDAI regulations.
2. **AI/ML and GPU Utilization** – The effectiveness of AI/ML algorithms and GPU-based acceleration in improving processing speed and accuracy.
3. **System Integration** – The ease of integration with existing IT infrastructure, including the Aadhaar Vault.
4. **Performance Metrics** – Speed, accuracy, and efficiency of Aadhaar detection, masking, and secure storage.
5. **Security & Compliance** – Adherence to data security best practices, encryption standards, and compliance with regulatory requirements.
6. **Scalability & Reliability** – The ability of the solution to handle large volumes of data while maintaining system stability.
7. **Demonstration & Documentation** – The clarity of the PoC presentation, supporting documents, and alignment with project objectives.

The **Evaluation Committee** reserves the right to seek further clarifications, conduct discussions, or request modifications based on the PoC assessment. The committee's decision on the PoC evaluation shall be final and binding.

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7. Pre-Qualification Criteria

The invitation to EOI is open only to potential applicants should possess the relevant expertise, technology and resources to carry out POC on a no-cost basis and who fulfill the eligibility criteria as Annexure-1 along with supporting documents (Annexure-2 and Annexure-3).

 b. If the applicant is not meeting all the Eligibility criteria, then their EOI response may be considered for rejection at the pre-qualification stage itself.

c. The decision of LIC would be final and binding on all the applicants to this EOI. LIC may accept or reject an offer without assigning any reason what so ever.

7.1 Project Timelines and Implementation Approach:

The process and methodology to complete processing of 24+ crores policy e-dockets, with each e-docket having an average of five pages within the prescribed time line.

The proposed Aadhaar masking solution should be a completely Managed Service with on-site deployment. Deployment and operations should be managed simultaneously across 4 Co-location sites of LIC.

Access to LIC production Systems is to be provided only after Office Hours.

The billing Model and estimated rates should include the cost of all hardware services, support, and personnel needed to execute this project; LIC will not provide the hardware required.

8. LIC Rights

LIC may, at its sole discretion, issue a Request for Proposal (RFP) which may be extended only to those vendors shortlisted through the EOI Evaluation and / or Proof of Solution processes. However, for the purpose of any such subsequent RFP, LIC reserves the right to float an open RFP and to amend the proposed requirements, eligibility criteria, the description of services required or any other aspect of this EOI document. LIC may also conclude the process without tendering or awarding any contract.

LIC may reject any or all applicants and may or may not waive an immaterial deviation or defect in a bid. LIC's waiver of an immaterial deviation or defect shall in no way modify the EOI document or excuse a vendor from full compliance with EOI document specifications. LIC reserves the right to accept or reject any or all of the items in the bid, to award the contract in whole or in part and / or negotiate any or all items with individual vendors if it is deemed in the LIC's best interest. Moreover, LIC reserves the right to make no selection if bids are deemed to be outside the fiscal constraint or against the best interest of LIC.

In addition to the right to reject any or all bids, in whole or in part, LIC also reserves the right to issue similar EOI / RFPs in the future. This EOI is in no way an agreement, obligation or contract and in no way is LIC responsible for any bidders' cost of preparing the bid, including providing additional documentation or participating in presentations, demos, Proof of Solution, interviews, if required.

ANNEXURE-1

Pre-Qualification Criteria

No.	Details	Yes / No	Details of the Documentary Proof attached
1	The applicant should be a company registered in India under the **Companies Act, 2013** (or previously under the **Companies Act, 1956**), a **Partnership Firm**, or a **Limited Liability Partnership (LLP) registered under the Limited Liability Partnership Act, 2008**. The entity should have been in existence for at least **three years** from the date of issuance of the bid or should be a **Government Concern**.		Certificate of incorporation/ certificate for commencement of business /other relevant documentary proof is to be submitted.
2.	The applicant should be a **reputed and well-established organization** and a **reliable System Integrator** with **qualified staff, sufficient financial resources, and a proven installed base**. The organization must demonstrate the capability to **deliver, implement, and support the proposed solution throughout its lifecycle**. **REFERENCE:** As a prime vendor, the vendor should have deployed, enhanced and maintained NG's OmniDocs Version 10.0+, which has a repository of a minimum of 20 crores documents of various document types. The vendor should highlight their capabilities on NG OmniDocs.		
3	The applicant shall demonstrate the **Proof of Concept (PoC) at no cost**, showcasing the proposed solution's capabilities. All required **IT infrastructure, software, and computing resources** necessary for the PoC shall be provided by the applicant to ensure a comprehensive evaluation of the solution's performance and compliance with requirements.		
4	The companies or firms, participating for the EOI, should have not been blacklisted for corrupt or fraudulent practices or non-delivery, non-performance by any of Government Authority or Public Sector Undertaking (PSUs). In case, in the past, the name of their Company was blacklisted by any of the Govt. Authority or PSUs, the same must have been removed from the blacklist as on date of submission of the EOI response.		An undertaking to this effect must be submitted in their letterhead as per Annexure - 2
5	The applicant should have prior experience in implementing **Aadhaar masking solution projects**, demonstrating expertise in **secure data processing, compliance with UIDAI regulations, and integration with IT infrastructure**. The experience should include successful deployment of Aadhaar masking technologies, ensuring **privacy, security, and efficient handling of Aadhaar-related data**.		An undertaking to this effect must be submitted in their letterhead

	REFERENCES: As a prime vendor, executed the Aadhaar masking project in the BFSI with 5 crores+ documents scanned. And, the implementation of NG's OmniDocs version 10.0 with multiple instances and a sizable document repository.		
6	Bidder should have to comply with all the statutory and legal requirements.		
7	The applicant must have certifications related to IT systems/services as on EOI publishing date. Certification details Due consideration will be given for any such relevant Certifications.		Copy of Certificate/s to be submitted.
10	The applicant should have an annual turnover of at least 5 Crores in last 3 financial years (i.e. 2023-24, 2022-23 and 2021-22) in IT services.		Certified Audited Balance sheet of the respective Financial years which clearly gives the details of the IT services.
11	Applicant should have Pan-India servicing capabilities in order to provide services to nationwide network of Offices of the Corporation.		
12	The applicant agrees to conduct the Proof of Concept (PoC) on a no-cost basis – Yes / No		Self-declaration or undertaking letter on company letterhead

a. Note: Applicant must comply with the above-mentioned criteria. Non-compliance to any of the criteria can entail rejection of the response. Photocopies of relevant documents/certificates should be submitted as proof in support of the claims made for each of the above-mentioned criteria. LIC reserves the right to verify/evaluate the claims made by the bidder independently. Any misrepresentation will entail rejection of the response.

b. The applicants are required to submit unambiguous documentary evidences, in support of their meeting the above eligibility criteria.

c. LIC reserves the right to verify/evaluate the claims made by the bidder independently. Any decision of LIC in this regard shall be final, conclusive and binding upon the bidder. LIC may accept or reject EOI response without assigning any reason whatsoever.

d. LIC may waive any informality or non-conformity or irregularity in EOI which does not constitute a material deviation. LIC may, at any point of time ask clarifications from the Bidders for getting more clarity of the response received.

e. All the Certificate should be valid / inforce as on the date of publication of the EOI.

Signature

(Seal of Company)

Applicant's Name: Authorized Signatory

Seal: Date:

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ANNEXURE-2

ANNEXURE-2 : Details of Litigation (s)

Ref : _____ Dated: _____

(To be submitted on Company's letterhead by the Applicant with Seal and Signature)

(A) **Details of litigation(s) the Bidder is currently involved in, or has been involved in for the last three years:**

1. Party in dispute with :
2. Year of initiation of dispute:
3. Detailed description of dispute:
4. Resolution / Arrangement arrived at (if concluded) :

(B) **Blacklisted by any Govt/PSU/Reputed Listed company   for corrupt or fraudulent practices or non-delivery, non-performance in the last three years. (Yes/No) ……………………..**

Witness: Applicant:
Signature: Signature:
Name and Address: Name and Address:

Date: Date:

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9. Application:

The potential applicants willing to undertake the PoC are requested to submit their proposals **in the prescribed format (Annexure-I)**, along with **Annexure-2:** Details of Litigation, **Annexure-3: Applicant Details**, **Annexure-4:NDA** through the designated **online submission portal**.

Annexure-3: Applicant Details

1	Name of the Company	
2	Type of Company Registered as (Public Limited/Private Limited/PSU/Govt.)	
3	Date of Incorporation	
4	**Address of Company Head Office / Registered Office -**	
	Address: Line 1	
	Address: Line 2	
	City	
	State	
	Pincode	
	Phoneno./FAXno.	
	Emailid	
	Website	
5	CST/GST Registration No.	
6	Date of registration (Attach registration Certificates)	
7	PAN No.(Attach certified copy of PAN)	
8	**Turnover of the Company:**	
	Financial Year:(in Crores)	
	2024-2025	
	2023-2024	
	2022-2023	
9	**Profit of the Company after Tax**	
	Financial Year:(in Crores)	
	2024-2025	
	2023-2024	
	2022-2023	

10	**Details of similar Aadhaar Masking Solution:** The bidder should have experience in providing Aadhaar masking solutions for any PSU's or financial Institution's or insurance company. **Proof** – Copy of work order/contract issued by the payer/insurance company, certified by the company's authorized signatory. The solution should have the capacity to process at least **24+ crores Aadhaar records**	
11	**Applicant Address for communication:**	
	Name of the Person & Designation to whom all references shall be made regarding this bid.	
	Address: Line 1	
	Address: Line 2	
	City	
	State	
	Pincode	
	Emailid	
	Phoneno / FAXno.	
	Applicant Official Web Site (URL)	
13	Whether the Firm / Company has widely accepted certifications. If yes, provide details	
17	Any other relevant information not covered in the above points :	

Enclosures:

a) GST, Sales Tax, VAT Registration Certificate and Certificate of Incorporation, Profit & Loss Statement,AuditedBalancesheet,andlatestITReturnsandSalesTaxdulysigned/attestedby the authorities mentioned in the Tender.
b) AttestedcopiesoftheProjectsundertakenorCertificatefromcustomers.
c) PowerofAttorneyorthecopyoftheBoardResolutionappointingtheAuthorizedSignatory

Note: In case of any OEM, please furnish the information in the above format separately.

Bidders' Name: Authorized Signatory

Seal:

Date:

LIFE INSURANCE CORPORATION OF INDIA

Annexure-A4: Non-Disclosure Agreement Format

(To be submitted on a stamp paper of Rs.500/- (Rupees five hundred only).

RFP REF: Ref: CO/IT-DT/2025-26/EOI/AadhaarMasking   Date: 30/04/2025

This Non-Disclosure Agreement ("NDA") is made and entered into this   day of   in the year Two Thousand and Twenty Five (2025) BY   AND BETWEEN Life Insurance Corporation of India, with registered office at Central Office, "Yogakshema", J B Marg, Mumbai 400021, hereinafter referred to as "LIC" a statutory corporation established under section 3 of Life Insurance Corporation Act, 1956 (Act 31 of 1956) and <company name> a company incorporated under the laws of Indian Companies Act 1956 having its principal place of business at   shall be referred to herein as a "Respondent".

LIC and the Respondent shall individually be referred to as "Party" and collectively referred to as "Parties".

WHEREAS, the Respondent is aware that during engagement with Life Insurance Corporation of India during the Proof of Concept Engagement , the Respondent may be gathering information on LIC's Business/ Operations, certain proprietary information such as Technically and commercially detailed information regarding the respective products & service offerings, Organization, decision processes, technical infrastructure, working processes and delegation of responsibilities, project management and planning methods, reports, plans and status including but not limited to technical manuals, specifications, product features, customer list, specializations, documents, financial statements and business/development plans etc., ("Proprietary Information") indicated as confidential by LIC and made available to the Respondent., is privileged and strictly confidential to and / or proprietary of LIC.

WHEREAS, Respondent agrees to receive the Proprietary Information or other information from LIC and treat all such information as confidential information and to safeguard LIC's confidential information, property, information systems, network, databases and other data.

NOW, THEREFORE, in consideration of the recitals set forth above and the covenants set forth herein, the Respondent agrees to hold all Confidential Information received from LIC in confidence. Respondent will use such Confidential Information only for the purpose of developing the Response to the said engagement; restrict disclosure of such Confidential Information to its employees and employees of its affiliated companies with a need to know and inform such employees of the obligations assumed herein. Respondent will not disclose such Confidential Information to any third party without the prior written approval of LIC.

The Confidential Information means information which may be in any form including but not limited to oral, written or printed information or Information in electronic form, data, studies, consultants reports, trade secrets, proformas and other financial and trade/commercial information, computer models and programs, contracts, plant designs and configurations, plant performance data or other material of any kind or nature in whatever form. Wherever, information is given orally, within 48 hours, the receiving party should receive the information in writing along with the confidentiality statement from the other party. It may be noted that all the information shared as a part of the Project Engagement in the form of project documents, discussions on system architecture, data shared for the sole purpose of evaluating and finalizing the system configurations through a live Benchmark test both off shore as well as onsite shall be the sole property of LIC and shall be treated with the same degree of confidentiality as that of the Respondent. Respondent will ensure that no breach of confidentiality occurs at its own premises as well as during and after the onsite engagement as a part of the Project Engagement.

Without the prior written consent of LIC or except as otherwise provided herein, the Respondent will not:

a.   distribute or disclose to any other person any of the Confidential Information;
b.   permit any other person to have access to the Confidential Information;
c.   Use the Confidential Information for any purpose other than the Permitted Use; or disclose to any other person.

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d. That discussions, investigations or negotiations are taking place concerning a possible transaction between the Parties, or the terms, conditions, status or other facts regarding a possible transaction between the Parties, or that Respondent has received Confidential Information from LIC. Notwithstanding the above, Respondent may disclose the Confidential Information, and portions thereof to its directors, officers, employees and representatives of its advisors (collectively, "Representatives") who need to know such Confidential Information for the purpose of evaluating a possible transaction between the Parties. It is understood that the Respondent will inform their respective Representatives of the confidential nature of the Confidential Information and will require its Representatives to be bound by this Agreement and not to disclose the Confidential Information to any other person.

Without the written consent of LIC the Respondent or any of his employees/partners should not make public announcements/comments on any website/or issue any media statements about the existence of this engagement and its scope.

The Respondent agrees to be responsible for any breach of this Agreement by its Representatives. Respondent agrees to protect the Confidential Information received from LIC with the same degree of care as it normally exercises to protect its own proprietary information of a similar nature. Respondent agrees to promptly inform LIC of any unauthorized disclosure of LIC's Confidential Information. The Respondent shall ensure that in no case its employees or representative uses any USB or connectivity device in the hardware systems of LIC without permission from LIC.

The Respondent shall ensure that their employees will not disclose any information of LIC during their employment with the Respondent and will use reasonable efforts to ensure that its employees will not disclose any information of LIC even after they cease to be the employees of the Respondent. The Respondent shall ensure this by its own internal agreements.

Confidential Information does not include information that Respondent can reasonably prove, falls within any of the following:

a. Information that either is legally in either party's possession or publicly available to either party prior to the disclosure of such information hereunder;

b. Information that, subsequent to its disclosure hereunder, becomes publicly available to either party without any violation of this Agreement by either party;

c. Information that becomes legally available to either party on a non-confidential basis from any third party, the disclosure of which to either party does not, to either party's

knowledge, violate any contractual or legal obligation such third party has to either party with respect to such information;

a. Information that is independently acquired or developed by either party which can be evidenced by written records; or information that is explicitly approved for release by written authorization of LIC.

In the event that Respondent is required by law in any judicial or governmental proceeding to disclose any Confidential Information, the Respondent will give LIC prompt written notice of such request so that LIC may seek a protective order or appropriate remedy. If, in the absence of a protective order, Respondent determines, upon the advice of counsel, that it is required to disclose such Confidential Information, it may disclose such Confidential Information only to the extent compelled to do so; provided, however, that the Respondent gives LIC written notice of the portion of Confidential Information to be disclosed as far in advance of the disclosure as is practicable and uses its best efforts, at its own expense, to obtain assurances that confidential treatment will be accorded to such Confidential Information.

No license expressed or implied in the Confidential Information is granted to Respondent other than to use the information in the manner as is permitted in the RFP by LIC.

Respondent agree that Confidential Information is and shall at all times remain the property of LIC. Respondent acknowledge that the Confidential Information is confidential and material to the interests, business and affairs of LIC and that the disclosure thereof (other than as permitted under this Agreement) would be detrimental to the interests, business and affairs of LIC. No use of such Confidential Information is permitted except as otherwise provided herein and no grant under any of the party's intellectual property rights is hereby given or intended, including any license (implied or otherwise). All information shall remain the property of LIC and shall be returned upon written request or upon the Respondent's determination that it no longer has a need for such information. Use of such property or licenses without the permission of LIC is strictly prohibited and the respondent will ensure that any of its employee or representative does not violate this condition, and even in the case when they cease to have any relationship with respondent.

No license to the Respondent, under any trade secret or any other intellectual property right, is either granted or implied by the disclosure of information to the Respondent. None of the information which may be disclosed or exchanged by LIC shall constitute any representation, warranty, assurance, guarantee, or inducement by Respondent to LIC of any kind, and in particular, with respect to the non-infringement of trademarks, patents, copyrights, mask work rights, or any other intellectual property rights, or other rights of third persons or of LIC.

There are no warranties expressed or implied by this Agreement. Without limiting the foregoing, neither LIC makes any representations nor extend any warranties, express or implied, as to the adequacy or accuracy of Confidential Proprietary Information or any other information or data related thereto, or with respect to the use thereof by Respondent.

Neither this NDA nor the disclosure or receipt of information from LIC to the Respondent, shall constitute or imply any promise or intention to pursue any business opportunity described in the Confidential Information or make any purchase of products or services by LIC or its affiliated companies or any commitment by LIC or its affiliated companies with respect to the present or future transaction between the parties.

Respondent shall not modify or erase the logos, trademarks etc., of LIC or any third party present on the Confidential Information. The Respondent shall not use or display the logos, trademarks etc., of LIC in any advertisement, press etc., without the prior written consent of LIC.

Upon the request of LIC, the Respondent, will within 7 days of receipt of such request, return or destroy all Confidential Information and any notes, correspondence, analyses, documents or other records containing Confidential Information, including all copies thereof, then in the possession of Respondent or its Representatives and shall certify the fact of having destroyed the Confidential Information in writing to LIC. Such return, however, does not abrogate the continuing obligations of Respondent under this Agreement.

Respondent agree and acknowledge that monetary damages would not be a sufficient remedy for a breach of this Agreement and that LIC shall be entitled to specific performance or any other injunctive relief as a remedy in equity for any such breach of this Agreement. Any remedy shall not be deemed to be exclusive or all-inclusive and shall be in addition to any and all other remedies which may be available to LIC in law or equity.

Confidential Information provided to the Respondent does not and is not intended to represent an inducement by LIC or a commitment by LIC to enter into any business relationship with the Respondent or with any other entity. If the parties desire to pursue business opportunities, the parties will execute a separate written agreement to govern such business relationship.

The Respondent agree that during the existence of the term of this NDA and for a period of one year thereafter, the respondent shall not solicit directly or indirectly the employees of LIC working in all wings of Central Office Information Technology department.

Respondent agree that all of its obligations undertaken herein as the Respondent shall survive and continue for the period of the existence of this NDA or a period of one year, beyond the Contract period regardless of any prior termination of this NDA.

This NDA constitutes the entire understanding between the Parties hereto as to the information and merges all prior discussions between them relating thereto.

No amendment or modification of this NDA shall be valid or binding on the Parties unless made in writing and signed on behalf of each of the Parties by their respective authorized officers or representatives.

The Respondent understand and agree that no failure or delay by LIC in exercising any right, power or privilege hereunder shall operate as a waiver thereof, nor shall any single or partial exercise thereof preclude any other or further exercise thereof or the exercise of any right, power or privilege hereunder.

The Respondent herein agrees and undertakes to indemnify and hold LIC harmless from any loss, damage, claims, liabilities, charges, costs, or expense (including attorneys' fees), that may arise or be caused or result from or be paid/incurred/suffered or caused to be paid/incurred/ suffered by reason of any breach, failure, delay, impropriety or irregularity on its part to honour, observe, adhere to, abide by or comply with any of the terms and conditions of this Agreement. In the event that the Respondent shall be liable to LIC in connection with this Agreement, the Respondent's liability shall be limited to the value of the Contract.

This Agreement shall be governed and construed in accordance with the law of India.

In the event that any of the provisions of this Agreement shall be held by a court or other tribunal of competent jurisdiction to be unenforceable, the remaining portions hereof shall remain in full force and effect.

Respondent agree not to assign this Agreement or any interest herein without express prior written consent of LIC. Nothing in this agreement and no action taken by the Respondent pursuant to this agreement shall constitute, or be deemed to constitute, a partnership, association, joint venture or other co-operative entity or arrangement. This Agreement is entered into by the Parties on a Principal-to-Principal basis and no other meaning can be assigned in interpreting any of the terms contained herein.

Any dispute or claim arising out of or in connection herewith, or the breach, termination or invalidity thereof, shall be settled by arbitration in accordance with the provisions of Procedure of the Indian Arbitration & Conciliation Act, 1996. The arbitration tribunal shall be composed of a sole arbitrator, and the Parties shall appoint such arbitrator with mutual consent. The place of arbitration shall be Mumbai, India and the arbitration proceedings shall take place in the English language.

IN WITNESS WHEREOF, the Respondent has caused this Agreement to be executed as of the date set forth above.

For and on behalf of

Address –

Authorized Signatory Name:

Designation: Place: Mumbai

************************End of Document ***********************************